

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE:

1905

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

DEPARTMENTS AND INSTITUTIONS

For the Year 1904.

VOLUME III.

AUGUSTA
KENNEBEC JOURNAL PRINT
1905

THIRTY-SEVENTH ANNUAL REPORT
OF THE
INSURANCE COMMISSIONER

OF THE



STATE OF MAINE

For the Year Ending December 31, 1904.

AUGUSTA
KENNEBEC JOURNAL PRINT
1905

STATE OF MAINE.

THIRTY-SEVENTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

AUGUSTA, March 3, 1905.

To the Honorable Governor and Council:

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

RECEIPTS.

The fees collected during the year were as follows:

| | |
|---|------------|
| Licenses to 159 companies.....@ \$20, | \$3,180 00 |
| 2 companies....." 5, | 10 00 |
| 4,241 agencies....." 2, | 8,482 00 |
| 200 agencies....." 3, | 600 00 |
| 730 agencies....." 4, | 2,920 00 |
| 32 agencies....." 6, | 192 00 |
| 28 agencies....." 8, | 224 00 |
| 6 agencies....." 10, | 60 00 |
| 1 agency....." 12, | 12 00 |
| 106 brokers....." 10, | 1,060 00 |
| 7 special brokers....." 20, | 140 00 |
| Filing annual statement, 1 company....." 30, | 30 00 |
| 5 companies....." 25, | 125 00 |
| 42 companies....." 20, | 840 00 |
| 3 companies....." 15, | 45 00 |
| 16 companies....." 10, | 160 00 |
| 5 companies....." 5, | 25 00 |
| Annual examination of 3 companies....." 20, | 60 00 |
| Annual franchise tax, 1 company....." 50, | 50 00 |
| 1 company....." 30, | 30 00 |
| Filing copy of charter, 3 companies....." 25, | 75 00 |
| Filing tax return, 2 companies....." 5, | 10 00 |
| 1 company....." 10, | 10 00 |
| Certificate of organization, 1 company....." 5, | 5 00 |
| Miscellaneous receipts..... | 44 00 |

\$18,389 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 | 4,756 00 | 17,294 15 | - | 22,050 15 |
| 1888 | 4,556 00 | 22,883 57 | \$49 23 | 27,488 80 |
| 1889 | 5,742 00 | 24,825 20 | 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 21 | 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 | 16,620 50 | 73,086 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 |
| 1904 | 18,389 00 | 96,817 63 | 87 22 | 115,293 85 |

INVESTIGATION OF FIRES.

The percentage of fires of "unknown" and "incendiary" origin for the 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% |
| 1904 | 1.10% | 20.23% |

FIRE INSURANCE IN MAINE.

The fire insurance business in Maine for the year ending December 31, 1904, as reported to this department, may be summarized as follows:

RISKS WRITTEN.

| | |
|---|------------------|
| Companies of other states and countries | \$146,990,836 21 |
| Maine mutual companies | 9,381,880 00 |
| Special brokers | 692,107 00 |
| Total | \$157,064,823 21 |

PREMIUMS RECEIVED.

| | |
|--|----------------|
| Companies of other states and countries..... | \$2,295,786 84 |
| Maine mutual companies..... | *95,349 02 |
| Special brokers | 13,750 39 |
| Total | \$2,404,886 25 |

LOSSES PAID.

| | |
|--|----------------|
| Companies of other states and countries..... | \$1,350,293 42 |
| Maine mutual companies..... | 79,277 62 |
| Total | \$1,429,571 04 |

As will be seen from the following tables, the losses *incurred* by the foreign fire insurance companies in Maine during 1904 amounted to \$1,384,414.32 and was 60.30 per cent of the premiums collected by the same companies during the same period.

*includes assessments on premium notes.

COMPANIES ADMITTED.

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

FIRE AND MARINE.

| Name of Company. | Location. | Cash Capital |
|--|-----------------------|----------------|
| Alliance Insurance Company..... | Philadelphia, Pa | \$500,000 00 |
| National Union Fire Insurance Company..... | Pittsburg, Pa | 750,000 00 |
| U. S. Branch, Mannheim Insurance Company.. | Mannheim, Germany | *200,000 00 |
| | | \$1,450,000 00 |

LIFE.

| | | |
|---|-----------------------|---------|
| Fidelity Mutual Life Insurance Company..... | Philadelphia, Pa | Mutual. |
| John Hancock Mutual Life Insurance Company | Boston, Mass | Mutual. |

MISCELLANEOUS.

| | | |
|--|----------------------|--------------|
| General Accident Insurance Company | Philadelphia, Pa ... | \$100,000 00 |
|--|----------------------|--------------|

FRATERNAL.

| | | |
|--|---------------------|---|
| L'Union St. Jean Baptiste d'Amerique | Woonsocket R. I.... | - |
|--|---------------------|---|

*Statutory Deposit.

The following companies discontinued business in Maine since the issuance of my last annual report, viz.:

FIRE.

| Name of Company. | Location. | Cash Capital |
|--|---------------------------|--------------|
| Greenwich Insurance Company | New York, N. Y..... | \$200,000 00 |
| U. S. Branch, Manchester Assurance Company | Manchester, England | *200,000 00 |
| U. S. Branch, National Assurance Company..... | Dublin, Ireland..... | *200,000 00 |
| | | \$600,000 00 |

MISCELLANEOUS.

| | |
|--|--------------|
| City Trust, Safe Deposit and Surety Company Philadelphia, Pa ... | \$500,000 00 |
|--|--------------|

FRATERNAL.

| | | | |
|-------------------------------------|--------------------|--|---|
| Royal Society of Good Fellows | Boston, Mass | | - |
|-------------------------------------|--------------------|--|---|

*Statutory Deposit.

The Maine Farmers Mutual Fire Insurance Company of Lisbon Falls was incorporated in 1904 but did not commence business during the year.

One new fraternal beneficiary association, The American Royal Circle, Augusta, was incorporated July 20, 1904, but has not yet completed its organization and is not authorized to issue policies.

Final decrees have been entered since the date of my last report dissolving the charters and terminating the existence of the

| | |
|---------------------------------------|----------|
| Maine Casualty Insurance Company..... | Portland |
| Patrons Mutual Aid Society..... | Auburn |

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

FIRE AND MARINE INSURANCE COMPANIES.

MAINE MUTUAL COMPANIES.

| | |
|---|----------------|
| Aroostook County Patrons Mutual Fire Insurance Company..... | Houlton |
| Boothbay Mutual Fire Insurance Company..... | Boothbay |
| Brunswick Farmers Mutual Fire Insurance Company..... | Brunswick |
| Cape Elizabeth and Scarboro Mutual Fire Insurance Co..... | Cape Elizabeth |
| Casco Mutual Fire Insurance Company..... | Casco |
| Citizens Mutual Fire Insurance Company..... | Bristol |
| Cumberland Mutual Fire Insurance Company..... | Cumberland |
| Danville Mutual Fire Insurance Company..... | Auburn |
| Dirigo Mutual Fire Insurance Company..... | Gorham |
| Dresden Mutual Fire Insurance Company..... | Dresden |
| Edgecomb Mutual Fire Insurance Company..... | Edgecomb |
| Eliot and Kittery Mutual Fire Insurance Company..... | Eliot |
| Falmouth Mutual Fire Insurance Company..... | Falmouth |
| Farmington Mutual Fire Insurance Company..... | Farmington |
| Fayette Mutual Fire Insurance Company..... | Fayette |
| Freeport and Yarmouth Mutual Fire Insurance Company..... | Freeport |
| Fryeburg Mutual Fire Insurance Company..... | Fryeburg |
| Gardiner and Richmond Mutual Fire Insurance Company..... | Gardiner |
| Gorham Farmers Mutual Fire Insurance Company..... | Gorham |
| Gray and New Gloucester Mutual Fire Insurance Co..... | New Gloucester |
| Hampden Mutual Fire Insurance Company..... | Hampden |
| Harpswell Mutual Fire Insurance Company..... | Harpswell |
| Harrison Mutual Fire Insurance Company..... | Harrison |
| Jay Mutual Fire Insurance Company..... | Jay |
| Jefferson Farmers Mutual Fire Insurance Company..... | Jefferson |
| Kennebunk Farmers Mutual Fire Insurance Company..... | Kennebunk |
| Litchfield Mutual Fire Insurance Company..... | Litchfield |
| Lovell Mutual Fire Insurance Company..... | Lovell |
| Maine Farmers Mutual Fire Insurance Company..... | Lisbon Falls |
| 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.... | So. 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 |
| Alliance Insurance Company..... | Philadelphia, Pa |
| | Kimball & Parker, Managers, Hartford, Conn. |
| 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 |
| Hanover Fire Insurance Company..... | New York, N. Y |
| Hartford Fire Insurance Company..... | Hartford, Conn |
| Home Insurance Company..... | New York, N. Y |
| Home Fire and Marine Insurance Company..... | San Francisco, Cal |
| Charles W. Kellogg, Manager, Mason Building, Boston, Mass. | |
| Indemnity Fire Insurance Company..... | New York, N. Y |
| Insurance Company of North America..... | Philadelphia, Pa |
| Kimball & Parker, Managers, Hartford, Conn. | |
| Mercantile Fire and Marine Insurance Company..... | Boston, Mass |
| National Fire Insurance Company..... | Hartford, Conn |
| National Union Fire Insurance Company..... | Pittsburg, Pa |
| 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 |
| Phoenix Insurance Company..... | Hartford, Conn |
| Providence Washington Insurance Company..... | Providence, R. I |
| Queen Insurance Company of America..... | New York, N. Y |
| Rochester German Insurance Company..... | Rochester, N. Y |
| Security Insurance Company..... | New Haven, Conn |
| Springfield Fire and Marine Insurance Company..... | Springfield, Mass |
| St. Paul Fire and Marine Insurance Company..... | St. Paul, Minn |
| George O. Carpenter & Son, Managers, Boston, Mass. | |
| Traders Insurance Company..... | Chicago, Ill |
| Union Insurance Company..... | Philadelphia, Pa |
| United Firemen's Insurance Company..... | Philadelphia, Pa |
| United States Fire Insurance Company..... | New York, N. Y |
| Westchester Fire Insurance Company..... | New York, N. Y |
| Williamsburg City Fire Insurance Company..... | Brooklyn, N. Y |

MUTUAL COMPANIES OF OTHER STATES.

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

UNITED STATES BRANCHES
OF
COMPANIES OF FOREIGN COUNTRIES.

| | |
|---|---|
| Aachen and Munich Fire Insurance Co. | Aix-la-Chapelle, Germany J. A. Kelsey, Manager, 46 Cedar St., New York, N. Y. |
| Atlas Assurance Company. | London, England Frank Lock, Manager for N. E., 49 Wall 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. |
| Mannheim Insurance Company. | Mannheim, Germany Franz Herrmann, Manager, 85 Wall St., New York, N. Y. |
| 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. |
| Phoenix Assurance Company. | London, England A. D. Irving, Manager, 47 Cedar St., New York, N. Y. |
| Prussian National Insurance Company. | Stettin, Germany Theo. W. Letton, Manager, Monadnock Block, Chicago, Ill. |
| Royal Insurance Company. | Liverpool, England Field & Cowles, Managers for Maine, 85 Water St., Boston, Mass. |
| Royal Exchange Assurance. | London, England E. B. Hiles, 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 |
| 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. |
| Fidelity Mutual Life Insurance Company..... | Philadelphia, Pa |
| Home Life Insurance Company..... | New York, N. Y C. A. Lacroix, General Agent, 104 Exchange St., Portland, Me. |
| John Hancock Mutual Life Insurance Company..... | Boston, Mass Herbert S. Dyer, Manager for Maine, 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, 42 Exchange St., Portland, 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
T. J. O'Brien, 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
G. Waldon Smith, Manager for Maine, 57 Exchange St., 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.....Binghampton, 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
E. F. Philbrick, Manager, 89 State St., Boston, Mass.
- Casualty Company of America.....New York, N. Y
O'Brien & Russell, Managers for Maine, 108 Water 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. |
| General Accident Insurance Company..... | 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 and Casualty Insurance Co.... | 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 |

FRATERNAL BENEFICIARY ORGANIZATIONS.

MAINE COMPANIES.

| | |
|---|----------|
| American Royal Circle..... | Augusta |
| 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. | |
| L'Union St. Jean Baptiste d'Amerique..... | Woonsocket, R. I |
| Modern Woodmen of America..... | Rock Island, Ill |
| A. O. Palmer, State Deputy, Burlington, Vt. | |
| New England Order of Protection..... | Boston, Mass |
| Royal Arcanum..... | Boston, Mass |
| Royal Neighbors of America..... | Rock Island, Ill |
| 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, 1904.

The tabulations relating to record of fires in Maine during 1904 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. 1.

**Maine Business of Foreign Fire Insurance Companies,
1868 to 1904.**

| | Risks written. | Premiums received. | Losses paid. | Average % of premiums. | Average % of losses. |
|------------|-----------------|--------------------|--------------|------------------------|----------------------|
| 1868..... | \$52,613,758 00 | \$649,002 51 | \$339,906 72 | 1.23 | 52.37 |
| 1869..... | 56,614,642 00 | 690,230 27 | 488,158 81 | 1.21 | 70.72 |
| 1870..... | 51,132,999 00 | 574,895 72 | 448,921 36 | 1.12 | 76.18 |
| 1871..... | 48,063,332 00 | 644,257 18 | 221,253 53 | 1.34 | 34.34 |
| 1872..... | 55,722,821 00 | 699,171 83 | 378,185 19 | 1.25 | 54.09 |
| 1873..... | 62,776,645 73 | 849,125 73 | 559,541 10 | 1.35 | 54.09 |
| 1874..... | 66,997,743 00 | 924,724 22 | 406,731 32 | 1.38 | 43.98 |
| 1875..... | 66,768,962 00 | 899,404 89 | 370,358 07 | 1.31 | 40.90 |
| 1876..... | 63,192,790 00 | 820,997 89 | 497,778 59 | 1.29 | 60.63 |
| 1877..... | 66,679,653 00 | 803,478 48 | 528,141 96 | 1.20 | 65.73 |
| 1878..... | 59,537,800 00 | 707,787 80 | 636,073 46 | 1.18 | 89.86 |
| 1879..... | 61,254,094 00 | 693,059 80 | 533,246 10 | 1.13 | 76.94 |
| 1880..... | 64,928,627 65 | 754,632 57 | 456,880 58 | 1.16 | 65.43 |
| 1881..... | 65,525,972 12 | 767,452 80 | 521,206 66 | 1.17 | 67.91 |
| 1882..... | 70,326,575 00 | 841,986 38 | 624,840 48 | 1.19 | 74.21 |
| 1883..... | 75,246,359 00 | 951,428 87 | 617,822 94 | 1.26 | 64.93 |
| 1884..... | 71,936,068 66 | 978,702 88 | 722,739 23 | 1.36 | 73.84 |
| 1885..... | 69,843,755 85 | 988,488 77 | 539,852 46 | 1.41 | 54.59 |
| 1886..... | 77,376,807 41 | 1,077,965 92 | 1,099,574 25 | 1.39 | 102.00 |
| 1887..... | 95,276,407 57 | 1,138,331 07 | 589,949 22 | 1.19 | 51.82 |
| 1888..... | 79,656,906 44 | 1,117,254 37 | 513,274 85 | 1.40 | 45.94 |
| 1889..... | 87,804,428 88 | 1,181,582 60 | 525,589 57 | 1.34 | 44.48 |
| 1890..... | 95,447,324 35 | 1,297,299 73 | 735,682 69 | 1.35 | 55.86 |
| 1891..... | 95,916,085 57 | 1,291,798 98 | 795,533 07 | 1.34 | 61.59 |
| 1892..... | 103,888,227 51 | 1,428,592 57 | 953,363 81 | 1.37 | 66.74 |
| 1893..... | 107,633,693 97 | 1,526,959 39 | 951,465 42 | 1.45 | 66.73 |
| 1894..... | 98,590,989 31 | 1,536,878 76 | 1,048,295 93 | 1.55 | 68.20 |
| 1895..... | 102,211,026 35 | 1,576,489 60 | 848,949 29 | 1.54 | 53.85 |
| 1896..... | 110,273,315 44 | 1,591,177 49 | 814,962 07 | 1.44 | 51.22 |
| 1897..... | 113,699,476 34 | 1,622,750 67 | 591,680 85 | 1.43 | 36.46 |
| 1898*..... | 118,982,121 08 | 1,649,351 62 | 898,476 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 | 983,763 64 | 1.33 | 55.49 |
| 1901*..... | 138,884,002 19 | 1,846,342 64 | 1,309,728 50 | 1.33 | 70.94 |
| 1902..... | 137,228,506 08 | 2,014,829 20 | 1,131,444 70 | 1.47 | 56.16 |
| 1903..... | 143,116,138 77 | 2,142,954 52 | 1,420,324 69 | 1.50 | 66.28 |
| 1904..... | 146,990,536 21 | 2,295,786 84 | 1,350,293 42 | 1.56 | 58.82 |

* Includes "Tornado" business.

TABLE No. 2.
Income, Disbursements, Premiums, Losses and Risks Written During 1904.

| COMPANIES. | Income. | Disbursements. | Net premiums received. | Net losses paid. | Gross risks written. | Gross premiums on risks written. |
|---|----------------|----------------|------------------------|------------------|----------------------|----------------------------------|
| MAINE STOCK COMPANIES. | | | | | | |
| Merchants..... | \$105,151 79 | \$99,653 12 | \$96,255 65 | \$69,123 92 | \$11,452,130 00 | \$122,318 75 |
| Union..... | 124,212 92 | 97,591 22 | 107,133 32 | 68,495 46 | 4,770,620 50 | 138,652 70 |
| Total..... | \$229,364 71 | \$197,244 34 | \$203,388 97 | \$137,619 38 | \$16,222,750 50 | \$260,971 45 |
| STOCK COMPANIES OF OTHER STATES. | | | | | | |
| Ætna..... | \$6,438,816 31 | \$6,209,262 83 | \$5,848,787 96 | \$3,570,969 53 | \$657,696,351 00 | \$7,919,591 48 |
| Agricultural..... | 1,402,962 36 | 1,389,434 53 | 1,289,697 71 | 822,995 70 | 174,977,500 00 | 1,896,040 00 |
| American (Mass.)..... | 511,998 16 | 602,730 27 | 422,263 88 | 406,772 60 | 61,503,917 00 | 819,956 34 |
| American (N. J.)..... | 2,213,694 80 | 1,999,726 76 | 2,028,856 65 | 1,119,447 42 | 234,516,919 00 | 2,571,767 21 |
| American (Pa.)..... | 1,869,804 65 | 1,925,388 01 | 1,711,761 63 | 1,166,221 81 | 161,295,032 00 | 2,122,768 47 |
| American Central..... | 2,091,323 61 | 2,051,206 11 | 1,929,716 61 | 1,199,809 43 | 209,199,974 00 | 2,792,111 01 |
| Assurance Co. of America..... | 458,508 49 | 683,450 68 | 421,756 05 | 512,418 01 | 49,556,757 00 | 638,090 47 |
| Boston..... | 1,701,425 32 | 1,656,876 87 | 1,546,004 96 | 988,728 17 | 240,059,167 00 | 2,082,870 42 |
| Caledonian-American..... | 19,371 10 | 18,751 85 | 9,671 10 | 5,359 86 | 8,763,921 00 | 107,024 49 |
| Delaware..... | 308,514 31 | 250,983 91 | 254,824 05 | 123,291 58 | 29,362,087 00 | 381,631 42 |
| Commerce..... | 229,977 10 | 205,634 02 | 206,641 76 | 104,549 33 | 21,419,966 00 | 250,540 60 |
| Commercial Union..... | 253,980 57 | 206,861 49 | 240,968 90 | 126,887 25 | 33,381,393 00 | 387,023 27 |
| Connecticut..... | 3,217,320 22 | 3,094,861 31 | 3,019,703 49 | 1,834,134 23 | 280,106,595 00 | 3,673,183 20 |
| Continental..... | 6,507,733 79 | 6,813,469 18 | 5,920,807 28 | 3,678,368 70 | 773,650,383 00 | 6,978,680 72 |
| Delaware..... | 902,835 88 | 965,685 42 | 825,796 73 | 589,484 44 | 93,904,711 00 | 1,203,759 83 |
| Dutchess..... | 651,268 37 | 613,879 53 | 606,820 70 | 386,559 45 | 58,583,787 00 | 776,118 89 |
| Equitable..... | 895,565 41 | 942,330 20 | 836,421 16 | 588,810 03 | 73,693,711 00 | 1,020,230 00 |
| Federal..... | 1,153,200 80 | 850,899 20 | 1,085,618 23 | 468,164 27 | 601,491,958 00 | 2,260,946 66 |
| Fire Association..... | 4,184,771 13 | 4,084,530 91 | 3,848,012 53 | 2,314,822 32 | 493,406,766 00 | 5,230,017 80 |
| Fireman's Fund..... | 4,522,271 00 | 3,852,638 96 | 4,265,387 83 | 2,263,222 77 | 636,325,391 00 | 6,333,238 20 |

| | | | | | | |
|--------------------------------------|-------------------------|-------------------------|-------------------------|------------------------|----------------------------|-------------------------|
| Firemens | 1,118,249 55 | 943,840 36 | 956,925 91 | 395,388 40 | 92,656,813 00 | 1,196,032 52 |
| Franklin | 887,874 58 | 1,014,414 43 | 761,401 46 | 549,012 26 | 75,210,432 00 | 970,993 52 |
| German Alliance | 507,770 89 | 480,224 55 | 458,643 29 | 302,166 95 | 54,468,658 00 | 576,984 52 |
| German American | 5,848,129 06 | 5,265,896 03 | 5,326,190 28 | 3,071,517 12 | 833,764,533 00 | 8,337,991 67 |
| Germania | 2,710,163 63 | 2,438,135 44 | 2,414,277 21 | 1,301,614 48 | 334,668,317 00 | 3,248,342 34 |
| Glens Falls | 1,609,469 95 | 1,487,251 29 | 1,369,356 35 | 808,449 87 | 150,466,085 00 | 1,825,041 93 |
| Granite State | 434,389 83 | 406,503 69 | 409,180 67 | 247,112 89 | 39,167,396 00 | 553,761 47 |
| Hanover | 2,875,631 37 | 2,957,501 11 | 2,685,568 76 | 1,794,471 72 | 395,863,163 51 | 3,945,372 68 |
| Hartford | 12,511,848 25 | 11,757,106 27 | 11,986,354 53 | 7,107,572 75 | 1,103,851,729 00 | 14,706,020 56 |
| Home | 9,335,767 07 | 8,682,456 70 | 8,491,101 65 | 5,316,503 24 | 1,281,033,288 00 | 12,903,603 17 |
| Home F. & M | 1,182,496 38 | 1,063,587 89 | 1,116,183 74 | 614,444 74 | 110,078,081 00 | 1,636,427 02 |
| Indemnity | 287,874 10 | 285,250 36 | 273,817 84 | 184,087 14 | 29,101,777 00 | 391,814 17 |
| Insurance Co. of North America | 7,651,604 24 | 7,118,838 70 | 7,176,245 76 | 4,333,462 68 | 946,936,541 00 | 8,982,550 70 |
| Mercantile | 372,378 50 | 391,323 93 | 322,216 05 | 239,505 82 | 63,367,113 00 | 849,020 94 |
| National | 4,676,643 76 | 4,767,332 82 | 4,423,659 75 | 2,898,014 09 | 564,897,443 00 | 6,432,380 75 |
| National Union | 1,031,097 77 | 867,874 41 | 951,861 22 | 489,925 76 | 105,364,210 00 | 1,341,011 32 |
| New Hampshire | 1,959,581 02 | 2,081,187 20 | 1,782,481 40 | 1,289,319 91 | 170,421,052 00 | 2,133,102 74 |
| Niagara | 3,377,761 14 | 2,592,536 17 | 2,652,911 66 | 1,472,624 15 | 294,775,337 00 | 3,511,268 58 |
| North British & Mercantile | 195,686 72 | 128,545 98 | 169,953 08 | 54,600 42 | 41,121,784 00 | 305,214 69 |
| Orient | 1,238,059 44 | 1,213,069 65 | 1,117,370 68 | 730,327 86 | 126,512,092 00 | 1,585,927 68 |
| Pelican | 360,292 87 | 355,604 42 | 297,654 63 | 244,401 98 | 37,456,861 00 | 426,996 63 |
| Pennsylvania | 3,061,855 23 | 2,961,206 67 | 2,776,449 50 | 1,827,255 61 | 301,147,951 00 | 3,707,845 85 |
| Phenix (N. Y.) | 6,147,511 40 | 5,798,843 46 | 5,875,727 39 | 3,396,232 19 | 610,252,123 00 | 7,171,068 62 |
| Phenix (Conn.) | 4,221,139 20 | 3,920,740 69 | 3,964,907 78 | 2,170,561 55 | 491,798,118 00 | 4,871,589 89 |
| Providence Washington | 2,428,046 49 | 2,281,589 99 | 2,341,844 01 | 1,468,475 01 | 399,042,027 00 | 3,283,325 61 |
| Queen | 3,616,007 29 | 4,071,983 02 | 3,344,964 16 | 2,357,835 81 | 339,819,683 00 | 4,376,081 51 |
| Rochester German | 1,205,702 44 | 1,303,822 23 | 1,107,437 51 | 847,218 07 | 123,563,963 00 | 1,654,267 65 |
| Security | 985,659 21 | 837,595 16 | 912,630 08 | 431,458 00 | 108,714,779 00 | 1,255,494 34 |
| Springfield | 3,899,210 64 | 3,663,592 21 | 3,500,605 23 | 2,188,590 34 | 393,120,185 00 | 4,737,951 30 |
| St. Paul | 3,493,391 21 | 3,187,272 93 | 3,241,229 40 | 2,004,691 85 | 293,405,163 00 | 4,237,300 19 |
| Traders | 1,633,928 54 | 1,573,789 70 | 1,521,613 99 | 952,819 36 | 165,590,403 00 | 2,215,826 52 |
| Union | 573,703 58 | 441,982 86 | 330,173 33 | 281,712 15 | 35,048,025 00 | 423,434 06 |
| United Firemen's | 589,348 02 | 601,235 34 | 466,227 99 | 319,510 25 | 49,100,470 00 | 567,659 02 |
| United States | 480,061 01 | 529,175 18 | 454,018 34 | 325,945 69 | 58,546,219 00 | 803,141 79 |
| Westchester | 2,211,210 64 | 2,211,203 62 | 2,028,040 52 | 1,296,085 99 | 252,490,680 00 | 2,711,390 58 |
| Williamsburg City | 1,322,928 68 | 1,285,058 34 | 1,148,288 10 | 695,090 76 | 134,191,172 00 | 1,445,950 05 |
| Total | \$135,880,807 08 | \$129,386,204 84 | \$124,507,052 46 | \$76,284,323 76 | \$15,404,909,972 51 | \$168,788,377 06 |

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 | \$189,431 13 | \$177,766 36 | \$145,864 35 | \$52,091 69 | \$10,763,893 00 | \$158,763 14 |
| Providence | 105,069 71 | 84,656 76 | 79,951 26 | 35,309 78 | 7,819,896 00 | 86,673 23 |
| Quincy | 171,253 42 | 160,633 23 | 144,548 06 | 50,186 24 | 9,702,214 00 | 147,881 14 |
| Traders & Mechanics | 198,461 59 | 199,201 36 | 171,639 51 | 63,581 48 | 11,852,415 00 | 181,633 86 |
| Total | \$664,215 65 | \$622,257 71 | \$542,003 18 | \$201,169 19 | \$40,138,418 00 | \$574,951 37 |
| U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES. | | | | | | |
| Aachen & Munich | \$1,204,654 15 | \$1,029,905 17 | \$984,146 42 | \$634,895 04 | \$100,456,193 00 | \$1,318,103 79 |
| Atlas | 1,980,132 07 | 1,456,704 74 | 1,378,229 56 | 664,981 96 | 142,753,612 00 | 1,768,493 31 |
| British America | 1,675,582 12 | 1,577,446 97 | 1,512,028 98 | 1,062,979 37 | 161,782,794 00 | 1,953,187 38 |
| Caledonian | 1,402,553 87 | 1,335,340 35 | 1,311,739 44 | 815,356 62 | 154,551,050 00 | 1,782,206 52 |
| Commercial Union | 5,128,941 31 | 4,134,372 38 | 4,673,863 19 | 2,408,626 17 | 851,703,722 00 | 6,237,743 08 |
| Hamburg Bremen | 1,978,176 57 | 1,843,413 67 | 1,806,767 75 | 1,029,283 70 | 171,689,609 00 | 2,203,423 03 |
| Law Union & Crown | 555,450 14 | 532,667 12 | 412,385 15 | 328,102 11 | 53,449,245 00 | 631,640 15 |
| Liverpool & London & Globe | 7,815,715 45 | 7,830,925 21 | 6,974,168 50 | 4,928,258 27 | 1,016,406,051 00 | 11,066,077 58 |
| London Assurance | 2,154,439 34 | 2,058,675 14 | 1,905,038 01 | 1,006,148 34 | 364,368,776 00 | 2,952,528 00 |
| London & Lancashire | 2,282,339 80 | 2,018,546 46 | 2,173,727 46 | 1,252,639 30 | 296,972,112 00 | 3,130,705 89 |
| Mannheim | 624,191 54 | 647,973 27 | 612,441 54 | 329,993 30 | 200,904,784 00 | 837,827 97 |
| National (Ireland) | 536,699 13 | 564,958 72 | 377,684 08 | 409,036 11 | 29,530,085 00 | 448,083 95 |
| North British & Mercantile | 4,338,095 19 | 4,283,031 40 | 4,115,937 51 | 2,870,466 50 | 560,327,632 00 | 5,379,769 41 |
| Northern Assurance | 3,723,600 40 | 3,120,218 34 | 2,479,964 05 | 1,877,334 08 | 323,705,178 00 | 3,684,289 16 |
| Norwich Union | 2,785,972 58 | 2,702,736 12 | 2,126,044 95 | 1,662,145 19 | 242,255,482 00 | 2,780,430 39 |

| | | | | | | |
|---------------------------------|------------------|------------------|------------------|------------------|---------------------|------------------|
| Palatine | 1,509,296 33 | 1,370,654 25 | 1,413,137 38 | 880,118 14 | 160,429,707 00 | 2,085,737 88 |
| Phoenix Assurance | 3,136,368 84 | 2,923,324 24 | 2,577,365 42 | 1,991,462 75 | 310,574,625 00 | 3,763,090 05 |
| Prussian National | 795,166 26 | 702,404 25 | 762,084 27 | 372,016 06 | 86,622,986 00 | 1,171,253 45 |
| Royal | 6,730,284 59 | 6,808,109 60 | 5,253,040 87 | 3,369,200 16 | 718,492,163 57 | 7,693,341 43 |
| Royal Exchange | 2,050,195 62 | 1,875,233 54 | 1,570,124 31 | 1,220,769 22 | 251,130,394 00 | 2,952,143 22 |
| Scottish Union & National | 2,149,956 96 | 2,010,842 73 | 1,964,273 85 | 1,288,679 32 | 290,802,493 00 | 3,359,496 22 |
| State Fire | 290,477 07 | 291,464 96 | 210,064 57 | 179,798 88 | 21,088,291 00 | 275,150 42 |
| Sun | 2,984,065 35 | 2,759,262 03 | 2,329,816 88 | 1,706,763 24 | 269,828,180 00 | 3,030,292 77 |
| Union Assurance | 1,737,154 05 | 1,662,939 06 | 1,142,935 41 | 957,463 31 | 169,412,875 00 | 1,776,182 38 |
| Western Assurance | 2,814,321 67 | 2,853,851 45 | 2,639,141 48 | 1,962,533 05 | 354,438,708 00 | 3,514,126 33 |
| Total | \$62,678,830 40 | \$58,405,001 17 | \$52,712,150 83 | \$35,209,050 19 | \$7,303,676,747 57 | \$75,795,323 76 |
| Aggregate | \$199,153,217 84 | \$188,610,708 06 | \$177,964,595 44 | \$111,832,162 52 | \$22,764,947,888 58 | \$245,419,623 64 |

TABLE No. 3.
Income During 1904.

| 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 | - | \$96,255 65 | \$2,000 00 | \$700 00 | \$6,196 14 | - | - | - | \$105,151 79 |
| Union..... | - | 107,133 32 | - | - | 15,080 09 | \$1,302 72 | - | \$696 79 | 124,212 92 |
| Total | - | \$203,388 97 | \$2,000 00 | \$700 00 | \$21,276 23 | \$1,302 72 | - | \$696 79 | \$229,364 71 |
| STOCK COMPANIES OF OTHER STATES. | | | | | | | | | |
| Zetna | \$5,517,601 09 | \$331,186 87 | \$636 00 | - | \$582,672 96 | - | - | \$6,719 39 | \$6,438,816 31 |
| Agricultural | 1,289,697 71 | - | 35,616 48 | \$24,405 85 | 49,686 89 | \$914 21 | \$2,432 01 | 269 21 | 1,402,962 36 |
| American (Mass.) | 422,263 88 | - | 1,350 76 | - | 22,307 65 | 980 03 | - | 64,895 84 | 511,998 16 |
| American (N. J.)..... | 2,028,856 65 | - | 75,838 18 | - | 94,803 08 | 1,506 39 | 12,690 50 | - | 2,213,694 80 |
| American (Pa.)..... | 1,711,761 63 | - | 35,551 16 | 843 02 | 52,907 80 | 884 57 | 10,791 95 | 57,114 52 | 1,869,804 65 |
| American Central | 1,929,716 61 | - | 495 00 | 14,505 35 | 138,504 40 | 1,712 27 | - | 6,389 98 | 2,091,323 61 |
| Assurance Co. of America..... | 421,756 05 | - | - | - | 35,215 19 | 1,537 25 | - | - | 458,508 49 |
| Boston | 636,699 79 | 909,305 17 | 48,765 25 | 3,657 17 | 75,446 56 | 10,336 63 | 1,536 34 | 15,678 41 | 1,701,425 32 |
| Caledonian-American | 9,671 10 | - | - | - | 9,700 00 | - | - | - | 19,371 10 |
| Capital | 284,624 05 | - | 7,506 78 | 95 00 | 9,188 26 | - | 6,245 22 | 705 00 | 308,514 31 |
| Commerce | 206,641 76 | - | 1,965 80 | 148 38 | 10,294 58 | 1,111 68 | 7,524 18 | 2,290 72 | 229,977 10 |
| Commercial Union | 240,968 90 | - | - | - | 13,011 67 | - | - | - | 253,980 57 |
| Connecticut | 3,019,703 49 | - | 61,472 91 | - | 127,904 54 | 3,149 22 | 5,090 06 | - | 3,217,320 22 |
| Continental | 5,920,607 28 | - | 1,676 83 | - | 490,183 84 | 24,044 65 | 71,021 19 | - | 6,507,733 79 |
| Delaware | 825,796 73 | - | 7,213 61 | 1,800 55 | 41,883 30 | 3,087 18 | 11,046 87 | 12,007 64 | 902,885 88 |
| Dutchess | 606,820 70 | - | 898 66 | 720 45 | 22,964 89 | 7 38 | 1,748 00 | 18,108 29 | 651,268 37 |
| Equitable | 812,847 06 | 23,574 10 | 8,552 21 | 1,169 26 | 28,262 75 | 43 18 | 4,570 50 | 16,546 40 | 895,565 41 |
| Federal | 327,568 54 | 758,049 69 | 1,132 50 | - | 48,760 38 | 14,755 79 | - | 2,933 90 | 1,153,200 80 |
| Fire Association | 3,848,012 53 | - | 72,121 49 | 5,138 11 | 157,749 50 | 2,310 11 | 29,498 90 | 69,940 49 | 4,184,771 13 |
| Fireman's Fund | 3,775,984 84 | 489,402 99 | 11,897 68 | 17,908 18 | 165,516 73 | 11,849 83 | 19,857 02 | 29,913 73 | 4,522,271 00 |

| | | | | | | | | | |
|-------------------------------------|-------------------------|-----------------------|---------------------|---------------------|-----------------------|---------------------|---------------------|-----------------------|-------------------------|
| Firemens..... | 956,925 91 | - | 74,434 00 | - | 74,891 12 | - | 11,998 52 | - | 1,118,249 55 |
| Franklin..... | 761,401 46 | - | 5,386 87 | 360 53 | 106,767 50 | 1,618 32 | 5,405 08 | 7,034 52 | 887,874 58 |
| German Alliance..... | 458,643 29 | - | - | - | 48,789 17 | 338 43 | - | - | 507,770 89 |
| German American..... | 5,326,190 28 | - | 610 99 | - | 458,924 39 | 8,235 17 | 1,200 00 | 52,968 23 | 5,848,129 06 |
| Germania..... | 2,414,277 21 | - | 17,062 11 | - | 188,579 86 | 11,444 42 | 24,702 04 | 54,097 99 | 2,710,163 63 |
| Glens Falls..... | 1,369,356 35 | - | 45,236 58 | 185 00 | 135,918 00 | 9,639 80 | 3,482 63 | 45,651 61 | 1,609,469 95 |
| Granite State..... | 409,180 67 | - | 374 50 | - | 20,475 00 | 821 76 | 3,473 50 | 64 40 | 434,389 83 |
| Hanover..... | 2,685,568 76 | - | 175 00 | - | 101,535 73 | 8,731 61 | 20,660 76 | 58,959 51 | 2,875,631 37 |
| Hartford..... | 11,986,354 53 | - | 32,224 29 | 240 00 | 432,112 29 | 6,436 14 | 22,381 76 | 32,099 24 | 12,511,848 25 |
| Home..... | 8,224,383 34 | 266,718 31 | 5,138 64 | - | 565,953 34 | 5,979 53 | 173,375 25 | 94,218 66 | 9,335,767 07 |
| Home F. & M..... | 1,075,654 30 | 40,529 44 | 12,037 45 | 552 95 | 42,925 03 | 2,054 76 | 4,237 65 | 4,504 80 | 1,182,496 38 |
| Indemnity..... | 273,817 84 | - | - | - | 13,071 26 | - | - | 985 00 | 287,874 10 |
| Insurance Co. of North America..... | 5,356,830 08 | 1,819,415 68 | 45,662 72 | 17,681 11 | 309,076 20 | 15,624 68 | 32,103 66 | 55,210 11 | 7,651,604 24 |
| Mercantile..... | 322,216 05 | - | 6,822 25 | 480 00 | 15,522 66 | 2,019 25 | - | 25,318 29 | 372,378 50 |
| National..... | 4,423,659 75 | - | 33,459 43 | - | 198,349 16 | 2,749 80 | 18,425 62 | - | 4,676,643 76 |
| National Union..... | 951,861 22 | - | 14,653 87 | 2,500 00 | 53,546 49 | 2,393 17 | 27 89 | 6,115 13 | 1,031,097 77 |
| New Hampshire..... | 1,782,481 40 | - | 20,741 32 | 2,824 65 | 120,574 91 | 6,097 70 | 23,083 62 | 4,777 42 | 1,959,581 02 |
| Niagara..... | 2,652,911 66 | - | 15,435 41 | - | 106,491 07 | 7,065 38 | - | 595,857 62 | 3,377,761 14 |
| North British & Mercantile..... | 169,953 08 | - | - | - | 25,366 22 | 367 42 | - | - | 195,686 72 |
| Orient..... | 1,117,370 68 | - | 1,460 08 | - | 63,661 00 | 3,093 07 | 496 00 | 51,988 61 | 1,238,059 44 |
| Pelican..... | 297,654 63 | - | - | - | 12,638 24 | - | - | 50,000 00 | 360,292 87 |
| Pennsylvania..... | 2,776,449 50 | - | 32,719 51 | 16,282 68 | 182,666 71 | 2,853 86 | 4,287 75 | 46,595 22 | 3,061,855 23 |
| Phenix (N. Y.)..... | 5,875,727 39 | - | 2,593 89 | 5,367 97 | 164,466 40 | 421 25 | 44,953 00 | 53,981 50 | 6,147,511 40 |
| Phoenix (Conn.)..... | 3,964,907 78 | - | 5,575 81 | 3,479 28 | 220,696 99 | - | 14,064 18 | 12,415 16 | 4,221,139 20 |
| Providence Washington..... | 1,985,629 81 | 356,214 20 | - | - | 79,249 71 | - | - | 6,952 77 | 2,428,046 49 |
| Queen..... | 3,344,964 16 | - | 2,890 00 | - | 201,508 10 | 5,728 16 | 1,759 78 | 59,157 09 | 3,616,007 29 |
| Rochester German..... | 1,107,457 51 | - | 18,992 13 | - | 27,257 83 | 3,965 76 | 9,916 82 | 38,112 39 | 1,205,702 44 |
| Security..... | 890,905 14 | 21,724 94 | 7,788 62 | 4,160 41 | 42,818 02 | 246 70 | 3,655 00 | 12,360 38 | 983,659 21 |
| Springfield..... | 3,500,605 23 | - | 27,772 66 | 774 37 | 179,488 06 | 3,328 68 | 10,468 43 | 176,773 21 | 3,899,210 64 |
| St. Paul..... | 2,816,141 87 | 425,087 53 | 25,544 67 | 1,240 39 | 95,031 08 | 14,852 64 | 40,328 03 | 77,165 00 | 3,498,391 21 |
| Traders..... | 1,521,613 99 | - | 10,743 80 | - | 90,953 91 | 3,718 34 | 2,330 00 | 4,568 50 | 1,633,928 54 |
| Union..... | 330,173 33 | - | - | 478 85 | 13,238 75 | 1,388 91 | 2,168 86 | 226,254 88 | 573,703 58 |
| United Firemen's..... | 466,227 99 | - | 19,644 07 | 3,709 96 | 43,400 91 | 308 28 | 7,184 34 | 48,872 47 | 589,348 02 |
| United States..... | 454,521 01 | 502 67 | 13,607 79 | - | 7,340 66 | - | 4,437 00 | 647 22 | 480,051 01 |
| Westchester..... | 2,028,040 52 | - | 19,527 91 | - | 98,280 73 | 2,701 92 | 1,932 72 | 60,726 84 | 2,211,210 64 |
| Williamsburg City..... | 1,148,288 10 | - | 12,199 17 | 1,891 43 | 44,050 89 | 721 40 | 55,278 44 | 60,499 25 | 1,322,928 68 |
| Total..... | \$119,066,346 21 | \$5,440,706 25 | \$903,236 82 | \$132,601 20 | \$6,765,532 36 | \$213,126 63 | \$730,871 07 | \$2,328,386 54 | \$135,580,807 08 |

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 | \$145,864 35 | - | \$3,056 06 | - | \$34,387 96 | \$302 45 | \$4,357 12 | \$1,403 19 | \$189,431 13 |
| Providence | 79,951 26 | - | 3,352 00 | - | 18,146 05 | 1,712 88 | - | 1,907 52 | 105,069 71 |
| Quincy | 144,548 06 | - | 3,462 50 | \$7,868 80 | 9,556 60 | 2,852 82 | 180 48 | 2,784 16 | 171,253 42 |
| Traders & Mechanics | 171,639 51 | - | 2,926 31 | 809 48 | 20,705 35 | - | 1,447 00 | 933 74 | 198,461 39 |
| Total | \$542,003 18 | - | \$12,796 87 | \$8,678 28 | \$82,795 96 | \$4,928 15 | \$5,984 60 | \$7,028 61 | \$664,215 65 |
| U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES. | | | | | | | | | |
| Aachen & Munich | \$984,146 42 | - | - | - | \$31,365 00 | \$2,691 82 | - | \$186,450 91 | \$1,204,654 15 |
| Atlas | 1,378,229 56 | - | - | - | 45,419 57 | 703 65 | - | 555,779 29 | 1,980,132 07 |
| British America | 1,286,399 36 | \$225,629 62 | - | - | 38,948 35 | - | - | 24,604 79 | 1,575,582 12 |
| Caledonian | 1,311,739 44 | - | - | - | 45,811 15 | - | \$45,003 28 | - | 1,402,553 87 |
| Commercial Union | 4,496,278 28 | 177,584 91 | \$4,964 20 | - | 46,286 15 | 3,299 48 | 63,259 36 | 337,268 93 | 5,128,941 31 |
| Hamburg Bremen | 1,806,767 75 | - | - | \$383 56 | 59,401 25 | 4,063 37 | - | 107,560 64 | 1,978,176 57 |
| Law Union & Crown | 412,385 15 | - | - | - | 27,288 18 | 214 81 | - | 115,562 00 | 555,450 14 |
| Liverpool & London & Globe | 6,974,168 30 | - | 160,739 78 | - | 140,250 00 | 14,136 18 | 97,974 27 | 428,446 92 | 7,815,715 45 |
| London Assurance | 1,567,405 00 | 337,633 01 | - | - | 88,828 09 | 8,144 33 | - | 152,428 91 | 2,154,439 34 |
| London & Lancashire | 2,173,727 46 | - | - | - | 78,297 32 | 6,425 68 | 18,012 52 | 5,876 82 | 2,282,339 80 |
| Mannheim | - | 612,441 54 | - | - | 11,750 00 | - | - | - | 624,191 54 |
| National (Ireland) | 377,684 08 | - | - | - | 17,435 51 | 609 40 | - | 140,970 14 | 536,699 13 |
| North British & Mercantile | 4,115,937 51 | - | - | - | 204,293 63 | 5,379 47 | - | 407,484 58 | 4,733,095 19 |
| Northern Assurance | 2,479,964 05 | - | - | - | 98,747 50 | 1,928 76 | 7,000 00 | 1,135,660 09 | 3,723,600 40 |
| Norwich Union | 2,126,044 95 | - | 1,800 00 | - | 79,105 13 | - | - | 579,022 50 | 2,785,972 58 |

| | | | | | | | | | |
|--------------------------------|------------------|----------------|----------------|--------------|----------------|--------------|----------------|----------------|------------------|
| Palatine..... | 1,413,137 38 | - | - | - | 46,067 03 | 1,243 11 | - | 48,848 81 | 1,509,296 33 |
| Phoenix Assurance | 2,577,365 42 | - | - | - | 90,394 67 | - | - | 468,608 75 | 3,136,368 84 |
| Prussian National | 759,244 46 | 2,839 81 | - | - | 33,021 64 | - | - | 60 35 | 795,166 26 |
| Royal | 5,259,040 87 | - | 11,193 50 | - | 173,982 32 | 12,066 78 | 178,070 12 | 1,095,931 06 | 6,730,284 59 |
| Royal Exchange..... | 1,570,124 31 | - | - | - | 75,760 19 | - | - | 404,311 12 | 2,050,195 62 |
| Scottish Union & National..... | 1,964,273 85 | - | 40,558 46 | 100 00 | 118,349 12 | 4,297 69 | 21,777 84 | - | 2,143,956 96 |
| State Fire | 210,064 57 | - | - | - | 11,775 00 | - | - | 68,637 50 | 290,477 07 |
| Sun | 2,329,816 88 | - | 2,468 53 | - | 79,440 77 | 4,715 35 | 23,094 50 | 544,529 32 | 2,984,065 35 |
| Union Assurance..... | 1,142,935 41 | - | - | - | 43,155 42 | 1,888 20 | 16,375 84 | 532,799 18 | 1,737,154 05 |
| Western Assurance | 2,176,803 37 | 462,338 11 | 755 80 | - | 64,970 70 | 3,409 19 | - | 100,044 50 | 2,814,321 67 |
| Total | \$50,893,683 83 | \$1,818,467 00 | \$222,480 27 | \$483 56 | \$1,750,743 69 | \$81,217 27 | \$470,567 73 | \$7,441,187 05 | \$62,678,830 40 |
| Aggregate | \$170,502,033 22 | \$7,462,562 22 | \$1,140,513 96 | \$142,463 04 | \$8,620,348 24 | \$300,574 77 | \$1,207,423 40 | \$9,777,298 99 | \$199,153,217 84 |

TABLE No. 4.
Disbursements During 1904.

| COMPANIES. | NET LOSSES. | | Dividends. | Commis- sions. | Salaries. | Rents. | Taxes and fees. | All other disburse- ments. | Total dis- bursements. |
|--------------------------------|----------------|--------------|--------------|-------------------|--------------|------------|--------------------|----------------------------------|---------------------------|
| | Fire. | Marine. | | | | | | | |
| MAINE STOCK COMPANIES. | | | | | | | | | |
| Merchants | - | \$69,123 92 | \$7,840 00 | \$12,273 39 | \$4,500 00 | \$200 00 | \$416 50 | \$5,299 31 | \$99,653 12 |
| Union | - | 68,495 46 | 16,000 00 | 4,716 01 | 5,675 79 | 500 00 | 25 50 | 2,178 46 | 97,591 22 |
| Total | - | \$137,619 38 | \$23,840 00 | \$16,989 40 | \$10,175 79 | \$700 00 | \$442 00 | \$7,477 77 | \$197,244 34 |
| STOCK COS. OF OTHER STATES. | | | | | | | | | |
| Ætna..... | \$3,355,449 07 | \$212,520 40 | \$672,000 00 | \$988,291 05 | \$354,356 04 | - | \$136,156 93 | \$487,479 28 | \$6,209,262 83 |
| Agricultural | 822,995 70 | - | 50,000 00 | 279,956 57 | 89,434 23 | - | 51,735 63 | 95,312 40 | 1,389,434 53 |
| American (Mass.) | 406,772 60 | - | 18,000 00 | 91,875 88 | 24,148 95 | \$2,140 00 | 15,851 54 | 43,941 30 | 602,730 27 |
| American (N. J.) | 1,119,447 42 | - | 96,089 96 | 463,267 38 | 115,317 37 | - | 64,718 41 | 140,886 22 | 1,999,726 76 |
| American (Pa.) | 1,166,221 81 | - | 15,000 00 | 426,770 34 | 129,797 05 | 6,000 00 | 41,429 57 | 140,169 24 | 1,925,888 01 |
| American Central | 1,199,809 43 | - | 120,000 00 | 385,098 01 | 102,263 96 | 5,000 00 | 42,803 38 | 196,231 33 | 2,051,206 11 |
| Assurance Co. of America | 512,418 01 | - | 17,456 47 | 119,500 47 | 1,825 00 | - | 23,296 40 | 8,954 33 | 683,450 68 |
| Boston | 583,899 13 | 404,829 04 | 120,000 00 | 263,165 77 | 141,371 89 | 16,521 49 | 38,156 16 | 88,933 39 | 1,656,876 87 |
| Caledonian-American | 5,359 86 | - | 9,000 00 | 2,330 59 | 1,014 38 | 53 13 | 312 00 | 681 89 | 18,751 85 |
| Capital | 128,291 58 | - | 8,000 00 | 62,148 62 | 17,530 24 | 700 16 | 9,172 89 | 25,140 42 | 250,983 91 |
| Commerce | 104,549 33 | - | 16,000 00 | 50,215 23 | 14,602 70 | - | 11,534 59 | 8,732 17 | 205,634 02 |
| Commercial Union | 126,887 25 | - | 10,000 00 | 55,044 85 | 3,709 84 | - | 5,562 26 | 5,656 69 | 206,861 49 |
| Connecticut | 1,834,134 23 | - | 120,000 00 | 617,796 11 | 215,689 29 | 10,795 04 | 99,282 85 | 197,163 79 | 3,094,861 31 |
| Continental | 3,678,368 70 | - | 360,075 00 | 1,293,495 24 | 450,604 20 | 12,700 80 | 162,633 97 | 855,591 27 | 6,813,469 18 |
| Delaware | 589,484 44 | - | 14,057 50 | 204,713 20 | 62,909 31 | 8,319 63 | 24,923 61 | 61,277 73 | 965,685 42 |
| Dutchess | 386,859 45 | - | 12,000 00 | 162,165 93 | 22,143 98 | 1,200 00 | 12,250 64 | 17,259 53 | 613,879 53 |
| Equitable | 568,445 47 | 20,364 56 | 28,000 00 | 186,381 12 | 52,890 61 | - | 26,626 85 | 59,621 59 | 942,330 20 |
| Federal | 146,269 56 | 321,894 71 | 50,000 00 | 221,685 14 | 53,907 04 | 1,630 16 | 25,645 30 | 29,867 29 | 850,899 20 |
| Fire Association | 2,314,822 32 | - | 200,000 00 | 969,336 90 | 286,446 93 | - | 92,949 49 | 220,975 27 | 4,084,530 91 |
| Fireman's Fund | 2,005,458 48 | 257,764 29 | 120,000 00 | 753,387 76 | 300,416 06 | 8,400 00 | 82,652 07 | 324,560 30 | 3,852,638 96 |

| | | | | | | | | | |
|-------------------------------------|-----------------|----------------|----------------|-----------------|----------------|--------------|----------------|----------------|------------------|
| Firemens..... | 395,388 40 | - | 120,000 00 | 265,059 63 | 41,259 76 | - | 31,451 47 | 90,681 10 | 943,840 36 |
| Franklin..... | 549,012 26 | - | 79,430 00 | 185,506 41 | 35,235 75 | 2,128 00 | 23,253 22 | 139,848 79 | 1,014,414 43 |
| German Alliance..... | 302,166 95 | - | 40,000 00 | 104,799 94 | 4,470 05 | - | 27,950 03 | 837 58 | 480,224 55 |
| German American..... | 3,071,517 12 | - | 375,000 00 | 973,049 80 | 222,079 61 | 35,735 10 | 137,471 26 | 451,043 14 | 5,265,896 03 |
| Germania..... | 1,301,614 48 | - | 200,000 00 | 502,218 71 | 172,530 97 | 23,989 50 | 72,290 35 | 165,496 43 | 2,433,135 44 |
| Glens Falls..... | 808,449 87 | - | 120,000 00 | 307,201 95 | 88,850 01 | - | 61,318 15 | 101,461 31 | 1,487,281 29 |
| Granite State..... | 247,112 89 | - | 12,000 00 | 79,802 21 | 14,540 00 | 1,500 00 | 8,988 63 | 42,559 96 | 406,503 69 |
| Hanover..... | 1,794,471 72 | - | 90,000 00 | 518,790 08 | 224,130 52 | 16,588 64 | 79,408 92 | 234,111 22 | 2,957,501 11 |
| Hartford..... | 7,107,572 75 | - | 507,325 00 | 2,146,245 20 | 693,542 52 | - | 267,572 87 | 1,034,849 93 | 11,757,106 27 |
| Home..... | 5,141,986 87 | 174,516 37 | 420,000 00 | 1,504,387 24 | 483,404 84 | 85,957 33 | 226,702 03 | 645,502 02 | 8,682,156 70 |
| Home F. & M..... | 588,662 28 | 25,782 46 | 36,000 00 | 217,872 87 | 56,121 69 | 3,600 00 | 24,075 01 | 111,473 58 | 1,063,587 89 |
| Indemnity..... | 184,087 14 | - | - | 54,062 03 | 22,123 85 | 2,150 05 | 10,395 10 | 12,423 19 | 285,250 36 |
| Insurance Co. of North America..... | 3,284,925 01 | 1,048,537 67 | 359,937 00 | 1,437,517 35 | 446,918 93 | 30,463 91 | 162,897 38 | 347,641 45 | 7,118,538 70 |
| Mercantile..... | 239,503 82 | - | 32,000 00 | 83,844 82 | 17,640 84 | 2,908 41 | 6,598 51 | 8,825 53 | 391,323 93 |
| National..... | 2,898,014 09 | - | 120,000 00 | 832,514 21 | 314,523 37 | - | 155,116 04 | 447,165 11 | 4,767,332 82 |
| National Union..... | 489,925 76 | - | - | 216,815 83 | 67,784 81 | 6,300 00 | 38,132 66 | 48,915 35 | 867,874 41 |
| New Hampshire..... | 1,289,319 91 | - | 100,000 00 | 433,788 37 | 78,395 16 | 4,616 34 | 49,763 85 | 125,303 57 | 2,081,157 20 |
| Niagara..... | 1,473,624 15 | - | 100,020 00 | 540,662 99 | 216,541 77 | 24,228 41 | 79,437 77 | 159,021 08 | 2,592,536 17 |
| North British & Mercantile..... | 54,600 42 | - | 20,000 00 | 36,968 68 | 4,939 63 | 1,800 00 | 4,135 40 | 6,101 85 | 128,548 98 |
| Orient..... | 729,022 68 | 1,305 18 | 50,000 00 | 248,659 99 | 63,964 58 | 4,549 88 | 26,310 25 | 89,257 09 | 1,213,589 65 |
| Pelican..... | 244,401 98 | - | - | 70,970 71 | 26,401 47 | 123 99 | 10,190 38 | 3,515 89 | 355,604 42 |
| Pennsylvania..... | 1,827,255 61 | - | 100,000 00 | 566,677 25 | 175,000 00 | - | 76,756 71 | 215,517 10 | 2,961,206 67 |
| Phenix (N. Y.)..... | 3,596,232 19 | - | 100,000 00 | 1,202,310 32 | 413,871 22 | 53,865 21 | 131,236 09 | 501,328 43 | 5,798,843 46 |
| Phenix (Conn.)..... | 2,170,561 55 | - | 282,000 00 | 805,760 85 | 217,272 64 | 12,259 40 | 87,973 21 | 344,913 04 | 3,920,740 69 |
| Providence Washington..... | 1,228,258 66 | 240,216 35 | 50,000 00 | 506,056 35 | 113,344 18 | 6,352 44 | 50,442 61 | 86,919 40 | 2,281,589 99 |
| Queen..... | 2,357,835 81 | - | 600,000 00 | 591,595 62 | 233,382 25 | 27,421 59 | 76,722 57 | 185,025 18 | 4,071,983 02 |
| Rochester German..... | 847,218 07 | - | 20,000 00 | 287,746 82 | 35,074 33 | - | 29,046 20 | 84,736 21 | 1,303,822 23 |
| Security..... | 417,155 59 | 14,302 41 | 32,000 00 | 213,089 11 | 123,888 59 | 2,000 00 | 26,893 20 | 8,266 26 | 837,596 16 |
| Springfield..... | 2,188,590 34 | - | 200,000 00 | 664,278 63 | 158,657 92 | 5,800 00 | 123,504 80 | 322,760 52 | 3,663,592 21 |
| St. Paul..... | 1,732,486 07 | 272,205 78 | 50,000 00 | 734,560 80 | 103,766 84 | 5,800 00 | 82,946 81 | 205,506 63 | 3,187,272 93 |
| Traders..... | 952,819 36 | - | 50,000 00 | 361,382 45 | 92,565 40 | 7,610 06 | 50,896 15 | 58,516 34 | 1,573,789 70 |
| Union..... | 291,712 15 | - | 5,000 00 | 69,348 35 | 39,620 82 | - | 12,219 92 | 34,080 62 | 441,882 56 |
| United Firemen's..... | 419,510 25 | - | 30,000 00 | 118,998 58 | 33,764 03 | - | 12,123 65 | 89,837 83 | 601,235 34 |
| United States..... | 522,304 19 | 3,641 50 | 7,500 00 | 129,802 93 | 25,691 33 | 5,166 86 | 7,243 81 | 27,824 76 | 529,175 18 |
| Westchester..... | 1,296,085 99 | - | 60,000 00 | 412,359 40 | 129,596 54 | 12,092 72 | 58,560 68 | 242,478 29 | 2,211,203 62 |
| Williamsburg City..... | 695,090 76 | - | 75,000 00 | 302,135 60 | 92,864 91 | 17,000 00 | 30,701 81 | 72,275 26 | 1,288,058 34 |
| Total..... | \$73,286,442 98 | \$2,997,880 78 | \$6,498,890 83 | \$25,320,493 25 | \$7,724,130 20 | \$475,476 99 | \$3,328,423 24 | \$9,754,466 47 | \$129,386,204 84 |

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 | \$52,091 69 | - | \$7,000 00 | \$24,347 06 | \$17,569 08 | \$1,500 00 | \$2,493 51 | \$72,765 02 | \$177,766 36 |
| Providence | 35,309 78 | - | - | 9,077 31 | 10,050 00 | 1,436 00 | 2,587 97 | 26,195 70 | 84,656 76 |
| Quincy | 50,166 24 | - | - | 24,757 57 | 15,317 36 | - | 2,973 22 | 67,398 84 | 160,633 23 |
| Traders & Mechanics | 63,581 48 | - | - | 25,763 39 | 15,280 00 | 1,696 00 | 2,947 73 | 89,932 76 | 199,201 36 |
| Total | \$201,169 19 | - | \$7,000 00 | \$83,945 33 | \$58,216 44 | \$4,632 00 | \$11,002 43 | \$256,292 32 | \$622,257 71 |
| U. S. BRANCHES OF COS. OF FOREIGN COUNTRIES. | | | | | | | | | |
| Aachen & Munich | \$634,895 04 | - | - | \$206,070 57 | \$79,000 91 | \$7,003 89 | \$27,470 94 | \$75,463 82 | \$1,029,905 17 |
| Atlas | 664,981 96 | - | - | 282,555 39 | 81,041 16 | 7,504 58 | 32,023 32 | 388,598 33 | 1,456,704 74 |
| British America | 892,108 09 | \$170,571 28 | - | 283,314 18 | 66,315 65 | - | 47,136 80 | 117,700 97 | 1,577,446 97 |
| Caledonian | 815,356 62 | - | - | 299,056 43 | 81,405 32 | 7,594 93 | 36,087 44 | 95,839 61 | 1,335,340 35 |
| Commercial Union | 2,325,361 82 | 83,264 35 | - | 1,264,705 52 | 159,559 12 | 18,095 81 | 94,677 97 | 188,707 79 | 4,134,372 38 |
| Hamburg Bremen | 1,029,283 70 | - | - | 378,701 51 | 142,879 48 | 13,878 01 | 45,246 95 | 233,424 02 | 1,843,413 67 |
| Law Union & Crown | 328,102 11 | - | - | 102,475 69 | 13,940 01 | 1,249 92 | 10,668 81 | 76,230 58 | 532,667 12 |
| Liverpool & London & Globe | 4,928,258 27 | - | - | 1,332,859 66 | 390,980 67 | 58,710 20 | 225,030 93 | 895,085 48 | 7,830,925 21 |
| London Assurance | 878,168 15 | 127,980 19 | - | 379,573 67 | 122,634 42 | 15,148 07 | 49,279 30 | 485,891 34 | 2,058,675 14 |
| London & Lancashire | 1,252,639 30 | - | - | 417,917 16 | 141,875 51 | 23,575 54 | 64,033 31 | 119,505 64 | 2,018,546 46 |
| Mannheim | - | 329,993 30 | - | 112,154 14 | 34,550 14 | 3,403 60 | 17,787 40 | 150,084 69 | 647,973 27 |
| National (Ireland) | 409,036 11 | - | - | 82,309 66 | 38,722 19 | 2,499 96 | 18,708 31 | 13,683 09 | 564,958 72 |
| North British & Mercantile | 2,870,466 50 | - | - | 831,172 40 | 244,686 99 | 16,665 81 | 102,857 22 | 227,182 48 | 4,293,031 40 |
| Northern Assurance | 1,877,334 08 | - | - | 400,829 27 | 151,130 46 | 16,210 00 | 73,907 53 | 600,807 00 | 3,120,218 34 |
| Norwich Union | 1,662,145 19 | - | - | 435,531 49 | 165,525 47 | 18,279 17 | 51,436 71 | 369,818 09 | 2,702,736 12 |

| | | | | | | | | | |
|---------------------------------|------------------|----------------|----------------|-----------------|-----------------|--------------|----------------|-----------------|------------------|
| Palatine | 880,118 14 | - | - | 295,618 23 | 75,058 77 | 8,131 56 | 41,954 03 | 69,773 52 | 1,370,654 25 |
| Phoenix Assurance | 1,991,462 75 | - | - | 483,272 66 | 229,436 92 | 23,657 71 | 80,736 95 | 114,757 25 | 2,923,324 24 |
| Prussian National | 370,427 01 | 1,589 05 | - | 160,137 05 | 69,022 52 | 3,666 72 | 21,773 02 | 75,788 88 | 702,404 25 |
| Royal | 3,369,200 16 | - | - | 885,543 48 | 395,633 02 | 43,637 96 | 188,248 28 | 1,925,846 70 | 6,808,109 60 |
| Royal Exchange | 1,220,769 22 | - | - | 297,075 11 | 118,400 39 | 8,500 02 | 49,913 78 | 180,575 02 | 1,875,233 54 |
| Scottish Union & National | 1,288,679 32 | - | - | 410,422 98 | 98,137 91 | 10,844 48 | 64,244 18 | 138,513 86 | 2,010,842 73 |
| State Fire | 179,798 88 | - | - | 44,031 13 | 13,154 30 | 650 04 | 5,120 36 | 48,710 25 | 291,464 96 |
| Sun | 1,706,763 24 | - | - | 535,722 51 | 114,694 57 | 21,336 00 | 58,665 33 | 322,080 38 | 2,759,262 03 |
| Union Assurance | 957,463 31 | - | - | 285,165 80 | 39,423 61 | 5,000 04 | 30,935 02 | 344,951 28 | 1,662,939 06 |
| Western Assurance | 1,625,992 14 | 336,540 91 | - | 533,199 65 | 92,565 97 | 5,953 88 | 71,241 25 | 188,357 65 | 2,853,851 45 |
| Total | \$34,158,811 11 | \$1,050,239 08 | - | \$10,739,414 74 | \$3,159,775 48 | \$340,197 90 | \$1,509,185 14 | \$7,447,377 72 | \$58,405,001 17 |
| Aggregate | \$107,646,423 28 | \$4,185,739 24 | \$6,529,730 93 | \$36,160,842 72 | \$10,952,297 91 | \$821,006 89 | \$4,849,052 81 | \$17,465,614 28 | \$188,610,708 06 |

TABLE No. 5.
Assets December 31, 1904.

| 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 | - | \$48,000 00 | \$19,500 00 | \$125,950 00 | \$8,625 69 | \$32,930 64 | \$2,271 93 | \$25,235 75 | - | \$262,514 01 |
| Union | - | - | - | 343,284 90 | 44,057 62 | 28,115 75 | 2,167 92 | 26,463 76 | - | 444,089 95 |
| Total | - | \$48,000 00 | \$19,500 00 | \$469,234 90 | \$52,683 31 | \$61,046 39 | \$4,439 85 | \$51,999 51 | - | \$706,603 96 |
| STOCK COS. OF OTHER STATES. | | | | | | | | | | |
| Ætna | \$424,751 09 | \$12,600 00 | - | \$11,193,279 13 | \$995,666 30 | \$593,018 26 | \$755 82 | \$2,400,053 64 | \$20,175 65 | \$15,602,948 59 |
| Agricultural | 325,112 62 | 562,316 12 | \$431,796 47 | 956,582 86 | 199,821 71 | 195,379 88 | 30,362 06 | 73,447 12 | 52,892 61 | 2,691,926 23 |
| American (Mass.) | - | 32,000 00 | - | 536,168 23 | 30,627 18 | 60,323 08 | 6,241 91 | 19,354 77 | - | 684,715 17 |
| American (N. J.) | 505,000 00 | 1,491,213 19 | - | 2,653,091 11 | 130,518 52 | 439,765 98 | 61,341 68 | 841 95 | 49,167 09 | 5,232,605 34 |
| American (Pa.) | 356,217 44 | 723,483 46 | 1,450 00 | 1,342,409 93 | 131,354 40 | 195,888 59 | 15,052 74 | 72,939 24 | 18,742 00 | 2,820,053 80 |
| American Central | - | 9,500 00 | 260,000 00 | 2,713,494 20 | 140,504 44 | 278,144 34 | - | 500,985 50 | 15,888 75 | 3,886,739 73 |
| Assurance Co. of America | - | - | - | 884,393 75 | 49,577 92 | 63,725 29 | 4,471 42 | 30,676 64 | 30,676 64 | 971,491 74 |
| Boston | 18,066 91 | 1,104,450 00 | 55,750 00 | 1,812,624 24 | 438,325 24 | 294,999 65 | 15,158 00 | 237,266 44 | 17,506 68 | 3,959,133 80 |
| Caledonian-American | - | - | - | 288,757 59 | 2,108 73 | 11,269 97 | 2,345 83 | 1,181 22 | 815 19 | 304,848 15 |
| Capital | 94,486 14 | 112,901 15 | 1,700 00 | 235,741 85 | 24,156 52 | 50,917 04 | 3,225 80 | 21,179 01 | - | 544,307 51 |
| Commerce | 77,000 00 | 44,300 00 | 5,000 00 | 264,250 00 | 51,672 03 | 20,027 18 | 3,545 90 | 9,512 50 | - | 475,307 61 |
| Commercial Union | - | - | - | 392,852 50 | 31,555 39 | 59,640 45 | - | 5,877 00 | 128 93 | 489,796 41 |
| Connecticut | 204,000 00 | 1,199,600 00 | - | 3,218,507 28 | 305,364 78 | 134,136 85 | - | 285,758 72 | 157,230 69 | 5,190,136 94 |
| Continental | 1,113,000 00 | 28,900 00 | - | 11,623,500 00 | 764,442 67 | 873,084 01 | 95,205 52 | 51,365 00 | 6,343 88 | 14,543,153 32 |
| Delaware | 200,000 00 | 184,700 00 | - | 1,041,629 43 | 87,910 59 | 187,919 11 | 18,126 84 | 24,025 26 | - | 1,744,311 28 |
| Dutchess | 26,473 90 | 15,300 00 | - | 605,608 48 | 118,100 33 | 47,950 79 | 2,562 28 | 12,354 62 | 637 44 | 827,712 96 |
| Equitable | 115,000 00 | 170,700 00 | 25,500 00 | 632,250 00 | 65,300 43 | 134,479 69 | 670 00 | 97,663 25 | 3,222 09 | 1,238,341 23 |
| Federal | - | 30,000 00 | - | 1,386,079 87 | 400,854 81 | 261,650 27 | 15,421 21 | 610 61 | 43,040 67 | 2,051,576 10 |
| Fire Association | 437,893 62 | 1,254,156 99 | 72,000 00 | 3,623,600 22 | 345,776 02 | 523,666 12 | 55,396 46 | 237,742 96 | 11,995 00 | 6,538,237 39 |
| Fireman's Fund | 517,750 00 | 213,400 00 | 423,250 00 | 3,883,926 02 | 456,597 73 | 806,225 33 | 3,335 67 | 231,955 07 | 51,648 41 | 6,489,791 41 |

INSURANCE COMMISSIONER'S REPORT.

| | | | | | | | | | | |
|----------------------------|---------------|-----------------|----------------|----------------|-----------------|-----------------|--------------|---------------|----------------|----------------|
| Firemens | 117,484 86 | 1,530,898 60 | - | 1,192,300 00 | 65,586 98 | 111,201 48 | 31,155 75 | 491,148 86 | 59 22 | 3,539,717 31 |
| Franklin | 208,645 73 | 80,548 00 | - | 2,427,142 22 | 119,760 31 | 122,445 93 | 1,208 22 | 69,342 05 | - | 3,029,092 46 |
| German Alliance | - | - | - | 1,151,487 78 | 31,112 73 | 116,677 52 | 3,496 50 | 76,194 22 | - | 1,378,968 75 |
| German American | 15,000 00 | 15,000 00 | - | 11,232,748 73 | 402,324 95 | 880,676 58 | 51,366 26 | 392,692 27 | 9,102 97 | 12,980,706 83 |
| Germania | 650,000 00 | 326,500 00 | - | 4,623,528 38 | 286,608 08 | 360,589 73 | 9,640 39 | 98,954 60 | 3,121 45 | 6,352,699 73 |
| Glens Falls | 50,750 23 | 775,507 37 | 3,700 00 | 2,382,785 00 | 731,095 40 | 153,333 57 | 10,150 85 | 89,470 00 | 20,696 17 | 4,176,096 25 |
| Granite State | 38,810 59 | 8,000 00 | - | 574,817 20 | 50,063 23 | 42,582 28 | 3,432 30 | 505 55 | 32,201 51 | 685,999 44 |
| Hanover | 806,063 99 | 3,500 00 | - | 2,404,131 32 | 110,542 38 | 381,866 97 | 20,548 24 | 389,431 44 | 3,898 48 | 4,112,185 86 |
| Hartford | 928,995 67 | 696,794 00 | 4,800 00 | 9,584,751 19 | 807,426 43 | 1,219,835 84 | 11,621 87 | 1,257,717 75 | 1,704 41 | 14,510,238 34 |
| Home | 1,583,892 06 | 81,700 00 | - | 13,736,494 50 | 1,042,689 43 | 649,422 83 | 1,708 50 | 2,401,549 74 | 90,127 53 | 19,417,329 53 |
| Home F. & M | 383,200 00 | 109,580 00 | 6,960 00 | 800,424 04 | 124,227 76 | 215,404 13 | 564 60 | - | 25,347 17 | 1,615,013 36 |
| Indemnity | - | - | - | 382,806 25 | 33,721 68 | 30,784 03 | 2,660 00 | 13,200 84 | 1,072 76 | 462,099 54 |
| Insurance Co. of No. Am | 544,783 10 | 791,276 04 | 87,600 00 | 7,719,189 32 | 1,237,565 70 | 1,182,551 41 | 6,011 75 | 438,184 34 | 26,428 07 | 11,980,733 59 |
| Mercantile | - | 195,600 00 | 12,000 00 | 333,143 89 | 27,428 86 | 57,763 86 | 4,777 42 | 70,511 11 | - | 701,225 14 |
| National | 392,555 70 | 630,550 00 | - | 4,532,582 13 | 184,605 60 | 505,731 90 | - | 272,913 87 | 34,951 42 | 6,483,987 78 |
| National Union | 1,172 41 | 297,272 00 | 50,000 00 | 1,227,987 50 | 57,827 30 | 151,923 09 | 5,668 75 | 30,181 95 | 248 92 | 1,821,784 08 |
| New Hampshire | 171,960 79 | 406,300 00 | 25,000 00 | 2,110,968 85 | 172,650 53 | 182,063 63 | 16,442 31 | 786,356 65 | - | 3,911,743 34 |
| Niagara | - | 464,000 00 | - | 2,343,786 80 | 493,596 51 | 350,032 99 | 22,908 47 | 143,683 20 | 3,283 04 | 4,319,724 93 |
| North British & Mercantile | - | - | - | 732,369 91 | 10,188 01 | 20,660 38 | 3,317 00 | 13 75 | 10,533 40 | 756,015 66 |
| Orient | 69,893 57 | - | - | 1,691,727 41 | 184,250 70 | 175,376 04 | 27,580 59 | 129,814 24 | 5,958 72 | 2,272,683 83 |
| Pelican | - | - | - | 442,262 80 | 25,470 66 | 21,679 38 | 4,057 35 | - | 3,863 74 | 489,606 45 |
| Pennsylvania | 241,996 58 | 629,950 00 | 335,100 00 | 4,487,237 23 | 171,232 08 | 465,605 50 | 6,099 51 | 159,202 77 | 67,435 16 | 6,428,988 51 |
| Phoenix (N. Y.) | 409,439 21 | 48,100 00 | 72,700 00 | 5,043,944 42 | 713,865 90 | 795,804 50 | 16,929 56 | 306,347 37 | - | 8,007,130 96 |
| Phoenix (Conn.) | 336,381 79 | 98,519 16 | 24,000 00 | 4,489,963 52 | 418,760 10 | 490,327 90 | 49,256 81 | 1,328,405 83 | 107,089 60 | 7,128,525 51 |
| Providence Washington | - | - | - | 1,549,450 00 | 174,905 53 | 272,352 83 | 12,791 78 | 632,935 00 | 1,836 27 | 2,640,598 87 |
| Queen | - | 71,000 00 | - | 5,432,360 05 | 213,840 19 | 421,034 86 | 69,534 74 | 145 57 | 1,884 90 | 6,206,080 51 |
| Rochester German | 376,547 26 | 341,003 35 | - | 4,054,404 05 | 198,565 15 | 143,240 04 | 11,604 06 | 39,385 95 | - | 6,428,988 51 |
| Security | 70,920 31 | 148,138 78 | 34,000 00 | 1,064,981 26 | 68,651 43 | 139,682 85 | 7,439 11 | 83,313 33 | 19,707 20 | 1,567,419 87 |
| Springfield | 432,476 02 | 548,424 00 | 16,100 00 | 3,586,835 16 | 470,491 74 | 573,331 88 | 46,675 54 | 783,989 84 | 11,476 02 | 6,446,898 16 |
| St. Paul | 371,476 65 | 610,402 13 | 19,330 94 | 2,456,997 30 | 273,345 93 | 275,686 66 | - | 4,657 60 | 1,301 32 | 4,010,595 89 |
| Traders | 25,399 84 | 249,966 67 | - | 2,173,664 60 | 174,194 29 | 212,944 70 | 10,135 32 | 12,017 36 | 3,478 80 | 2,854,843 98 |
| Union | 159,076 32 | - | 18,600 00 | 370,057 32 | 46,469 63 | 39,416 48 | - | 42,932 46 | 52,864 73 | 623,687 46 |
| United Firemen's | 174,553 24 | 356,084 00 | 2,000 00 | 1,044,293 38 | 87,869 15 | 52,982 93 | 7,710 45 | 35,919 77 | 3,671 94 | 1,757,740 98 |
| United States | 45,327 21 | 258,700 00 | - | 269,045 87 | 21,975 46 | 120,264 08 | 3,008 30 | 15,935 95 | 12,344 92 | 731,911 95 |
| Westchester | 56,876 17 | 323,200 00 | - | 2,558,145 37 | 99,962 25 | 294,205 03 | 24,582 00 | 292,504 63 | 14,104 01 | 3,636,471 44 |
| Williamsburg City | 672,929 76 | 237,100 00 | 35,250 00 | 1,237,895 01 | 162,888 82 | 147,697 01 | 16,333 85 | 77,149 99 | 695 18 | 2,586,449 26 |
| Total | 13,761,400 78 | \$17,523,135 01 | \$1,998,587 41 | 158,192,506 45 | \$14,308,986 92 | \$16,609,292 71 | \$853,637 31 | 15,250,823 31 | \$1,040,540 75 | 237,457,829 15 |

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 | \$46,420 00 | \$53,000 00 | - | \$719,664 00 | \$13,067 84 | \$13,854 04 | \$10,553 91 | \$92,102 40 | - | \$948,662 19 |
| Providence | - | 58,100 00 | - | 389,979 18 | 62,607 41 | 7,021 14 | 3,138 91 | 52,520 82 | \$202 59 | 573,164 87 |
| Quincy | 16,083 30 | 99,775 00 | \$211,244 18 | 270,384 32 | 82,453 54 | 11,963 34 | 4,175 52 | 27,937 38 | - | 724,026 58 |
| Traders & Mechanics | 14,250 00 | 79,072 60 | 15,086 00 | 476,100 00 | 9,751 09 | 21,433 00 | 3,575 99 | 59,152 50 | - | 678,421 18 |
| Total | \$76,753 30 | \$289,947 60 | \$226,330 18 | \$1,856,137 50 | \$167,879 88 | \$54,271 52 | \$21,444 33 | \$231,713 10 | \$202 59 | \$2,924,274 82 |
| U. S. BRANCHES OF COS. OF FOREIGN COUNTRIES. | | | | | | | | | | |
| Aachen & Munich | - | - | - | \$1,001,526 75 | \$129,968 85 | \$152,188 73 | - | \$555 05 | \$3,915 57 | \$1,280,323 81 |
| Atlas | - | - | - | 1,387,636 25 | 160,871 20 | 232,337 18 | \$12,458 31 | 25,728 19 | 17,019 56 | 1,802,011 57 |
| British America | - | - | - | 1,230,627 56 | 82,822 91 | 127,213 73 | 10,308 70 | - | 22,362 15 | 1,428,610 75 |
| Caledonian | \$434,555 66 | - | - | 1,008,052 67 | 150,111 43 | 191,398 04 | 10,795 82 | 31,123 10 | 3,419 00 | 1,822,617 72 |
| Commercial Union | 782,309 81 | \$115,000 00 | - | 2,798,516 55 | 686,029 71 | 687,006 76 | 12,426 72 | 255,382 81 | 14,929 26 | 5,321,743 10 |
| Hamburg Bremen | - | - | - | 1,641,144 92 | 139,045 91 | 134,063 04 | 21,773 33 | 74,340 50 | 1,429 09 | 2,008,938 61 |
| Law Union & Crown | - | - | - | 799,774 50 | 33,157 42 | 71,518 79 | 8,807 40 | - | 23,799 28 | 889,458 83 |
| Liverpool & London & Globe | 1,849,576 31 | 3,318,450 00 | - | 4,062,532 82 | 1,335,764 42 | 1,337,092 28 | 48,515 57 | 177,439 31 | 21,972 28 | 12,107,398 43 |
| London Assurance | - | - | - | 2,329,351 13 | 225,054 68 | 308,218 66 | 5,783 34 | 2,876 57 | 12,867 73 | 2,853,416 65 |
| London & Lancashire | 300,000 00 | - | - | 1,994,699 63 | 217,542 36 | 371,021 25 | 30,612 99 | 185,200 22 | 9,794 54 | 3,089,281 91 |
| Mannheim | - | - | - | 382,375 00 | 14,877 41 | 86,444 60 | 2,916 67 | - | 10,040 13 | 476,573 55 |
| National (Ireland) | - | - | - | 532,728 87 | 26,101 39 | 51,891 64 | - | - | 23,893 70 | 586,828 20 |
| North British & Mercantile | - | - | - | 5,427,562 65 | 450,299 13 | 556,343 84 | 62,339 57 | 4,287 63 | 49,191 46 | 6,481,641 36 |
| Northern Assurance | 115,000 00 | - | - | 3,118,541 56 | 191,160 26 | 619,220 87 | 7,685 27 | 52,278 58 | 80,770 90 | 4,023,115 64 |
| Norwich Union | - | 40,000 00 | - | 2,008,224 08 | 347,432 06 | 242,339 27 | 23,757 63 | 98,647 64 | 8,060 81 | 2,752,389 87 |

| | | | | | | | | | | |
|------------------------------|-----------------------|-----------------------|---------------------|------------------------|-----------------------|-----------------------|---------------------|-----------------------|---------------------|------------------------|
| Palatine..... | - | - | - | 1,438,437 14 | 383,430 22 | 273,782 33 | - | 1,066 45 | 12,769 24 | 2,083,946 90 |
| Phoenix Assurance..... | - | - | - | 2,707,359 98 | 395,587 37 | 160,029 33 | 32,865 42 | 3,108 69 | 96,075 05 | 3,202,875 74 |
| Prussian National..... | - | - | - | 941,196 07 | 78,470 37 | 109,808 25 | 10,126 40 | 151 44 | 4,357 78 | 1,135,394 75 |
| Royal..... | 2,576,900 63 | 320,000 00 | - | 4,229,153 43 | 422,382 17 | 831,818 08 | 81,059 01 | 48,628 76 | 39,119 11 | 8,450,822 97 |
| Royal Exchange..... | - | - | - | 1,854,405 30 | 46,147 85 | 458,025 75 | 22,940 89 | 44,771 61 | 63,566 58 | 2,362,724 82 |
| Scottish Union & National .. | 189,830 65 | 776,148 42 | 2,000 00 | 3,340,344 05 | 234,545 26 | 259,972 81 | 24,049 72 | 8,516 20 | 4,497 78 | 4,830,909 33 |
| State Fire | - | - | - | 328,686 15 | 20,847 43 | 13,883 24 | 2,633 33 | 284 98 | 8,505 63 | 357,829 50 |
| Sun | 309,837 79 | 50,000 00 | - | 2,180,195 39 | 266,246 74 | 310,391 00 | 28,590 58 | 99,112 36 | 48,924 80 | 3,195,449 06 |
| Union Assurance..... | 190,973 19 | - | - | 1,293,027 03 | 84,512 87 | 181,616 56 | 13,445 94 | 21,055 12 | 1,676 24 | 1,782,954 47 |
| Western Assurance..... | - | 15,000 00 | - | 1,902,561 19 | 68,070 94 | 419,204 16 | - | - | 44,339 83 | 2,360,496 46 |
| Total | \$6,748,984 04 | \$4,634,598 42 | \$2,000 00 | \$49,938,660 67 | \$6,220,530 36 | \$8,186,830 19 | \$453,892 61 | \$1,134,555 21 | \$627,297 50 | \$76,692,754 00 |
| Aggregate | 20,587,138 12 | 22,496,681 03 | 2,246,417 59 | 210,456,539 52 | 20,750,080 47 | 24,911,440 81 | 1,333,414 10 | 16,668,791 13 | 1,668,040 84 | 317,781,461 93 |

TABLE No. 6.
Liabilities December 31, 1904.

| 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 | \$23,521 00 | \$56,866 79 | \$320 00 | \$80,707 79 | \$100,000 00 | \$81,806 22 | \$181,806 22 |
| Union | 21,257 62 | 77,373 43 | - | 98,631 05 | 100,000 00 | 245,458 90 | 345,458 90 |
| Total | \$44,778 62 | \$134,240 22 | \$320 00 | \$179,338 84 | \$200,000 00 | \$327,265 12 | \$527,265 12 |
| STOCK COMPANIES OF OTHER STATES. | | | | | | | |
| Ætna | \$564,542 62 | \$4,414,430 04 | \$84,725 80 | \$5,063,698 47 | \$4,000,000 00 | \$6,539,250 12 | \$10,539,250 12 |
| Agricultural | 115,545 02 | 1,359,411 32 | 4,046 51 | 1,479,002 85 | 500,000 00 | 712,923 38 | 1,212,923 38 |
| American (Mass.) | 35,534 90 | 277,753 49 | 7,054 68 | 320,343 07 | 300,000 00 | 64,372 10 | 364,372 10 |
| American (N. J.) | 185,558 00 | 2,372,140 84 | 38,005 14 | 2,595,703 98 | 600,000 00 | 2,036,901 36 | 2,636,901 36 |
| American (Pa.) | 183,561 81 | 1,352,382 50 | 580,174 09 | 2,116,118 40 | 500,000 00 | 203,935 40 | 703,935 40 |
| American Central | 153,230 41 | 1,502,511 04 | 41,721 65 | 1,697,463 10 | 1,000,000 00 | 1,189,276 63 | 2,189,276 63 |
| Assurance Co. of America | 56,066 00 | 314,859 32 | 20,793 12 | 391,718 44 | 400,000 00 | 179,773 30 | 579,773 30 |
| Boston | 229,004 99 | 821,009 40 | 38,807 32 | 1,088,821 71 | 1,000,000 00 | 1,870,312 09 | 2,870,312 09 |
| Caledonian-American | 652 95 | 10,757 57 | 3,685 20 | 15,095 72 | 200,000 00 | 89,752 43 | 289,752 43 |
| Capital | 27,563 58 | 216,877 49 | 23,525 51 | 267,966 58 | 200,000 00 | 76,340 93 | 276,340 93 |
| Commerce | 22,746 00 | 140,075 78 | 242 57 | 163,064 35 | 200,000 00 | 112,243 26 | 312,243 26 |
| Commercial Union | 25,350 00 | 156,869 62 | 23,005 96 | 205,225 58 | 200,000 00 | 84,570 83 | 284,570 83 |
| Connecticut | 266,447 65 | 2,658,768 13 | - | 2,925,215 78 | 1,000,000 00 | 1,264,921 16 | 2,264,921 16 |
| Continental | 410,545 05 | 5,903,813 33 | 472,133 41 | 6,786,491 79 | 1,000,000 00 | 6,756,661 53 | 7,756,661 53 |
| Delaware | 73,080 00 | 696,161 46 | 145,445 67 | 914,687 13 | 702,875 00 | 126,749 10 | 828,624 10 |
| Dutchess | 51,886 98 | 462,947 64 | 2,752 87 | 517,587 49 | 200,000 00 | 110,125 47 | 310,125 47 |
| Equitable | 86,293 68 | 592,611 94 | 20,000 00 | 698,895 62 | 400,000 00 | 139,445 66 | 539,445 66 |
| Federal | 235,941 19 | 320,427 17 | 251,822 48 | 808,190 84 | 500,000 00 | 743,385 26 | 1,243,385 26 |
| Fire Association | 306,643 69 | 2,929,966 37 | 1,783,333 46 | 5,019,973 52 | 500,000 00 | 1,018,263 87 | 1,518,263 87 |
| Fireman's Fund | 292,755 27 | 2,875,715 34 | 124,057 63 | 3,292,528 24 | 1,000,000 00 | 2,197,263 17 | 3,197,263 17 |

INSURANCE COMMISSIONER'S REPORT.

| | | | | | | | |
|--------------------------------|------------------------|------------------------|-----------------------|-------------------------|------------------------|------------------------|-------------------------|
| Firemens | 91,410 00 | 797,757 23 | 2,381 22 | 891,548 45 | 1,000,000 00 | 1,648,168 86 | 2,648,168 86 |
| Franklin | 89,741 26 | 697,025 75 | 937,137 45 | 1,703,904 46 | 400,000 00 | 925,188 00 | 1,325,188 00 |
| German Alliance | 82,625 06 | 323,783 80 | 34,703 70 | 441,112 56 | 400,000 00 | 537,856 19 | 937,856 19 |
| German American | 637,067 25 | 4,713,862 04 | 287,869 16 | 5,638,798 45 | 1,560,000 00 | 5,841,907 38 | 7,341,907 38 |
| Germania | 182,967 55 | 2,524,219 17 | 6,287 51 | 2,713,474 23 | 1,000,000 00 | 2,639,225 50 | 3,639,225 50 |
| Glens Falls | 77,529 60 | 1,386,443 46 | 3,500 00 | 1,467,473 06 | 200,000 00 | 2,508,623 19 | 2,708,623 19 |
| Granite State | 37,053 96 | 314,795 64 | 6,418 42 | 358,268 02 | 200,000 00 | 127,731 42 | 1,325,188 00 |
| Hanover | 270,979 41 | 2,045,124 85 | 101,312 64 | 2,417,416 90 | 1,000,000 00 | 694,768 96 | 1,694,768 96 |
| Hartford | 711,635 94 | 9,051,314 13 | - | 9,762,950 07 | 1,250,000 00 | 3,497,288 27 | 4,747,288 27 |
| Home | 976,171 49 | 7,210,566 00 | 854,270 81 | 9,041,008 30 | 3,000,000 00 | 7,376,321 23 | 10,376,321 23 |
| Home F. & M | 55,648 52 | 816,760 34 | 23,065 78 | 895,474 64 | 300,000 00 | 419,538 72 | 719,538 72 |
| Indemnity | 19,184 29 | 178,852 06 | 5,688 64 | 203,724 99 | 200,000 00 | 58,374 55 | 258,374 55 |
| Insurance Co. of North America | 855,200 00 | 4,602,149 26 | 820,646 03 | 6,277,995 29 | 3,000,000 00 | 2,702,738 30 | 5,702,738 30 |
| Mercantile | 9,869 79 | 214,057 05 | 602 60 | 224,529 44 | 400,000 00 | 76,695 70 | 476,695 70 |
| National | 381,094 77 | 3,381,665 51 | 50,000 00 | 3,812,760 28 | 1,000,000 00 | 1,671,227 50 | 2,671,227 50 |
| National Union | 81,636 81 | 684,548 85 | - | 766,185 66 | 750,000 00 | 305,598 42 | 1,055,598 42 |
| New Hampshire | 199,532 42 | 1,478,071 01 | 34,454 42 | 1,712,057 85 | 1,000,000 00 | 1,199,685 49 | 2,985,263 42 |
| Niagara | 222,294 36 | 2,090,448 86 | - | 2,312,743 22 | 500,000 00 | 1,506,981 71 | 2,006,981 71 |
| North British & Mercantile | 7,319 02 | 131,298 05 | - | 138,617 07 | 200,000 00 | 417,398 58 | 617,398 58 |
| Orient | 115,817 95 | 958,754 31 | 5,160 04 | 1,079,732 30 | 500,000 00 | 692,951 53 | 1,192,951 53 |
| Pelican | 28,045 00 | 189,595 24 | 3,151 43 | 220,791 67 | 200,000 00 | 68,814 78 | 268,814 78 |
| Pennsylvania | 200,374 41 | 2,364,100 69 | 879,249 99 | 3,443,725 09 | 400,000 00 | 2,585,263 42 | 2,985,263 42 |
| Phenix (N. Y.) | 387,861 38 | 4,915,987 15 | 12,566 10 | 5,316,414 63 | 1,000,000 00 | 1,690,716 35 | 2,690,716 35 |
| Phenix (Conn) | 388,798 30 | 3,047,232 46 | 21,642 07 | 3,457,673 83 | 2,000,000 00 | 1,670,851 68 | 3,670,851 68 |
| Providence Washington | 333,662 18 | 1,425,203 89 | - | 1,758,866 07 | 500,000 00 | 381,732 80 | 881,732 80 |
| Queen | 271,223 44 | 2,573,827 99 | 111,777 12 | 2,956,228 55 | 1,000,000 00 | 2,249,801 96 | 3,249,801 96 |
| Rochester German | 79,733 46 | 842,190 40 | 2,243 26 | 924,167 12 | 200,000 00 | 391,582 76 | 591,582 76 |
| Security | 97,472 42 | 814,862 18 | 1,046 03 | 913,380 63 | 400,000 00 | 284,039 24 | 684,039 24 |
| Springfield | 241,310 94 | 2,630,601 04 | - | 2,871,911 98 | 2,000,000 00 | 1,574,986 18 | 3,574,986 18 |
| St. Paul | 233,584 92 | 2,183,539 10 | - | 2,417,394 02 | 500,000 00 | 1,093,201 87 | 1,593,201 87 |
| Traders | 131,941 23 | 1,174,719 91 | 3,718 02 | 1,310,379 16 | 500,000 00 | 1,044,464 82 | 1,544,464 82 |
| Union | 27,140 64 | 243,954 63 | 27,465 88 | 298,561 15 | 200,000 00 | 125,126 33 | 325,126 33 |
| United Firemen's | 32,121 96 | 381,354 63 | 881,340 53 | 1,294,817 02 | 300,000 00 | 162,923 96 | 462,923 96 |
| United States | 53,739 60 | 386,017 61 | 334 91 | 440,092 12 | 250,000 00 | 41,819 83 | 291,819 83 |
| Westchester | 153,349 40 | 1,746,033 77 | 44,204 14 | 1,943,587 31 | 300,000 00 | 1,392,884 13 | 1,692,884 13 |
| Williamsburg City | 91,469 92 | 936 664 49 | 11,681 49 | 1,039,815 90 | 250,000 00 | 1,296,633 36 | 1,546,633 36 |
| Total | \$11,159,518 45 | \$98,837,203 24 | \$8,588,653 46 | \$118,835,374 15 | \$42,202,875 00 | \$76,419,580 00 | \$118,622,455 00 |

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 | \$1,099 87 | \$281,194 84 | \$8,488 79 | \$290,783 50 | \$100,000 00 | \$557,878 69 | \$657,878 69 |
| Providence | 395 94 | 158,892 74 | 5,392 98 | 164,681 66 | - | 408,483 21 | 408,483 21 |
| Quincy | 1,200 00 | 243,286 91 | 4,850 00 | 249,336 91 | - | 474,689 67 | 474,689 67 |
| Traders & Mechanics | 1,611 55 | 314,976 51 | 5,346 46 | 321,934 52 | - | 356,486 66 | 356,486 66 |
| Total | \$4,307 36 | \$998,351 00 | \$24,078 23 | \$1,026,736 59 | \$100,000 00 | \$1,797,538 23 | \$1,897,538 23 |
| U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES. | | | | | | | |
| Aachen & Munich | \$85,734 12 | \$707,792 29 | \$4,930 48 | \$798,456 89 | \$200,000 00 | \$281,866 92 | \$481,866 92 |
| Atlas | 111,894 94 | 898,309 08 | 4,429 28 | 1,014,633 30 | 200,000 00 | 587,378 27 | 787,378 27 |
| British America | 94,727 76 | 933,762 33 | - | 1,028,490 09 | 200,000 00 | 200,120 66 | 400,120 66 |
| Caledonian | 113,448 49 | 995,561 14 | 47,304 27 | 1,156,313 90 | 200,000 00 | 466,303 82 | 666,303 82 |
| Commercial Union | 400,228 67 | 3,139,689 05 | 252,640 19 | 3,792,557 91 | 200,000 00 | 1,329,185 19 | 1,529,185 19 |
| Hamburg Bremen | 221,845 00 | 1,383,337 56 | 203 62 | 1,605,386 18 | 200,000 00 | 203,552 43 | 403,552 43 |
| Law Union & Crown | 52,343 54 | 269,026 02 | 10,406 48 | 331,776 04 | 200,000 00 | 357,682 79 | 557,682 79 |
| Liverpool & London & Globe | 616,193 22 | 5,767,675 26 | 654,637 99 | 7,038,506 47 | 200,000 00 | 4,868,891 96 | 5,068,891 96 |
| London Assurance | 186,985 44 | 1,306,043 82 | 63,022 32 | 1,556,051 58 | 200,000 00 | 1,102,365 07 | 1,302,365 07 |
| London & Lancashire | 151,703 15 | 1,824,709 44 | 56,875 00 | 2,033,281 59 | 200,000 00 | 856,000 32 | 1,056,000 32 |
| Mannheim | 48,322 64 | 82,435 97 | 14,168 56 | 144,927 17 | 200,000 00 | 131,646 38 | 331,646 38 |
| National (Ireland) | 54,529 87 | 282,387 70 | 7,500 00 | 344,417 57 | 200,000 00 | 42,410 63 | 242,410 63 |
| North British & Mercantile | 365,011 11 | 3,148,823 84 | 20,048 43 | 3,533,883 38 | 200,000 00 | 2,747,757 98 | 2,947,757 98 |
| Northern Assurance | 243,970 60 | 2,066,468 27 | 202,948 51 | 2,513,385 38 | 200,000 00 | 1,309,730 26 | 1,509,730 26 |
| Norwich Union | 178,243 69 | 1,649,524 27 | 29,653 04 | 1,857,421 00 | 200,000 00 | 694,968 57 | 894,968 57 |

| | | | | | | | |
|---------------------------------|-----------------|------------------|-----------------|------------------|-----------------|------------------|------------------|
| Palatine | 121,913 00 | 1,047,130 24 | 52,622 38 | 1,221,665 62 | 200,000 00 | 662,281 28 | 862,281 28 |
| Phoenix Assurance..... | 219,659 00 | 1,871,129 99 | 43,077 95 | 2,133,866 94 | 200,000 00 | 869,008 80 | 1,069,008 80 |
| Prussian National..... | 67,093 37 | 604,424 81 | 2,476 46 | 673,994 64 | 200,000 00 | 261,400 11 | 461,400 11 |
| Royal | 400,179 02 | 4,534,338 67 | 419,866 03 | 5,354,383 72 | 200,000 00 | 2,896,439 25 | 3,096,439 25 |
| Royal Exchange..... | 120,025 00 | 1,124,975 46 | 202,953 16 | 1,447,953 62 | 200,000 00 | 714,771 20 | 914,771 20 |
| Scottish Union & National | 202,127 05 | 1,665,434 93 | - | 1,867,561 98 | 200,000 00 | 2,763,347 35 | 2,963,347 35 |
| State Fire | 28,169 20 | 117,789 57 | 3,066 20 | 149,024 97 | 200,000 00 | 8,804 53 | 208,804 53 |
| Sun | 192,478 05 | 1,906,602 03 | 11,785 01 | 2,110,865 09 | 200,000 00 | 884,583 97 | 1,084,583 97 |
| Union Assurance | 134,234 54 | 764,326 06 | 11,165 07 | 909,725 67 | 200,000 00 | 673,228 80 | 873,228 80 |
| Western Assurance | 110,325 35 | 1,527,371 86 | - | 1,637,697 21 | 200,000 00 | 522,799 25 | 722,799 25 |
| Total | \$4,521,385 82 | \$39,619,061 66 | \$2,115,780 43 | \$46,256,227 91 | \$5,000,000 00 | \$25,436,526 09 | \$30,436,526 09 |
| Aggregate | \$15,729,990 25 | \$139,588,856 12 | \$10,978,831 12 | \$166,297,677 49 | \$47,502,875 00 | \$103,980,909 44 | \$151,483,784 44 |

TABLE No. 7.
Risks and Premiums.

| COMPANIES. | IN FORCE DEC. 31, 1903. | | WRITTEN. | | TERMINATED. | | REINSURED. | | IN FORCE DEC. 31, 1904. | |
|------------------------------------|-------------------------|----------------|------------------|----------------|------------------|----------------|------------------|----------------|-------------------------|----------------|
| | Risks. | Premiums. | Risks. | Premiums. | Risks. | Premiums. | Risks. | Premiums. | Risks. | Premiums. |
| MAINE STOCK COMPANIES. | | | | | | | | | | |
| Merchants (Marine) | \$1,230,713 00 | \$72,506 94 | \$11,452,130 00 | \$122,318 75 | \$11,760,809 00 | \$135,090 36 | - | - | \$922,034 00 | \$59,735 33 |
| Union (Marine) | 1,038,218 00 | 81,193 46 | 4,770,620 50 | 138,652 70 | 4,816,583 50 | 142,472 73 | - | - | 992,248 00 | 77,373 43 |
| Total | \$2,268,924 00 | \$153,700 40 | \$16,222,750 50 | \$260,971 45 | \$16,577,392 50 | \$277,563 09 | - | - | \$1,914,282 00 | \$137,108 76 |
| STOCK COS. OF OTHER STATES. | | | | | | | | | | |
| Ætna } Fire | \$729,654,945 00 | \$9,176,309 80 | \$560,216,656 00 | \$7,464,303 38 | \$514,811,828 00 | \$6,886,965 07 | \$104,253,193 00 | \$1,422,828 39 | \$670,806,580 00 | \$8,330,819 72 |
| } Marine | 14,419,731 00 | 275,931 76 | 97,479,695 00 | 455,588 10 | 102,621,141 00 | 453,448 28 | 2,032,635 00 | 65,690 44 | 7,245,650 00 | 212,381 14 |
| Agricultural | 262,604,400 00 | 2,639,776 00 | 174,977,500 00 | 1,896,040 00 | 160,627,900 00 | 1,780,230 00 | 13,347,300 00 | 119,856 00 | 263,606,700 00 | 2,635,730 00 |
| American (Mass.) | 66,361,239 00 | 805,511 11 | 61,503,917 00 | 819,356 34 | 50,731,647 00 | 662,096 25 | 30,539,881 00 | 347,327 73 | 46,523,628 00 | 616,043 47 |
| American (N. J.) | 372,875,213 00 | 4,060,828 90 | 234,516,919 00 | 2,571,767 21 | 185,703,880 00 | 2,068,123 52 | 25,077,993 00 | 276,122 25 | 396,610,289 00 | 4,288,350 34 |
| American (Pa.) | 214,436,274 00 | 2,642,901 00 | 161,295,032 00 | 2,122,768 47 | 148,205,099 00 | 1,972,541 31 | 17,554,942 00 | 219,306 46 | 209,971,265 00 | 2,573,821 70 |
| American Central | 237,112,735 00 | 2,816,704 18 | 209,199,974 00 | 2,792,111 01 | 176,396,979 00 | 2,377,041 33 | 28,235,943 00 | 380,033 57 | 241,679,787 00 | 2,851,740 29 |
| Assurance Co. of America | 69,260,415 00 | 914,687 52 | 49,656,757 00 | 638,090 47 | 64,068,915 00 | 869,359 80 | 5,725,877 00 | 68,431 02 | 49,022,380 00 | 614,987 21 |
| Boston } Fire | 110,195,512 00 | 1,164,099 69 | 97,513,925 00 | 979,369 56 | 85,379,651 00 | 891,474 94 | 23,410,037 00 | 242,739 62 | 98,919,749 00 | 1,009,254 69 |
| } Marine | 6,839,892 00 | 350,617 24 | 142,545,242 00 | 1,103,500 86 | 136,146,145 00 | 966,578 71 | 505,983 00 | 24,311 44 | 12,733,006 00 | 463,227 95 |
| Caledonian-American | 15,404,677 00 | 176,438 57 | 8,763,921 00 | 107,024 49 | 8,392,980 00 | 102,584 70 | 14,026,448 00 | 160,183 69 | 1,749,170 00 | 20,694 67 |
| Capital | 33,287,415 00 | 395,310 98 | 29,362,087 00 | 381,631 42 | 24,687,001 00 | 311,165 09 | 3,483,954 00 | 52,356 37 | 34,478,547 00 | 413,420 94 |
| Commerce | 25,185,817 00 | 277,158 39 | 21,419,966 00 | 250,540 60 | 19,766,875 00 | 238,218 97 | 1,330,113 00 | 15,964 36 | 25,508,795 00 | 273,515 66 |
| Commercial Union | 28,616,767 00 | 329,581 67 | 33,381,393 00 | 387,023 27 | 27,727,852 00 | 323,240 76 | 8,737,772 00 | 98,629 75 | 25,532,536 00 | 294,734 43 |
| Connecticut | 411,341,476 00 | 5,080,749 12 | 280,106,595 00 | 3,673,183 20 | 248,784,087 00 | 3,326,868 77 | 25,736,013 00 | 335,222 19 | 416,927,971 00 | 5,091,841 36 |
| Continental | 1,061,224,652 00 | 11,171,307 46 | 773,650,383 00 | 6,978,680 72 | 736,810,743 00 | 6,523,242 49 | 36,229,358 00 | 356,912 77 | 1,061,834,334 00 | 11,269,832 92 |
| Delaware | 134,800,732 00 | 1,549,189 55 | 93,904,711 00 | 1,203,759 83 | 90,985,699 00 | 1,141,733 57 | 24,823,310 00 | 282,524 02 | 112,890,434 00 | 1,328,691 79 |
| Dutchess | 71,486,482 00 | 853,979 77 | 58,583,787 00 | 776,118 89 | 52,249,779 00 | 671,760 60 | 4,976,186 00 | 69,284 84 | 72,844,304 00 | 889,053 22 |
| Equitable } Fire | 90,919,060 00 | 1,152,336 61 | 72,187,810 00 | 994,591 56 | 69,396,701 00 | 956,351 20 | 4,421,996 00 | 51,297 44 | 89,288,173 00 | 1,139,279 53 |
| } Marine | 254,303 00 | 15,520 76 | 1,505,901 00 | 25,638 44 | 1,508,473 00 | 24,815 08 | 8,450 00 | 713 50 | 243,281 00 | 15,630 62 |
| Federal } Fire | 8,323,344 00 | 104,130 54 | 34,363,188 00 | 452,549 46 | 15,183,373 00 | 194,429 55 | 2,605,270 00 | 35,124 68 | 24,897,889 00 | 327,125 77 |
| } Marine | 35,572,101 00 | 140,671 86 | 567,128,770 00 | 1,808,397 20 | 524,724,474 00 | 1,671,015 95 | 37,142,856 00 | 119,524 64 | 40,833,541 00 | 158,528 47 |
| Fire Association | 479,089,148 00 | 5,837,032 10 | 403,406,756 00 | 5,230,017 80 | 380,016,257 00 | 4,827,834 56 | 49,612,305 00 | 585,466 01 | 452,867,352 00 | 5,653,749 33 |
| Fireman's Fund } Fire | 365,462,515 00 | 4,738,041 70 | 488,906,553 00 | 5,362,420 89 | 372,700,530 00 | 4,323,591 29 | 60,927,382 00 | 792,256 50 | 422,741,156 00 | 4,984,614 80 |
| } Marine | 11,579,875 00 | 385,042 74 | 147,418,338 00 | 970,817 31 | 146,404,830 00 | 950,866 47 | 5,014,674 00 | 184,535 67 | 7,579,209 00 | 220,457 91 |

| | | | | | | | | | | |
|------------------------------|------------------|---------------|------------------|---------------|------------------|---------------|----------------|--------------|------------------|---------------|
| Firemens | 142,607,297 00 | 1,351,430 92 | 92,656,813 00 | 1,196,032 52 | 68,891,175 00 | 949,138 00 | 10,304,957 00 | 100,617 28 | 156,467,978 00 | 1,497,708 16 |
| Franklin | 110,790,435 00 | 1,284,528 35 | 75,210,432 00 | 970,993 52 | 69,191,693 00 | 520,207 33 | 5,464,990 00 | 64,327 09 | 111,344,184 00 | 1,290,987 45 |
| German Alliance | 59,148,601 00 | 594,148 94 | 54,468,658 00 | 576,984 52 | 52,641,215 00 | 549,686 42 | - | - | 60,978,044 00 | 621,447 04 |
| German American | 1,024,048,243 00 | 9,655,646 22 | 833,764,533 00 | 8,337,991 67 | 733,397,434 00 | 7,345,467 06 | 208,402,090 00 | 1,767,540 01 | 916,013,252 00 | 8,880,630 82 |
| Germania | 493,547,848 00 | 4,564,038 29 | 334,668,317 00 | 3,248,342 34 | 279,309,028 00 | 2,650,856 67 | 43,506,532 00 | 416,436 25 | 505,400,605 00 | 4,745,087 71 |
| Glens Falls | 220,025,094 00 | 2,449,818 01 | 150,466,085 00 | 1,825,041 93 | 107,902,606 00 | 1,294,436 58 | 24,333,504 00 | 332,437 35 | 238,255,069 00 | 2,647,986 01 |
| Granite State | 63,087,852 00 | 767,008 08 | 39,167,396 00 | 553,761 47 | 37,302,252 00 | 520,186 03 | 15,190,337 00 | 156,282 80 | 49,162,659 00 | 614,300 72 |
| Hanover | 463,587,911 61 | 4,559,796 72 | 395,863,163 51 | 3,945,372 68 | 335,160,234 35 | 3,915,465 07 | 65,189,550 59 | 644,305 14 | 409,100,800 18 | 3,945,399 19 |
| Hartford | 1,297,468,225 00 | 15,930,634 72 | 1,103,851,729 00 | 14,706,020 56 | 932,489,869 00 | 12,758,867 41 | 37,260,126 00 | 339,785 27 | 1,431,069,959 00 | 17,638,002 60 |
| Home { Fire | 1,447,790,975 06 | 14,628,984 00 | 1,199,790,193 00 | 12,365,280 45 | 1,098,084,609 00 | 11,456,538 45 | 251,235,332 00 | 1,905,576 00 | 1,298,270,327 00 | 13,632,100 00 |
| Home { Marine | 17,026,833 00 | 445,314 00 | 81,234,095 00 | 538,322 72 | 80,743,828 00 | 558,975 72 | 5,060,895 00 | 86,437 00 | 12,456,205 00 | 338,224 00 |
| Home F. & M { Fire | 109,244,799 00 | 1,539,300 34 | 106,196,693 00 | 1,587,650 25 | 89,782,703 00 | 1,359,510 96 | 16,327,213 00 | 250,326 75 | 109,331,576 00 | 1,517,112 86 |
| Home F. & M { Marine | 723,559 00 | 36,176 54 | 3,881,388 00 | 43,776 77 | 4,044,459 00 | 55,720 58 | 26,400 00 | 1,714 00 | 534,088 00 | 27,513 73 |
| Indemnity | 31,193,709 00 | 406,834 54 | 29,101,777 00 | 391,814 17 | 27,231,298 00 | 374,856 07 | 6,746,591 00 | 84,197 69 | 26,317,597 00 | 339,594 95 |
| Ins. Co. of No. Am. { Fire | 684,758,679 00 | 8,269,780 27 | 550,993,372 00 | 6,753,403 16 | 503,358,634 00 | 6,165,995 97 | 51,077,343 00 | 604,718 65 | 681,316,074 00 | 8,252,468 81 |
| Ins. Co. of No. Am. { Marine | 6,760,841 00 | 364,472 00 | 395,943,169 00 | 2,229,147 54 | 396,132,765 00 | 2,223,660 54 | - | - | 6,571,249 00 | 369,959 00 |
| Mercantile | 70,235,036 06 | 881,515 21 | 63,367,113 00 | 849,020 94 | 58,707,747 00 | 802,148 27 | 43,098,317 00 | 529,071 22 | 31,790,085 00 | 399,316 66 |
| National | 677,164,103 00 | 7,506,361 09 | 564,897,443 00 | 6,432,380 75 | 531,096,742 00 | 5,828,168 14 | 117,373,930 00 | 1,428,536 23 | 593,390,874 00 | 6,682,037 47 |
| National Union | 73,743,173 00 | 932,934 47 | 105,364,210 00 | 1,341,011 32 | 64,178,538 00 | 853,454 07 | 15,141,099 00 | 192,928 39 | 99,787,746 00 | 1,227,563 33 |
| New Hampshire | 243,209,415 00 | 2,981,379 18 | 170,421,052 00 | 2,133,102 74 | 156,230,672 00 | 2,027,023 57 | 17,961,873 00 | 208,017 73 | 239,437,922 00 | 2,879,440 62 |
| Niagara | 386,249,795 00 | 4,213,193 50 | 294,775,357 00 | 3,511,268 58 | 270,795,508 00 | 3,259,850 61 | 45,597,285 00 | 467,740 15 | 364,632,359 00 | 3,996,871 32 |
| North British & Mercantile | 35,030,287 00 | 261,025 53 | 41,121,784 00 | 305,214 69 | 32,036,701 00 | 336,833 68 | 9,470,802 00 | 87,049 66 | 34,614,568 00 | 242,326 88 |
| Orient | 155,223,241 00 | 1,823,699 14 | 126,512,092 00 | 1,585,927 68 | 110,747,630 00 | 1,409,126 52 | 13,511,925 00 | 167,037 32 | 157,475,778 00 | 1,833,462 98 |
| Pelican | 37,773,840 00 | 394,656 51 | 37,456,261 00 | 426,996 63 | 33,922,756 00 | 385,354 62 | 6,605,163 00 | 71,683 11 | 34,702,782 00 | 364,615 41 |
| Pennsylvania | 452,992,895 00 | 4,980,816 89 | 301,147,951 00 | 3,707,845 85 | 250,782,869 00 | 3,475,734 24 | 58,103,376 00 | 587,455 78 | 445,254,601 00 | 4,625,472 72 |
| Phenix (N. Y.) | 766,163,272 00 | 8,999,383 95 | 610,252,123 00 | 7,171,068 82 | 533,596,653 00 | 6,247,666 50 | 50,330,483 00 | 590,260 65 | 792,488,250 00 | 9,402,525 42 |
| Phenix (Conn.) | 540,089,792 00 | 5,682,434 72 | 491,798,118 00 | 4,871,689 89 | 440,622,558 00 | 4,336,348 69 | 30,938,238 00 | 359,316 62 | 560,327,114 00 | 5,855,359 30 |
| Providence Wash'n { Fire | 234,711,902 00 | 2,637,371 65 | 294,931,732 00 | 2,723,876 11 | 239,838,358 00 | 2,278,391 66 | 60,006,030 00 | 589,009 87 | 229,744,246 00 | 2,493,846 23 |
| Providence Wash'n { Marine | 8,333,735 00 | 307,880 60 | 104,110,295 00 | 559,949 50 | 105,465,564 00 | 601,242 98 | 1,450,306 00 | 56,490 14 | 5,527,540 00 | 210,096 98 |
| Queen | 407,451,394 00 | 4,857,420 81 | 339,819,683 00 | 4,376,081 51 | 296,506,804 00 | 3,769,016 38 | 39,878,772 00 | 495,693 02 | 410,885,501 00 | 4,968,792 92 |
| Rochester German | 133,890,251 00 | 1,664,577 73 | 123,563,963 00 | 1,654,267 65 | 107,296,866 00 | 1,431,046 95 | 19,598,116 00 | 280,101 93 | 130,559,232 00 | 1,607,696 50 |
| Security { Fire | 140,506,410 00 | 1,569,478 68 | 100,895,456 00 | 1,228,928 78 | 87,791,723 00 | 1,084,391 83 | 16,195,839 00 | 200,661 09 | 137,414,304 00 | 1,613,354 64 |
| Security { Marine | 342,964 00 | 16,537 72 | 2,819,323 00 | 26,565 56 | 2,895,676 00 | 27,629 13 | 59,546 00 | 2,321 08 | 207,065 00 | 13,153 07 |
| Springfield | 482,144,996 00 | 5,459,951 68 | 393,120,185 00 | 4,737,951 30 | 368,579,818 00 | 4,359,504 78 | 64,623,671 00 | 737,284 97 | 442,061,692 00 | 5,111,013 23 |
| St. Paul { Fire | 257,684,541 00 | 3,700,589 39 | 189,330,849 00 | 3,537,365 30 | 145,870,087 00 | 2,959,974 63 | 21,246,946 00 | 329,464 93 | 280,398,357 00 | 3,945,515 13 |
| St. Paul { Marine | 4,987,697 00 | 177,024 35 | 103,574,314 00 | 699,934 69 | 104,255,544 00 | 728,360 43 | 472,690 00 | 15,680 49 | 3,833,777 00 | 132,918 32 |

TABLE No. 7—Concluded.

| COMPANIES. | IN FORCE DEC. 31, 1903. | | WRITTEN. | | TERMINATED. | | REINSURED. | | IN FORCE DEC. 31, 1904. | |
|--|-------------------------|----------------|--------------------|----------------|--------------------|----------------|--------------------|-----------------|-------------------------|----------------|
| | Risks. | Premiums. | Risks. | Premiums. | Risks. | Premiums. | Risks. | Premiums. | Risks. | Premiums. |
| Traders | \$175,121,274 00 | \$2,248,980 55 | \$165,590,403 00 | \$2,215,626 52 | \$142,354,993 00 | \$1,934,756 56 | \$20,798,565 00 | \$297,095 21 | \$177,558,119 00 | \$2,232,755 30 |
| Union | 44,658,436 00 | 521,484 35 | 35,048,025 00 | 423,434 06 | 35,265,591 00 | 441,061 22 | 1,961,106 00 | 23,538 07 | 42,479,764 00 | 480,319 12 |
| United Firemen's | 66,137,445 00 | 724,088 63 | 49,100,470 00 | 587,659 02 | 42,389,697 00 | 516,114 14 | 5,226,887 00 | 70,504 34 | 67,621,331 00 | 725,129 17 |
| United States | 75,453,913 00 | 249,995 75 | 58,546,219 00 | 803,141 79 | 56,103,278 00 | 718,764 18 | 14,744,445 00 | 179,208 59 | 63,152,409 00 | 755,164 77 |
| Westchester | 361,629,694 00 | 3,676,241 98 | 252,490,680 00 | 2,711,390 58 | 238,704,473 00 | 2,531,366 95 | 38,760,570 00 | 395,413 17 | 336,655,931 00 | 3,460,852 44 |
| Williamsburg City | 186,401,426 00 | 1,859,665 99 | 134,191,172 00 | 1,445,950 05 | 122,348,427 00 | 1,318,868 83 | 15,763,394 00 | 180,757 04 | 182,480,777 00 | 1,805,990 17 |
| Total } Fire | 16,938,598,417 61 | 190,315,221 48 | 13,757,268,942 51 | 160,321,738 17 | 12,183,194,475 35 | 142,885,062 85 | \$1,947,696,570 59 | \$20,996,347 03 | 16,564,976,314 18 | 186,745,519 79 |
| Total } Marine | \$106,841,531 00 | \$2,515,189 57 | \$1,647,641,030 00 | \$8,466,638 89 | \$1,604,942,919 00 | \$8,262,313 87 | \$51,775,035 00 | 557,418 40 | 97,764,607 00 | 2,162,096 19 |
| MUTUAL COMPANIES OF OTHER STATES. | | | | | | | | | | |
| Holyoke..... | \$38,802,641 00 | \$560,222 99 | \$10,763,893 00 | \$158,763 14 | \$10,411,737 00 | \$152,064 11 | \$872,557 00 | \$13,858 56 | \$38,282,240 00 | \$553,063 46 |
| Providence | 28,869,301 00 | 307,482 08 | 7,819,896 00 | 86,673 23 | 7,172,479 00 | 78,691 68 | 278,775 00 | 3,341 99 | 29,237,943 00 | 312,121 64 |
| Quincy | 32,586,226 00 | 477,248 28 | 9,702,214 00 | 147,881 14 | 9,521,888 00 | 143,873 33 | - | - | 32,766,552 00 | 481,256 09 |
| Traders & Mechanics | 40,658,912 00 | 607,077 17 | 11,852,415 00 | 181,633 86 | 11,289,286 00 | 171,522 55 | - | - | 41,222,041 00 | 617,188 48 |
| Total | \$140,917,080 00 | \$1,952,030 52 | \$40,138,418 00 | \$574,951 37 | \$38,395,390 00 | \$546,151 67 | \$1,151,332 00 | \$17,200 55 | \$141,508,776 00 | \$1,963,629 67 |
| U. S. BRANCHES OF COS. OF FOREIGN COUNTRIES. | | | | | | | | | | |
| Aachen & Munich | \$96,616,682 00 | \$1,268,260 92 | \$100,456,193 00 | \$1,318,103 79 | \$81,341,026 00 | \$1,120,053 29 | \$10,803,915 00 | \$134,575 59 | \$104,927,934 00 | \$1,331,735 83 |
| Atlas | 110,411,091 00 | 1,368,063 80 | 142,753,612 00 | 1,768,493 31 | 96,486,076 00 | 1,319,077 70 | 11,174,921 00 | 136,199 53 | 145,503,706 00 | 1,691,279 88 |
| British America } Fire | 127,464,930 00 | 1,669,631 52 | 130,407,244 00 | 1,690,907 73 | 114,847,974 00 | 1,535,006 16 | 8,925,353 00 | 101,272 91 | 134,098,847 00 | 1,734,260 18 |
| British America } Marine | 3,436,908 00 | 82,824 06 | 31,375,550 00 | 262,279 65 | 32,075,206 00 | 262,345 36 | - | - | 2,737,252 00 | 82,762 35 |
| Caledonian | 185,921,643 00 | 1,960,659 13 | 154,551,050 00 | 1,782,206 52 | 139,010,080 00 | 1,545,551 27 | 26,240,544 00 | 306,177 64 | 178,222,069 00 | 1,891,136 74 |
| Commercial Union } Fire | 432,639,518 00 | 4,891,438 41 | 714,224,300 00 | 6,011,800 87 | 475,938,883 00 | 4,024,276 62 | 69,570,363 00 | 629,944 18 | 601,354,572 00 | 6,159,068 48 |
| Commercial Union } Marine | 5,062,564 00 | 112,537 21 | 137,479,422 00 | 225,942 21 | 137,021,511 00 | 233,233 83 | 449,173 00 | 3,392 00 | 5,071,302 00 | 96,853 56 |
| Hamburg Bremen | 204,735,543 00 | 2,628,242 53 | 171,689,609 00 | 2,203,423 03 | 158,956,145 00 | 2,063,588 59 | 7,163,517 00 | 79,561 77 | 215,305,490 00 | 2,688,515 20 |
| Law Union & Crown | 43,073,932 00 | 519,025 49 | 53,449,245 00 | 631,640 15 | 46,067,653 00 | 550,413 44 | 5,705,174 00 | 88,055 61 | 44,750,350 00 | 512,196 59 |
| Liverpool & London & Globe | 1,201,493,564 00 | 12,497,665 53 | 1,016,406,051 00 | 11,066,077 58 | 935,239,094 00 | 10,395,832 17 | 256,713,488 00 | 2,209,925 13 | 1,025,947,033 00 | 11,053,135 81 |
| London Assurance } Fire | 225,124,698 00 | 2,501,010 97 | 177,841,484 00 | 2,071,346 20 | 160,295,998 00 | 1,865,189 61 | 27,273,977 00 | 274,633 46 | 215,291,207 00 | 2,432,514 10 |
| London Assurance } Marine | 14,376,269 00 | 124,759 66 | 186,527,292 00 | 881,181 80 | 191,983,327 00 | 929,750 15 | 2,894,154 00 | 26,135 19 | 6,026,030 00 | 50,036 12 |
| London & Lancashire | 382,512,197 00 | 3,712,581 80 | 296,972,112 00 | 3,130,705 89 | 271,003,861 00 | 2,809,418 93 | 54,002,005 00 | 531,737 40 | 351,778,443 00 | 3,482,131 36 |

| | | | | | | | | | | |
|-------------------------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|
| Mannheim (Marine)..... | 20,611,785 00 | 91,256 58 | 200,904,784 00 | 837,827 97 | 196,382,295 00 | 770,419 66 | 2,782,540 00 | 5,592 21 | 22,351,734 00 | 153,072 68 |
| National (Ireland)..... | 46,766,466 00 | 677,195 86 | 29,530,085 00 | 448,083 95 | 32,975,846 00 | 512,661 02 | 3,185,628 00 | 38,161 49 | 40,135,077 00 | 574,457 30 |
| North British & Mercantile .. | 621,826,913 00 | 6,180,749 64 | 560,327,632 00 | 5,379,769 41 | 523,955,137 00 | 4,960,111 82 | 66,324,778 00 | 484,144 11 | 591,874,630 00 | 6,116,263 12 |
| Northern Assurance | 327,728,039 00 | 3,718,864 70 | 323,705,178 00 | 3,684,289 16 | 278,760,685 00 | 3,267,253 60 | 24,416,716 00 | 225,803 33 | 348,255,816 00 | 3,910,096 93 |
| Norwich Union | 301,685,353 00 | 3,326,853 88 | 242,255,482 00 | 2,786,430 39 | 228,524,530 00 | 2,658,883 04 | 29,626,461 00 | 284,403 43 | 285,989,844 00 | 3,163,997 80 |
| Palatine..... | 160,600,577 00 | 2,042,560 73 | 160,429,707 00 | 2,085,737 88 | 140,331,710 00 | 1,840,470 69 | 22,919,139 00 | 313,221 50 | 157,779,435 00 | 1,974,606 42 |
| Phoenix Assurance | 382,705,089 00 | 4,524,586 80 | 310,574,625 00 | 3,763,090 05 | 301,026,603 00 | 3,751,050 92 | 77,163,578 00 | 896,121 29 | 315,089,533 00 | 3,640,504 64 |
| Prussian National } Fire ... | 87,179,419 00 | 1,136,573 78 | 85,525,276 00 | 1,168,413 64 | 64,725,119 00 | 905,392 15 | 18,829,903 00 | 270,436 25 | 89,149,673 00 | 1,129,159 02 |
| } Marine | 540 00 | 4 05 | 1,097,710 00 | 2,839 81 | 1,098,148 00 | 2,843 36 | - | - | 102 00 | 50 |
| Royal..... | 927,057,812 19 | 9,756,986 90 | 718,492,163 57 | 7,693,341 43 | 678,320,476 92 | 7,167,100 12 | 134,364,498 61 | 1,545,044 04 | 832,865,000 23 | 8,738,184 17 |
| Royal Exchange | 193,451,524 00 | 2,292,246 61 | 251,180,394 00 | 2,952,143 22 | 188,254,803 00 | 2,275,619 64 | 69,128,832 00 | 833,080 09 | 187,198,283 00 | 2,095,690 10 |
| Scottish Union & National .. | 422,115,235 00 | 4,531,849 77 | 290,802,493 00 | 3,359,496 22 | 318,940,064 00 | 3,621,069 83 | 98,909,652 00 | 994,023 96 | 295,068,012 00 | 3,276,252 20 |
| State Fire | 15,290,471 00 | 206,762 43 | 21,088,291 00 | 275,150 42 | 18,165,456 00 | 245,443 70 | 875,793 00 | 11,490 50 | 17,337,513 00 | 224,978 65 |
| Sun | 358,399,016 00 | 3,613,896 95 | 269,828,180 00 | 3,030,292 77 | 247,103,920 00 | 2,718,561 45 | 25,084,078 00 | 247,341 00 | 356,039,198 00 | 3,678,287 27 |
| Union Assurance | 151,296,590 00 | 1,615,975 89 | 169,412,875 00 | 1,776,182 38 | 149,867,048 00 | 1,618,445 46 | 33,394,558 00 | 308,477 07 | 137,447,859 00 | 1,465,235 74 |
| Western Assurance } Fire ... | 253,545,683 00 | 2,917,474 28 | 289,235,463 00 | 2,981,233 74 | 265,194,885 00 | 2,757,526 37 | 34,845,683 00 | 339,680 34 | 242,740,578 00 | 2,801,501 31 |
| } Marine | 8,002,648 00 | 237,553 58 | 65,203,245 00 | 532,892 59 | 65,710,363 00 | 550,305 40 | 1,190,969 00 | 32,033 22 | 6,304,561 00 | 188,107 55 |
| Total } Fire | \$7,260,041,985 19 | \$79,429,158 32 | \$6,681,088,744 57 | \$73,052,359 73 | \$5,910,333,072 92 | \$65,437,797 59 | \$1,116,647,554 61 | \$11,283,531 62 | \$6,914,150,102 23 | \$75,760,188 84 |
| } Marine | 51,490,714 00 | 648,939 14 | 622,582,003 00 | 2,742,964 03 | 624,270,850 00 | 2,748,897 76 | 7,316,836 00 | 72,152 62 | 42,491,031 00 | 570,852 79 |
| Aggregate } Fire | 24,339,557,482 80 | 271,696,410 32 | 20,478,496,105 08 | 233,949,049 27 | 18,131,922,938 27 | 208,879,012 09 | 3,065,495,457 20 | 32,287,079 20 | 23,620,635,192 41 | 264,469,368 50 |
| } Marine | 160,601,169 00 | 3,317,829 11 | 2,286,451,783 50 | 11,470,574 37 | 2,245,791,161 50 | 11,288,774 72 | 59,091,871 00 | 629,571 02 | 142,169,920 00 | 2,870,057 74 |

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

| COMPANIES. | RISKS WRITTEN. | | PREMIUMS RECEIVED. | | LOSSES PAID. | | LOSSES INCURRED. | |
|---|------------------------|------------------------|---------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| | 1903. | 1904. | 1903. | 1904. | 1903. | 1904. | 1903. | 1904. |
| MAINE STOCK COMPANIES. | | | | | | | | |
| Merchants (Marine) | \$15,219,205 00 | \$11,452,130 00 | \$110,204 31 | \$96,255 65 | \$94,148 02 | \$69,123 92 | \$78,175 02 | \$75,425 92 |
| Union (Marine) | 4,905,338 00 | 4,770,620 50 | 139,579 73 | 107,133 32 | 95,352 79 | 68,495 46 | 82,017 80 | 79,533 21 |
| Total | \$20,124,543 00 | \$16,222,750 50 | \$249,784 04 | \$203,388 97 | \$189,500 81 | \$137,619 38 | \$160,192 82 | \$154,959 13 |
| STOCK COMPANIES OF OTHER STATES. | | | | | | | | |
| Ætna | \$9,510,652 00 | \$9,737,713 00 | \$145,071 02 | \$160,329 39 | \$89,797 49 | \$86,158 00 | \$99,606 32 | \$79,635 22 |
| Agricultural | 516,000 00 | 778,500 00 | 7,903 00 | 11,634 00 | 3,991 00 | 4,517 00 | 3,522 00 | 4,864 00 |
| American (Mass.) | 936,428 00 | 423,486 00 | 12,561 05 | 8,338 68 | 4,719 63 | 4,657 33 | 3,817 67 | 5,174 44 |
| American (N. J.) | 366,684 00 | 436,109 00 | 5,868 27 | 7,122 41 | 1,747 61 | 1,746 42 | 1,897 61 | 2,295 93 |
| American (Pa.) | 1,066,710 00 | 1,062,752 00 | 17,924 60 | 17,964 76 | 10,896 20 | 13,143 07 | 11,608 98 | 14,521 75 |
| American Central | 1,382,948 00 | 1,709,451 00 | 27,464 12 | 33,395 31 | 22,262 90 | 26,175 76 | 21,850 72 | 27,360 61 |
| Assurance Co. of America | - | 259,726 00 | - | 3,600 87 | - | 1,266 45 | - | 1,190 45 |
| Boston { Fire | 1,302,743 00 | 1,633,394 00 | 19,558 95 | 23,535 84 | 13,371 00 | 12,814 44 | 13,235 24 | 16,314 98 |
| { Marine | 1,028,201 00 | 1,106,080 00 | 9,921 06 | 12,068 01 | 10,658 89 | 6,029 31 | 4,008 89 | 6,179 31 |
| Caledonian-American | 124,092 00 | 156,667 00 | 1,914 90 | 2,401 74 | 5 00 | 57 64 | 5 00 | 55 00 |
| Capital | 1,769,502 00 | 1,744,929 00 | 27,318 72 | 31,880 80 | 29,717 97 | 9,714 35 | 28,597 49 | 10,641 82 |
| Commerce | 199,173 00 | 258,560 00 | 2,401 31 | 3,534 51 | 157 53 | 1,789 46 | 157 53 | 1,789 46 |
| Commercial Union | 119,675 00 | 118,300 00 | 1,473 13 | 1,511 80 | - | - | - | - |
| Connecticut | 2,939,000 00 | 2,970,000 00 | 44,819 22 | 47,815 15 | 24,619 53 | 34,662 17 | 27,436 15 | 35,661 34 |
| Continental | 3,080,931 00 | 3,290,866 00 | 52,129 24 | 55,407 61 | 40,902 05 | 28,744 28 | 36,782 32 | 31,497 64 |
| Delaware | 598,400 00 | 623,028 00 | 9,539 74 | 10,384 84 | 8,223 02 | 7,496 33 | 7,663 41 | 8,605 13 |
| Dutchess | 379,920 00 | 556,624 00 | 5,042 25 | 11,907 56 | 5,603 13 | 7,578 50 | 6,624 53 | 6,908 66 |
| Equitable { Fire | 375,965 00 | 403,590 00 | 5,141 57 | 5,602 88 | 3,966 82 | 5,156 51 | 6,891 82 | 4,155 51 |
| { Marine | 8,300 00 | 10,700 00 | 604 60 | 588 62 | - | 80 96 | - | 80 96 |
| Federal | 116,075 00 | 259,813 00 | 1,728 94 | 3,893 86 | 107 66 | 2,136 54 | 107 66 | 2,151 54 |
| Fire Association | 4,034,038 00 | 3,341,777 00 | 51,065 44 | 55,519 39 | 24,693 50 | 25,218 39 | 26,046 78 | 28,050 08 |
| Fireman's Fund { Fire | 2,325,051 73 | 2,513,636 42 | 27,054 94 | 32,342 86 | 14,044 68 | 16,059 97 | 13,786 33 | 21,824 36 |
| { Marine | 318,261 00 | 59,465 00 | 1,175 54 | 915 85 | - | - | - | - |

TABLE No. 8—Concluded.

| COMPANIES. | RISKS WRITTEN. | | PREMIUMS RECEIVED. | | LOSSES PAID. | | LOSSES INCURRED. | |
|---|------------------|------------------|--------------------|----------------|----------------|--------------|------------------|--------------|
| | 1903. | 1904. | 1903. | 1904. | 1903. | 1904. | 1903. | 1904. |
| United States | \$557,681 00 | \$400,337 00 | \$6,478 48 | \$5,320 76 | \$2,134 45 | \$6,082 68 | \$2,231 99 | \$7,560 21 |
| Westchester | 819,591 00 | 708,609 00 | 13,293 10 | 13,365 69 | 9,764 66 | 6,376 61 | 10,261 19 | 5,666 16 |
| Williamsburg City..... | 654,713 00 | 749,210 00 | 9,585 17 | 10,761 98 | 4,873 71 | 4,917 91 | 5,700 21 | 5,124 73 |
| Total } Fire | \$101,292,534 77 | \$104,466,942 21 | \$1,485,710 29 | \$1,623,791 12 | \$1,033,583 99 | \$992,693 39 | \$1,122,025 81 | \$999,324 48 |
| Total } Marine..... | 1,962,519 00 | 1,179,067 00 | 41,213 81 | 40,493 43 | 16,616 48 | 8,887 37 | 9,913 60 | 12,043 63 |
| MUTUAL COMPANIES OF OTHER STATES. | | | | | | | | |
| Holyoke | \$1,305,551 00 | \$1,338,330 00 | \$16,715 71 | \$18,361 49 | \$5,112 59 | \$4,159 81 | \$3,372 59 | \$4,159 81 |
| Providence | 288,300 00 | 341,000 00 | 3,755 66 | 4,519 43 | 518 16 | 513 95 | 518 16 | 513 95 |
| Quincy | 981,368 00 | 1,129,210 00 | 15,669 38 | 17,715 04 | 5,508 17 | 7,220 30 | 6,508 17 | 6,220 30 |
| Traders & Mechanics..... | 1,043,087 00 | 1,308,085 00 | 16,064 73 | 20,356 21 | 2,080 92 | 4,601 14 | 2,080 92 | 4,601 14 |
| Total | \$3,628,806 00 | \$4,117,225 00 | \$52,205 48 | \$60,952 17 | \$13,219 84 | \$16,495 20 | \$12,479 84 | \$15,495 20 |
| U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES. | | | | | | | | |
| Aachen & Munich | \$211,254 00 | \$346,972 00 | \$5,639 47 | \$6,303 19 | \$8,918 54 | \$5,271 05 | \$7,443 57 | \$5,911 07 |
| Atlas | 280,003 00 | 456,433 00 | 3,565 55 | 7,944 94 | 4,281 40 | 2,280 38 | 4,381 40 | 4,342 47 |
| British America..... | 624,432 00 | 713,211 00 | 11,714 09 | 13,180 66 | 7,303 72 | 11,213 11 | 7,319 52 | 11,771 42 |
| Caledonian | 791,376 00 | 1,012,040 00 | 15,388 50 | 18,282 73 | 15,495 92 | 11,649 44 | 16,251 42 | 8,460 91 |
| Commercial Union } Fire | 2,212,223 00 | 2,235,320 00 | 34,898 21 | 36,953 27 | 13,273 36 | 24,294 02 | 17,006 73 | 27,057 92 |
| Commercial Union } Marine..... | - | 53,000 00 | - | 426 75 | - | 345 01 | - | 345 01 |
| Hamburg Bremen | 1,868,832 00 | 1,961,642 00 | 39,436 85 | 40,252 08 | 36,355 76 | 24,168 08 | 28,980 76 | 25,183 08 |
| Law Union & Crown | 96,738 00 | 137,596 00 | 1,046 54 | 1,791 88 | 19 27 | 1,436 02 | 819 27 | 642 02 |
| Liverpool & London & Globe..... | 5,624,633 00 | 5,948,140 00 | 90,601 79 | 85,438 41 | 58,913 96 | 45,724 05 | 66,123 96 | 46,376 05 |
| London Assurance..... | 1,154,733 00 | 1,252,178 00 | 18,130 99 | 19,011 33 | 10,853 94 | 7,109 65 | 11,412 94 | 7,215 65 |
| London & Lancashire | 1,561,540 00 | 1,631,468 00 | 23,507 32 | 25,324 40 | 10,052 30 | 10,986 56 | 9,891 30 | 15,565 56 |
| Manchester..... | 658,750 00 | - | 12,029 07 | - | 4,773 16 | - | 6,422 60 | - |
| Mannheim (Marine)..... | - | 78,526 00 | - | 2,976 76 | - | 600 12 | - | 600 12 |
| National (Ireland)..... | 3,167,766 00 | 2,892,853 00 | 59,416 16 | 56,005 84 | 45,901 57 | 40,689 80 | 50,021 05 | 42,273 74 |
| North British & Mercantile..... | 3,775,283 00 | 3,448,290 00 | 50,569 14 | 53,389 63 | 25,014 67 | 30,314 37 | 25,903 15 | 32,079 04 |
| Northern Assurance | 1,551,276 00 | 1,748,097 00 | 21,161 02 | 24,478 80 | 13,454 89 | 7,567 79 | 13,954 89 | 9,220 79 |

| | | | | | | | | |
|---------------------------------|------------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Norwich Union..... | 1,179,275 00 | 1,242,887 00 | 19,509 92 | 20,615 89 | 7,401 52 | 7,196 55 | 7,430 53 | 10,632 13 |
| Palatine..... | 239,260 00 | 402,396 00 | 3,980 62 | 5,619 19 | 473 52 | 1,525 85 | 473 52 | 1,590 95 |
| Phoenix Assurance..... | 780,946 00 | 702,053 00 | 17,515 18 | 13,871 56 | 35,591 02 | 5,825 85 | 35,213 02 | 4,226 95 |
| Prussian National..... | 471,645 00 | 499,738 00 | 7,935 19 | 7,918 41 | 5,279 46 | 4,882 79 | 5,538 05 | 4,785 03 |
| Royal..... | 5,777,888 00 | 5,510,757 00 | 82,839 61 | 84,479 92 | 27,717 03 | 53,643 24 | 39,657 15 | 50,755 16 |
| Royal Exchange..... | 877,159 00 | 1,017,954 00 | 13,674 87 | 14,341 76 | 5,691 58 | 10,705 39 | 5,966 58 | 12,324 99 |
| Scottish Union & National..... | 933,459 00 | 978,735 00 | 16,495 79 | 16,626 16 | 3,117 93 | 6,488 90 | 2,542 22 | 14,441 45 |
| State Fire..... | 21,107 00 | 116,342 00 | 298 21 | 913 14 | 3 88 | 3 05 | 3 88 | 4 05 |
| Sun..... | 1,712,459 00 | 1,410,825 00 | 26,130 32 | 28,270 13 | 21,895 16 | 8,814 22 | 22,336 65 | 12,804 98 |
| Union Assurance..... | 372,932 04 | 680,298 00 | 3,804 53 | 5,401 93 | 687 60 | 5,208 05 | 3,092 54 | 3,060 41 |
| Western Assurance } Fire..... | 2,248,829 00 | 2,059,443 00 | 25,749 81 | 24,628 30 | 17,049 72 | 14,111 42 | 15,351 83 | 18,868 82 |
| Western Assurance } Marine..... | 618,906 00 | 638,386 00 | 18,023 44 | 16,278 41 | 2,704 73 | 11,312 07 | 2,675 73 | 15,437 07 |
| Total } Fire..... | \$38,193,798 00 | \$38,406,668 00 | \$605,038 75 | \$611,043 55 | \$373,520 88 | \$341,104 83 | \$403,538 53 | \$369,594 64 |
| Total } Marine..... | 618,906 00 | 769,912 00 | 18,023 44 | 19,681 92 | 2,704 73 | 12,257 20 | 2,675 73 | 21,782 20 |
| Aggregate } Fire..... | \$143,115,138 77 | \$146,990,836 21 | \$2,142,954 52 | \$2,295,786 84 | \$1,420,324 71 | \$1,350,293 42 | \$1,538,044 18 | \$1,384,414 32 |
| Aggregate } Marine..... | 22,705,968 00 | 18,171,729 50 | 309,021 29 | 263,564 32 | 208,822 02 | 158,763 95 | 172,782 15 | 188,784 96 |

ALL
 RISE
 SUCCESS

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, 1904. | Cash premiums received. | Assessments received. | Losses paid. |
|------------------------------|----------------|---------------|---------------|--------------|----------------|-------------------|-------------------------------|-------------------------|-----------------------|--------------|
| Aroostook County..... | \$87,425 38 | \$65 70 | \$87,491 08 | \$837 00 | \$582,556 00 | \$220,778 00 | \$1,904,124 00 | \$1,456 40 | \$167 59 | \$1,087 50 |
| Boothbay..... | 5,886 42 | 280 38 | 6,166 80 | 1 32 | 13,875 00 | 11,300 00 | 94,880 00 | 45 02 | - | - |
| Brunswick Farmers..... | 11,867 86 | 116 10 | 11,983 96 | - | 54,450 00 | 48,633 00 | 242,551 00 | 105 56 | 55 08 | 25 00 |
| Cape Elizabeth..... | 8,186 16 | 77 29 | 8,263 39 | 25 00 | 43,450 00 | 52,000 00 | 99,475 00 | 453 40 | 1,031 73 | 1,850 00 |
| Casco..... | 5,245 15 | 2 66 | 5,247 81 | - | 3,175 00 | 2,100 00 | 52,290 00 | - | - | - |
| Citizens..... | 4,313 06 | 324 90 | 4,637 96 | - | 28,000 00 | 20,600 00 | 93,790 00 | 80 80 | - | - |
| Cumberland..... | 17,264 79 | 702 20 | 17,966 99 | - | 62,025 00 | 59,367 00 | 316,470 00 | 107 70 | - | - |
| Danville..... | 7,823 70 | 747 98 | 8,571 68 | 5 00 | 39,009 00 | 40,930 00 | 147,054 00 | 114 38 | - | - |
| Dirigo..... | 229,489 82 | 4,552 41 | 234,042 23 | 13,523 65 | 1,738,875 00 | 926,755 00 | 4,077,070 00 | 11,042 34 | 7,998 26 | 14,502 74 |
| Dresden..... | 8,267 37 | 540 51 | 8,807 88 | - | 66,000 00 | 70,600 00 | 179,245 00 | 168 55 | - | - |
| Edgecomb..... | 7,227 72 | 622 78 | 7,850 50 | 15 20 | 34,680 00 | 27,650 00 | 89,380 00 | 194 14 | - | - |
| Eliot and Kittery..... | 68,815 50 | 466 92 | 69,282 42 | 3,650 00 | 155,940 00 | 116,435 00 | 1,146,925 00 | 249 34 | 20 00 | 1,257 00 |
| Falmouth..... | 39,089 52 | 275 16 | 39,364 68 | - | 74,664 00 | 79,840 00 | 407,919 00 | 223 25 | 2,014 17 | 3,274 70 |
| Farmington..... | 22,695 49 | 197 17 | 22,892 66 | 15 00 | 83,350 00 | 70,000 00 | 239,890 00 | 307 50 | 335 03 | 383 00 |
| Fayette..... | 5,876 45 | 513 45 | 6,389 90 | - | 17,475 00 | 17,215 00 | 54,465 00 | 66 39 | - | 20 00 |
| Freeport and Yarmouth..... | 19,254 11 | 152 96 | 19,407 07 | - | 63,725 00 | 61,225 00 | 471,065 00 | 127 45 | 3,126 59 | 2,948 50 |
| Fryeburg..... | 21,684 69 | 386 92 | 22,071 61 | - | 107,250 00 | 92,270 00 | 477,205 00 | - | 1,150 92 | 930 00 |
| Gardiner and Richmond..... | 19,420 30 | 468 02 | 19,888 32 | - | 64,185 00 | 54,210 00 | 230,095 00 | 149 89 | - | 514 60 |
| Gorham Farmers..... | 31,004 94 | 124 68 | 31,129 62 | - | 80,225 00 | 84,005 00 | 347,950 00 | - | 1,159 63 | 1,200 00 |
| Gray and New Gloucester..... | 26,199 00 | 718 20 | 26,917 20 | - | 54,950 00 | 59,980 00 | 274,070 00 | 171 36 | - | - |
| Hampden..... | 33,918 50 | 237 38 | 34,155 88 | - | 112,325 00 | 92,390 00 | 331,910 00 | - | 8 72 | - |
| Harpswell..... | 12,438 72 | 200 95 | 12,639 67 | - | 25,111 00 | 26,692 66 | 205,743 00 | 65 00 | - | - |
| Harrison..... | 32,200 92 | 2,816 86 | 35,017 78 | - | 139,895 00 | 82,385 00 | 669,040 00 | 726 94 | - | 18 40 |
| Jay..... | 11,948 89 | 133 03 | 11,811 92 | 5 00 | 33,750 00 | 31,650 00 | 210,900 00 | 106 20 | - | 20 00 |
| Jefferson Farmers..... | 6,061 84 | 1,162 68 | 7,224 52 | - | 69,975 00 | 69,050 00 | 133,075 00 | 357 63 | - | 100 00 |

| | | | | | | | | | | |
|---------------------------------|----------------|--------------|----------------|-------------|----------------|----------------|-----------------|-------------|-------------|-------------|
| Kennebunk Farmers..... | 23,552 87 | 1,958 11 | 25,510 98 | - | 132,300 00 | 131,870 00 | 247,925 00 | 661 50 | - | - |
| Litchfield..... | 10,563 75 | 46 17 | 10,609 92 | - | 48,700 00 | 50,125 00 | 194,830 00 | 53 80 | 80 | - |
| Lovell..... | 4,378 35 | 116 25 | 4,494 60 | 11 40 | 21,975 00 | 28,525 00 | 75,350 00 | 26 37 | 1,779 43 | 1,738 60 |
| Medomak..... | 20,563 95 | 1,129 91 | 21,693 86 | 25 00 | 144,800 00 | 116,750 00 | 439,750 00 | 520 14 | - | 873 70 |
| Mercantile and Manufacturers... | 121,140 43 | 6,571 92 | 127,712 35 | 8,219 72 | 946,714 00 | 225,800 00 | 893,414 00 | 2,746 40 | 7,790 73 | 7,296 82 |
| Mutual..... | 12,569 60 | 104,502 98 | 117,072 58 | 6,234 80 | 409,695 00 | 421,245 00 | 1,089,650 00 | 5,095 86 | - | 2,438 38 |
| Newburgh..... | 10,140 50 | 66 73 | 10,207 23 | - | 13,100 00 | 14,500 00 | 97,880 00 | 9 00 | - | - |
| Newcastle..... | 6,996 82 | 90 11 | 7,086 93 | 10 00 | 5,300 00 | 2,200 00 | 107,875 00 | 26 50 | - | - |
| New Portland..... | 12,768 76 | 261 19 | 13,027 95 | 28 50 | 78,950 00 | 61,425 00 | 131,240 00 | 156 05 | - | - |
| North Yarmouth..... | 14,591 98 | 44 25 | 14,636 23 | 60 16 | 60,001 00 | 50,371 00 | 297,313 00 | 131 71 | - | 64 00 |
| Oxford County..... | 119,047 00 | 656 47 | 119,703 47 | 1,944 00 | 568,412 00 | 307,811 00 | 2,293,212 09 | 1,448 03 | 6,110 07 | 8,709 62 |
| Patrons Androscoggin..... | 272,504 00 | 568 40 | 273,072 40 | 4,366 00 | 1,758,893 00 | 1,066,132 00 | 6,740,608 00 | 4,476 10 | 17,023 95 | 19,815 74 |
| Pittston and Whitefield..... | 29,746 62 | 641 45 | 30,388 07 | 160 00 | 136,925 00 | 124,925 00 | 368,812 00 | 411 61 | 606 82 | 820 49 |
| Sagadahoc..... | 5,966 40 | 585 95 | 6,552 35 | 991 75 | 74,575 00 | 2,400 00 | 72,175 00 | 250 75 | 31 35 | 230 00 |
| Union Farmers..... | 9,035 80 | 130 69 | 9,166 49 | - | 20,300 00 | 17,550 00 | 97,900 00 | 60 90 | - | - |
| Warren Farmers..... | 9,393 12 | 2,162 30 | 11,555 42 | - | 64,425 00 | 67,015 00 | 204,495 00 | *297 54 | - | - |
| Wells..... | 13,617 46 | 45 90 | 13,663 36 | 571 34 | 64,535 00 | 50,425 00 | 269,937 00 | 126 68 | 2,452 73 | 1,350 00 |
| West Bangor and Hermon..... | 15,244 35 | 102 71 | 15,347 06 | 25 00 | 35,050 00 | 34,170 00 | 156,340 00 | - | - | 10 00 |
| West Gardiner..... | 5,499 61 | 81 53 | 5,581 14 | - | 20,440 00 | 15,995 00 | 117,195 00 | 20 44 | - | - |
| Wilton..... | 15,637 98 | 308 73 | 15,946 71 | - | 69,740 00 | 57,825 00 | 263,320 00 | 87 32 | 528 94 | 400 00 |
| Windham..... | 17,539 33 | 374 71 | 17,914 24 | - | 103,505 00 | 89,477 00 | 258,974 00 | 277 50 | 504 65 | 557 00 |
| Woolwich..... | 10,541 33 | 328 50 | 10,869 83 | 5 00 | 33,875 00 | 31,070 00 | 167,400 00 | 111 82 | 2 64 | - |
| York County..... | 191,934 40 | 2,141 93 | 194,076 33 | 4,131 00 | 820,555 00 | 671,395 00 | 2,169,825 00 | 2,459 86 | 6,346 25 | 6,860 00 |
| Total..... | \$1,695,978 56 | \$138,804 18 | \$1,834,783 03 | \$44,910 84 | \$9,381,880 00 | \$6,057,061 66 | \$29,252,001 00 | \$35,775 12 | \$60,246 10 | \$79,295 19 |

* 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..... | \$1,456 40 | - | \$167 59 | \$722 00 | \$2,345 99 | \$1,087 50 | \$543 00 | \$1,100 54 | \$2,731 04 |
| Boothbay..... | 45 02 | - | - | 7 01 | 52 03 | - | 8 00 | 3 35 | 11 35 |
| Brunswick Farmers..... | 105 56 | 28 00 | 55 08 | - | 188 64 | 25 00 | 78 00 | 16 45 | 119 45 |
| Cape Elizabeth..... | 453 40 | - | 1,031 75 | 15 47 | 1,500 62 | 1,850 00 | 40 00 | 40 18 | 1,930 18 |
| Caseo..... | - | 5 25 | - | - | 5 25 | - | 5 25 | 25 | 5 50 |
| Citizens..... | 80 80 | 41 00 | - | 7 55 | 129 35 | - | 41 00 | 13 03 | 54 03 |
| Cumberland..... | 107 70 | 36 50 | - | 20 69 | 164 89 | - | 37 39 | 6 33 | 43 72 |
| Danville..... | 114 38 | 85 00 | - | 16 20 | 165 58 | - | 30 15 | 4 90 | 35 05 |
| Dirigo..... | 11,042 34 | 752 50 | 7,998 26 | 10,087 90 | 29,881 00 | 14,502 74 | 3,074 55 | 13,549 08 | 31,126 37 |
| Dresden..... | 168 55 | 31 50 | - | 12 15 | 212 20 | - | 31 50 | 57 | 32 07 |
| Edgecomb..... | 194 14 | 22 50 | - | 18 37 | 235 01 | - | 37 50 | 15 04 | 52 54 |
| Eliot and Kittery..... | 249 34 | - | 20 00 | 1,453 50 | 1,722 84 | 1,257 60 | 290 00 | 230 93 | 1,777 93 |
| Falmouth..... | 223 25 | 91 50 | 2,014 17 | 19 35 | 2,348 27 | 3,274 70 | 73 50 | 75 31 | 3,423 51 |
| Farmington..... | 307 50 | 111 00 | 335 03 | - | 753 53 | 383 60 | 236 24 | 84 09 | 703 33 |
| Fayette..... | 66 39 | 11 50 | - | 15 18 | 93 07 | 20 00 | 16 00 | 9 99 | 45 99 |
| Freeport and Yarmouth..... | 127 45 | 38 00 | 3,126 59 | 325 00 | 3,617 04 | 2,948 50 | 151 90 | 445 87 | 3,546 27 |
| Fryeburg..... | - | 115 00 | 1,150 92 | 7 00 | 1,272 92 | 930 00 | 122 00 | 53 12 | 1,110 12 |
| Gardiner and Richmond..... | 149 89 | 80 00 | - | 49 84 | 279 73 | 514 00 | 80 50 | 16 93 | 611 43 |
| Gorham Farmers..... | - | 72 00 | 1,159 63 | 26 92 | 1,258 55 | 1,200 00 | 72 00 | 45 89 | 1,317 89 |
| Gray and New Gloucester..... | 171 36 | 33 00 | - | 6 74 | 211 10 | - | - | 67 87 | 67 87 |
| Hampden..... | - | 100 00 | 8 72 | 4 99 | 113 71 | - | 67 00 | 17 85 | 84 85 |
| Harpswell..... | 65 00 | 10 50 | - | 6 88 | 82 38 | - | 35 80 | 5 50 | 41 30 |
| Harrison..... | 726 94 | 139 00 | - | 110 61 | 976 55 | 18 40 | 283 85 | 144 92 | 447 17 |
| Jay..... | 106 20 | 20 50 | - | 8 50 | 135 20 | 20 00 | 50 70 | 55 94 | 126 64 |
| Jefferson Farmers..... | 357 63 | 47 00 | - | 31 07 | 435 70 | 100 00 | 47 00 | 14 28 | 161 28 |
| Kennebunk Farmers..... | 661 50 | 86 00 | - | 42 58 | 790 08 | - | 50 00 | 7 00 | 57 00 |
| Litchfield..... | 53 80 | 31 00 | 80 | - | 85 60 | - | 51 10 | 2 88 | 53 98 |
| Lovell..... | 26 37 | 10 80 | 1,779 43 | 1 03 | 1,817 63 | 1,738 60 | 21 60 | 36 45 | 1,796 68 |
| Medomak..... | 520 14 | 88 50 | - | 126 24 | 734 88 | 873 70 | 125 50 | 16 21 | 1,015 41 |
| Mercantile and Manufacturers..... | 2,746 40 | 429 50 | 7,790 73 | 4,502 46 | 15,469 09 | 7,296 82 | 2,329 00 | 3,275 10 | 12,900 92 |

| | | | | | | | | | |
|------------------------------|-------------|------------|-------------|-------------|--------------|-------------|-------------|-------------|--------------|
| Mutual Fire..... | 5,095 86 | - | - | 6,644 94 | 11,740 80 | 2,438 38 | 1,559 16 | 912 38 | 4,909 92 |
| Newburg..... | 9 00 | 10 00 | - | - | 19 00 | - | 11 50 | 67 | 12 17 |
| Newcastle..... | 26 50 | 4 50 | - | 2 11 | 33 11 | - | 4 50 | 5 52 | 10 02 |
| New Portland..... | 156 05 | 91 00 | - | 2 54 | 249 59 | - | 85 35 | 9 78 | 95 13 |
| North Yarmouth..... | 131 71 | - | - | 10 16 | 141 87 | 64 00 | 57 98 | 20 44 | 142 42 |
| Oxford County..... | 1,448 03 | - | 6,110 07 | 1,189 87 | 8,747 97 | 8,709 62 | 302 00 | 305 39 | 9,317 01 |
| Patrons Androscoggin..... | 4,476 10 | - | 17,023 95 | 9,494 31 | 30,994 36 | 19,815 74 | 893 25 | 10,533 49 | 31,242 48 |
| Pittston and Whitefield..... | 411 61 | - | 606 82 | 11 67 | 1,030 10 | 820 49 | 10 00 | 74 98 | 905 47 |
| Sagadahoc..... | 250 75 | 128 00 | 31 35 | 102 40 | 512 50 | 230 00 | 96 00 | 141 18 | 467 18 |
| Union Farmers..... | 60 90 | 24 00 | - | - | 84 90 | - | 10 00 | 29 57 | 39 57 |
| Warren Farmers..... | *297 54 | - | - | 54 08 | 351 62 | - | 92 00 | 8 44 | 100 44 |
| Wells..... | 126 68 | 38 50 | 2,452 73 | 1,432 00 | 4,049 91 | 1,350 00 | 210 35 | 2,427 67 | 3,988 02 |
| West Bangor and Hermon..... | - | 48 00 | - | - | 48 00 | 10 00 | 49 00 | 70 | 59 70 |
| West Gardiner..... | 20 44 | 15 50 | - | - | 35 94 | - | 24 80 | 2 95 | 27 75 |
| Wilton..... | 57 32 | 40 50 | 528 94 | 5 00 | 661 76 | 400 00 | 77 00 | 3 15 | 480 15 |
| Windham..... | 277 50 | 70 50 | 504 65 | - | 852 65 | 557 00 | 68 50 | 16 47 | 641 97 |
| Woolwich..... | 111 82 | 27 75 | 2 64 | 6 64 | 148 85 | - | 32 75 | 18 90 | 51 65 |
| York County..... | 2,459 86 | 405 00 | 6,346 25 | 4,181 22 | 13,392 33 | 6,860 00 | 2,329 87 | 3,284 23 | 12,474 10 |
| Total..... | \$35,775 12 | \$3,370 30 | \$60,246 10 | \$40,782 17 | \$140,173 69 | \$79,295 19 | \$13,944 04 | \$37,156 79 | \$130,396 02 |

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

| NAME. | Residence. | Date of license. | Risks written. | Premiums. |
|------------------------------|-------------------|-----------------------|----------------|-------------|
| Boothby, L. T. & Son Co..... | Waterville..... | October 28, 1904..... | \$281,500 00 | \$6,948 02 |
| Curran, William F..... | Bangor..... | July 15, 1904..... | 37,750 00 | 1,440 54 |
| Griffin, John C..... | Skowhegan..... | July 28, 1904..... | 229,407 60 | 1,302 29 |
| Jones, E. C. & Co..... | Portland..... | July 17, 1904..... | 64,950 00 | 1,689 54 |
| Norton, Hall & Webster..... | Portland..... | January 16, 1904..... | 48,500 00 | 648 82 |
| Perry, Arthur C..... | Presque Isle..... | January 15, 1904..... | 30,000 00 | 1,721 18 |
| | | | \$692,107 60 | \$13,750 39 |

* Includes policy fees.

TABLE No. 12.
Record of Fires During the Year 1904.

| | Population 1900. | Number of fires. | BUILDING. | | | | CONTENTS. | | | | |
|------------------|---------------------|---------------------|---------------------|-----------|--------------------|--------------------|---------------------|------------|--------------------|--------------------|-------|
| | | | Estimated value. | Damage. | Insurance upon. | Insurance paid. | Estimated value. | Damage. | Insurance upon. | Insurance paid. | |
| Abbot | 716 | 0 | - | - | - | - | - | - | - | - | - |
| Acton | 778 | 2 | \$800 00 | \$120 00 | \$500 00 | \$10 00 | \$1,500 00 | \$1,000 00 | - | - | - |
| Addison | 1,059 | 2 | 2,400 00 | 52 00 | 1,400 00 | 52 00 | - | - | - | - | - |
| Albany | 538 | 2 | 300 00 | 136 00 | *6,000 00 | 18 00 | 1,450 00 | 350 00 | - | - | - |
| Albion | 878 | 1 | 1,000 00 | 1,000 00 | 700 00 | 700 00 | 250 00 | 100 00 | \$100 00 | \$100 00 | - |
| Alexander..... | 333 | 1 | 600 00 | 600 00 | - | - | 420 00 | 320 00 | - | - | - |
| Alfred..... | 987 | 4 | 10,500 00 | 5,155 00 | 5,500 00 | 2,655 00 | 1,500 00 | 660 00 | 500 00 | - | 10 00 |
| Allagash Pl..... | 190 | 0 | - | - | - | - | - | - | - | - | - |
| Alna | 444 | 0 | - | - | - | - | - | - | - | - | - |
| Alton | 314 | 1 | 750 00 | 750 00 | 300 00 | 300 00 | - | - | - | - | - |
| Amherst..... | 364 | 0 | - | - | - | - | - | - | - | - | - |
| Amity..... | 404 | 0 | - | - | - | - | - | - | - | - | - |
| Andover..... | 727 | 2 | 900 00 | 900 00 | 225 00 | 225 00 | 300 00 | 100 00 | - | - | - |
| Anson..... | 1,830 | 4 | 10,561 00 | 2,891 00 | 9,300 00 | 2,530 00 | 4,541 00 | 2,738 00 | 3,400 00 | 2,622 00 | - |
| Appleton..... | 975 | 1 | 1,000 00 | 73 00 | 1,000 00 | 73 00 | - | - | - | - | - |
| Argyle..... | 320 | 0 | - | - | - | - | - | - | - | - | - |
| Arrowaic..... | 180 | 0 | - | - | - | - | - | - | - | - | - |
| Ashland..... | 1,080 | 2 | 8,000 00 | 124 00 | 5,500 00 | 124 00 | 3,424 00 | 648 00 | 2,750 00 | 648 00 | - |
| Athens..... | 896 | 4 | 4,700 00 | 1,016 00 | 3,350 00 | 666 00 | - | - | - | - | - |
| Atkinson..... | 495 | 1 | 750 00 | 750 00 | 500 00 | 500 00 | 50 00 | 50 00 | 100 00 | 18 00 | - |
| Auburn..... | 12,951 | 48 | 109,615 00 | 12,053 00 | 87,100 00 | 10,565 00 | 37,889 00 | 11,073 00 | 25,000 00 | 6,891 00 | - |
| Augusta..... | 11,683 | 42 | 214,243 00 | 54,375 00 | 176,450 00 | 37,152 00 | 141,321 00 | 63,283 00 | 105,388 00 | 59,310 00 | - |
| Aurora..... | 152 | 0 | - | - | - | - | - | - | - | - | - |
| Avon..... | 445 | 1 | 1,500 00 | 1,500 00 | 900 00 | 900 00 | 500 00 | 150 00 | 200 00 | - | - |
| Baileyville..... | 215 | 0 | - | - | - | - | - | - | - | - | - |

| | | | | | | | | | | | | |
|-----------------|--------|-----|------------|-----------|------------|-----------|------------|-----------|------------|---|-----------|---|
| Baldwin | 821 | 1 | 400 00 | 400 00 | - | - | 1,500 00 | 1,500 00 | - | - | - | - |
| Bancroft | 318 | 1 | - | - | - | - | 63,986 00 | 9,298 00 | 55,000 00 | - | 9,025 00 | - |
| Bangor | 21,850 | 102 | 308,255 00 | 12,964 00 | 209,600 00 | 11,454 00 | 200,275 00 | 37,670 00 | 139,054 00 | - | 33,788 00 | - |
| Baring | 231 | 2 | 4,102 00 | 1,689 00 | 2,050 00 | 617 00 | 1,380 00 | 1,092 00 | 800 00 | - | 512 00 | - |
| Barnard Pl | 98 | 0 | - | - | - | - | - | - | - | - | - | - |
| Bath | 10,477 | 42 | 115,287 00 | 19,317 00 | 90,050 00 | 12,950 00 | 74,375 00 | 20,020 00 | 55,332 00 | - | 17,435 00 | - |
| Beddington | 86 | 0 | - | - | - | - | - | - | - | - | - | - |
| Belfast | 4,615 | 11 | 18,400 00 | 3,388 00 | 14,700 00 | 1,888 00 | 7,000 00 | 2,405 00 | 5,575 00 | - | 1,630 00 | - |
| Belgrade | 1,058 | 4 | 3,200 00 | 3,200 00 | 2,000 00 | 1,000 00 | 11,509 00 | 1,434 00 | 7,275 00 | - | 231 00 | - |
| Belmont | 352 | 0 | - | - | - | - | - | - | - | - | - | - |
| Benedicta | 350 | 0 | - | - | - | - | - | - | - | - | - | - |
| Benton | 1,097 | 4 | 3,050 00 | 810 00 | 1,300 00 | 110 00 | 750 00 | 455 00 | 500 00 | - | 138 00 | - |
| Berwick | 2,280 | 9 | 29,008 00 | 1,283 00 | 18,644 00 | 1,000 00 | 16,387 00 | 2,055 00 | 13,210 00 | - | 1,355 00 | - |
| Bethel | 1,835 | 5 | 8,300 00 | 4,011 00 | 4,190 00 | 1,051 00 | 4,100 00 | 1,175 00 | 3,110 00 | - | 829 00 | - |
| Biddeford | 16,145 | 30 | 72,482 00 | 3,714 00 | 63,725 00 | 3,457 00 | 11,675 00 | 981 00 | 9,325 00 | - | 908 00 | - |
| Bigelow Pl | 57 | 1 | 2,000 00 | 2,000 00 | 1,000 00 | 1,000 00 | 315 00 | 165 00 | - | - | - | - |
| Bingham | 841 | 3 | 700 00 | 700 00 | 300 00 | 300 00 | 1,800 00 | 1,300 00 | 100 00 | - | 100 00 | - |
| Bialne | 954 | 0 | - | - | - | - | - | - | - | - | - | - |
| Blanchard | 248 | 0 | - | - | - | - | - | - | - | - | - | - |
| Bluehill | 1,828 | 6 | 7,326 00 | 1,401 00 | 3,700 00 | 825 00 | 2,839 00 | 664 00 | 1,600 00 | - | 115 00 | - |
| Boothbay | 1,766 | 4 | 1,850 00 | 1,725 00 | 1,200 00 | 1,192 00 | 878 00 | 775 00 | 700 00 | - | 675 00 | - |
| Boothbay Harbor | 1,926 | 6 | 5,800 00 | 465 00 | 3,800 00 | 440 00 | 8,750 00 | 8,042 00 | 6,550 00 | - | 5,662 00 | - |
| Bowdoin | 937 | 0 | - | - | - | - | - | - | - | - | - | - |
| Bowdoinham | 1,305 | 2 | 7,922 00 | 5,517 00 | 4,900 00 | 2,295 00 | 8,053 00 | 5,649 00 | 4,475 00 | - | 3,491 00 | - |
| Bowerbank Pl | 66 | 0 | - | - | - | - | - | - | - | - | - | - |
| Bradford | 954 | 0 | - | - | - | - | - | - | - | - | - | - |
| Bradley | 682 | 0 | - | - | - | - | - | - | - | - | - | - |
| Bremen | 657 | 0 | - | - | - | - | - | - | - | - | - | - |
| Brewer | 4,835 | 20 | 121,600 00 | 3,174 00 | 17,400 00 | 2,549 00 | 82,650 00 | 1,975 00 | 5,000 00 | - | 1,423 00 | - |
| Bridgewater | 1,179 | 1 | 2,000 00 | 2,000 00 | 1,000 00 | 904 00 | 800 00 | 600 00 | 300 00 | - | 290 00 | - |
| Bridgton | 2,868 | 10 | 11,700 00 | 3,142 00 | 8,150 00 | 1,792 00 | 2,450 00 | 1,028 00 | 1,600 00 | - | 647 00 | - |
| Brighton Pl | 368 | 1 | 300 00 | 300 00 | - | - | - | - | - | - | - | - |
| Bristol | 2,572 | 5 | 18,700 00 | 17,910 00 | 10,600 00 | 10,110 00 | 2,900 00 | 2,640 00 | 1,600 00 | - | 1,130 00 | - |
| Brooklin | 986 | 4 | 3,050 00 | 1,404 00 | 2,500 00 | 1,054 00 | 400 00 | 204 00 | 1 | - | 4 00 | - |
| Brooks | 669 | 1 | 200 00 | 50 00 | 200 00 | 50 00 | 300 00 | 136 00 | 300 00 | - | 136 00 | - |

* Blanket policy.

† 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. | |
| Brooksville..... | 1,171 | 0 | - | - | - | - | - | - | - | - | - |
| Brookton..... | 385 | 0 | - | - | - | - | - | - | - | - | - |
| Brownfield..... | 1,019 | 4 | \$4,800 00 | \$2,256 00 | \$3,600 00 | \$1,556 00 | \$1,600 00 | \$850 00 | \$700 00 | \$40 00 | |
| Brownville..... | 1,570 | 4 | - | - | - | - | - | - | - | - | - |
| Brunswick..... | 6,806 | 13 | 83,400 00 | 12,051 00 | 58,950 00 | 8,751 00 | 30,680 00 | 5,661 00 | 15,950 00 | 3,910 00 | |
| Buckfield..... | 1,139 | 2 | 2,100 00 | 30 00 | 1,700 00 | 30 00 | - | - | - | - | - |
| Bucksport..... | 2,339 | 7 | 10,750 00 | 3,594 00 | 6,850 00 | 2,534 00 | 7,950 00 | 3,252 00 | 4,550 00 | 493 00 | |
| Burlington..... | 394 | 0 | - | - | - | - | - | - | - | - | - |
| Burnham..... | 766 | 1 | 300 00 | 10 00 | 300 00 | - | - | - | - | - | - |
| Buxton..... | 1,838 | 7 | 11,500 00 | 4,335 00 | 8,300 00 | 2,735 00 | 4,515 00 | 2,259 00 | 1,650 00 | 579 00 | |
| Byron..... | 204 | 2 | 1,800 00 | 1,800 00 | - | - | 1,000 00 | 1,000 00 | - | - | - |
| Calais..... | 7,655 | 44 | 81,150 00 | 7,321 00 | 53,703 00 | 6,315 00 | 26,431 00 | 7,558 00 | 18,375 00 | 7,336 00 | |
| Cambridge..... | 364 | 0 | - | - | - | - | - | - | - | - | - |
| Camden..... | 2,825 | 18 | *226,965 00 | *3,030 00 | *175,250 00 | *2,685 00 | 8,050 00 | 285 00 | 7,050 00 | 285 00 | |
| Canaan..... | 977 | 1 | 1,200 00 | 84 00 | 900 00 | 84 00 | - | - | - | - | - |
| Canton..... | 946 | 5 | 4,000 00 | 2,000 00 | 3,400 00 | 1,325 00 | 2,800 00 | 552 00 | 1,800 00 | 352 00 | |
| Cape Elizabeth..... | 887 | 4 | 3,236 00 | 3,236 00 | 1,600 00 | 1,592 00 | 2,500 00 | 836 00 | 2,100 00 | 711 00 | |
| Caribou..... | 4,758 | 8 | 6,300 00 | 1,710 00 | 3,800 00 | 1,209 00 | 6,500 00 | 1,942 00 | 4,700 00 | 1,089 00 | |
| Carmel..... | 932 | 3 | 1,584 00 | 655 00 | 1,450 00 | 521 00 | 100 00 | 40 00 | 100 00 | 40 00 | |
| Caratunk Pl..... | 218 | 0 | - | - | - | - | - | - | - | - | - |
| Carroll..... | 487 | 0 | - | - | - | - | - | - | - | - | - |
| Carthage..... | 334 | 1 | 1,550 00 | 1,550 00 | 1,400 00 | 1,400 00 | 1,080 00 | 1,080 00 | 100 00 | 100 00 | |
| Cary Pl..... | 400 | 0 | - | - | - | - | - | - | - | - | - |
| Casco..... | 783 | 3 | 5,200 00 | 990 00 | 3,000 00 | 790 00 | 450 00 | 204 00 | 100 00 | 4 00 | |
| Castine..... | 925 | 3 | 5,400 00 | 2,540 00 | 5,100 00 | 2,240 00 | 1,200 00 | 1,200 00 | 800 00 | 800 00 | |
| Castle Hill..... | 567 | 1 | 3,000 00 | 3,000 00 | 1,000 00 | - | 500 00 | 500 00 | - | - | - |
| Caswell Pl..... | 368 | 0 | - | - | - | - | - | - | - | - | - |
| Centerville..... | 91 | 0 | - | - | - | - | - | - | - | - | - |
| Chapman Pl..... | 285 | 0 | - | - | - | - | - | - | - | - | - |
| Charleston..... | 842 | 3 | 8,625 00 | 1,663 00 | 3,500 00 | 1,038 00 | † | 8 00 | 500 00 | 8 00 | |

| | | | | | | | | | | | | |
|-----------------|-------|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|---|-----------|---|
| Charlotte | 315 | 0 | - | - | - | - | - | - | - | - | - | - |
| Chelsea | 3,092 | 1 | 500 00 | 500 00 | - | - | 150 00 | 150 00 | - | - | - | - |
| Cherryfield | 1,859 | 7 | 9,500 00 | 7,439 00 | 4,700 00 | 3,039 00 | 6,850 00 | 1,353 00 | 3,100 00 | - | 913 00 | - |
| Chester | 363 | 0 | - | - | - | - | - | - | - | - | - | - |
| Chesterville | 709 | 2 | 2,150 00 | 2,015 00 | 1,500 00 | 15 00 | 1,500 00 | 1,200 00 | 1,000 00 | - | 850 00 | - |
| China | 1,380 | 1 | - | - | - | - | 300 00 | 26 00 | 300 00 | - | 26 00 | - |
| Clifton | 236 | 0 | - | - | - | - | - | - | - | - | - | - |
| Clinton | 1,398 | 2 | 2,500 00 | 20 00 | 1,500 00 | 20 00 | 1,000 00 | 146 00 | 1,000 00 | - | 146 00 | - |
| Codyville Pl | 68 | 0 | - | - | - | - | - | - | - | - | - | - |
| Columbia | 516 | 2 | 750 00 | 750 00 | 300 00 | 300 00 | 350 00 | 325 00 | - | - | - | - |
| Columbia Falls | 569 | 0 | - | - | - | - | - | - | - | - | - | - |
| Concord | 291 | 1 | 1,200 00 | 4 00 | 1,000 00 | 4 00 | - | - | - | - | - | - |
| Connor Pl | 453 | 0 | - | - | - | - | - | - | - | - | - | - |
| Cooper | 207 | 0 | - | - | - | - | - | - | - | - | - | - |
| Coplin Pl | 70 | 0 | - | - | - | - | - | - | - | - | - | - |
| Corinna | 1,170 | 4 | 24,887 00 | 23,837 00 | 12,250 00 | 10,939 00 | 26,750 00 | 20,314 00 | 12,100 00 | - | 11,700 00 | - |
| Corinth | 1,042 | 1 | 3,286 00 | 3,286 00 | 1,275 00 | 1,275 00 | 975 00 | 647 00 | 625 00 | - | 527 00 | - |
| Cornish | 984 | 5 | 8,100 00 | 1,100 00 | 4,575 00 | 975 00 | 775 00 | 72 00 | 675 00 | - | 72 00 | - |
| Cornville | 689 | 1 | 500 00 | 7 00 | 400 00 | 7 00 | - | - | - | - | - | - |
| Cranberry Isles | 374 | 0 | - | - | - | - | - | - | - | - | - | - |
| Crawford | 112 | 0 | - | - | - | - | - | - | - | - | - | - |
| Criehaven Pl | 47 | 0 | - | - | - | - | - | - | - | - | - | - |
| Crystal | 370 | 0 | - | - | - | - | - | - | - | - | - | - |
| Cumberland | 1,404 | 1 | - | - | - | - | 500 00 | 9 00 | 500 00 | - | 9 00 | - |
| Cushing | 604 | 1 | 1,000 00 | 12 00 | 1,000 00 | 12 00 | 100 00 | 38 00 | 100 00 | - | 38 00 | - |
| Cutler | 565 | 1 | 11,012 00 | 6,632 00 | 11,300 00 | 6,632 00 | 4,200 00 | 48 00 | 3,700 00 | - | 38 00 | - |
| Cyr Pl | 502 | 0 | - | - | - | - | - | - | - | - | - | - |
| Dallas Pl | 172 | 0 | - | - | - | - | - | - | - | - | - | - |
| Damariscotta | 876 | 2 | 2,900 00 | 1,252 00 | 1,850 00 | 1,002 00 | 1,000 00 | 135 00 | 600 00 | - | 35 00 | - |
| Danforth | 1,092 | 1 | 600 00 | 65 00 | 600 00 | 65 00 | - | - | - | - | - | - |
| Dayton | 473 | 2 | 1,250 00 | 1,250 00 | 700 00 | - | 1,250 00 | 1,250 00 | 100 00 | - | - | - |
| Dead River Pl | 91 | 0 | - | - | - | - | - | - | - | - | - | - |
| Deblois | 73 | 1 | 300 00 | 18 00 | 300 00 | 18 00 | - | - | - | - | - | - |
| Dedham | 327 | 1 | 645 00 | 350 00 | 350 00 | 350 00 | - | - | - | - | - | - |
| Deer Isle | 2,047 | 4 | 3,800 00 | 2,007 00 | 3,200 00 | 1,407 00 | 750 00 | 208 00 | 500 00 | - | 8 00 | - |

INSURANCE COMMISSIONER'S REPORT.

* Includes contents of woolen mill.

† Values 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. | |
| Denmark | 634 | 0 | - | - | - | - | - | - | - | - | - |
| Dennistown Pl | 96 | 0 | - | - | - | - | - | - | - | - | - |
| Dennysville | 482 | 4 | \$2,725 00 | \$175 00 | \$2,600 00 | \$115 00 | \$25 00 | \$10 00 | - | - | - |
| Detroit..... | 527 | 1 | 2,100 00 | 2,100 00 | 1,175 00 | 1,175 00 | 1,025 00 | 1,025 00 | \$85 00 | \$38,00 | - |
| Dexter..... | 2,941 | 9 | 69,075 00 | 3,288 00 | 60,850 00 | 3,242 00 | 11,411 00 | 4,056 00 | 6,040 00 | 2,770 00 | - |
| Dixfield..... | 1,052 | 1 | 650 00 | 350 00 | 600 00 | 350 00 | 150 00 | 75 00 | - | - | - |
| Dixmont..... | 843 | 0 | - | - | - | - | - | - | - | - | - |
| Dover..... | 1,889 | 3 | 2,125 00 | 65 00 | 2,125 00 | 65 00 | - | - | - | - | - |
| Dresden..... | 882 | 0 | - | - | - | - | - | - | - | - | - |
| Drew Pl | 120 | 0 | - | - | - | - | - | - | - | - | - |
| Durham..... | 1,230 | 0 | - | - | - | - | - | - | - | - | - |
| Dyer Brook | 280 | 0 | - | - | - | - | - | - | - | - | - |
| Eagle Lake Pl..... | 406 | 0 | - | - | - | - | - | - | - | - | - |
| Eastbrook..... | 248 | 0 | - | - | - | - | - | - | - | - | - |
| East Livermore..... | 2,129 | 4 | 4,315 00 | 1,405 00 | 3,800 00 | 1,405 00 | 1,540 00 | 730 00 | 700 00 | 430 00 | - |
| East Machias..... | 1,521 | 4 | 6,380 00 | 2,259 00 | 4,100 00 | 1,079 00 | 1,400 00 | 1,365 00 | 550 00 | 515 00 | - |
| Easton..... | 1,215 | 6 | 14,963 00 | 11,783 00 | 11,000 00 | 8,009 00 | 21,158 00 | 17,233 00 | 12,500 00 | 11,023 00 | - |
| Eastport..... | 5,311 | 10 | 68,307 00 | 60,168 00 | *268,600 00 | 34,245 00 | 24,644 00 | 21,913 00 | 12,200 00 | 10,735 00 | - |
| Eddington..... | 663 | 5 | 6,000 00 | 305 00 | 3,550 00 | 65 00 | 125 00 | 50 00 | - | - | - |
| Eden..... | 4,379 | 10 | 73,650 00 | 1,855 00 | 90,800 00 | 1,655 00 | 4,900 00 | 760 00 | 4,100 00 | 260 00 | - |
| Edgecomb..... | 607 | 3 | 1,350 00 | 165 00 | 800 00 | 15 00 | 105 00 | 95 00 | - | - | - |
| Edinburg..... | 65 | 0 | - | - | - | - | - | - | - | - | - |
| Edmunds..... | 492 | 0 | - | - | - | - | - | - | - | - | - |
| Elliot..... | 1,458 | 1 | 465 00 | 465 00 | 300 00 | 300 00 | - | - | - | - | - |
| Elliotsville Pl | 86 | 0 | - | - | - | - | - | - | - | - | - |
| Ellsworth..... | 4,297 | 24 | 93,275 00 | 13,696 00 | 56,149 00 | 11,321 00 | 17,917 00 | 8,680 00 | 14,050 00 | 5,750 00 | - |
| Embden..... | 567 | 0 | - | - | - | - | - | - | - | - | - |
| Enfield..... | 1,062 | 2 | 6,500 00 | 6,500 00 | 5,936 00 | 1,641 00 | 8,500 00 | 7,500 00 | - | - | - |
| Etna..... | 527 | 0 | - | - | - | - | - | - | - | - | - |
| Eustis..... | 436 | 1 | 700 00 | 7 00 | 450 00 | 7 00 | - | - | - | - | - |

| | | | | | | | | | | | |
|----------------------|-------|----|-------------|------------|------------|-----------|-----------|-----------|-----------|-----------|----------|
| Exeter | 879 | 0 | - | - | - | - | - | - | - | - | - |
| Fairfield | 3,878 | 19 | †107,697 00 | †31,738 00 | †87,750 00 | †5,381 00 | 32,808 00 | 18,560 00 | 14,550 00 | 7,891 00 | 600 00 |
| Falmouth | 1,511 | 6 | 6,700 00 | 4,115 00 | 4,550 00 | 2,755 00 | 2,000 00 | 1,150 00 | 779 00 | 1,000 00 | 32 00 |
| Farmingdale | 848 | 2 | 2,000 00 | 5 00 | 2,000 00 | 5 00 | 1,000 00 | 32 00 | 1,000 00 | 5,200 00 | 1,493 00 |
| Farmington | 3,288 | 15 | 17,658 00 | 3,981 00 | 14,880 00 | 3,223 00 | 6,832 00 | 1,603 00 | - | - | - |
| Fayette | 560 | 1 | 500 00 | 15 00 | 200 00 | - | - | - | - | - | - |
| Flagstaff Pl. | 115 | 0 | - | - | - | - | - | - | - | - | - |
| Forest City | 151 | 0 | - | - | - | - | - | - | - | - | - |
| Fort Fairfield | 4,181 | 9 | 6,367 00 | 1,420 00 | 5,530 00 | 583 00 | 5,300 00 | 3,949 00 | 4,300 00 | 3,049 00 | 77 00 |
| Fort Kent | 2,528 | 2 | 6,500 00 | 432 00 | 4,500 00 | 432 00 | 2,000 00 | 77 00 | 1,500 00 | - | - |
| Foxcroft | 1,629 | 7 | 9,100 00 | 1,169 00 | 7,800 00 | 69 00 | 3,800 00 | 541 00 | 2,950 00 | 41 00 | - |
| Frankfort | 1,211 | 2 | 2,600 00 | 1,626 00 | 2,400 00 | 1,626 00 | 2,400 00 | 2,400 00 | 1,500 00 | 1,489 00 | - |
| Franklin | 1,201 | 0 | - | - | - | - | - | - | - | - | - |
| Freedom | 479 | 0 | - | - | - | - | - | - | - | - | - |
| Freeman | 397 | 0 | - | - | - | - | - | - | - | - | - |
| Freeport | 2,339 | 7 | 6,975 00 | 3,035 00 | 6,175 00 | 1,960 00 | 1,700 00 | 674 00 | 1,025 00 | 274 00 | - |
| Frenchville | 1,316 | 0 | - | - | - | - | - | - | - | - | - |
| Friendship | 814 | 2 | 700 00 | 365 00 | 350 00 | 15 00 | - | - | - | - | - |
| Fryeburg | 1,376 | 4 | 136,900 00 | †33,932 00 | 5,300 00 | 2,432 00 | 17,140 00 | 12,321 00 | 19,350 00 | 10,263 00 | - |
| Gardiner | 5,501 | 22 | 114,535 00 | 29,736 00 | 56,350 00 | 8,524 00 | 58,374 00 | 31,734 00 | 45,750 00 | 27,864 00 | - |
| Garfield Pl. | 111 | 0 | - | - | - | - | - | - | - | - | - |
| Garland | 857 | 0 | - | - | - | - | - | - | - | - | - |
| Georgetown | 799 | 0 | - | - | - | - | - | - | - | - | - |
| Gilead | 340 | 0 | - | - | - | - | - | - | - | - | - |
| Glenburn | 461 | 1 | 353 00 | 353 00 | 300 00 | 300 00 | - | - | - | - | - |
| Glenwood Pl | 178 | 0 | - | - | - | - | - | - | - | - | - |
| Gorham | 2,540 | 10 | 15,097 00 | 9,134 00 | 11,350 00 | 4,534 00 | 4,235 00 | 3,073 00 | 1,200 00 | 578 00 | - |
| Gouldsborough | 1,259 | 2 | 1,700 00 | 522 00 | 1,700 00 | 522 00 | 400 00 | 102 00 | 400 00 | 102 00 | - |
| Grafton | 81 | 0 | - | - | - | - | - | - | - | - | - |
| Grand Falls Pl | 52 | 0 | - | - | - | - | - | - | - | - | - |
| Grand Isle | 1,104 | 0 | - | - | - | - | - | - | - | - | - |
| Grand Lake Stream Pl | 221 | 0 | - | - | - | - | - | - | - | - | - |
| Gray | 1,388 | 3 | 8,146 00 | 6,046 00 | 5,050 00 | 3,700 00 | 5,040 00 | 1,357 00 | 2,950 00 | 1,774 00 | - |
| Greenbush | 586 | 3 | 965 00 | 965 00 | - | - | 775 00 | 775 00 | - | - | - |
| Greene | 826 | 1 | 1,500 00 | 6 00 | 1,500 00 | 6 00 | - | - | - | - | - |

* Includes blanket policy.

† Includes contents of saw mill.

Includes contents of box factory.

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. |
| Greenfield | 160 | 0 | - | - | - | - | - | - | - | - |
| Greenville Pl | 57 | 0 | - | - | - | - | - | - | - | - |
| Greenville | 1,117 | 2 | \$51,500 00 | \$51,500 00 | \$26,000 00 | \$1,000 00 | \$15,000 00 | \$15,000 00 | \$5,000 00 | - |
| Greenwood | 741 | 0 | - | - | - | - | - | - | - | - |
| Guilford | 1,544 | 3 | 4,400 00 | 271 00 | 3,400 00 | 271 00 | 900 00 | 50 00 | 700 00 | \$50 00 |
| Hallowell | 2,714 | 3 | 26,400 00 | 5,180 00 | 24,395 00 | 3,360 00 | 525 00 | 300 00 | - | - |
| Hamlen Pl | 574 | 0 | - | - | - | - | - | - | - | - |
| Hammond Pl | 116 | 0 | - | - | - | - | - | - | - | - |
| Hampden | 2,182 | 3 | 2,787 00 | 402 00 | 1,100 00 | 215 00 | 1,098 00 | 342 00 | 650 00 | 139 00 |
| Hancock | 900 | 2 | 1,550 00 | 1,550 00 | 200 00 | 200 00 | 1,100 00 | 758 00 | 700 00 | 658 00 |
| Hanover | 214 | 0 | - | - | - | - | - | - | - | - |
| Harmony | 571 | 0 | - | - | - | - | - | - | - | - |
| Harpwell | 1,750 | 1 | 2,000 00 | 2,000 00 | 2,400 00 | 2,000 00 | 465 00 | 465 00 | 400 00 | 400 00 |
| Harrington | 1,165 | 3 | 1,938 00 | 1,438 00 | 1,600 00 | 1,238 00 | 675 00 | 400 00 | 550 00 | 400 00 |
| Harrison | 969 | 0 | - | - | - | - | - | - | - | - |
| Hartford | 660 | 2 | 2,080 00 | 1,500 00 | 1,140 00 | 650 00 | 1,400 00 | 1,400 00 | - | - |
| Hartland | 1,115 | 1 | - | - | - | - | 2,500 00 | 11 00 | 1,500 00 | 11 00 |
| Haynesville | 316 | 0 | - | - | - | - | - | - | - | - |
| Hebron | 494 | 2 | 2,600 00 | 650 00 | 2,000 00 | 298 00 | 900 00 | 100 00 | - | - |
| Hermon | 1,183 | 1 | 500 00 | 500 00 | 300 00 | 300 00 | 985 00 | 555 00 | 400 00 | 375 00 |
| Hersey | 190 | 0 | - | - | - | - | - | - | - | - |
| Hiram | 1,015 | 0 | - | - | - | - | - | - | - | - |
| Highland Pl | 67 | 0 | - | - | - | - | - | - | - | - |
| Hodgdon | 1,150 | 0 | - | - | - | - | - | - | - | - |
| Holden | 602 | 0 | - | - | - | - | - | - | - | - |
| Hollis | 1,274 | 4 | 3,239 00 | 2,756 00 | 2,200 00 | 1,717 00 | 1,100 00 | 675 00 | 150 00 | 125 00 |
| Hope | 599 | 0 | - | - | - | - | - | - | - | - |
| Houlton | 4,686 | 20 | 35,808 00 | 9,782 00 | 26,100 00 | 5,654 00 | 30,847 00 | 22,876 00 | 15,300 00 | 10,471 00 |
| Howland | 519 | 1 | 1,800 00 | 25 00 | 1,200 00 | 25 00 | - | - | - | - |
| Hudson | 430 | 0 | - | - | - | - | - | - | - | - |

INSURANCE COMMISSIONER'S REPORT.

| | | | | | | | | | | |
|-----------------------------|--------|----|------------|-----------|------------|-----------|------------|-----------|-----------|-----------|
| Hurricane Isle | 257 | 1 | - | - | - | - | 350 00 | 14 00 | 350 00 | 14 00 |
| Industry | 533 | 0 | - | - | - | - | - | - | - | - |
| Island Falls | 1,063 | 4 | 12,736 00 | 3,245 00 | 5,300 00 | 536 00 | 5,631 00 | 4,131 00 | 500 00 | 373 00 |
| Isle au Haut | 182 | 0 | - | - | - | - | - | - | - | - |
| Islesboro | 923 | 1 | 1,500 00 | 96 00 | 1,000 00 | 96 00 | - | - | - | - |
| Jackman Pl | 352 | 1 | 2,300 00 | 12 00 | 2,300 00 | 12 00 | 400 00 | 8 00 | 400 00 | 8 00 |
| Jackson | 439 | 1 | 1,200 00 | 25 00 | 800 00 | 25 00 | - | - | - | - |
| Jay | 2,758 | 3 | 2,000 00 | 559 00 | 1,650 00 | 759 00 | 150 00 | 225 00 | 300 00 | 225 00 |
| Jefferson | 1,155 | 1 | 200 00 | 200 00 | 100 00 | 100 00 | 275 00 | 275 00 | 100 00 | - |
| Jonesborough | 606 | 2 | 2,500 00 | 2,500 00 | 2,000 00 | 2,000 00 | 2,292 00 | 1,695 00 | 700 00 | 500 00 |
| Jonesport | 2,124 | 1 | 4,000 00 | 3,010 00 | 1,900 00 | 910 00 | - | - | - | - |
| * Katahdin Iron Works | 114 | 1 | - | - | - | - | 500 00 | 10 00 | 500 00 | 10 00 |
| Kenduskeag | 423 | 1 | 1,125 00 | 610 00 | 525 00 | 10 00 | 2,000 00 | 2,000 00 | - | - |
| Kennebunk | 3,228 | 8 | 17,350 00 | 2,442 00 | 13,550 00 | 1,592 00 | 9,835 00 | 3,706 00 | 6,800 00 | 1,551 00 |
| Kennebunkport | 2,123 | 6 | 20,300 00 | 555 00 | 17,400 00 | 240 00 | 1,150 00 | 165 00 | 500 00 | 15 00 |
| Kingfield | 693 | 2 | 1,400 00 | 24 00 | 1,400 00 | 24 00 | 1,100 00 | 6 00 | 1,100 00 | 6 00 |
| Kingman | 936 | 0 | - | - | - | - | - | - | - | - |
| Kingsbury Pl | 106 | 0 | - | - | - | - | - | - | - | - |
| Kittery | 2,872 | 3 | 3,000 00 | 1,200 00 | 2,600 00 | 1,200 00 | 2,800 00 | 815 00 | 1,500 00 | 365 00 |
| Knox | 558 | 2 | 1,000 00 | 16 00 | 700 00 | 16 00 | - | - | - | - |
| Kossuth Pl | 46 | 0 | - | - | - | - | - | - | - | - |
| Lagrange | 574 | 1 | 1,550 00 | 1,550 00 | - | - | 150 00 | 150 00 | - | - |
| Lake View Pl | 173 | 0 | - | - | - | - | - | - | - | - |
| Lakeville Pl | 129 | 0 | - | - | - | - | - | - | - | - |
| Lambert Lake Pl | 113 | 0 | - | - | - | - | - | - | - | - |
| Lamoine | 594 | 0 | - | - | - | - | - | - | - | - |
| Lang Pl | 87 | 0 | - | - | - | - | - | - | - | - |
| Lebanon | 1,335 | 4 | 9,800 00 | 2,009 00 | 7,900 00 | 1,005 00 | 1,250 00 | 925 00 | - | - |
| Lee | 801 | 0 | - | - | - | - | - | - | - | - |
| Leeds | 1,065 | 2 | 5,000 00 | 5,000 00 | 2,500 00 | 2,500 00 | 2,123 00 | 2,123 00 | 800 00 | 590 00 |
| Levant | 789 | 1 | 1,500 00 | 1,500 00 | 1,000 00 | 875 00 | 500 00 | 100 00 | - | - |
| Lewiston | 23,761 | 83 | 173,836 00 | 18,477 00 | 137,081 00 | 17,048 00 | 141,498 00 | 21,894 00 | 75,970 00 | 13,555 00 |
| Lexington Pl | 231 | 0 | - | - | - | - | - | - | - | - |
| Liberty | 787 | 0 | - | - | - | - | - | - | - | - |
| Limerick | 874 | 1 | 3,800 00 | 2,825 00 | 2,900 00 | 1,925 00 | 600 00 | 600 00 | 500 00 | 500 00 |

* Unorganized, Piscataquis County.

† 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 | 1 | \$4,559 00 | \$2,727 00 | \$3,200 00 | \$1,568 00 | \$5,400 00 | \$1,472 00 | \$2,500 00 | \$472 00 |
| Limington..... | 1,091 | 2 | 1,600 00 | 1,600 00 | 975 00 | 975 00 | 600 00 | 200 00 | 300 00 | 200 00 |
| Lincoln..... | 1,731 | 3 | 1,600 00 | 815 00 | 1,300 00 | 515 00 | 200 00 | 200 00 | - | - |
| Lincoln Pl..... | 73 | 2 | 3,255 00 | 2,851 00 | 2,100 00 | 1,896 00 | 600 00 | 560 00 | 260 00 | 177 00 |
| Lincolnvile..... | 1,223 | 4 | 2,150 00 | 1,155 00 | 1,566 00 | 571 00 | 1,310 00 | 553 00 | 500 00 | 43 00 |
| Linneus..... | 834 | 0 | - | - | - | - | - | - | - | - |
| Lisbon..... | 3,603 | 9 | 17,100 00 | 1,252 00 | 8,800 00 | 202 00 | 1,575 00 | 791 00 | 750 00 | 66 00 |
| Litchfield..... | 1,057 | 0 | - | - | - | - | - | - | - | - |
| *Little Squaw Mt..... | 131 | 1 | 1,100 00 | 1,100 00 | 2,000 00 | 1,100 00 | 365 00 | 365 00 | 500 00 | 365 00 |
| Littleton..... | 956 | 0 | - | - | - | - | - | - | - | - |
| Livermore..... | 1,125 | 1 | 200 00 | 200 00 | - | - | 200 00 | 200 00 | - | - |
| Long Island Pl..... | 174 | 0 | - | - | - | - | - | - | - | - |
| Lowell..... | 693 | 3 | 12,710 00 | 6,731 00 | 8,500 00 | 3,481 00 | 4,200 00 | 1,214 00 | 1,100 00 | 714 00 |
| Lowell..... | 300 | 1 | 400 00 | 400 00 | 400 00 | 400 00 | - | - | - | - |
| Lubec..... | 3,005 | 2 | 2,708 00 | 386 00 | 2,000 00 | 386 00 | 1,200 00 | 112 00 | 700 00 | 112 00 |
| Ludlow..... | 394 | 0 | - | - | - | - | - | - | - | - |
| Lyman..... | 687 | 0 | - | - | - | - | - | - | - | - |
| Machias..... | 2,082 | 12 | 45,950 00 | 13,218 00 | 30,100 00 | 8,997 00 | 19,136 00 | 12,929 00 | 11,150 00 | 7,765 00 |
| Machiasport..... | 1,218 | 0 | - | - | - | - | - | - | - | - |
| Macwahoc Pl..... | 153 | 0 | - | - | - | - | - | - | - | - |
| Madawaska..... | 1,698 | 0 | - | - | - | - | - | - | - | - |
| Madison..... | 2,764 | 11 | 21,525 00 | 539 00 | 13,275 00 | 69 00 | 4,450 00 | 140 00 | 2,925 00 | 140 00 |
| Madrid..... | 326 | 0 | - | - | - | - | - | - | - | - |
| Magalloway Pl..... | 77 | 0 | - | - | - | - | - | - | - | - |
| Manchester..... | 518 | 0 | - | - | - | - | - | - | - | - |
| Mapleton..... | 853 | 2 | 2,500 00 | 1,510 00 | 1,000 00 | 10 00 | 1,000 00 | 1,000 00 | - | - |
| Marfville..... | 218 | 0 | - | - | - | - | - | - | - | - |
| Marion..... | 95 | 0 | - | - | - | - | - | - | - | - |
| Marshfield..... | 227 | 0 | - | - | - | - | - | - | - | - |
| Mars Hill..... | 1,183 | 2 | 26,880 00 | 21,808 00 | 16,000 00 | 11,628 00 | 25,388 00 | 15,894 00 | 10,950 00 | 6,891 00 |

INSURANCE COMMISSIONER'S REPORT.

| | | | | | | | | | | | | | | | | | | | | |
|-------------------------|-------|---|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|---|---|---|---|---|---|---|---|---|---|
| Masardis | 438 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Mason | 67 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Matinicus Isle Pl | 184 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Mattawamkeag | 527 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Mattamiscotis | 28 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Maxfield | 115 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Mayfield Pl | 89 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Mechanic Falls | 1,687 | 3 | 7,100 00 | 2,592 00 | 6,060 00 | 92 00 | 1,800 00 | 650 00 | 600 00 | 150 00 | - | - | - | - | - | - | - | - | - | - |
| Meddybemps | 154 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Medford | 282 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Medway | 297 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Mercer | 493 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Merrill Pl | 298 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Mexico | 816 | 5 | 18,950 00 | 12,570 00 | 9,250 00 | 5,118 00 | 39,176 00 | 35,581 00 | 22,000 00 | 21,797 00 | - | - | - | - | - | - | - | - | - | - |
| Milbridge | 1,921 | 4 | 3,600 00 | 2,606 00 | 2,700 00 | 506 00 | 2,850 00 | 1,504 00 | 600 00 | 38 00 | - | - | - | - | - | - | - | - | - | - |
| Milford | 838 | 3 | 3,300 00 | 76 00 | 2,300 00 | 76 00 | 1,400 00 | 85 00 | 1,000 00 | 85 00 | - | - | - | - | - | - | - | - | - | - |
| Millinocket | 1,144 | 6 | 22,000 00 | 9,747 00 | 16,200 00 | 6,587 00 | 5,750 00 | 3,122 00 | 1,200 00 | 747 00 | - | - | - | - | - | - | - | - | - | - |
| Milo | 1,150 | 1 | 400 00 | 400 00 | 225 00 | 225 00 | 150 00 | 150 00 | - | - | - | - | - | - | - | - | - | - | - | - |
| Milton Pl | 202 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Minot | 308 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Monhegan Pl | 94 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Monmouth | 1,236 | 2 | 40,300 00 | 309 00 | 36,619 00 | 309 00 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Monroe | 958 | 5 | 7,000 00 | 2,125 00 | 4,400 00 | 989 00 | 1,375 00 | 1,300 00 | - | - | - | - | - | - | - | - | - | - | - | - |
| Monson | 1,116 | 4 | 10,000 00 | 126 00 | 11,025 00 | 125 00 | 500 00 | 3 00 | 250 00 | 3 00 | - | - | - | - | - | - | - | - | - | - |
| Monticello | 1,332 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Montville | 982 | 2 | 160 00 | 160 00 | - | - | 325 00 | 225 00 | - | - | - | - | - | - | - | - | - | - | - | - |
| Moose River Pl | 239 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Moro Pl | 217 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Morrill | 420 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Moscow | 378 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Mount Chase | 299 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Mount Desert | 1,600 | 3 | 2,600 00 | 201 00 | 2,300 00 | 201 00 | 1,400 00 | 68 00 | 1,400 00 | 68 00 | - | - | - | - | - | - | - | - | - | - |
| Mount Vernon | 906 | 1 | 400 00 | 4 00 | 400 00 | 4 00 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Naples | 813 | 1 | 800 00 | 800 00 | 500 00 | 500 00 | 400 00 | † | - | - | - | - | - | - | - | - | - | - | - | - |
| Nashville Pl | 32 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |

* Unorganized, Piscataquis County.

† Includes insurance on contents.

‡ Damage 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. | |
| Newburgh | 734 | 0 | - | - | - | - | - | - | - | - | - |
| New Canada Pl. | 419 | 0 | - | - | - | - | - | - | - | - | - |
| Newcastle | 1,075 | 1 | \$2,000 00 | \$15 00 | \$2,000 00 | \$15 00 | - | - | - | - | - |
| Newfield | 676 | 0 | - | - | - | - | - | - | - | - | - |
| New Gloucester | 1,162 | 2 | 4,000 00 | 2,052 00 | 2,100 00 | 1,252 00 | \$3,200 00 | \$325 00 | \$2,100 00 | \$75 00 | - |
| New Limerick | 600 | 1 | 200 00 | 13 00 | 200 00 | 13 00 | 400 00 | 19 00 | 400 00 | 19 00 | - |
| Newport | 1,533 | 3 | †132,500 00 | †201 00 | †130,500 00 | 153 00 | - | - | - | - | - |
| New Portland | 913 | 2 | 800 00 | 125 00 | 600 00 | 125 00 | 2,350 00 | 360 00 | 100 00 | 10 00 | - |
| New Sharon | 946 | 1 | 600 00 | 6 00 | 600 00 | 6 00 | - | - | - | - | - |
| New Sweden | 867 | 4 | 5,079 00 | 3,107 00 | 3,310 00 | 1,078 00 | 2,352 00 | 1,867 00 | 1,450 00 | 965 00 | - |
| New Vineyard | 584 | 0 | - | - | - | - | - | - | - | - | - |
| Newry | 286 | 0 | - | - | - | - | - | - | - | - | - |
| Nobleborough | 810 | 1 | 4,000 00 | 4,000 00 | 1,000 00 | 1,000 00 | 8,000 00 | 2,000 00 | - | - | - |
| Norridgewoek | 1,495 | 4 | 4,975 00 | 1,522 00 | 3,900 00 | 922 00 | 2,340 00 | - | - | - | - |
| North Berwick | 1,748 | 5 | 8,500 00 | 1,829 00 | 7,000 00 | 329 00 | 5,150 00 | 1,700 00 | 2,000 00 | 200 00 | - |
| Northfield | 126 | 0 | - | - | - | - | - | - | - | - | - |
| North Haven | 551 | 1 | 50 00 | 50 00 | - | - | - | - | - | - | - |
| Northport | 545 | 0 | - | - | - | - | - | - | - | - | - |
| North Yarmouth | 642 | 3 | 3,700 00 | 63 00 | 2,500 00 | 63 00 | - | - | - | - | - |
| Norway | 2,902 | 7 | 7,100 00 | 463 00 | 6,675 00 | 350 00 | - | - | - | - | - |
| No. 8 Pl | 17 | 0 | - | - | - | - | - | - | - | - | - |
| No. 14 Pl | 77 | 0 | - | - | - | - | - | - | - | - | - |
| No. 21 Pl | 58 | 0 | - | - | - | - | - | - | - | - | - |
| No. 23 Pl | 86 | 0 | - | - | - | - | - | - | - | - | - |
| *No. 17, Range 3 | - | 1 | 1,000 00 | 1,000 00 | - | - | 2,500 00 | 2,500 00 | - | - | - |
| † No. 39 Township | - | 1 | 577 00 | 577 00 | 300 00 | 300 00 | - | - | - | - | - |
| Oakfield | 860 | 0 | - | - | - | - | - | - | - | - | - |
| Oakland | 1,913 | 5 | 3,900 00 | 914 00 | 3,500 00 | 914 00 | 900 00 | 388 00 | 300 00 | 188 00 | - |
| Old Orchard | 964 | 7 | 84,700 00 | 2,339 00 | 66,229 00 | 1,537 00 | 1,550 00 | 425 00 | 650 00 | 225 00 | - |
| Old Town | 5,763 | 13 | †171,044 00 | †8,898 00 | †157,650 00 | †7,902 00 | 4,914 00 | 2,226 00 | 3,200 00 | 1,884 00 | - |

INSURANCE COMMISSIONER'S REPORT.

| | | | | | | | | | | | | |
|------------------------|--------|-----|--------------|------------|--------------|-----------|------------|------------|------------|------------|---|---|
| Orient..... | 208 | 0 | - | - | - | - | - | - | - | - | - | - |
| Orland..... | 1,251 | 3 | 1,500 00 | 1,205 00 | 1,024 00 | 729 00 | 450 00 | 25 00 | - | - | - | - |
| Orneville..... | 325 | 0 | - | - | - | - | - | - | - | - | - | - |
| Orono..... | 3,257 | 8 | 40,600 00 | 33,276 00 | 26,200 00 | 20,676 00 | 10,400 00 | 4,283 00 | 5,400 00 | 1,983 00 | - | - |
| Orrington..... | 1,266 | 2 | 1,600 00 | 87 00 | 800 00 | 12 00 | - | - | - | - | - | - |
| Otis..... | 152 | 0 | - | - | - | - | - | - | - | - | - | - |
| Otisfield..... | 728 | 2 | 1,650 00 | 418 00 | 1,225 00 | 418 00 | 100 00 | 50 00 | 100 00 | 50 00 | - | - |
| Oxbow Pl..... | 153 | 0 | - | - | - | - | - | - | - | - | - | - |
| Oxford..... | 1,331 | 0 | - | - | - | - | - | - | - | - | - | - |
| Palermo..... | 757 | 0 | - | - | - | - | - | - | - | - | - | - |
| Palmyra..... | 915 | 0 | - | - | - | - | - | - | - | - | - | - |
| Paris..... | 3,225 | 9 | 11,550 00 | 1,895 00 | 9,200 00 | 895 00 | 3,700 00 | 495 00 | 2,100 00 | 245 00 | - | - |
| Parkman..... | 718 | 0 | - | - | - | - | - | - | - | - | - | - |
| Parsonsfield..... | 1,131 | 3 | 3,050 00 | 1,213 00 | 2,350 00 | 1,013 00 | 400 00 | 200 00 | - | - | - | - |
| Passadumkeag..... | 409 | 1 | 500 00 | 500 00 | - | - | 150 00 | 150 00 | - | - | - | - |
| Patten..... | 1,172 | 1 | 1,200 00 | 21 00 | 1,200 00 | 21 00 | - | - | - | - | - | - |
| Pembroke..... | 1,652 | 1 | 800 00 | 25 00 | 1,100 00 | - | - | - | - | - | - | - |
| Penobscot..... | 1,156 | 2 | 1,391 00 | 1,094 00 | 1,200 00 | 1,000 00 | - | - | - | - | - | - |
| Perham..... | 580 | 0 | - | - | - | - | - | - | - | - | - | - |
| Perkins..... | 61 | 0 | - | - | - | - | - | - | - | - | - | - |
| Perkins Pl..... | 63 | 0 | - | - | - | - | - | - | - | - | - | - |
| Perry..... | 1,245 | 1 | 250 00 | 250 00 | - | - | 50 00 | 50 00 | - | - | - | - |
| Peru..... | 773 | 2 | 900 00 | 406 00 | 560 00 | 6 00 | 2,800 00 | 2,414 00 | 300 00 | 14 00 | - | - |
| Phillips..... | 1,399 | 1 | 1,400 00 | 27 00 | 1,000 00 | 27 00 | - | - | - | - | - | - |
| Phippsburg..... | 1,254 | 1 | 1,500 00 | 100 00 | 1,000 00 | 100 00 | - | - | - | - | - | - |
| Pittsfield..... | 2,891 | 13 | 32,600 00 | 19,958 00 | 28,900 00 | 18,609 00 | 19,481 00 | 12,915 00 | 15,450 00 | 12,231 00 | - | - |
| Pittston..... | 1,177 | 2 | 1,300 00 | 1,300 00 | 800 00 | 800 00 | 300 00 | 207 00 | 300 00 | 207 00 | - | - |
| Pleasant Ridge Pl..... | 114 | 0 | - | - | - | - | - | - | - | - | - | - |
| Plymouth..... | 658 | 0 | - | - | - | - | - | - | - | - | - | - |
| Poland..... | 1,648 | 2 | 2,500 00 | 1,510 00 | 1,700 00 | 1,010 00 | 400 00 | 200 00 | 300 00 | 200 00 | - | - |
| Portage Lake Pl..... | 241 | 0 | - | - | - | - | - | - | - | - | - | - |
| Porter..... | 866 | 2 | 1,900 00 | 1,900 00 | 1,250 00 | 1,000 00 | 900 00 | 700 00 | 600 00 | 250 00 | - | - |
| Portland..... | 50,145 | 245 | 1,399,796 00 | 115,774 00 | 1,061,205 00 | 99,174 00 | 773,776 00 | 131,746 00 | 619,355 00 | 122,104 00 | - | - |
| Pownal..... | 592 | 1 | 800 00 | 5 00 | 500 00 | 5 00 | - | - | - | - | - | - |
| Prentiss..... | 502 | 0 | - | - | - | - | - | - | - | - | - | - |

* Unorganized, Aroostook County.

† Unorganized, Hancock County.

‡ Includes contents of woolen mill.

TABLE No. 12—Continued.

| | Population 1900. | Number of fires. | BUILDING. | | | | CONTENTS. | | | |
|--------------------|---------------------|---------------------|---------------------|-------------|--------------------|--------------------|---------------------|-------------|--------------------|--------------------|
| | | | Estimated value. | Damage. | Insurance upon. | Insurance paid. | Estimated value. | Damage. | Insurance upon. | Insurance paid. |
| Presque Isle | 3,804 | 13 | \$24,900 00 | \$17,348 00 | \$20,965 00 | \$7,973 00 | \$42,424 00 | \$39,579 00 | \$10,532 00 | \$6,360 00 |
| Princeton | 1,094 | 2 | 1,500 00 | 893 00 | 1,300 00 | 603 00 | 800 00 | 800 00 | 300 00 | 300 00 |
| Prospect | 648 | 4 | 3,800 00 | 3,244 00 | 1,600 00 | 1,244 00 | 1,300 00 | 930 00 | - | - |
| Randolph | 1,677 | 8 | 19,400 00 | 8,398 00 | 13,550 00 | 5,448 00 | 11,400 00 | 6,593 00 | 8,150 00 | 5,078 00 |
| Rangeley | 961 | 3 | 21,550 00 | 5,712 00 | 16,700 00 | 4,864 00 | 12,124 00 | 4,285 00 | 6,900 00 | 2,895 00 |
| Rangeley Pl. | 98 | 0 | - | - | - | - | - | - | - | - |
| Raymond | 823 | 3 | 2,050 00 | 2,050 00 | 1,100 00 | 1,100 00 | 831 00 | 631 00 | 50 00 | 50 00 |
| Readfield | 994 | 4 | 3,300 00 | 30 00 | 2,670 00 | 30 00 | 250 00 | 2 00 | 100 00 | 2 00 |
| Reed Pl. | 399 | 0 | - | - | - | - | - | - | - | - |
| Richmond | 2,049 | 5 | 2,800 00 | 1,035 00 | 1,700 00 | 235 00 | 930 00 | 439 00 | 500 00 | 9 00 |
| Ripley | 449 | 0 | - | - | - | - | - | - | - | - |
| Robbinston | 844 | 2 | 2,286 00 | 2,286 00 | 1,400 00 | 400 00 | 4,082 00 | 4,082 00 | 2,900 00 | 400 00 |
| Rockland | 8,150 | 42 | 144,600 00 | 33,299 00 | 95,250 00 | 23,536 00 | 105,903 00 | 46,040 00 | 69,180 00 | 23,316 00 |
| Rockport | 2,314 | 9 | 7,650 00 | 1,251 00 | 6,089 00 | 1,249 00 | 3,400 00 | 380 00 | 2,700 00 | 380 00 |
| Rome | 420 | 1 | 1,350 00 | 1,350 00 | - | - | - | - | - | - |
| Roque Bluffs | 168 | 0 | - | - | - | - | - | - | - | - |
| Roxbury | 238 | 0 | - | - | - | - | - | - | - | - |
| Rumford | 3,770 | 13 | 2,036,600 00 | 10,158 00 | 32,200 00 | 7,658 00 | 41,850 00 | 18,392 00 | 33,900 00 | 15,384 00 |
| Saco | 6,122 | 18 | 97,700 00 | 6,094 00 | 70,700 00 | 4,218 00 | 48,061 00 | 4,412 00 | 31,650 00 | 1,598 00 |
| Salem | 195 | 0 | - | - | - | - | - | - | - | - |
| Sanford | 6,078 | 14 | *142,663 00 | *3,638 00 | *125,000 00 | *3,540 00 | 24,298 00 | 5,522 00 | 20,625 00 | 5,147 00 |
| Sangerville | 1,294 | 1 | 75 00 | 75 00 | - | - | 50 00 | 50 00 | - | - |
| Scarboro | 1,865 | 3 | 2,889 00 | 2,604 00 | 1,435 00 | 1,150 00 | 488 00 | 488 00 | 425 00 | 425 00 |
| Searsmont | 949 | 0 | - | - | - | - | - | - | - | - |
| Searsport | 1,319 | 3 | 6,892 00 | 2,909 00 | 3,800 00 | 1,317 00 | 2,507 00 | 304 00 | 1,400 00 | 226 00 |
| Sebago | 576 | 0 | - | - | - | - | - | - | - | - |
| Sebec | 593 | 0 | - | - | - | - | - | - | - | - |
| Seboeis Pl. | 96 | 1 | 630 00 | 630 00 | 600 00 | 600 00 | 707 00 | 707 00 | 400 00 | 400 00 |
| Sedgwick | 902 | 0 | - | - | - | - | - | - | - | - |
| Shapleigh | 847 | 1 | 456 00 | 456 00 | 250 00 | 250 00 | 940 00 | 772 00 | 550 00 | 535 00 |

| | | | | | | | | | | | |
|-----------------------|-------|----|------------|-----------|-----------|-----------|------------|-----------|-----------|-----------|---|
| Sherman..... | 980 | 0 | - | - | - | - | - | - | - | - | - |
| Shirley..... | 248 | 1 | 300 00 | 300 00 | - | - | 100 00 | 100 00 | - | - | - |
| Sidney..... | 1,068 | 2 | 3,800 00 | 910 00 | 2,275 00 | 635 00 | 585 00 | 400 00 | 600 00 | 400 00 | - |
| Silver Ridge Pl..... | 168 | 0 | - | - | - | - | - | - | - | - | - |
| Skowhegan..... | 5,180 | 19 | 133,855 00 | 52,594 00 | 89,950 00 | 21,089 00 | 120,342 00 | 54,977 00 | 77,675 00 | 41,223 00 | - |
| Smithfield..... | 449 | 2 | 1,312 00 | 1,312 00 | 900 00 | 450 00 | 1,769 00 | 1,429 00 | 1,050 00 | - | - |
| Smyrna..... | 411 | 1 | 200 00 | 30 00 | - | - | 734 00 | 204 00 | 600 00 | 204 00 | - |
| Solon..... | 996 | 2 | 14,450 00 | 9,001 00 | 8,800 00 | 4,101 00 | 2,600 00 | 759 00 | 700 00 | 423 00 | - |
| Somerville..... | 374 | 0 | - | - | - | - | - | - | - | - | - |
| Sorrento..... | 117 | 0 | - | - | - | - | - | - | - | - | - |
| South Berwick..... | 3,188 | 6 | 4,400 00 | 325 00 | 4,350 00 | 325 00 | 5,488 00 | 701 00 | 4,200 00 | 701 00 | - |
| Southport..... | 527 | 1 | 1,500 00 | 1,425 00 | 1,500 00 | 1,425 00 | - | - | - | - | - |
| South Portland..... | 6,287 | 17 | 25,979 00 | 8,985 00 | 20,000 00 | 6,435 00 | 5,560 00 | 2,725 00 | 4,400 00 | 1,494 00 | - |
| South Thomaston..... | 1,426 | 4 | 3,100 00 | 58 00 | 2,500 00 | 58 00 | 1,750 00 | 34 00 | 1,750 00 | 34 00 | - |
| Springfield..... | 532 | 2 | 2,900 00 | 2,520 00 | 1,800 00 | 1,420 00 | 5,881 00 | 5,081 00 | 1,100 00 | 1,100 00 | - |
| Stacyville Pl..... | 247 | 0 | - | - | - | - | - | - | - | - | - |
| Standish..... | 1,504 | 2 | 1,200 00 | 1,200 00 | 550 00 | 550 00 | 715 00 | 235 00 | 550 00 | 85 00 | - |
| Starks..... | 636 | 2 | 3,300 00 | 1,685 00 | 1,800 00 | 1,185 00 | 1,700 00 | 1,700 00 | - | - | - |
| Stetson..... | 503 | 1 | 800 00 | 23 00 | 800 00 | 23 00 | - | - | - | - | - |
| Steuben..... | 901 | 6 | 7,000 00 | 6,324 00 | 5,100 00 | 3,724 00 | 3,400 00 | 3,400 00 | 2,300 00 | 899 00 | - |
| Stockholm Pl..... | 191 | 1 | 1,000 00 | 1,000 00 | 500 00 | 400 00 | - | - | - | - | - |
| Stockton Springs..... | 872 | 2 | 1,200 00 | 65 00 | 900 00 | 65 00 | 150 00 | 24 00 | 150 00 | 24 00 | - |
| Stoneham..... | 284 | 1 | 998 00 | 998 00 | 800 00 | 800 00 | 1,507 00 | 1,507 00 | 1,000 00 | 1,000 00 | - |
| Stonington..... | 1,648 | 2 | 8,000 00 | 100 00 | 3,000 00 | 100 00 | 10,800 00 | 290 00 | 3,300 00 | 290 00 | - |
| Stow..... | 270 | 0 | - | - | - | - | - | - | - | - | - |
| Strong..... | 637 | 2 | 2,700 00 | 2,225 00 | 1,250 00 | 1,225 00 | 7,600 00 | 7,111 00 | 1,000 00 | 961 00 | - |
| St. Agatha..... | 1,396 | 0 | - | - | - | - | - | - | - | - | - |
| St. Albans..... | 1,037 | 1 | 200 00 | 25 00 | 100 00 | 25 00 | - | - | - | - | - |
| St. Francis Pl..... | 568 | 6 | - | - | - | - | - | - | - | - | - |
| St. George..... | 2,206 | 2 | 868 00 | 868 00 | 300 00 | 300 00 | 1,050 00 | 915 00 | 1,100 00 | 775 00 | - |
| St. John Pl..... | 371 | 1 | 1,572 00 | 1,572 00 | 1,150 00 | 1,150 00 | 3,437 00 | 3,437 00 | 2,350 00 | 2,350 00 | - |
| Sullivan..... | 1,034 | 5 | 10,250 00 | 997 00 | 8,800 00 | 997 00 | 2,151 00 | 1,726 00 | 1,800 00 | 1,575 00 | - |
| Summer..... | 802 | 1 | 150 00 | 13 00 | 150 00 | 13 00 | - | - | - | - | - |
| Surry..... | 900 | 2 | 1,900 00 | 1,900 00 | 1,100 00 | 1,042 00 | 2,350 00 | 2,225 00 | 1,500 00 | 1,483 00 | - |
| Swan's Island..... | 758 | 1 | 75 00 | 75 00 | - | - | - | - | - | - | - |

*Includes contents of shoe factory.

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. |
| Swanville..... | 502 | 0 | - | - | - | - | - | - | - | - |
| Sweden..... | 282 | 0 | - | - | - | - | - | - | - | - |
| Talmage..... | 93 | 0 | - | - | - | - | - | - | - | - |
| Temple..... | 394 | 0 | - | - | - | - | - | - | - | - |
| The Forks Pl..... | 157 | 0 | - | - | - | - | - | - | - | - |
| Thomaston..... | 2,688 | 3 | \$19,600 00 | \$8,217 00 | \$4,600 00 | \$3,021 00 | - | - | - | - |
| Thorndike..... | 497 | 0 | - | - | - | - | - | - | - | - |
| Togus..... | - | 0 | - | - | - | - | - | - | - | - |
| Topsfield..... | 282 | 0 | - | - | - | - | - | - | - | - |
| Topsham..... | 2,097 | 6 | 15,300 00 | 3,862 00 | 13,100 00 | 3,862 00 | \$5,500 00 | \$4,248 00 | \$2,000 00 | \$1,048 00 |
| Tremont..... | 2,010 | 1 | 800 00 | 800 00 | 600 00 | 600 00 | 1,465 00 | 1,325 00 | 1,500 00 | 1,325 00 |
| Trenton..... | 459 | 1 | 2,000 00 | 16 00 | 2,000 00 | 16 00 | - | - | - | - |
| Trescott..... | 463 | 0 | - | - | - | - | - | - | - | - |
| Troy..... | 766 | 0 | - | - | - | - | - | - | - | - |
| Turner..... | 1,842 | 2 | 3,900 00 | 3,007 00 | 2,600 00 | 2,007 00 | 670 00 | 670 00 | 400 00 | 400 00 |
| Union..... | 1,248 | 1 | 500 00 | 27 00 | 500 00 | 27 00 | - | - | - | - |
| Unity..... | 877 | 4 | 18,800 00 | 4,894 00 | 10,450 00 | 1,993 00 | 5,700 00 | 3,388 00 | 1,600 00 | 373 00 |
| Unity Pl..... | 50 | 0 | - | - | - | - | - | - | - | - |
| Upton..... | 242 | 0 | - | - | - | - | - | - | - | - |
| Van Buren..... | 1,878 | 0 | - | - | - | - | - | - | - | - |
| Vanceboro..... | 550 | 2 | 3,550 00 | 935 00 | 2,750 00 | 635 00 | 2,433 00 | 1,342 00 | 2,000 00 | 1,329 00 |
| Vassalboro..... | 2,062 | 3 | 5,000 00 | 5,000 00 | 3,000 00 | - | 2,850 00 | 1,537 00 | 2,350 00 | 37 00 |
| Veazle..... | 555 | 0 | - | - | - | - | - | - | - | - |
| Verona..... | 234 | 0 | - | - | - | - | - | - | - | - |
| Vienna..... | 406 | 0 | - | - | - | - | - | - | - | - |
| Vinalhaven..... | 2,358 | 2 | 1,700 00 | 30 00 | 1,500 00 | 30 00 | 600 00 | 10 00 | 600 00 | 10 00 |
| Wade Pl..... | 271 | 0 | - | - | - | - | - | - | - | - |
| Waite..... | 135 | 0 | - | - | - | - | - | - | - | - |
| Waldo..... | 468 | 0 | - | - | - | - | - | - | - | - |
| Waldoborough..... | 3,145 | 9 | 8,950 00 | 2,888 00 | 6,250 00 | 2,388 00 | 2,200 00 | 409 00 | 1,575 00 | 409 00 |

| | | | | | | | | | | | | | | | | | | | | |
|----------------------|-------|----|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Wales | 436 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Wallgrass Pl | 784 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Waltham | 192 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Warren | 2,069 | 5 | 7,000 00 | 1,076 00 | 5,800 00 | 876 00 | 5,656 00 | 1,204 00 | 4,500 00 | 1,204 00 | 4,500 00 | 400 00 | 400 00 | 1,204 00 | 277 00 | - | - | - | - | - |
| Washburn | 1,225 | 3 | 3,339 00 | 2,939 00 | 2,000 00 | 2,000 00 | 748 00 | 425 00 | 400 00 | 400 00 | 400 00 | 400 00 | 400 00 | 400 00 | 400 00 | 400 00 | 400 00 | 400 00 | 400 00 | 400 00 |
| Washington | 1,019 | 3 | 1,850 00 | 93 00 | 1,850 00 | 93 00 | 604 00 | 13 00 | 600 00 | 13 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 |
| Waterboro | 1,169 | 5 | 2,250 00 | 2,025 00 | 900 00 | 400 00 | 1,200 00 | 1,055 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 |
| Waterford | 917 | 1 | 300 00 | 300 00 | - | - | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 |
| Waterville | 9,477 | 50 | 98,504 00 | 6,026 00 | 83,882 06 | 5,971 00 | 55,011 00 | 10,110 00 | 43,400 00 | 10,049 00 | 43,400 00 | 43,400 00 | 43,400 00 | 43,400 00 | 43,400 00 | 43,400 00 | 43,400 00 | 43,400 00 | 43,400 00 | 43,400 00 |
| Wayne | 707 | 1 | 900 00 | 20 00 | 900 00 | 20 00 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Webster | 1,131 | 2 | 1,800 00 | 40 00 | 1,550 00 | 40 00 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Webster Pl | 124 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Weld | 738 | 2 | 5,500 00 | 5,500 00 | 2,825 00 | 2,825 00 | 4,047 00 | 3,872 00 | 1,775 00 | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 | 1,750 00 |
| Wellington | 413 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Wells | 2,007 | 9 | 9,475 00 | 4,206 00 | 6,700 00 | 3,678 00 | 3,589 00 | 2,675 00 | 1,680 00 | 1,436 00 | 1,436 00 | 1,436 00 | 1,436 00 | 1,436 00 | 1,436 00 | 1,436 00 | 1,436 00 | 1,436 00 | 1,436 00 | 1,436 00 |
| Wesley | 198 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| West Bath | 291 | 1 | 3,000 00 | 3,000 00 | 1,000 00 | 1,000 00 | 75 00 | 25 00 | - | - | - | - | - | - | - | - | - | - | - | - |
| Westbrook | 7,283 | 19 | 39,470 00 | 10,575 00 | 30,600 00 | 7,263 00 | 21,820 00 | 8,941 00 | 5,100 00 | 1,468 00 | 1,468 00 | 1,468 00 | 1,468 00 | 1,468 00 | 1,468 00 | 1,468 00 | 1,468 00 | 1,468 00 | 1,468 00 | 1,468 00 |
| Westfield Pl | 259 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| West Forks Pl | 160 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| West Gardiner | 693 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Westmanland Pl | 100 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Weston | 367 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Westport | 330 | 1 | 3,500 00 | 2,500 00 | 3,000 00 | 2,500 00 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Whitefield | 1,156 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Whiting | 399 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Whitneyville | 424 | 1 | 1,000 00 | 557 00 | 750 00 | 557 00 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Willimantic | 419 | 1 | 200 00 | 200 00 | - | - | 200 00 | 200 00 | - | - | - | - | - | - | - | - | - | - | - | - |
| Williamsburg | 117 | 0 | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Wilton | 1,647 | 4 | 7,900 00 | 2,230 00 | 6,300 00 | 1,930 00 | 600 00 | 430 00 | 600 00 | 430 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 | 600 00 |
| Windham | 1,929 | 4 | 1,425 00 | 1,425 00 | 550 00 | 550 00 | 205 00 | 205 00 | - | - | - | - | - | - | - | - | - | - | - | - |
| Windsor | 782 | 1 | 900 00 | 900 00 | 500 00 | 500 00 | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Winn | 688 | 1 | - | - | - | - | 2,685 00 | 2,342 00 | - | - | - | - | - | - | - | - | - | - | - | - |
| Winslow | 2,277 | 5 | 8,550 00 | 5,108 00 | 7,100 00 | 3,558 00 | 2,267 00 | 1,718 00 | 2,500 00 | 1,500 00 | 1,370 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 | 1,500 00 |
| Winter Harbor | 571 | 1 | 600 00 | 500 00 | 550 00 | 500 00 | 125 00 | 35 00 | 100 00 | 35 00 | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 | 100 00 |

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. |
| Winterport | 1,623 | 5 | \$5,700 00 | \$59 00 | \$3,500 00 | \$59 00 | \$1,500 00 | \$10 00 | \$300 00 | - |
| Winterville Pl. | 124 | 0 | - | - | - | - | - | - | - | - |
| Winthrop | 2,088 | 4 | 2,600 00 | 37 00 | 2,300 00 | 37 00 | 970 00 | 120 00 | 1,100 00 | \$120 00 |
| Wiscasset..... | 1,273 | 1 | 500 00 | 25 00 | 500 00 | 25 00 | - | - | - | - |
| Woodland | 1,096 | 0 | - | - | - | - | - | - | - | - |
| Woodstock | 816 | 1 | 900 00 | 288 00 | 600 00 | 288 00 | - | - | - | - |
| Woodville | 160 | 0 | - | - | - | - | - | - | - | - |
| Woolwich | 880 | 0 | - | - | - | - | - | - | - | - |
| Yarmouth | 2,274 | 2 | 54,400 00 | 4,121 00 | 53,050 00 | 3,371 00 | 5,287 00 | 4,249 00 | 4,500 00 | 4,102 00 |
| York | 2,668 | 2 | *21,747 00 | *17,866 00 | *‡177,900 00 | *16,157 00 | 1,574 00 | 723 00 | 1,650 00 | 693 00 |
| Total | | 1,829 | \$8,073,815 00 | \$1,228,346 00 | \$4,874,762 00 | \$711,543 00 | \$2,885,840 00 | \$979,034 00 | \$1,892,886 00 | \$625,609 00 |

* Includes contents of car barn.

‡ Includes blanket policy.

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

| Property. | Causes of Fires. |
|---|---|
| Alms house | 1 Lightning, 1. |
| Bakeries | 3 Caught from oven, 1; defective flue, 1; overheated oven, 1. |
| Bakeries and dwellings | 7 Overheated oven, 1; unclassified, 1; set by children, 1; sparks from chimney, 1; unknown, 2; boiling over of kettle of fat, 1. |
| Bank and offices | 1 Electric wires, 1. |
| Barber shops | 6 Caught from lamp, 2; unknown, 1; exposure, 3. |
| Bark | 1 Grass fire, 1. |
| Barns and stables | 93 Unknown, 27; ashes, 4; lightning, 26; sparks from locomotive, 3; explosion of lantern, 3; smoking, 2; defective funnel, 1; exposure, 13; spark from chimney, 1; explosion of lamp, 1; overheated stove, 1; incendiary, 3; overheated chimney, 1; fireworks, 2; accidental, 2; overturned lantern, 1; tramps, 1; sparks, 1. |
| Barn and storehouse | 1 Lightning, 1. |
| Barrel and shingle mill | 1 Unknown, 1. |
| Blacksmith shops | 9 Unknown, 5; explosion of lantern, 1; exposure, 1; sparks from chimney, 1; caught from forge, 1. |
| Blacksmith shops and dwellings | 3 Unknown, 2; exposure, 1. |
| Blacksmith and carriage shops | 2 Sparks from chimney, 1; exposure, 1. |
| Boarding houses | 14 Exposure, 1; explosion of lamp, 2; overheated furnace, 1; defective chimney, 2; caught from lamp, 1; spark from match, 1; burning out of chimney, 1; defective flue, 1; overheated stove, 1; smoking, 1; accidental, 1; lightning, 1. |
| Boarding house and barn | 1 Unknown, 1. |
| Boat houses | 2 Boiling over of kettle of tar, 1; incendiary, 1. |
| Boiler houses | 2 Sparks from boiler, 1; unknown, 1. |
| Bottling establishment | 1 Grass fire, 1. |
| Bowling alleys | 2 Ashes, 1; smoking, 1. |
| Box factory | 1 Unknown, 1. |
| Bridges | 3 Unknown, 3. |
| Canning factory | 1 Unknown, 1. |
| Canning factory and storehouse | 1 Overheated stove, 1. |
| Car barns | 3 Spontaneous combustion, 1; lightning, 1; unknown, 1. |
| Carpenter shop | 1 Exposure, 1. |
| Carpenter shop and stable | 1 Children playing with matches, 1. |
| Carpet cleaner | 1 Ashes, 1. |
| Carriage house | 1 Unknown, 1. |
| Carriage shops | 5 Sparks from chimney, 2; caught around chimney, 1; sparks, 1; explosion of lamp, 1. |
| Carriage shop and dwelling | 1 Exposure, 1. |
| Cars | 2 Unknown, 2. |
| Churches | 11 Exposure, 2; lightning, 2; overheated stove, 1; caught from gas jet, 1; overheated furnace, 4; unknown, 1. |
| Cigar manufactories | 2 Unknown, 1; accidental, 1. |
| Cigar store | 1 Exposure, 1. |
| City buildings | 2 Electric wires, 1; burning out of chimney, 1. |
| Clothing stores | 6 Exposure, 3; smoking, 1; lightning, 1; explosion of lamp, 1. |
| Club houses | 3 Sparks, 1; lightning, 2. |
| Club rooms | 2 Unknown, 1; smoking, 1. |
| Coal hoister | 1 Caught from boiler, 1. |
| Coal sheds | 4 Sparks from engine, 1; sparks from chimney, 1; spontaneous combustion, 1; fireworks, 1. |
| College & school buildings | 24 Unknown, 6; overheated chimney, 2; lightning, 4; exposure, 2; sparks, 1; caught from stove, 1; overheated furnace, 2; defective chimney, 2; spark from match, 1; sparks from stove, 1; burning out of chimney, 1; overheated stove, 1. |
| Confectionery store | 1 Exposure, 1. |
| Confectionery and dry goods store | 1 Boiling over of kettle of fat, 1. |

TABLE No. 13—Continued.

| Property. | Causes of Fires. |
|---|--|
| Cooper shops..... 2 | Exposure, 1; Unknown, 1. |
| Cord wood..... 2 | Unclassified, 1; sparks from locomotive, 1. |
| Cotton mills..... 3 | Friction, 1; caught in picker, 2. |
| Court house..... 1 | Exposure, 1. |
| Creameries..... 2 | Defective chimney, 1; spark from locomotive, 1. |
| Crockery store..... 1 | Exposure, 1. |
| Desk warehouse and sail loft..... 1 | Accidental, 1. |
| Dowel and saw mill..... 1 | Caught from chimney, 1. |
| Drug stores..... 4 | Smoking, 1; caught from oil stove, 1; spark from match, 1; explosion of alcohol, 1. |
| Drug store and cigar manufactory..... 1 | Exposure, 1. |
| Drug store and dwelling..... 1 | Spontaneous combustion, 1. |
| Drug store and office..... 1 | Unknown, 1. |
| Dry goods stores..... 2 | Overturned lantern, 1; defective chimney, 1. |
| Dry goods store and hall..... 1 | Unknown, 1. |
| Dry houses..... 3 | Spark from smokestack, 1; caught around furnace, 1; unknown, 1. |
| Dry house and dwelling..... 1 | Caught from boiler, 1. |
| Dwellings..... 1,133 | Defective chimney, 150; unknown, 134; burning out of chimney, 84; sparks from chimney, 37; thawing water pipe, 6; overheated stove, 29; breaking lamp, 2; sparks from stove, 21; ashes, 13; spark from match, 36; joss stick, 2; explosion of lamp, 39; caught from stove, 24; carelessness, 16; overheated chimney, 17; overturned lamp, 29; caught from gas pipe, 1; defective flue, 33; matches, 19; lightning, 54; sparks, 25; caught from gas jet, 5; mice and matches, 2; caught from candle, 6; bonfire, 2; caught from lamp, 29; spontaneous combustion, 4; boiling over of kettle of fat, 3; sparks from fire place, 5; caught from furnace, 2; caught from oil stove, 15; caught from fire place, 14; caught around chimney, 19; burning kerosene, 1; grass fire, 5; smoking, 7; electric wires, 7; overheated flue, 5; caught from stove funnels and pipes, 12; explosion of oil stove, 5; fireworks, 6; earthquake, 1; unclassified, 4; incendiary, 7; overheated steam pipe, 1; caught from oven, 1; fumigating, 1; sparks from locomotive, 5; explosion of acetylene gas, 1; overheated flue, 1; set by child, 2; gas radiator, 1; accidental, 70; caught from alcohol lamp, 1; children playing with matches, 35; overturned oil stove, 2; exposure, 72; explosion of gasoline, 1; explosion of stove, 1; rays of sun on magnifying glass, 1. |
| Dwelling and barber shop..... 1 | Exposure, 1. |
| Dwellings, barns & stables 112 | Burning out of chimney, 4; lightning, 10; sparks from chimney, 2; bonfire, 1; unknown, 40; incendiary, 2; caught from chimney, 2; defective chimney, 21; explosion of lamp, 3; smoking, 2; defective flue, 1; exposure, 10; caught from furnace, 1; carelessness, 1; overturned lamp, 1; thawing water pipe, 1; overturned lantern, 1; sparks, 2; overheated stove funnel, 1; overheated stove, 1; children playing with matches, 2; accidental, 1; sparks from locomotive, 1; caught from stove, 1. |
| Dwelling and carriage house..... 1 | Unknown, 1. |
| Dwelling, hall and stable..... 1 | Defective chimney, 1. |
| Dwelling and office..... 1 | Lightning, 1. |
| Dwellings, sheds & storehouse 3 | Defective chimney, 2; unknown, 1. |
| Electric light plant..... 1 | Unknown, 1. |
| Electric light station & sawmill 1 | Unknown, 1. |
| Engine house..... 1 | Spark from boiler, 1. |

TABLE No. 13—Continued.

| Property. | Causes of Fires. |
|--|---|
| Farm buildings..... 60 | Burning out of chimney, 2; explosion of lantern, 1; unknown, 18; lightning, 5; overturned lantern, 2; defective chimney, 20; set by child, 1; incendiary, 1; caught from stove pipe, 1; caught from chimney, 1; sparks, 1; brush fire, 1; carelessness, 1; exposure, 1; explosion of lamp, 1; children playing with matches, 1; caught from stove, 1; caught from lantern, 1. |
| Fish market..... 1 | Unknown, 1. |
| Forest fire..... 1 | Unknown, 1. |
| Foundry..... 1 | Unknown, 1. |
| Freight houses..... 2 | Spontaneous combustion, 1; lightning, 1. |
| Fruit store..... 1 | Unknown, 1. |
| Furniture stores..... 5 | Defective chimney, 1; spark from match, 1; unknown, 1; spark, 1; exposure, 1. |
| General stores..... 9 | Exposure, 4; lightning, 1; defective chimney, 1; accidental, 1; unknown, 1; electric wires, 1. |
| Grain and feed store..... 1 | Caught from stove pipe, 1. |
| Greenhouses..... 1 | Defective chimney, 1. |
| Grist mills..... 3 | Incendiary, 1; exposure, 1; sparks from locomotive, 1. |
| Grist mill and feed store..... 1 | Exposure, 1. |
| Grocery stores..... 6 | Exposure, 4; unknown, 1; defective chimney, 1. |
| Grocery stores and dwellings..... 5 | Exposure, 2; sparks from stove, 1; carelessness, 1; plumber's furnace, 1. |
| Grocery store and photograph studio..... 1 | Explosion of oil stove, 1. |
| Grocery store and tin shop..... 1 | Exposure, 1. |
| Halls..... 9 | Unknown, 2; exposure, 2; sparks from furnace, 1; caught from lamp, 1; spark from stove, 1; overheated furnace, 1; sparks from match, 1. |
| Handle factory..... 1 | Exposure, 1. |
| Hardware stores..... 4 | Exposure, 3; unknown, 1. |
| Harness shop and dwelling..... 1 | Spark from match, 1. |
| Hotels..... 26 | Match, 1; unknown, 3; caught from alcohol lamp, 1; caught around chimney, 1; caught from stove, 2; exposure, 5; carelessness, 1; explosion of boiler, 1; overturned lamp, 1; explosion of lamp, 1; smoking, 1; caught from lamp, 2; oil coffee heater, 1; overheated boiler, 1; spark from match, 1; defective chimney, 1; accidental, 1; defective flue, 1. |
| Hotel and bakery..... 1 | Defective chimney, 1. |
| Hotels and stables..... 3 | Defective chimney, 1; exposure, 1; caught from lamp, 1. |
| Hotels and stores..... 4 | Exposure, 1; spontaneous combustion, 1; defective chimney, 1; electric wires, 1. |
| Hotel, stores and offices..... 1 | Defective chimney, 1. |
| Ice houses..... 2 | Incendiary, 1; unknown, 1. |
| Ice house & blacksmith shop..... 1 | Sparks, 1. |
| Laundries..... 2 | Unknown, 1; caught from gasolene, 1. |
| Lime kilns..... 1 | Unknown, 1. |
| Lime shed..... 1 | Unclassified, 1. |
| Lumber..... 2 | Spark, 1; exposure, 1. |
| Lumber cooperage and grist mill..... 1 | Unknown, 1. |
| Lumber sheds..... 3 | Incendiary, 1; carelessness, 1; spark, 1. |
| Lunch carts..... 2 | Caught from gasolene tank, 1; explosion of oil stove, 1. |
| Machine shops..... 1 | Exposure, 1. |
| Machine shop, bakery and storehouse..... 1 | Unknown, 1. |
| Machine and carriage shop..... 1 | Caught around boiler, 1. |
| Marble shops..... 2 | Exposure, 1; sparks from locomotive, 1. |
| Mattress factory..... 1 | Unknown, 1. |
| Mills..... 2 | Caught from stove, 1; sparks from boiler, 1. |
| Millinery stores..... 2 | Overheated furnace, 1; unknown, 1. |
| Oakum loft and stable..... 1 | Children playing with matches, 1. |
| Offices..... 12 | Exposure, 7; unclassified, 1; caught from gas jet, 1; unknown, 1; caught around chimney, 1; sparks from chimney, 1. |
| Office and dwelling..... 1 | Exposure, 1. |
| Offices and halls..... 1 | Sparks from stove, 1. |

TABLE No. 13—Continued.

| Property. | Causes of Fires. |
|--|--|
| Office and lumber sheds..... 1 | Unknown, 1. |
| Optical store..... 1 | Electric wires, 1. |
| Paint shops 3 | Explosion of gas, 1; spontaneous combustion, 1; caught from stove funnel, 1. |
| Pawn shop 1 | Incendiary, 1. |
| Photograph studio 1 | Explosion of lantern, 1. |
| Piano 1 | Explosion of lamp, 1. |
| Piggery 1 | Unknown, 1. |
| Planing mills 2 | Unknown, 2. |
| Plumbers shop..... 1 | Explosion of lamp, 1. |
| Poles 1 | Sparks from locomotive, 1. |
| Potato houses..... 17 | Burning out of chimney, 1; caught from stove, 1; unknown, 2; exposure, 12; defective chimney, 1. |
| Printing offices 2 | Exposure, 2. |
| Printing office & opera house. 1 | Electric wires, 1. |
| Provision store and office 1 | Unknown, 1. |
| Pulp mills 3 | Hot box, 2; carelessness, 1. |
| Railroad property..... 7 | Ashes, 1; overheated stove, 1; exposure, 1; electric wire, 1; spontaneous combustion, 2; children playing with matches, 1. |
| Repair shop 1 | Sparks, 1. |
| Restaurant, cigar manufactory and carpenter shop 1 | Unknown, 1. |
| Restaurants and dwellings . . . 6 | Exposure, 2; overheated stove, 2; mice and matches, 1; unknown, 1. |
| Restaurants and saloons..... 4 | Caught from lamp, 1; caught from stove, 1; carelessness, 1; smoking, 1. |
| Sardine factories 3 | Unknown, 2; exposure, 1. |
| Sash and door factory..... 1 | Overheated bearing, 1. |
| Sawmills 16 | Unknown, 8; sparks from engine, 1; overturned lamp, 1; exposure, 2; friction, 2; caught around smoke stack, 1; sparks from smoke stack, 1. |
| Schooner 1 | Caught from stove pipe, 1. |
| Shoe shops 2 | Explosion of oil stove, 1; thawing water pipe, 1. |
| Shoe stores 3 | Exposure, 1; ashes, 1; unknown, 1. |
| Shops 2 | Exposure, 1; caught from arch, 1. |
| Slate works 2 | Sparks, 1; caught around stove pipe, 1. |
| Slaughter house 1 | Unknown, 1. |
| Slaughter house and stable..... 1 | Unknown, 1. |
| Spool mill 1 | Unknown, 1. |
| Spool stock 1 | Exposure, 1. |
| Stable and cigar store..... 1 | Matches, 1. |
| Stock yards 1 | Spark from locomotive, 1. |
| Stores (unclassified) 78 | Exposure, 33; unknown, 13; thawing water pipes, 1; accidental, 4; carelessness, 1; explosion of gasoline, 1; caught from lamp, 4; caught from stove, 4; overheated stove, 1; overturned lamp, 2; caught from oil stove, 1; electric wires, 2; defective chimney, 2; sparks from locomotive, 1; children playing with matches, 1; spontaneous combustion, 1; caught from gas jet, 2; spark from match, 1; defective flue, 2; boiling over of kettle of fat, 1. |
| Stores and dwellings..... 87 | Exposure, 24; unknown, 18; overheated stove, 5; explosion of lamp, 4; smoking, 2; spark from match, 1; sparks, 2; lightning, 1; caught from stove, 3; caught from lamp, 4; caught from stove pipe, 1; defective chimney, 2; explosion of acetylene gas, 1; defective flue, 2; burning out of chimney, 1; ashes, 2; spontaneous combustion, 1; sparks from chimney, 4; boiling over of kettle of fat, 1; overheated furnace, 1; caught from oil stove, 1; carelessness, 1; accidental, 1; caught around furnace, 1; electric wires, 2; thawing water pipe, 1. |
| Stores, dwellings and halls. 4 | Unknown, 2; boiling over of kettle of tar, 1; plumber's torch, 1. |
| Stores, dwellings and stables 5 | Exposure, 1; unknown, 2; defective chimney, 1; caught around chimney, 1. |
| Store and grist mill..... 1 | Explosion of oil stove, 1. |
| Store, grist mill and post office 1 | Smoking, 1. |

TABLE No. 13—Concluded.

| Property. | Causes of Fires. |
|---|--|
| Stores and halls.....12 | Lightning, 1; exposure, 2; carelessness, 1; overheated furnace, 1; defective chimney, 1; unknown, 4; caught from gas jet, 1; ashes, 1. |
| Storehouses.....16 | |
| Storehouse and stable.....1 | Tramps, 1; unknown, 5; exposure, 6; sparks from chimney, 1; ashes, 1; sparks from locomotive, 1; sparks, 1. |
| Store and machine shop.....1 | Unknown, 1. |
| Stores and offices.....14 | Exposure, 1. |
| Stores, offices and club room.....1 | Overheated furnace, 2; exposure, 4; spontaneous combustion, 1; defective chimney, 1; caught from stove, 1; explosion of retort, 1; unknown, 1; caught from oil stove, 1; explosion of soldering pot, 1, overturned oil stove, 1. |
| Stores, offices and dwellings.....4 | Unknown, 1. |
| Stores, offices and halls.....14 | Unknown, 1; exposure, 1; electric wires, 1; overheated stove, 1. |
| Stores and paint shop.....1 | Unknown, 7; exposure, 3; lightning, 2; explosion of lamp, 1; overturned lamp, 1. |
| Stores and post offices.....2 | Exposure, 1. |
| Stores and printing office.....1 | Sparks, 1; explosion of lamp, 1. |
| Stores and stables.....2 | Unknown, 1. |
| Stove store.....1 | Defective flue, 1; sparks from locomotive, 1. |
| Studio.....1 | Exposure, 1. |
| Summer cottages.....18 | Overturned lamp, 1. |
| Tailor shops.....2 | Lightning, 2; grass fire, 1; accidental, 2; sparks from fireplace, 1; unknown, 4; overturned lamp, 1; overheated furnace, 1; overheated stove, 1; defective chimney, 1; caught from oil stove, 1; caught from fireplace, 1; explosion of lamp, 1; caught from lamp, 1. |
| Tanneries.....2 | Overheated stove, 1; defective chimney, 1. |
| Theatres.....2 | Spark, 1; unknown, 1. |
| Tool shed.....1 | Incendiary, 1; lightning, 1. |
| Toothpick factory.....1 | Smoking, 1. |
| Unclassified.....1 | Spark from smoke stack, 1. |
| Undertakers establishments.....3 | Unknown, 1. |
| Variety store.....1 | Overheated stove, 1; exposure, 2. |
| Vehicles.....1 | Unknown, 1. |
| Veneer, case and box factory.....1 | Spark, 1. |
| Wharf and storehouse.....1 | Unknown, 1. |
| Wholesale grocery and confectionery store.....1 | Unknown, 1. |
| Wood sheds.....2 | Spontaneous combustion, 1. |
| Wood working shops.....2 | Unknown, 1; sparks from locomotive, 1. |
| Wood working and grist mill.....1 | Overheated stove, 1; sparks from furnace, 1. |
| Woolen mills.....5 | Sparks from furnace, 1. |
| Work shops.....2 | Unknown, 1; lightning, 1; caught in picker, 1; spark, 1; caught from dryer pipes, 1. |
| | Spontaneous combustion, 1; grass fire, 1. |

TABLE No. 14.
Showing Classes, Value, etc., of Property Destroyed During 1904.

| 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. |
| Almshouses | - | 4 | \$4,000 00 | \$18 00 | \$3,000 00 | \$18 00 | - | - | - | - | - | - |
| Bakeries | 3 | 1 | 2,900 00 | 1,041 00 | 2,200 00 | 841 00 | 1 | 1 | \$2,800 00 | \$1,394 00 | \$1,750 00 | \$1,094 00 |
| Bakeries and dwellings | 4 | - | 4,950 00 | 745 00 | 3,436 00 | 1,230 00 | - | 6 | 5,086 00 | 1,332 00 | 2,350 00 | 665 00 |
| Bank and offices | - | 1 | 15,000 00 | 55 00 | 10,500 00 | 55 00 | - | - | - | - | - | - |
| Barber shops | 2 | - | 476 00 | 476 00 | 300 00 | 276 00 | - | 5 | 1,450 00 | 90 00 | 1,200 00 | 90 00 |
| Bark | - | - | - | - | - | - | - | 1 | 63,986 00 | 9,298 00 | 55,000 00 | 9,025 00 |
| Barns and stables | 32 | 51 | 68,273 00 | 30,996 00 | 40,910 00 | 14,480 00 | 26 | 20 | 28,907 00 | 14,215 00 | 20,350 00 | 5,478 00 |
| Barn and storehouse | 1 | - | 600 00 | 600 00 | 250 00 | 250 00 | - | - | - | - | - | - |
| Barrel and shingle mill | 1 | - | 1,350 00 | 1,350 00 | - | - | - | - | - | - | - | - |
| Blacksmith shops | 4 | 7 | *180,163 00 | *3,925 00 | *144,900 00 | *2,474 00 | 2 | 3 | 3,500 00 | 1,840 00 | 650 00 | 390 00 |
| Blacksmith shop and dwelling | - | 1 | 650 00 | 350 00 | 600 00 | 350 00 | - | 1 | 150 00 | 75 00 | - | - |
| Blacksmith and carriage shops | - | 2 | 3,800 00 | 30 00 | 1,850 00 | 30 00 | - | - | - | - | - | - |
| Boarding houses | 1 | 9 | 40,300 00 | 8,139 00 | 30,900 00 | 6,439 00 | - | 13 | 21,650 00 | 2,843 00 | 16,750 00 | 2,668 00 |
| Boarding house and barn | 1 | - | 1,800 00 | 1,800 00 | 1,350 00 | 1,302 00 | - | 1 | 1,624 00 | 1,347 00 | 1,050 00 | 973 00 |
| Boat houses | 1 | 1 | 1,290 00 | 125 00 | 1,300 00 | 125 00 | 1 | - | 20 00 | 20 00 | 100 00 | 20 00 |
| Boiler houses | 1 | 1 | 450 00 | 160 00 | 225 00 | 10 00 | - | - | - | - | - | - |
| Bottling establishment | 1 | - | 400 00 | 400 00 | - | - | 1 | - | 1,500 00 | 1,500 00 | - | - |
| Bowling alleys | - | - | - | - | - | - | - | 2 | 4,000 00 | 45 00 | 3,000 00 | 45 00 |
| Box factory | 1 | - | 30,000 00 | 30,000 00 | - | - | - | - | - | - | - | - |
| Bridges | 3 | - | 2,629 00 | 2,629 00 | 1,100 00 | 1,100 00 | - | - | - | - | - | - |
| Canning factory | 1 | - | 5,000 00 | 5,000 00 | 3,800 00 | 3,800 00 | - | 1 | 24,680 00 | 20,645 00 | 8,350 00 | 8,350 00 |
| Canning factory and storehouse | 1 | - | 2,000 00 | 2,000 00 | 1,000 00 | 1,000 00 | - | 1 | 9,982 00 | 5,453 00 | 14,250 00 | 5,453 00 |
| Car barns | 1 | 2 | *28,647 00 | *14,204 00 | *183,800 00 | *13,498 00 | - | 1 | 800 00 | 32 00 | 200 00 | 26 00 |
| Carpenter shop | - | - | - | - | - | - | - | 1 | 300 00 | 18 00 | 300 00 | 18 00 |
| Carpenter shop and stable | - | 1 | 115 00 | 35 00 | - | - | - | 1 | 135 00 | 10 00 | - | - |

| | | | | | | | | | | | |
|--|-----|-----|--------------|------------|--------------|------------|----|------------|-----------|------------|-----------|
| Carpet cleaner..... | - | - | - | - | - | - | 1 | 5,000 00 | 40 00 | 1,500 00 | - |
| Carriage house..... | - | 1 | 60 00 | 50 00 | 50 00 | 50 00 | 1 | 25 00 | 20 00 | - | - |
| Carriage shops..... | - | 5 | 5,200 00 | 100 00 | 3,000 00 | 100 00 | 4 | 7,800 00 | 282 00 | 6,590 00 | 282 00 |
| Carriage shop and dwelling..... | 1 | - | 1,200 00 | 1,200 00 | 1,000 00 | 1,000 00 | - | - | - | - | - |
| Cars..... | - | 2 | 905 00 | 249 00 | 850 00 | 166 00 | - | 260 00 | 151 00 | 500 00 | - |
| Churches..... | - | 11 | 62,500 00 | 3,304 00 | 45,700 00 | 2,890 00 | - | 5,800 00 | 800 00 | 1,000 00 | 200 00 |
| Cigar manufactories..... | - | 1 | 4,000 00 | 190 00 | 1,000 00 | 190 00 | - | 7,800 00 | 1,191 00 | 8,000 00 | 1,186 00 |
| Cigar store..... | - | 1 | *6,000 00 | *55 00 | *5,200 00 | - | - | - | - | - | - |
| City buildings..... | - | 2 | 70,000 00 | 890 00 | 45,500 00 | 890 00 | - | - | - | - | - |
| Clothing stores..... | 1 | 3 | 22,500 00 | 807 00 | 16,000 00 | 307 00 | - | 15,500 00 | 1,066 00 | 7,800 00 | 526 00 |
| Club houses..... | - | 3 | 39,000 00 | 232 00 | 37,000 00 | 232 00 | - | - | - | - | - |
| Club rooms..... | - | 1 | 500 00 | 75 00 | 350 00 | 75 00 | - | 1,500 00 | 25 00 | 1,500 00 | 25 00 |
| Coal hoister..... | - | 1 | † | 2,600 00 | - | - | - | - | - | - | - |
| Coal sheds..... | - | 4 | 5,450 00 | 40 00 | 5,000 00 | 30 00 | - | 22,800 00 | 488 00 | 15,000 00 | 488 00 |
| College and school buildings..... | 9 | 14 | 91,350 00 | 39,377 00 | 55,425 00 | 7,041 00 | 6 | 18,230 00 | 16,541 00 | 6,875 00 | 5,296 00 |
| Confectionery store..... | - | 1 | 600 00 | 188 00 | 600 00 | 188 00 | - | 400 00 | 12 00 | 400 00 | 12 00 |
| Confectionery and dry goods store..... | - | 1 | 15,000 00 | 278 00 | 8,000 00 | 278 00 | - | 16,500 00 | 1,809 00 | 10,500 00 | 1,655 00 |
| Cooper shops..... | - | 2 | 237 00 | 237 00 | 100 00 | 100 00 | 1 | 148 00 | 148 00 | 150 00 | 95 00 |
| Cord wood..... | - | - | - | - | - | - | 1 | 1,198 00 | 628 00 | 600 00 | 428 00 |
| Cotton mills..... | - | 2 | 98,000 00 | 62 00 | 88,000 00 | 12 00 | - | 32,500 00 | 751 00 | 20,000 00 | - |
| Court house..... | - | 1 | 30,000 00 | 75 00 | 28,000 00 | 75 00 | - | - | - | - | - |
| Creameries..... | - | 2 | 3,000 00 | 10 00 | 3,000 00 | 10 00 | - | - | - | - | - |
| Crockery store..... | - | - | - | - | - | - | 1 | 500 00 | 43 00 | 500 00 | 43 00 |
| Desk warehouse and sail loft..... | - | - | - | - | - | - | 1 | 4,025 00 | 2,977 00 | 2,500 00 | 2,500 00 |
| Dowel and sawmill..... | 1 | - | 3,000 00 | 3,000 00 | 840 00 | 840 00 | 1 | 1,000 00 | 1,000 00 | 660 00 | 660 00 |
| Drug stores..... | - | 2 | 24,000 00 | 120 00 | 22,500 00 | 120 00 | - | 24,500 00 | 214 00 | 23,500 00 | 214 00 |
| Drug store and cigar factory..... | - | 1 | 1,000 00 | 65 00 | 800 00 | 65 00 | - | 500 00 | 10 00 | 500 00 | 10 00 |
| Drug store and dwelling..... | - | 1 | 4,000 00 | 243 00 | 3,000 00 | 243 00 | - | 1,600 00 | 818 00 | 900 00 | 715 00 |
| Drug store and offices..... | - | 1 | 10,000 00 | 15 00 | 6,500 00 | 15 00 | - | - | - | - | - |
| Dry goods stores..... | - | 1 | 1,200 00 | 1,000 00 | 1,000 00 | 1,000 00 | - | 6,097 00 | 3,766 00 | 5,500 00 | 3,719 00 |
| Dry goods store and hall..... | - | 1 | 10,000 00 | 4,650 00 | 5,000 00 | - | - | 25,729 00 | 21,890 00 | 23,500 00 | 21,890 00 |
| Dry houses..... | - | 3 | 325 00 | 146 00 | †6,000 00 | 18 00 | - | 275 00 | 60 00 | - | - |
| Dwellings..... | 135 | 808 | 1,658,306 00 | 225,548 00 | 1,329,304 00 | 153,593 00 | 68 | 473,453 00 | 91,189 00 | 334,956 00 | 56,896 00 |
| Dwelling and barber shop..... | - | 1 | 1,700 00 | 8 00 | 1,700 00 | 8 00 | - | 375 00 | 40 00 | 375 00 | 40 00 |
| Dwellings, barns and stables..... | 57 | 54 | 194,453 00 | 105,768 00 | 137,041 00 | 66,079 00 | 18 | 79,147 00 | 41,529 00 | 38,835 00 | 20,171 00 |

*Includes contents.

†Includes blanket policy.

‡ Value not ascertained.

TABLE No. 14—Continued.

| Property. | BUILDING. | | | | | CONTENTS. | | | | | | |
|---|-------------|---------------|------------------|-----------|-----------------|-----------------|-------------|---------------|------------------|-----------|-----------------|-----------------|
| | Total loss. | Partial loss. | Estimated value. | Damage. | Insurance upon. | Insurance paid. | Total loss. | Part al loss. | Estimated value. | Damage. | Insurance upon. | Insurance paid. |
| Dwelling and carriage house..... | 1 | - | \$750 00 | \$750 00 | \$300 00 | \$300 00 | - | - | - | - | - | - |
| Dwelling, hall and stable..... | 1 | - | 2,000 00 | 2,000 00 | 1,500 00 | 1,500 00 | - | 1 | \$500 00 | - | \$200 00 | \$40 00 |
| Dwelling and office..... | - | 1 | 2,500 00 | 100 00 | 1,900 00 | 100 00 | - | 1 | 1,000 00 | 18 00 | 500 00 | 18 00 |
| Dwellings, sheds and storehouse..... | 3 | - | 3,700 00 | 3,700 00 | 2,450 00 | 2,200 00 | 1 | 2 | 2,145 00 | 1,479 00 | 700 00 | 350 00 |
| Dry house and dwelling..... | - | 1 | 1,500 00 | 400 00 | 1,250 00 | 400 00 | - | 1 | 500 00 | 100 00 | - | - |
| Electric light plant..... | 1 | - | 1,000 00 | 1,000 00 | 3,000 00 | - | 1 | - | 10,000 00 | 10,000 00 | - | - |
| Electric light station and sawmill..... | 1 | - | 14,000 00 | 14,000 00 | 14,400 00 | 13,920 00 | - | 1 | 10,629 00 | 8,049 00 | 9,600 00 | 8,130 00 |
| Engine house..... | 1 | - | 200 00 | 200 00 | - | - | - | - | - | - | - | - |
| Farm buildings..... | 47 | 12 | 85,185 00 | 70,178 00 | 54,689 00 | 38,022 00 | 21 | 23 | 30,136 00 | 25,936 00 | 8,390 00 | 6,263 00 |
| Fish market..... | - | 1 | 1,500 00 | 208 00 | 1,000 00 | 208 00 | - | 1 | 800 00 | 134 00 | 300 00 | 134 00 |
| Forest fire..... | - | - | - | - | - | - | - | 1 | † | 50 00 | - | - |
| Foundry..... | 1 | - | 1,400 00 | 1,400 00 | 1,000 00 | 1,000 00 | - | - | 1,010 00 | 1,010 00 | 700 00 | 700 00 |
| Freight houses..... | - | 2 | 5,000 00 | 269 00 | 4,000 00 | 22 00 | 1 | - | - | - | - | - |
| Fruit store..... | 1 | - | 400 00 | 52 00 | 300 00 | 52 00 | - | 1 | 400 00 | 91 00 | 200 00 | 91 00 |
| Furniture stores..... | 1 | 3 | 14,300 00 | 2,695 00 | 10,400 00 | 2,395 00 | 1 | 3 | 26,700 00 | 3,890 00 | 18,900 00 | 2,690 00 |
| General stores..... | 4 | 2 | 9,900 00 | 7,315 00 | 5,900 00 | 3,315 00 | 2 | 6 | 23,036 00 | 10,223 00 | 14,200 00 | 5,922 00 |
| Grain and feed store..... | - | 1 | 1,000 00 | 500 00 | 400 00 | 400 00 | - | 1 | 3,328 00 | 1,784 00 | 2,000 00 | 1,784 00 |
| Greenhouses..... | 1 | - | 500 00 | 500 00 | 200 00 | 200 00 | 1 | - | 2,000 00 | 2,000 00 | - | - |
| Grist mills..... | 2 | 1 | *6,129 00 | *2,446 00 | *3,200 00 | *685 00 | 1 | 1 | 3,302 00 | 2,152 00 | 500 00 | 500 00 |
| Grist mill and feed store..... | 1 | - | 5,000 00 | 5,000 00 | 1,500 00 | 1,500 00 | - | 1 | 7,000 00 | 6,000 00 | 1,500 00 | 1,500 00 |
| Grocery stores..... | 1 | 2 | 5,604 00 | 2,674 00 | 3,600 00 | 1,070 00 | 1 | 4 | 5,782 00 | 2,818 00 | 4,750 00 | 1,986 00 |
| Grocery stores and dwellings..... | - | 4 | 10,300 00 | 1,668 00 | 7,000 00 | 1,668 00 | - | 3 | 8,300 00 | 405 00 | 6,400 00 | 405 00 |
| Grocery store and photo studio..... | - | 1 | 1,500 00 | 621 00 | 1,500 00 | 621 00 | - | 1 | 4,115 00 | 1,350 00 | 3,100 00 | 1,196 00 |
| Grocery store and tin shop..... | 1 | - | 800 00 | 800 00 | 350 00 | 350 00 | - | 1 | 1,700 00 | 489 00 | 1,200 00 | 489 00 |
| Halls..... | 3 | 5 | 39,600 00 | 26,497 00 | 27,000 00 | 17,289 00 | 2 | 3 | 3,550 00 | 2,140 00 | 900 00 | 425 00 |
| Handle factory..... | - | - | - | - | - | - | - | 1 | 15,000 00 | 27 00 | 1,500 00 | 27 00 |
| Hardware stores..... | - | 2 | 32,000 00 | 26 00 | 24,500 00 | 26 00 | - | 4 | 45,100 00 | 435 00 | 26,000 00 | 435 00 |
| Harness shop and dwelling..... | - | - | - | - | - | - | - | 1 | 450 00 | 41 00 | 500 00 | 41 00 |
| Hotels..... | 3 | 18 | 254,200 00 | 58,864 00 | 171,729 00 | 39,462 00 | 3 | 16 | 56,719 00 | 18,019 00 | 37,900 00 | 12,167 00 |
| Hotel and bakery..... | - | 1 | 4,000 00 | 424 00 | 2,500 00 | 424 00 | - | 1 | 3,500 00 | 700 00 | 4,500 00 | 700 00 |

| | | | | | | | | | | | | |
|---|----|---|------------|------------|------------|------------|---|---|-----------|-----------|-------------|-----------|
| Hotels and stables | 3 | - | 6,610 00 | 6,610 00 | 5,100 00 | 4,910 00 | 1 | 2 | 2,800 00 | 2,365 00 | 2,000 00 | 1,365 00 |
| Hotels and stores | - | 3 | 53,000 00 | 4,898 00 | 42,000 00 | 4,898 00 | - | 3 | 33,929 00 | 13,030 00 | 24,100 00 | 9,883 00 |
| Hotel, stores and offices | - | 1 | 11,500 00 | 3,750 00 | 8,300 00 | 3,709 00 | - | 1 | 12,000 00 | 4,300 00 | 8,900 00 | 2,463 00 |
| Ice house | - | 1 | 3,500 00 | 2,500 00 | 3,000 00 | 2,500 00 | - | - | - | - | - | - |
| Ice house and blacksmith shop | - | 1 | 2,100 00 | 25 00 | 2,100 00 | 25 00 | - | - | - | - | - | - |
| Laundries | - | 2 | 5,800 00 | 3,540 00 | 4,300 00 | 3,500 00 | - | 2 | 10,250 00 | 7,025 00 | 8,000 00 | 7,000 00 |
| Limekilns | - | 1 | 18,000 00 | 8,196 00 | 3,000 00 | 3,000 00 | - | - | - | - | - | - |
| Lime shed | - | 1 | 350 00 | 200 00 | - | - | - | 1 | 600 00 | 400 00 | - | - |
| Lumber | - | - | - | - | - | - | - | 2 | 18,000 00 | 553 00 | 13,500 00 | 203 00 |
| Lumber cooperage and grist mill | 1 | - | 600 00 | 600 00 | - | - | 1 | - | 2,000 00 | 2,000 00 | - | - |
| Lumber sheds | 1 | 2 | 2,075 00 | 92 00 | 2,000 00 | 17 00 | - | 1 | 1,000 00 | 917 00 | 750 00 | 750 00 |
| Lunch carts | - | 2 | 255 00 | 116 00 | 150 00 | 85 00 | - | - | - | - | - | - |
| Machine shops | - | 1 | 1,000 00 | 20 00 | 1,000 00 | 20 00 | - | 1 | 29 00 | 20 00 | - | - |
| Machine shop, bakery and storehouse | 1 | - | 8,000 00 | 8,000 00 | 3,500 00 | 3,500 00 | - | 1 | 13,200 00 | 12,860 00 | 8,150 00 | 7,369 00 |
| Machine and carriage shop | - | 1 | 2,500 00 | 1,400 00 | 2,200 00 | 1,400 00 | - | 1 | 4,712 00 | 2,645 00 | 2,900 00 | 2,645 00 |
| Marble shops | - | 1 | 200 00 | 50 00 | - | - | - | 2 | 400 00 | 110 00 | 400 00 | 60 00 |
| Mattress factory | - | 1 | 4,000 00 | 120 00 | 1,200 00 | 120 00 | - | 1 | 2,000 00 | 500 00 | 2,300 00 | 476 00 |
| Mills | 2 | - | 900 00 | 900 00 | - | - | 1 | 1 | 3,500 00 | 2,500 00 | - | - |
| Millinery stores | - | 1 | 9,000 00 | 628 00 | 5,000 00 | 628 00 | - | 2 | 15,646 00 | 5,765 00 | 9,800 00 | 5,765 00 |
| Oakum loft and stable | - | 1 | 200 00 | 75 00 | - | - | - | - | - | - | - | - |
| Offices | 1 | 6 | 11,750 00 | 561 00 | 10,242 00 | 511 00 | - | 6 | 5,075 00 | 145 00 | 4,525 00 | 145 00 |
| Office and dwelling | - | 1 | 900 00 | 30 00 | 1,000 00 | 30 00 | - | - | - | - | - | - |
| Offices and halls | - | 1 | 5,000 00 | 3 00 | 5,000 00 | 3 00 | - | - | - | - | - | - |
| Office and lumber sheds | - | 1 | 3,750 00 | 2,899 00 | 3,750 00 | 2,899 00 | - | - | - | - | - | - |
| Optical store | - | 1 | 15,000 00 | 92 00 | 5,000 00 | 92 00 | - | 1 | 3,000 00 | 134 00 | 2,200 00 | 134 00 |
| Paint shops | - | 1 | 1,850 00 | 200 00 | 1,600 00 | 200 00 | - | 3 | 11,200 00 | 1,148 00 | 9,000 00 | 1,148 00 |
| Pawn shop | - | 1 | 4,000 00 | 633 00 | 1,200 00 | 633 00 | - | 1 | 1,800 00 | 1,300 00 | 1,000 00 | - |
| Photograph studio | - | - | - | - | - | - | - | 1 | 800 00 | 3 00 | 500 00 | 3 00 |
| Piano | - | - | - | - | - | - | - | 1 | 150 00 | 75 00 | \$15,000 00 | 75 00 |
| Piggery | - | 1 | 8,718 00 | 6,500 00 | 3,000 00 | 3,000 00 | 1 | - | 1,000 00 | 1,000 00 | - | - |
| Planting mills | - | 2 | *52,522 00 | *42,081 00 | *37,631 00 | *41,336 00 | - | 1 | 5,219 00 | 47 00 | 5,219 00 | 47 00 |
| Plumbers shop | - | 1 | 1,500 00 | 80 00 | 1,000 00 | 80 00 | - | 1 | 2,000 00 | 75 00 | 1,000 00 | 75 00 |
| Poles | - | - | - | - | - | - | 1 | - | 50 00 | 50 00 | - | - |
| Potato houses | 15 | 1 | 20,683 00 | 20,308 00 | 13,000 00 | 12,238 00 | - | 5 | 27,126 00 | 19,850 00 | 19,997 00 | 14,242 00 |
| Printing offices | - | 2 | 41,000 00 | 329 00 | 21,000 00 | 329 00 | - | - | - | - | - | - |

* Includes contents.

† Value not ascertained.

‡ Included in building.

§ Blanket policy.

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. |
| Printing office and opera house..... | - | 1 | \$9,750 00 | \$8,250 00 | \$6,000 00 | \$6,000 00 | - | 1 | \$12,900 00 | \$8,000 00 | \$1,000 00 | \$1,000 00 |
| Provision store and office..... | - | 1 | 600 00 | 200 00 | 400 00 | 200 00 | - | 1 | 1,300 00 | 304 00 | 880 00 | 304 00 |
| Pulp mills..... | - | 3 | 2,100,000 00 | 2,300 00 | - | - | - | 1 | 75,000 00 | 253 00 | - | - |
| Railroad property..... | 3 | 4 | 11,915 00 | 5,654 00 | 8,380 60 | 107 00 | 2 | 23,238 00 | 7,036 00 | 29,100 00 | - | 1,568 00 |
| Repair shop..... | - | 1 | 2,500 00 | 3 00 | 2,000 00 | 3 00 | - | - | - | - | - | - |
| Restaurant, cigar manufactory and carpenter shop..... | - | 1 | 5,000 00 | 494 00 | 2,000 00 | 494 00 | - | 1 | 9,300 00 | 316 00 | 5,300 00 | 216 00 |
| Restaurants and dwellings..... | 1 | 5 | 13,436 00 | 4,274 00 | 10,975 00 | 3,838 00 | 1 | 4,300 00 | 1,688 00 | 2,900 00 | 1,663 00 | |
| Restaurants and saloons..... | - | 4 | 4,006 00 | 150 00 | 3,500 00 | 111 00 | - | 2 | 1,700 00 | 156 00 | 500 00 | - |
| Sardine factories..... | 2 | 1 | *41,219 00 | *39,819 00 | *1254,800 00 | *23,796 00 | 1 | 15,000 00 | 15,000 00 | 6,500 00 | 6,500 00 | |
| Sash and door factory..... | - | 1 | *28,500 00 | *120 00 | *28,500 00 | *40 00 | - | - | - | - | - | - |
| Saw mills..... | 12 | 3 | *64,518 00 | *18,935 00 | *54,500 00 | *8,917 00 | 7 | 41,217 00 | 38,513 00 | 4,800 00 | 3,946 00 | |
| Schooner..... | - | 1 | 30,000 00 | 2,590 00 | 7,000 00 | - | - | - | - | 6 00 | 300 00 | 6 00 |
| Shoe shops..... | - | 1 | *110,000 00 | *1,050 00 | *101,000 00 | *1,034 00 | - | 1 | 450 00 | 275 00 | 5,000 00 | 275 00 |
| Shoe stores..... | - | 3 | 3,650 00 | 270 00 | 2,150 00 | 270 00 | - | 1 | 6,500 00 | 275 00 | 5,000 00 | 275 00 |
| Shops..... | 2 | - | 600 00 | 600 00 | - | - | 1 | 325 00 | 190 00 | - | - | - |
| Slate works..... | - | 2 | 6,000 00 | 36 00 | **8,000 00 | 35 00 | - | - | - | - | - | - |
| Slaughter house..... | 1 | - | 1,145 00 | 1,145 00 | 1,000 00 | 1,000 00 | - | - | - | - | - | - |
| Slaughter house and stable..... | 1 | - | 600 00 | 600 00 | 1,000 00 | 600 00 | - | - | - | - | - | - |
| Spool mill..... | 1 | - | 200 00 | 200 00 | - | - | - | 1 | 1,500 00 | 1,000 00 | 4,000 00 | 4,000 00 |
| Spool stock..... | - | - | - | - | - | - | 1 | 5,000 00 | 5,000 00 | 4,000 00 | 4,000 00 | |
| Stable and cigar store..... | - | 1 | 12,000 00 | 254 00 | 9,700 00 | 254 00 | - | 1 | 1,300 00 | 700 00 | 800 00 | 670 00 |
| Stock yards..... | 1 | - | 15,000 00 | 8,438 00 | 6,667 00 | 5,625 00 | - | - | - | - | - | - |
| Stores (unclassified)..... | 4 | 53 | 231,800 00 | 13,331 00 | 171,350 00 | 10,932 00 | 1 | 174,546 00 | 32,608 00 | 126,069 00 | 28,742 00 | |
| Stores and dwellings..... | 64 | 47 | 217,623 00 | 48,106 00 | 141,980 00 | 33,726 00 | 2 | 147,766 00 | 68,107 00 | 81,562 00 | 41,195 00 | |
| Stores, dwellings and halls..... | - | 4 | 23,500 00 | 2,286 00 | 18,900 00 | 2,286 00 | - | 2 | 18,933 00 | 4,447 00 | 18,450 00 | 4,357 00 |

| | | | | | | | | | | | | |
|---|-----|-------|----------------|----------------|----------------|--------------|-----|-------|----------------|--------------|----------------|--------------|
| Stores, dwellings and stables | 3 | 2 | 4,956 00 | 3,316 00 | 3,750 00 | 1,310 00 | - | 4 | 10,628 00 | 6,169 00 | 5,400 00 | 4,929 00 |
| Stores, offices and dwellings | 1 | 3 | 5,800 00 | 780 00 | 2,400 00 | 279 00 | - | 2 | 1,250 00 | 344 00 | 675 00 | 244 00 |
| Store and grist mill | 1 | - | 4,000 00 | 4,000 00 | 1,000 00 | 1,000 00 | - | 1 | 8,000 00 | 2,000 00 | - | - |
| Store, grist mill and post office | - | 1 | 2,000 00 | 52 00 | 900 00 | 52 00 | - | 1 | 2,500 00 | 75 00 | 2,100 00 | 75 00 |
| Stores and halls | 4 | 7 | 76,508 00 | 55,614 00 | 34,800 00 | 19,814 00 | - | 3 | 98,943 00 | 70,778 00 | 55,000 00 | 50,938 00 |
| Storehouses | 10 | 5 | 14,459 00 | 10,021 00 | 10,550 00 | 6,112 00 | - | 6 | 32,495 00 | 26,582 00 | 15,640 00 | 13,090 00 |
| Storehouse and stable | 1 | - | 577 00 | 577 00 | 300 00 | 300 00 | - | - | - | - | - | - |
| Store and machine shop | - | 1 | 300 00 | 20 00 | 200 00 | 20 00 | - | - | - | - | - | - |
| Stores and offices | 1 | 11 | 85,655 00 | 10,979 00 | 62,200 00 | 10,603 00 | - | 1 | 105,887 00 | 24,208 00 | 55,450 00 | 20,823 00 |
| Stores, offices and club room | - | 1 | 20,000 00 | 1,164 00 | 14,000 00 | 1,164 00 | - | 1 | 14,474 00 | 1,226 00 | 9,850 00 | 1,226 00 |
| Stores, offices and halls | 1 | 12 | 384,500 00 | 46,749 00 | 285,600 00 | 34,525 00 | - | 12 | 330,514 00 | 91,626 00 | 266,163 00 | 89,151 00 |
| Stores and paint shop | - | 1 | 1,000 00 | 186 00 | 800 00 | 186 00 | - | - | - | - | - | - |
| Stores and post offices | 1 | 1 | 1,550 00 | 1,300 00 | 300 00 | 100 00 | - | 2 | 1,225 00 | 875 00 | 1,000 00 | 638 00 |
| Stores and printing office | - | 1 | 6,500 00 | 918 00 | 4,000 00 | 918 00 | - | 1 | 13,953 00 | 3,576 00 | 10,800 00 | 3,521 00 |
| Stores and stables | - | 2 | 13,750 00 | 8,030 00 | 11,000 00 | 30 00 | - | 2 | 7,200 00 | 4,020 00 | 5,700 00 | 20 00 |
| Stove store | - | 1 | 2,000 00 | 30 00 | 1,000 00 | 30 00 | - | 1 | 2,500 00 | 60 00 | 1,000 00 | 60 00 |
| Studio | - | 1 | 30,000 00 | 63 00 | 25,930 00 | 60 00 | - | 1 | 1,500 00 | 14 00 | 500 00 | 14 00 |
| Summer cottages | - | 8 | 16,388 00 | 8,422 00 | 14,029 00 | 5,829 00 | - | 5 | 5,000 00 | 3,253 00 | 3,850 00 | 1,963 00 |
| Tanneries | - | 2 | 21,436 00 | 3,138 00 | 8,944 00 | 429 00 | - | 2 | 16,192 00 | 4,252 00 | 10,500 00 | 494 00 |
| Tailor shops | - | 2 | 25,000 00 | 221 00 | 13,525 00 | 221 00 | - | 1 | 373 00 | 273 00 | 500 00 | 270 00 |
| Theatres | 1 | 1 | 115,000 00 | 15,049 00 | 93,000 00 | 3,049 00 | - | 1 | 2,952 00 | 2,952 00 | 1,200 00 | 1,179 00 |
| Tool shed | - | 1 | 100 00 | 25 00 | - | - | - | 1 | 200 00 | 25 00 | - | - |
| Tooth pick factory | - | 1 | 13,200 00 | 9,450 00 | 4,000 00 | 3,998 00 | - | 1 | 37,751 00 | 34,351 00 | 21,400 00 | 21,392 00 |
| Unclassified | 1 | - | 400 00 | 400 00 | - | - | - | - | - | - | - | - |
| Undertakers establishments | - | - | - | - | - | - | - | 3 | 4,424 00 | 1,057 00 | 3,500 00 | 973 00 |
| Variety store | - | 1 | 3,000 00 | 428 00 | 2,500 00 | 428 00 | - | - | - | - | - | - |
| Vehicles | - | - | - | - | - | - | - | 1 | 125 00 | 7 00 | 125 00 | 7 00 |
| Veneer, case and box factory | 1 | - | 50,000 00 | 50,000 00 | 25,000 00 | - | - | 1 | 15,000 00 | 15,000 00 | 5,000 00 | - |
| Wharf and storehouses | 1 | - | 2,000 00 | 2,000 00 | 2,400 00 | 2,000 00 | - | 1 | 465 00 | 465 00 | 400 00 | 400 00 |
| Wholesale grocery and confectionery store | - | 1 | 100,000 00 | 14,938 00 | 26,000 00 | 14,768 00 | - | 1 | 250,000 00 | 66,126 00 | 202,500 00 | 64,322 00 |
| Wood sheds | 1 | 1 | 2,100 00 | 693 00 | 1,550 00 | 343 00 | - | 2 | 1,594 00 | 867 00 | 1,200 00 | 604 00 |
| Wood working shops | - | 2 | 10,600 00 | 26 00 | 10,600 00 | 26 00 | - | - | - | - | - | - |
| Wood working and grist mill | 1 | - | 1,000 00 | 1,000 00 | - | - | - | 1 | 5,000 00 | 5,000 00 | - | - |
| Woolen mills | - | 5 | *562,885 00 | *2,706 00 | *496,319 00 | *2,213 00 | - | - | - | - | - | - |
| Work shops | - | 2 | 5,075 00 | 2,783 00 | 4,050 00 | 2,783 00 | - | 1 | 8,500 00 | 3,652 00 | 5,150 00 | 3,652 00 |
| Total | 441 | 1,340 | \$8,073,815 00 | \$1,228,346 00 | \$4,874,762 00 | \$711,543 00 | 215 | 1,008 | \$2,885,840 00 | \$979,034 00 | \$1,892,886 00 | \$625,609 00 |

* Includes contents.

† Includes blanket policy.

** Includes insurance on contents.

TABLE No. 15.

Causes of Fires in Maine During the Year 1904.

| Causes of Fires. | Number of fires. | Total loss. | Partial loss. | Estimated value of property. | Damage. |
|--|------------------|-------------|---------------|------------------------------|----------------|
| Accidental | 93 | 1 | 92 | \$291,842 00 | \$14,570 00 |
| Ashes | 25 | 23 | 2 | 56,690 00 | 3,995 00 |
| Boiling over of kettle of fat | 7 | - | 7 | 65,981 00 | 9,957 00 |
| Boiling over of kettle of tar | 2 | - | 2 | 4,200 00 | 104 00 |
| Bonfires | 3 | - | 3 | 14,536 00 | 1,382 00 |
| Brush and grass fires | 10 | 4 | 6 | 71,096 00 | 12,590 00 |
| Burning out of chimney | 95 | 2 | 93 | 232,842 00 | 18,451 00 |
| Carelessness | 27 | 1 | 26 | 289,992 00 | 47,363 00 |
| Caught from alcohol lamp | 2 | - | 2 | 10,500 00 | 31 00 |
| Caught from boiler | 5 | 1 | 4 | 21,687 00 | 7,640 00 |
| Caught from candle | 6 | - | 6 | 11,400 00 | 116 00 |
| Caught from dryer pipes | 1 | - | 1 | 145,000 00 | 50 00 |
| Caught from fire place | 21 | - | 21 | 62,900 00 | 1,043 00 |
| Caught from forge | 1 | - | 1 | 4,500 00 | 174 00 |
| Caught from furnace | 5 | - | 5 | 40,700 00 | 18,865 00 |
| Caught from gas jet | 12 | - | 12 | 71,400 00 | 1,313 00 |
| Caught from gasoline | 4 | - | 4 | 5,290 00 | 2,676 00 |
| Caught from lamps and lanterns | 47 | 1 | 46 | 126,872 00 | 10,408 00 |
| Caught from oil stoves | 21 | 2 | 19 | 57,668 00 | 3,839 00 |
| Caught from ovens | 2 | - | 2 | 2,500 00 | 59 00 |
| Caught from stoves | 42 | 5 | 37 | 95,833 00 | 36,560 00 |
| Caught from stove funnels and pipes | 12 | - | 12 | 49,228 00 | 6,301 00 |
| Caught in picker | 3 | - | 3 | 168,000 00 | 1,061 00 |
| Children playing with fire and matches | 46 | 2 | 44 | 104,725 00 | 17,841 00 |
| Defective chimneys and flues | 292 | 37 | 255 | 685,893 00 | 283,400 00 |
| Electric wires | 19 | - | 19 | 203,597 00 | 33,006 00 |
| Explosion of acetylene gas | 2 | 2 | - | 13,800 00 | 13,800 00 |
| Explosion of alcohol | 1 | - | 1 | 28,000 00 | 158 00 |
| Explosion of boiler | 1 | - | 1 | 3,000 00 | 100 00 |
| Explosion of gas | 1 | - | 1 | 8,000 00 | 33 00 |
| Explosion of lamps and lanterns | 64 | 4 | 60 | 188,477 00 | 40,824 00 |
| Explosion of oil stove | 9 | - | 9 | 30,479 00 | 11,265 00 |
| Explosion of soldering pot | 4 | - | 4 | 35,500 00 | 1,121 00 |
| Fireworks | 9 | - | 9 | 8,846 00 | 2,693 00 |
| Hot box (friction) | 6 | - | 6 | 2,076,000 00 | 3,367 00 |
| Incendary | 20 | 8 | 12 | 62,966 00 | 32,635 00 |
| Lightning | 119 | 8 | 111 | 464,057 00 | 30,230 00 |
| Mice and matches | 3 | - | 3 | 11,350 00 | 1,772 00 |
| Overheated chimneys and flues | 29 | 2 | 27 | 75,255 00 | 8,817 00 |
| Overheated furnace | 14 | - | 14 | 218,407 00 | 67,504 00 |
| Overheated oven | 2 | - | 2 | 16,300 00 | 2,634 00 |
| Overheated steam pipe | 1 | - | 1 | 2,500 00 | 42 00 |
| Overheated stoves | 49 | 5 | 44 | 146,639 00 | 34,924 00 |
| Overtured lamps and lanterns | 42 | 2 | 40 | 125,793 00 | 18,303 00 |
| Rays of sun on magnifying glasses | 1 | - | 1 | 500 00 | 3 00 |
| Smoking | 22 | 1 | 21 | 35,910 00 | 3,389 00 |
| Sparks | 45 | 1 | 44 | 241,161 00 | 3,989 00 |
| Sparks from boiler engine | 5 | 1 | 4 | 19,650 00 | 2,281 00 |
| Sparks from chimneys and smokestacks | 56 | 5 | 51 | 129,911 00 | 64,010 00 |
| Sparks from locomotives | 20 | 3 | 17 | 50,032 00 | 15,907 00 |
| Sparks from matches | 66 | - | 66 | 207,750 00 | 3,750 00 |
| Sparks from stoves and furnaces | 28 | 2 | 26 | 51,828 00 | 9,774 00 |
| Spontaneous combustion | 17 | - | 17 | 599,320 00 | 113,846 00 |
| Thawing water pipes | 9 | - | 9 | 130,030 00 | 1,459 00 |
| Tramps | 2 | 2 | - | 644 00 | 644 00 |
| Unclassified | 9 | 1 | 8 | 20,000 00 | 1,891 00 |
| Unknown | 370 | 101 | 269 | 3,062,768 00 | 1,182,905 00 |
| Total | 1,829 | 227 | 1,602 | \$10,959,655 00 | \$2,207,380 00 |

TABLE No. 16.
Capital, Assets, Liabilities, Surplus, Income and Disbursements December 31, 1904.

| COMPANIES. | Cash capital. | Admitted assets. | Liabilities. | Surplus to policy holders. | Income. | Disbursements |
|-----------------------------------|----------------|--------------------|--------------------|----------------------------|------------------|------------------|
| MAINE COMPANY. | | | | | | |
| Union Mutual | - | \$11,063,826 77 | \$10,436,290 70 | \$627,536 07 | \$2,580,840 81 | \$1,882,102 64 |
| COMPANIES OF OTHER STATES. | | | | | | |
| Ætna..... | \$2,000,000 00 | \$73,636,178 81 | \$67,140,538 16 | \$6,555,640 65 | \$15,931,556 76 | \$10,758,855 96 |
| Connecticut General | 150,000 00 | 5,414,370 99 | 4,946,783 48 | 467,587 49 | 1,156,372 50 | 753,285 17 |
| Connecticut Mutual | - | 65,209,587 05 | 60,383,864 89 | 4,825,722 16 | 8,369,993 39 | 8,660,146 68 |
| Equitable..... | 100,000 00 | 411,092,481 84 | 332,048,420 53 | 79,044,061 31 | 79,076,695 85 | 51,968,651 45 |
| Fidelity Mutual..... | - | 7,468,388 58 | 6,424,734 61 | 983,653 97 | 4,035,794 67 | 2,575,375 92 |
| Home | 125,000 00 | 16,606,229 07 | 16,481,229 07 | 125,000 00 | 3,722,680 46 | 2,517,417 19 |
| Manhattan | 100,000 00 | 18,443,389 31 | 16,583,205 18 | 1,860,184 13 | 3,557,916 52 | 2,898,009 36 |
| Massachusetts Mutual | - | 36,989,872 22 | 33,707,362 54 | 3,282,509 68 | 8,095,950 78 | 5,020,833 99 |
| Metropolitan..... | 2,000,000 00 | 127,666,219 24 | 112,830,999 25 | 14,835,219 99 | 55,985,756 91 | 36,434,245 94 |
| Mutual..... | - | 440,978,371 16 | 440,978,371 16 | - | 81,002,984 57 | 51,382,731 44 |
| Mutual Benefit..... | - | 93,093,195 06 | 85,807,036 82 | 7,286,158 24 | 17,847,766 54 | 12,648,025 61 |
| Mutual Reserve | - | 5,777,373 99 | 5,400,705 71 | 376,668 28 | 4,893,708 60 | 4,754,213 65 |
| National..... | - | 31,287,568 02 | 27,847,405 27 | 3,440,152 75 | 6,895,013 54 | 3,962,417 66 |
| New England Mutual..... | - | 33,324,422 73 | 34,638,296 48 | 3,686,126 25 | 7,048,841 15 | 4,761,314 38 |
| New York | - | 390,660,260 35 | 390,660,260 35 | - | 96,891,272 32 | 59,831,728 97 |
| Northwestern Mutual | - | 194,777,433 29 | 186,500,654 53 | 8,276,778 76 | 36,711,149 57 | 21,903,183 97 |
| Penn Mutual | - | 68,243,602 11 | 64,012,340 89 | 4,231,261 22 | 16,775,501 58 | 9,640,220 77 |
| Phoenix Mutual | - | 18,473,276 00 | 17,670,688 00 | 801,588 00 | 4,084,071 23 | 2,652,454 33 |
| Provident Life & Trust..... | 1,000,000 00 | 55,320,062 72 | 47,181,012 75 | 8,139,049 97 | 9,300,843 10 | 5,788,655 72 |
| Provident Savings..... | 100,000 00 | 7,784,476 26 | 7,134,836 15 | 649,640 11 | 4,371,721 53 | 3,583,087 59 |
| Prudential..... | 2,000,000 00 | 88,511,954 66 | 75,191,506 04 | 13,320,448 62 | 44,729,108 34 | 29,893,541 33 |
| Reliance | 1,000,000 00 | 1,964,773 31 | 222,694 27 | 1,742,079 04 | 282,694 45 | 281,578 54 |
| Security Mutual..... | - | 3,069,340 43 | 2,563,513 87 | 505,821 56 | 2,316,824 47 | 1,277,248 12 |
| State Mutual | - | 25,395,177 72 | 22,856,169 00 | 2,539,008 72 | 5,182,628 86 | 3,168,173 73 |
| Travelers | - | 35,552,978 32 | 33,335,627 58 | 1,717,350 74 | 6,876,683 67 | 3,862,096 54 |
| Union Central..... | 100,000 00 | 43,471,469 74 | 36,459,222 62 | 7,012,247 12 | 9,951,890 43 | 5,078,364 51 |
| United States..... | 440,000 00 | 9,035,626 73 | 8,420,921 64 | 614,705 09 | 1,960,288 71 | 1,815,783 10 |
| Washington | 500,000 00 | 17,486,444 20 | 16,911,128 20 | 575,316 00 | 4,053,562 50 | 3,564,931 98 |
| Total | \$9,615,000 00 | \$2,331,733,513 91 | \$2,154,839,534 04 | \$176,893,979 85 | \$541,059,173 19 | \$351,436,523 60 |
| Aggregate | \$9,615,000 00 | \$2,342,797,340 68 | \$2,165,275,824 74 | \$177,521,515 92 | \$543,640,014 10 | \$353,318,626 24 |

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 17.
Income During 1904.

| COMPANIES. | PREMIUMS. | | Consideration for supplementary contracts. | Interest and rents. | All other. | Total income. |
|-----------------------------------|-----------------|------------------|---|------------------------|----------------|------------------|
| | New. | Renewal. | | | | |
| MAINE COMPANY. | | | | | | |
| Union Mutual..... | \$401,912 03 | \$1,752,538 48 | \$1,770 00 | \$422,820 61 | \$1,799 79 | \$2,580,840 91 |
| COMPANIES OF OTHER STATES. | | | | | | |
| Etna..... | \$1,505,766 94 | \$7,964,670 90 | \$25,771 52 | \$3,061,096 69 | \$3,374,250 71 | \$15,931,556 76 |
| Connecticut General..... | 181,321 59 | 733,024 30 | 5,000 00 | 235,073 03 | 1,953 67 | 1,156,372 59 |
| Connecticut Mutual..... | 542,467 06 | 4,868,910 38 | - | 2,958,582 95 | 33 00 | 8,369,993 39 |
| Equitable..... | 12,825,427 67 | 49,818,409 07 | 191,664 00 | 15,877,119 11 | 364,076 10 | 79,076,695 95 |
| Fidelity Mutual..... | 698,368 21 | 2,806,606 92 | 39,174 90 | 328,725 67 | 163,918 97 | 4,035,794 67 |
| Home..... | 703,858 69 | 2,312,034 92 | 22,139 00 | 683,703 55 | 944 30 | 3,722,680 46 |
| Manhattan..... | 523,469 69 | 2,035,592 07 | - | 913,157 90 | 85,696 86 | 3,557,916 52 |
| Massachusetts Mutual..... | 914,689 75 | 5,579,751 25 | 93,531 78 | 1,502,069 09 | 5,908 91 | 8,095,950 78 |
| Metropolitan..... | 7,137,642 67 | 43,671,281 30 | 28,990 00 | 5,047,995 66 | 99,847 28 | 55,985,756 91 |
| Mutual..... | 14,676,651 60 | 48,255,445 50 | 501,093 19 | 17,569,794 28 | - | 81,002,984 57 |
| Mutual Benefit..... | 2,354,380 26 | 11,348,450 48 | - | 4,130,238 15 | 14,697 65 | 17,847,766 54 |
| Mutual Reserve..... | 545,396 15 | 3,935,311 89 | - | 401,501 92 | 11,498 64 | 4,893,708 60 |
| National..... | 1,182,944 32 | 4,311,464 34 | 17,516 50 | 1,383,088 38 | - | 6,895,013 54 |
| New England Mutual..... | 793,477 91 | 4,545,749 30 | 67,808 00 | 1,631,708 75 | 10,097 19 | 7,048,841 15 |
| New York..... | 16,133,823 26 | 64,422,754 34 | 538,945 14 | 15,291,016 64 | 504,733 04 | 96,891,272 32 |
| Northwestern Mutual..... | 3,955,365 65 | 24,085,374 00 | 255,599 00 | 8,333,810 52 | 81,000 40 | 36,711,149 57 |
| Penn Mutual..... | 2,860,191 71 | 10,458,392 51 | 352,262 98 | 3,005,535 44 | 99,118 94 | 16,775,501 58 |
| Phoenix Mutual..... | 597,858 55 | 2,607,167 78 | 5,675 00 | 852,574 79 | 20,795 11 | 4,084,071 23 |
| Provident Life & Trust..... | 958,148 64 | 5,735,377 36 | 20,278 66 | 2,313,089 39 | 273,949 05 | 9,300,843 10 |
| Provident Savings..... | 733,719 02 | 2,925,578 85 | 26,979 30 | 445,820 72 | 239,623 64 | 4,371,721 53 |
| Prudential..... | 8,475,757 39 | 32,679,939 94 | 98,144 49 | 3,447,611 77 | 27,654 75 | 44,729,108 34 |
| Reliance..... | 135,938 55 | 31,296 01 | - | 65,003 12 | 446 77 | 232,594 45 |
| Security Mutual..... | 374,986 86 | 1,077,298 41 | 23,569 50 | 93,561 41 | 747,408 29 | 2,316,824 47 |
| State Mutual..... | 605,390 84 | 3,473,488 94 | 11,216 65 | 1,069,271 30 | 23,261 13 | 5,182,628 86 |
| Travelers..... | 861,452 64 | 3,979,059 20 | 376,005 00 | 1,628,653 26 | 31,513 57 | 6,876,683 67 |
| Union Central..... | 1,471,641 74 | 5,993,212 89 | 124,980 00 | 2,362,055 80 | - | 9,951,890 43 |
| United States..... | 198,799 57 | 1,212,315 30 | 52,647 00 | 448,209 07 | 48,317 77 | 1,960,288 71 |
| Washington..... | 565,860 57 | 2,167,555 44 | 7,400 00 | 896,301 42 | 417,445 07 | 4,053,562 50 |
| Total..... | \$82,514,797 50 | \$353,034,423 59 | \$2,886,391 61 | \$35,975,369 68 | \$6,648,190 81 | \$541,059,173 19 |
| Aggregate..... | \$82,916,709 53 | \$354,786,962 07 | \$2,888,161 61 | \$36,398,190 29 | \$6,649,990 60 | \$543,640,014 10 |

TABLE No. 18.
Disbursements During 1904.

| 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 | \$795,050 70 | \$1,847 08 | \$146,339 37 | \$106,895 46 | \$327,142 63 | \$218,967 09 | \$56,056 51 | \$229,803 80 | \$1,882,102 64 |
| COMPANIES OF OTHER STATES. | | | | | | | | | |
| Aetna..... | \$4,418,457 30 | \$1,276 79 | \$544,922 77 | \$724,023 92 | \$1,097,478 26 | \$367,686 33 | \$354,938 04 | \$3,250,072 55 | \$10,758,855 96 |
| Connecticut General | 338,750 90 | 644 98 | 99,131 80 | 41,437 06 | 112,133 92 | 63,113 56 | 15,669 11 | 82,403 84 | 753,285 17 |
| Connecticut Mutual | 5,417,362 40 | 13,437 92 | 652,040 07 | 1,151,427 43 | 369,620 00 | 228,857 53 | 387,279 47 | 440,121 86 | 8,660,146 68 |
| Equitable..... | 21,053,064 43 | 980,349 94 | 8,353,730 42 | 6,001,902 51 | 8,350,452 71 | 2,704,473 25 | 1,073,161 17 | 3,451,517 02 | 51,968,651 45 |
| Fidelity Mutual..... | 1,144,812 77 | 1,028 46 | 84,693 53 | 47,028 32 | 566,282 32 | 356,550 47 | 79,488 25 | 295,491 80 | 2,575,375 92 |
| Home | 1,123,784 97 | 35,086 32 | 194,143 52 | 248,950 65 | 413,016 67 | 298,661 80 | 58,888 54 | 144,884 72 | 2,517,417 19 |
| Manhattan..... | 1,356,877 75 | 10,315 36 | 333,109 71 | 124,926 36 | 392,417 77 | 286,542 64 | 96,219 45 | 297,600 32 | 2,898,009 36 |
| Massachusetts Mutual | 2,141,207 86 | - | 482,487 58 | 941,826 59 | 747,358 48 | 313,495 83 | 115,885 98 | 278,571 67 | 5,020,833 99 |
| Metropolitan | 14,950,107 02 | 74,773 25 | 630,900 87 | 576,797 95 | 9,538,687 07 | 6,337,094 45 | 881,582 91 | 3,144,302 42 | 36,434,245 94 |
| Mutual..... | 25,672,229 33 | 2,389,114 07 | 3,748,724 56 | 2,674,206 87 | 8,546,165 25 | 3,671,990 53 | 1,138,662 74 | 3,541,638 09 | 51,382,731 44 |
| Mutual Benefit..... | 6,375,152 83 | 120,694 45 | 1,428,022 92 | 1,920,774 55 | 1,408,653 03 | 549,400 05 | 453,913 47 | 391,414 31 | 12,648,025 61 |
| Mutual Reserve..... | 2,708,671 06 | 75 00 | 113,153 91 | 86,582 52 | 412,063 37 | 465,753 94 | 69,694 02 | 898,219 83 | 4,754,213 65 |
| National | 1,577,602 78 | 126,224 39 | 531,526 92 | 191,327 06 | 782,378 19 | 318,262 59 | 136,604 36 | 298,491 37 | 3,962,417 66 |
| New England Mutual..... | 2,350,056 80 | - | 507,866 09 | 579,423 03 | 615,674 79 | 316,550 29 | 130,156 59 | 261,986 79 | 4,761,314 38 |
| New York | 24,785,873 51 | 1,723,160 22 | 7,790,058 09 | 5,989,491 00 | 10,090,933 15 | 4,712,116 43 | 1,119,390 36 | 3,620,705 41 | 59,831,728 97 |
| Northwestern Mutual | 8,274,403 83 | 50,896 88 | 3,015,268 39 | 5,340,482 53 | 3,094,046 18 | 700,761 93 | 700,654 08 | 726,670 15 | 21,903,183 97 |
| Penn Mutual | 4,281,631 75 | 200,133 86 | 938,483 18 | 880,546 64 | 1,772,429 57 | 479,925 82 | 398,536 25 | 688,533 70 | 9,640,220 77 |
| Phoenix Mutual | 1,214,199 69 | 9,974 64 | 288,855 67 | 283,448 63 | 399,492 27 | 198,245 32 | 94,783 38 | 163,544 73 | 2,662,454 33 |
| Provident Life & Trust | 3,082,288 92 | 74,590 35 | 469,585 91 | 873,621 68 | 581,502 42 | 344,955 55 | 113,315 20 | 248,795 69 | 5,788,655 72 |
| Provident Savings | 1,455,171 38 | 15,782 40 | 240,103 17 | 173,879 35 | 517,590 93 | 464,074 56 | 107,000 24 | 609,435 56 | 3,583,037 59 |
| Prudential..... | 11,307,673 01 | 47,650 61 | 1,254,486 08 | 885,589 07 | 7,829,674 98 | 4,833,576 00 | 838,029 56 | 2,896,862 02 | 29,893,541 33 |
| Reliance | 6,000 00 | - | 334 41 | 77,576 51 | 334 41 | 90,444 91 | 3,067 04 | 104,155 67 | 281,578 64 |
| Security Mutual | 455,210 40 | 218 00 | 19,758 08 | 9,022 96 | 346,268 14 | 244,685 75 | 27,038 53 | 175,046 26 | 1,277,248 12 |
| State Mutual | 1,206,560 29 | - | 467,633 88 | 511,401 25 | 483,142 69 | 175,502 58 | 91,829 31 | 232,101 73 | 3,168,173 73 |
| Travelers..... | 2,214,175 78 | 20,967 90 | 245,573 29 | 986 01 | 627,408 08 | 191,164 79 | 80,514 38 | 481,306 31 | 3,562,096 54 |
| Union Central..... | 2,165,346 34 | 21,229 01 | 269,777 45 | 554,365 10 | 985,256 43 | 270,695 22 | 138,748 03 | 672,946 93 | 5,078,364 51 |
| United States | 847,192 75 | 19,241 50 | 235,778 06 | 139,892 32 | 199,860 94 | 152,519 70 | 36,298 84 | 184,998 99 | 1,815,783 10 |
| Washington | 1,955,004 53 | 45,624 74 | 267,200 53 | 145,130 20 | 346,321 04 | 373,959 71 | 110,835 64 | 320,655 59 | 3,564,931 98 |
| Total | \$153,878,870 68 | \$5,982,491 04 | \$33,207,018 45 | \$31,398,825 97 | \$60,703,985 16 | \$29,511,061 53 | \$8,852,185 44 | \$27,902,085 33 | \$351,436,523 60 |
| Aggregate | \$154,673,921 38 | \$5,984,338 12 | \$33,353,357 82 | \$31,505,721 43 | \$61,031,127 79 | \$29,730,028 62 | \$8,908,241 95 | \$28,131,889 13 | \$353,318,626 24 |

TABLE No. 19.
Assets December 31, 1904.

| 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..... | \$1,262,302 57 | \$1,231,666 76 | \$688,459 51 | \$204,842 06 | \$137,459 27 | \$6,788,472 24 | \$70,977 11 | \$5,413 41 |
| COMPANIES OF OTHER STATES. | | | | | | | | |
| Aetna..... | \$633,164 74 | \$32,686,317 72 | \$1,051,394 62 | \$3,553,880 50 | \$337,623 58 | \$24,490,386 90 | \$7,076,623 30 | \$55,145 57 |
| Connecticut General..... | 47,481 18 | 2,869,360 33 | - | 406,672 63 | 38,208 36 | 1,634,554 77 | 137,739 56 | 693 34 |
| Connecticut Mutual..... | 10,594,829 03 | 24,752,965 08 | 30,000 00 | 178,800 00 | 512,020 08 | 25,685,116 01 | 1,166,761 50 | 883 90 |
| Equitable..... | 36,895,647 44 | 81,623,709 11 | 10,805,000 00 | 23,544,439 69 | - | 208,348,241 00 | 22,651,666 82 | 1,514,639 90 |
| Fidelity Mutual..... | 1,334,315 70 | 499,699 38 | 126,260 51 | 843,532 76 | 396,925 63 | 3,266,115 31 | 311,627 65 | 329,012 33 |
| Home..... | 1,660,606 28 | 4,735,239 19 | 12,750 00 | 1,008,268 50 | 543,243 28 | 7,623,896 18 | 332,299 68 | 51,051 30 |
| Manhattan..... | 5,283,441 65 | 6,129,810 00 | 515,074 16 | 1,189,745 34 | 326,819 68 | 3,510,145 24 | 405,012 46 | 23,393 12 |
| Massachusetts Mutual..... | 392,122 15 | 13,966,175 35 | - | 3,594,646 00 | 778,297 15 | 15,177,962 75 | 938,860 23 | - |
| Metropolitan..... | 16,806,932 86 | 33,094,145 00 | - | 2,202,635 87 | 687,014 26 | 63,057,308 19 | 7,323,372 74 | 28,783 02 |
| Mutual..... | 34,701,700 61 | 102,027,893 42 | 11,210,000 00 | 23,277,736 49 | - | 217,380,752 73 | 17,973,159 59 | 836,202 69 |
| Mutual Benefit..... | 3,109,690 97 | 46,302,397 87 | 1,957,450 00 | 8,621,307 65 | 4,573,593 77 | 22,994,401 33 | 1,172,329 91 | 70,419 77 |
| Mutual Reserve..... | 680,310 96 | 452,750 00 | - | 1,869,548 19 | 232,758 29 | 559,521 59 | 733,929 30 | 75,879 18 |
| National..... | 1,215,476 08 | 12,153,742 02 | 16,500 00 | 3,090,557 21 | 1,108,070 21 | 11,568,174 28 | 818,507 36 | 1,271 53 |
| New England Mutual..... | 2,438,314 00 | 10,462,825 00 | 1,362,040 00 | 2,467,797 62 | 169,691 43 | 18,484,381 00 | 449,948 15 | - |
| New York..... | 13,257,500 00 | 23,595,105 00 | 550,000 00 | 35,867,475 61 | 3,331,617 71 | 287,062,384 31 | 17,694,109 31 | - |
| Northwestern Mutual..... | 3,374,607 53 | 93,386,076 20 | - | 16,555,450 00 | 313,740 46 | 70,930,530 58 | 3,588,036 85 | 17,091 02 |
| Penn Mutual..... | 3,042,105 24 | 24,528,104 02 | 2,984,719 50 | 5,994,192 00 | 1,231,666 12 | 26,801,815 87 | 925,821 43 | 261,104 93 |
| Phœnix Mutual..... | 674,441 19 | 10,983,855 28 | - | 1,071,589 00 | 210,573 45 | 4,410,494 26 | 449,978 91 | - |
| Provident Life & Trust..... | 3,174,241 72 | 14,207,714 48 | 1,525,180 17 | 4,593,107 00 | 7,153 63 | 29,912,296 56 | 74,978 25 | - |
| Provident Savings..... | 2,514,793 26 | 700,295 22 | 9,200 00 | 2,289,450 96 | 261,446 16 | 796,999 92 | 488,257 21 | 77,986 65 |
| Prudential..... | 12,494,957 86 | 15,682,358 73 | 5,665,100 00 | 1,993,878 53 | 434,071 59 | 40,697,570 44 | 6,832,663 09 | 3,446 37 |
| Reliance..... | - | 188,246 75 | - | 30,000 00 | - | 1,171,131 63 | 539,433 77 | 75,938 73 |
| Security Mutual..... | 374,567 95 | 306,956 00 | 25,500 00 | 1,474,800 41 | 18,709 49 | 574,060 50 | 227,245 70 | 136,412 71 |
| State Mutual..... | 1,715,540 00 | 3,502,968 00 | 611,445 00 | 1,853,812 00 | - | 15,435,168 00 | 427,799 24 | - |
| Travelers..... | 697,665 74 | 8,920,132 05 | 972,812 16 | 2,802,104 00 | 16,413 90 | 19,593,347 94 | 1,066,214 20 | 6,525 52 |
| Union Central..... | 555,173 14 | 35,442,335 23 | - | 3,954,169 02 | 1,574,965 55 | 10,000 00 | 137,291 84 | 156,811 24 |
| United States..... | 725,488 50 | 3,388,380 00 | 280,515 58 | 748,179 06 | 78,338 51 | 2,775,078 60 | 411,136 41 | 33,582 24 |
| Washington..... | 6,476,284 00 | 6,732,400 00 | - | 1,603,020 68 | - | 494,690 58 | 1,767,149 34 | 45,617 98 |
| Total..... | \$164,871,339 78 | \$613,351,956 53 | \$39,710,941 70 | \$156,680,796 22 | \$17,482,962 29 | \$1,124,451,526 47 | \$96,121,978 80 | \$3,801,893 04 |
| Aggregate..... | \$166,133,702 35 | \$614,583,623 29 | \$40,399,401 21 | \$156,886,638 28 | \$17,620,421 56 | \$1,131,234,998 71 | \$96,192,950 91 | \$3,807,306 45 |

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..... | \$86,530 21 | - | \$373,419 71 | \$223,959 46 | \$737 87 | \$11,069,240 18 | \$5,413 41 | \$11,063,826 77 |
| COMPANIES OF OTHER STATES. | | | | | | | | |
| Ætna..... | \$818,732 65 | - | \$2,374,539 62 | \$674,112 68 | - | \$73,751,921 88 | \$55,743 07 | \$73,696,178 81 |
| Connecticut General..... | 97,025 49 | - | 53,740 23 | 130,313 71 | - | 5,415,789 60 | 1,418 61 | 5,414,370 99 |
| Connecticut Mutual..... | 927,008 93 | - | 1,009,301 99 | 352,784 43 | - | 65,210,470 95 | 883 90 | 65,209,587 05 |
| Equitable..... | 3,303,018 78 | - | 17,321,133 00 | 6,599,626 00 | - | 412,607,121 74 | 1,514,639 90 | 411,092,481 84 |
| Fidelity Mutual..... | 44,058 19 | \$39,834 30 | 111,622 34 | 438,856 52 | - | 7,741,860 62 | 333,472 04 | 7,408,388 58 |
| Home..... | 122,636 38 | 70,447 48 | 228,211 31 | 268,630 79 | - | 16,657,280 37 | 51,051 30 | 16,606,229 07 |
| Manhattan..... | 161,494 56 | 591,483 35 | 144,899 76 | 180,463 11 | \$85,913 89 | 18,547,696 32 | 104,307 01 | 18,443,389 31 |
| Massachusetts Mutual..... | 507,704 99 | - | 875,274 75 | 728,828 85 | - | 36,989,872 22 | - | 36,989,872 22 |
| Metropolitan..... | 710,471 56 | - | 1,213,509 93 | 2,808,059 20 | 9,925 93 | 127,942,158 06 | 275,938 82 | 127,666,219 24 |
| Mutual..... | 3,260,206 56 | - | 25,816,689 51 | 5,337,115 42 | 885,870 20 | 442,701,327 22 | 1,732,956 06 | 440,978,371 16 |
| Mutual Benefit..... | 1,621,010 63 | - | 1,397,044 87 | 1,046,044 62 | - | 93,165,691 49 | 72,496 43 | 93,093,195 06 |
| Mutual Reserve..... | 78,790 88 | 34,687 04 | - | 889,612 00 | 386,868 70 | 5,994,656 13 | 217,282 14 | 5,777,373 99 |
| National..... | 524,078 51 | - | 259,706 72 | 531,254 58 | 1,491 05 | 31,288,829 55 | 1,271 53 | 31,287,558 02 |
| New England Mutual..... | 205,708 19 | - | 1,606,927 00 | 676,790 34 | - | 38,324,422 73 | - | 38,324,422 73 |
| New York..... | 2,469,570 76 | - | - | 6,832,497 65 | - | 390,660,260 35 | - | 390,660,260 35 |
| Northwestern Mutual..... | 2,910,082 40 | - | 1,712,819 35 | 2,006,089 92 | - | 194,794,524 31 | 17,091 02 | 194,777,433 29 |
| Penn Mutual..... | 617,521 50 | - | 639,486 63 | 1,463,400 79 | 111,897 32 | 68,601,835 35 | 358,233 24 | 68,243,602 11 |
| Phoenix Mutual..... | 219,156 09 | - | 192,253 34 | 259,934 48 | - | 18,472,276 00 | - | 18,472,276 00 |
| Provident Life & Trust..... | 283,983 95 | - | 754,103 94 | 787,303 02 | - | 55,320,062 72 | - | 55,320,062 72 |
| Provident Savings..... | 88,261 06 | 189,706 74 | 18,400 23 | 397,650 00 | 63,235 50 | 7,895,682 91 | 111,206 65 | 7,784,476 26 |
| Prudential..... | 641,775 85 | - | 1,430,997 43 | 2,638,034 77 | 67,341 51 | 88,582,216 17 | 70,261 51 | 88,511,954 66 |
| Reliance..... | 20,249 76 | - | - | 15,711 40 | 8,381 03 | 2,049,093 07 | 84,819 76 | 1,964,273 31 |
| Security Mutual..... | 50,712 62 | - | 160,708 42 | 160,708 42 | - | 3,349,673 80 | 280,333 37 | 3,069,340 43 |
| State Mutual..... | 294,990 86 | - | 904,371 00 | 468,333 62 | 180,750 00 | 25,395,177 72 | - | 25,395,177 72 |
| Travelers..... | 271,577 39 | - | 431,485 91 | 776,225 03 | - | 35,559,503 84 | 6,525 52 | 35,552,978 32 |
| Union Central..... | 1,441,562 72 | 44,328 23 | 575 00 | 377,380 94 | - | 43,694,592 91 | 223,123 17 | 43,471,469 74 |
| United States..... | 104,125 50 | 144,761 50 | 189,615 52 | 156,421 31 | - | 9,035,626 73 | - | 9,035,626 73 |
| Washington..... | 115,827 79 | - | - | 312,419 31 | - | 17,547,409 68 | 60,965 48 | 17,486,444 20 |
| Total..... | \$21,911,348 55 | \$1,115,248 64 | \$58,680,709 38 | \$37,314,602 91 | \$1,801,675 13 | \$2,337,297,034 44 | \$5,563,520 53 | \$2,331,733,513 91 |
| Aggregate..... | \$21,997,878 76 | \$1,115,248 64 | \$59,054,129 09 | \$37,538,562 37 | \$1,802,413 00 | \$2,348,366,274 62 | \$5,568,933 94 | \$2,342,797,340 68 |

TABLE No. 20.
Liabilities December 31, 1904.

| 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 1905. | | | | |
| MAINE COMPANY. | | | | | | | | | | | |
| Union Mutual..... | \$10,290,467 00 | \$27,797 00 | \$6,400 60 | \$100,183 70 | \$1,000 00 | \$6,088 58 | - | \$4,353 82 | - | \$627,536 07 | \$H,063,826 77 |
| COS. OF OTHER STATES. | | | | | | | | | | | |
| Aetna..... | \$61,817,814 00 | \$82,752 00 | \$58,151 00 | \$136,744 00 | \$27,500 00 | \$85,333 93 | \$713,292 44 | \$4,218,950 79 | \$2,000,000 00 | \$4,555,640 65 | \$73,696,178 81 |
| Connecticut General.... | 4,743,870 00 | 4,174 00 | 12,246 00 | 18,128 00 | - | 3,134 51 | 153,949 86 | 11,281 11 | 150,000 00 | 317,587 49 | 5,414,370 97 |
| Connecticut Mutual..... | 58,216,925 00 | - | 43,404 39 | 228,812 00 | - | 1,362,247 75 | - | 532,475 75 | - | 4,825,722 16 | 65,209,587 05 |
| Equitable..... | 326,628,027 00 | 1,373,654 90 | 459,517 89 | 2,958,888 00 | 15,500 00 | 540,900 26 | - | 971,932 48 | 100,000 00 | 78,944,061 31 | 411,092,481 84 |
| Fidelity Mutual..... | 6,147,749 00 | 136,729 92 | - | 56,267 50 | 14,000 00 | 2,120 76 | - | 67,867 43 | - | 983,653 97 | 7,408,388 58 |
| Home..... | 15,073,548 00 | 49,088 00 | - | 73,394 46 | 2,500 00 | 5,652 09 | - | 1,277,046 52 | 125,000 00 | - | 16,606,229 07 |
| Manhattan..... | 16,263,169 00 | - | 2,684 80 | 46,199 00 | 7,500 00 | 19,794 54 | - | 243,857 84 | 100,000 00 | 1,760,184 13 | 18,443,389 31 |
| Massachusetts Mutual. | 32,942,194 00 | 220,000 25 | - | 122,624 92 | - | 121,910 57 | 234,561 09 | 66,071 71 | - | 3,282,509 68 | 36,988,872 22 |
| Metropolitan..... | 110,702,074 00 | 40,864 00 | - | 250,287 68 | 42,795 20 | 74,324 41 | - | 1,720,653 96 | 2,000,000 00 | 12,835,213 99 | 127,666,219 24 |
| Mutual..... | 362,345,355 00 | 1,291,068 58 | 384,606 86 | 1,499,869 34 | 181,066 00 | 174,387 95 | - | 75,102,017 43 | - | - | 440,978,371 16 |
| Mutual Benefit..... | 84,388,042 38 | 517,264 87 | 52,545 00 | 431,042 33 | 11,000 00 | 294,220 04 | - | 112,922 20 | - | 7,286,158 24 | 93,093,195 06 |
| Mutual Reserve..... | 4,397,988 00 | - | - | 736,181 17 | 60,523 14 | 12,568 31 | 7,773 79 | 185,671 30 | - | 376,668 28 | 5,777,373 99 |
| National..... | 27,280,524 36 | 68,610 99 | 4,179 81 | 25,192 69 | 2,000 00 | 14,771 76 | - | 452,125 66 | - | 3,440,152 75 | 31,287,558 02 |
| New England Mutual.... | 33,967,929 75 | 109,437 94 | 59,208 00 | 194,237 00 | 11,500 00 | 179,076 54 | - | 32,859 89 | - | 3,686,126 25 | 38,324,422 73 |
| New York..... | 336,222,459 00 | 1,519,544 59 | 491,839 29 | 2,718,511 39 | 84,106 00 | 378,671 65 | 32,236,437 55 | 17,007,690 88 | - | - | 390,660,760 35 |
| Northwestern Mutual.. | 158,826,634 00 | 790,569 00 | 136,413 17 | 397,771 80 | 49,492 00 | 406,937 12 | 25,780,689 00 | 112,148 44 | - | 8,276,778 76 | 194,777,493 29 |
| Penn Mutual..... | 56,739,457 00 | 1,301,316 00 | - | 341,095 36 | - | 155,639 98 | 4,320,593 86 | 1,154,178 69 | - | 4,231,261 22 | 68,243,602 11 |
| Phoenix Mutual..... | 17,405,380 00 | 26,839 00 | - | 31,471 00 | - | - | 8,914 00 | 198,084 00 | - | 801,588 00 | 18,472,276 00 |
| Provident Life & Trust. | 46,122,428 00 | 270,910 00 | 45,667 27 | 105,872 00 | - | 72,807 18 | - | 563,268 30 | 1,000,000 00 | 7,139,049 97 | 55,320,062 72 |
| Provident Savings..... | 6,912,366 60 | 30,417 00 | - | 100,900 00 | 49,000 00 | 2,185 33 | - | 39,967 82 | 100,000 00 | 549,640 11 | 7,784,476 26 |
| Prudential..... | 73,744,040 00 | 206,306 97 | 2,805 00 | 370,223 62 | 60,176 00 | 70,879 77 | - | 720,271 50 | 2,000,000 00 | 11,320,448 62 | 88,511,954 66 |
| Reliance..... | 219,988 00 | 1,600 00 | - | 1,600 00 | - | - | - | 1,700 27 | 1,000,000 00 | 742,079 04 | 1,964,773 31 |
| Security Mutual..... | 2,423,477 00 | 65,967 13 | - | 29,071 30 | 15,000 00 | - | - | 30,003 44 | - | 505,821 56 | 3,069,340 43 |
| State Mutual..... | 22,506,952 00 | 54,816 00 | - | 64,628 00 | 10,500 00 | 65,633 00 | - | 55,311 00 | - | 2,539,008 72 | 25,395,177 72 |
| Travelers..... | 31,804,590 00 | 1,896,465 00 | 2,456 00 | 60,379 14 | 2,000 00 | 1,202 11 | - | 65,535 33 | - | 1,717,350 74 | 35,552,978 32 |
| Union Central..... | 35,711,064 00 | 256,796 00 | 5,000 00 | 76,998 78 | 49,290 00 | 21,728 38 | - | 338,345 46 | 100,000 00 | 6,912,247 12 | 43,471,469 74 |
| United States..... | 8,276,801 00 | 52,647 00 | 507 00 | 49,215 20 | 8,000 00 | 7,550 00 | - | 26,201 44 | 440,000 00 | 174,705 09 | 9,035,626 73 |
| Washington..... | 16,737,235 00 | - | 33,918 62 | 96,447 20 | - | - | - | 43,527 38 | 500,000 00 | 75,316 00 | 17,486,444 20 |
| Total | \$1,958,568,146 49 | \$10,366,239 14 | \$1,795,150 10 | \$10,321,452 88 | \$703,448 34 | \$4,074,737 94 | \$63,655,391 13 | \$105,354,968 02 | \$9,615,000 00 | \$167,278,979 85 | \$2,331,733,513 89 |
| Aggregate | \$1,968,858,613 49 | \$10,334,036 14 | \$1,801,550 70 | \$10,421,636 58 | \$704,448 34 | \$4,080,826 52 | \$63,655,391 13 | \$105,359,321 84 | \$9,615,000 00 | \$167,906,515 92 | \$2,342,797,340 66 |

TABLE No. 21.
Exhibit of Policies.

| COMPANIES. | POLICIES IN FORCE DEC. 31, 1903. | | POLICIES ISSUED. | | POLICIES TERMINATED. | | POLICIES IN FORCE DEC. 31, 1904. | |
|-----------------------------------|----------------------------------|---------------------------|------------------|---------------------------|----------------------|-------------------------|----------------------------------|---------------------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| MAINE COMPANY. | | | | | | | | |
| Union Mutual | 39,327 | \$57,385,197 77 | 6,776 | \$9,209,753 34 | 3,948 | \$5,996,114 04 | 42,155 | \$60,598,837 07 |
| COMPANIES OF OTHER STATES. | | | | | | | | |
| Aetna | 130,098 | \$223,302,877 00 | 16,994 | \$28,856,967 00 | 8,554 | \$14,855,105 00 | 138,538 | \$237,304,739 00 |
| Connecticut General | 15,986 | 22,966,142 00 | 2,879 | 4,979,619 00 | 1,103 | 1,901,454 00 | 17,762 | 26,044,307 00 |
| Connecticut Mutual | 69,959 | 165,925,486 00 | 3,725 | 10,075,891 00 | 3,477 | 9,583,862 00 | 70,207 | 166,417,515 00 |
| Equitable | 499,947 | 1,370,448,232 00 | 105,839 | 229,177,067 00 | 54,324 | 139,513,210 00 | 551,462 | 1,460,312,089 00 |
| Fidelity Mutual | 49,699 | 100,340,547 00 | 12,727 | 23,248,514 00 | 7,161 | 14,442,403 00 | 55,265 | 109,146,658 00 |
| Home | 38,105 | 69,410,582 00 | 7,218 | 12,799,381 00 | 3,782 | 7,317,674 00 | 41,541 | 74,892,289 00 |
| Manhattan | 31,818 | 69,809,117 00 | 5,470 | 13,041,497 00 | 3,437 | 10,244,743 00 | 33,851 | 72,605,871 00 |
| Massachusetts Mutual | 71,950 | 167,050,306 00 | 11,526 | 23,098,313 00 | 4,496 | 10,052,363 00 | 78,980 | 180,096,256 00 |
| Metropolitan | 325,109 | 273,310,244 00 | 138,975 | 104,338,498 00 | 64,943 | 47,038,916 00 | 399,141 | 330,609,826 00 |
| Mutual | 598,972 | 1,445,228,681 00 | 109,967 | 231,508,259 00 | 49,395 | 129,125,280 00 | 659,544 | 1,547,611,660 00 |
| Mutual Benefit | 139,487 | 329,853,542 00 | 23,405 | 47,429,221 00 | 10,360 | 22,413,095 00 | 152,532 | 354,869,668 00 |
| Mutual Reserve | 60,912 | 119,596,827 00 | 19,964 | 19,509,874 00 | 19,394 | 25,583,395 00 | 61,482 | 113,523,366 00 |
| National | 62,029 | 123,074,377 00 | 11,443 | 20,585,478 00 | 6,092 | 12,052,208 00 | 67,380 | 131,601,647 00 |
| New England Mutual | 57,690 | 144,185,847 00 | 9,110 | 19,049,226 00 | 3,759 | 9,306,925 00 | 63,031 | 153,928,148 00 |
| New York | 812,711 | 1,745,212,699 00 | 187,164 | 345,722,523 00 | 75,163 | 162,326,114 00 | 924,712 | 1,928,609,308 00 |
| Northwestern Mutual | 280,443 | 662,851,194 00 | 35,792 | 86,542,849 00 | 16,505 | 40,841,756 00 | 299,730 | 708,552,287 00 |
| Penn Mutual | 125,057 | 298,330,358 00 | 27,619 | 62,540,690 00 | 11,878 | 28,854,761 00 | 140,798 | 332,016,287 00 |
| Phoenix Mutual | 45,110 | 75,143,735 00 | 7,157 | 11,663,876 00 | 3,535 | 6,312,727 00 | 48,732 | 80,494,884 00 |
| Provident Life & Trust | 55,855 | 156,499,288 00 | 7,039 | 17,426,677 00 | 3,457 | 10,029,239 00 | 59,437 | 163,896,726 00 |
| Provident Savings | 40,365 | 97,942,197 00 | 13,012 | 22,492,014 00 | 11,480 | 25,977,366 00 | 41,897 | 94,456,845 00 |
| Prudential | 270,851 | 317,322,903 00 | 101,068 | 109,485,065 00 | 47,571 | 46,067,199 00 | 324,338 | 380,740,769 00 |
| Reliance | 324 | 1,314,650 00 | 1,681 | 3,303,074 00 | 159 | 399,450 00 | 1,846 | 4,218,274 00 |
| Security Mutual | 22,071 | 42,386,784 00 | 9,292 | 13,888,017 00 | 5,103 | 9,230,144 00 | 26,260 | 47,044,657 00 |
| State Mutual | 37,539 | 99,081,378 00 | 5,638 | 13,577,286 00 | 2,830 | 7,497,256 00 | 40,347 | 105,161,408 00 |
| Travelers | 53,955 | 132,761,412 00 | 9,781 | 20,901,832 00 | 3,846 | 8,585,732 00 | 59,890 | 145,077,512 00 |
| Union Central | 106,245 | 191,750,059 00 | 17,277 | 32,702,632 00 | 7,649 | 15,039,398 00 | 115,873 | 209,413,293 00 |
| United States | 20,529 | 43,158,544 00 | 2,873 | 5,639,359 00 | 3,103 | 7,579,178 00 | 20,299 | 41,218,725 00 |
| Washington | 35,421 | 66,786,943 00 | 5,966 | 10,762,539 00 | 4,818 | 10,061,332 00 | 36,569 | 67,488,150 00 |
| Total | 4,058,237 | \$8,555,245,151 00 | 910,581 | \$1,544,346,238 00 | 437,374 | \$832,238,285 00 | 4,531,444 | \$9,267,353,104 00 |
| Aggregate | 4,097,564 | \$8,612,630,348 77 | 917,357 | \$1,553,555,991 34 | 441,322 | \$838,234,399 04 | 4,573,599 | \$9,327,951,941 07 |
| INDUSTRIAL. | | | | | | | | |
| Metropolitan | 7,187,345 | \$1,059,875,827 00 | 1,829,559 | \$305,258,155 00 | 1,402,175 | \$237,244,753 00 | 7,614,729 | \$1,127,889,229 00 |
| Prudential | 5,176,456 | 613,935,910 00 | 1,547,781 | 202,524,911 00 | 1,081,902 | 140,468,582 00 | 5,642,335 | 675,992,239 00 |
| Total | 12,363,801 | \$1,673,811,737 00 | 3,377,340 | \$507,783,066 00 | 2,484,077 | \$377,713,335 00 | 13,257,064 | \$1,803,881,468 00 |

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TABLE No. 22.
Policies Terminated During 1904.

| COMPANIES. | DEATH. | | MATURITY. | | EXPIRY. | | SURRENDER. | |
|-----------------------------------|---------|------------------|-----------|-----------------|---------|------------------|------------|------------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| MAINE COMPANY. | | | | | | | | |
| Union Mutual..... | 413 | \$708,732 57 | 85 | \$105,883 70 | 515 | \$880,179 00 | 443 | \$743,887 23 |
| COMPANIES OF OTHER STATES. | | | | | | | | |
| Ætna..... | 1,760 | \$2,904,838 00 | 1,120 | \$1,541,194 00 | 139 | \$299,700 00 | 1,335 | \$2,441,625 00 |
| Connecticut General..... | 138 | 253,048 00 | 71 | 81,966 00 | 26 | 33,500 00 | 269 | 457,859 00 |
| Connecticut Mutual..... | 1,876 | 4,951,835 00 | 126 | 259,337 00 | - | 14,939 00 | 773 | 1,942,064 00 |
| Equitable..... | 5,660 | 18,453,221 00 | 968 | 3,233,966 00 | 4,651 | 12,179,730 00 | 9,691 | 34,309,929 00 |
| Fidelity Mutual..... | 554 | 1,146,899 00 | 1 | 297 00 | 188 | 536,994 00 | 229 | 406,175 00 |
| Home..... | 391 | 942,436 00 | 197 | 296,349 00 | 24 | 130,312 00 | 456 | 933,635 00 |
| Manhattan..... | 445 | 1,187,386 00 | 118 | 256,246 00 | 26 | 229,966 00 | 540 | 1,251,425 00 |
| Massachusetts Mutual..... | 697 | 2,005,522 00 | 118 | 289,824 00 | 12 | 23,594 00 | 1,209 | 2,370,773 00 |
| Metropolitan..... | 3,060 | 2,629,162 00 | 103 | 123,131 00 | 57 | 87,550 00 | 6,682 | 5,983,098 00 |
| Mutual..... | 6,934 | 21,513,992 00 | 1,793 | 5,146,030 00 | 442 | 1,618,442 00 | 7,011 | 16,896,941 00 |
| Mutual Benefit..... | 1,889 | 5,184,261 00 | 559 | 1,354,600 00 | 1,098 | 2,473,594 00 | 3,819 | 8,559,921 00 |
| Mutual Reserve..... | 1,231 | 2,692,692 00 | - | - | 85 | 440,564 00 | 899 | 2,158,519 00 |
| National..... | 475 | 1,067,978 00 | 334 | 462,916 00 | 309 | 671,263 00 | 1,335 | 2,663,425 00 |
| New England Mutual..... | 720 | 2,034,502 00 | 129 | 261,765 00 | 23 | 60,255 00 | 912 | 1,923,187 00 |
| New York..... | 7,795 | 21,165,276 00 | 1,741 | 5,202,597 00 | 51,666 | 89,479,212 00 | 11,415 | 29,949,263 00 |
| Northwestern Mutual..... | 2,477 | 6,915,695 00 | 603 | 1,399,796 00 | 9 | 1,376,304 00 | 4,021 | 8,889,138 00 |
| Penn Mutual..... | 1,169 | 3,250,000 00 | 449 | 1,121,537 00 | 514 | 1,547,760 00 | 1,845 | 4,882,516 00 |
| Phoenix Mutual..... | 656 | 1,071,929 00 | 91 | 128,532 00 | 106 | 169,080 00 | 672 | 1,352,544 00 |
| Provident Life & Trust..... | 450 | 1,378,054 00 | 561 | 1,706,109 00 | - | - | 776 | 2,225,047 00 |
| Provident Savings..... | 540 | 1,462,316 00 | 3 | 7,000 00 | 2,414 | 4,939,433 00 | 318 | 906,465 00 |
| Prudential..... | 2,271 | 2,791,385 00 | 56 | 52,050 00 | 11,600 | 16,071,351 00 | 1,818 | 2,636,600 00 |
| Reliance..... | 3 | 7,000 00 | - | - | 2 | 4,500 00 | 1 | 1,000 00 |
| Security Mutual..... | 245 | 466,261 00 | - | - | - | - | 102 | 202,035 00 |
| State Mutual..... | 356 | 1,005,504 00 | 85 | 196,631 00 | 36 | 140,658 00 | 808 | 1,945,572 00 |
| Travelers..... | 630 | 1,720,687 00 | 232 | 426,172 00 | 247 | 599,889 00 | 770 | 2,020,460 00 |
| Union Central..... | 847 | 1,711,981 00 | 401 | 679,084 00 | 261 | 513,815 00 | 442 | 1,229,154 00 |
| United States..... | 321 | 727,002 00 | 55 | 97,821 00 | 171 | 530,500 00 | 303 | 696,855 00 |
| Washington..... | 476 | 1,045,353 00 | 793 | 1,422,476 00 | - | - | 610 | 1,402,312 00 |
| Total..... | 44,066 | \$111,666,218 00 | 10,707 | \$25,747,929 00 | 74,106 | \$134,172,905 00 | 59,061 | \$140,637,532 00 |
| Aggregate..... | 44,479 | \$112,374,950 57 | 10,792 | \$25,853,312 70 | 74,621 | \$135,053,084 00 | 59,504 | \$141,381,419 23 |
| INDUSTRIAL. | | | | | | | | |
| Metropolitan..... | 116,419 | \$12,197,815 00 | - | - | 475 | \$23,047 00 | 61,220 | \$9,151,338 00 |
| Prudential..... | 82,728 | 8,482,298 00 | - | - | 235 | 9,686 00 | 45,361 | 7,003,091 00 |
| Total..... | 199,147 | \$20,680,113 00 | - | - | 710 | \$32,733 00 | 106,581 | \$16,154,429 00 |

TABLE No. 22—Concluded.

| COMPANIES. | LAPSE. | | DECREASE AND TRANSFER. | | TOTAL TERMINATED | |
|-----------------------------------|-----------|------------------|------------------------|-----------------|------------------|------------------|
| | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| MAINE COMPANY. | | | | | | |
| Union Mutual..... | 2,468 | \$3,449,892 78 | 24 | \$107,538 76 | 3,948 | \$5,996,114 04 |
| COMPANIES OF OTHER STATES. | | | | | | |
| Aetna..... | 4,196 | \$7,435,420 00 | 4 | \$232,328 00 | 8,554 | \$14,856,105 00 |
| Connecticut General..... | 599 | 984,492 00 | - | 90,589 00 | 1,103 | 1,901,454 00 |
| Connecticut Mutual..... | 702 | 1,772,550 00 | - | 643,137 00 | 3,477 | 9,583,862 00 |
| Equitable..... | 33,354 | 71,336,364 00 | - | - | 54,324 | 139,513,210 00 |
| Fidelity Mutual..... | 6,162 | 11,848,932 00 | 27 | 503,106 00 | 7,161 | 14,442,403 00 |
| Home..... | 2,714 | 4,735,852 00 | - | 279,090 00 | 3,782 | 7,317,674 00 |
| Manhattan..... | 2,242 | 6,725,513 00 | 66 | 614,204 00 | 3,437 | 10,244,743 00 |
| Massachusetts Mutual..... | 2,460 | 4,563,388 00 | - | 799,262 00 | 4,496 | 10,052,363 00 |
| Metropolitan..... | 55,041 | 38,215,980 00 | - | - | 64,943 | 47,038,916 00 |
| Mutual..... | 33,215 | 74,909,054 00 | - | 9,040,821 00 | 49,395 | 129,125,280 00 |
| Mutual Benefit..... | 2,965 | 4,710,500 00 | - | 130,219 00 | 10,360 | 22,413,095 00 |
| Mutual Reserve..... | 17,175 | 19,768,641 00 | 4 | 522,979 00 | 19,394 | 25,583,395 00 |
| National..... | 3,560 | 6,915,487 00 | 79 | 277,136 00 | 6,092 | 12,058,208 00 |
| New England Mutual..... | 1,962 | 3,941,094 00 | 13 | 1,086,122 00 | 3,759 | 9,306,925 00 |
| New York..... | 2,546 | 7,902,811 00 | - | 8,626,955 00 | 75,163 | 162,326,114 00 |
| Northwestern Mutual..... | 6,195 | 11,636,281 00 | 3,200 | 10,624,542 00 | 16,505 | 40,841,756 00 |
| Penn Mutual..... | 7,398 | 15,966,861 00 | 503 | 2,086,087 00 | 11,878 | 28,854,761 00 |
| Phoenix Mutual..... | 2,010 | 3,495,720 00 | - | 94,922 00 | 3,535 | 6,312,727 00 |
| Provident Life & Trust..... | 1,670 | 4,485,586 00 | - | 234,443 00 | 3,457 | 10,029,239 00 |
| Provident Savings..... | 8,205 | 17,881,227 00 | - | 780,925 00 | 11,480 | 25,977,366 00 |
| Prudential..... | 31,802 | 23,948,600 00 | 24 | 567,213 00 | 47,571 | 46,067,199 00 |
| Reliance..... | 139 | 348,750 00 | 14 | 38,200 00 | 159 | 399,450 00 |
| Security Mutual..... | 4,756 | 8,561,848 00 | - | - | 5,103 | 9,230,144 00 |
| State Mutual..... | 1,513 | 3,409,818 00 | 32 | 799,073 00 | 2,830 | 7,497,256 00 |
| Travelers..... | 1,967 | 3,694,618 00 | - | 123,906 00 | 3,846 | 8,585,732 00 |
| Union Central..... | 5,698 | 10,245,061 00 | - | 660,303 00 | 7,649 | 15,039,398 00 |
| United States..... | 2,245 | 5,342,600 00 | 8 | 184,400 00 | 3,103 | 7,579,178 00 |
| Washington..... | 2,939 | 6,191,191 00 | - | - | 4,818 | 10,061,332 00 |
| Total..... | 245,460 | \$380,974,239 00 | 3,974 | \$39,039,962 00 | 437,374 | \$832,238,285 00 |
| Aggregate..... | 247,928 | \$384,424,381 78 | 3,998 | \$39,147,506 76 | 441,322 | \$838,234,399 04 |
| INDUSTRIAL. | | | | | | |
| Metropolitan..... | 1,223,832 | \$215,863,030 00 | 229 | \$9,523 00 | 1,402,175 | \$237,244,753 00 |
| Prudential..... | 945,640 | 124,789,622 00 | 7,938 | 183,885 00 | 1,081,902 | 140,468,582 00 |
| Total..... | 2,169,472 | \$340,652,652 00 | 8,167 | \$193,408 00 | 2,484,077 | \$377,713,335 00 |

INSURANCE COMMISSIONER'S REPORT.

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

| COMPANIES. | POLICIES ISSUED. | | | | POLICIES TERMINATED. | | | |
|-----------------------------------|------------------|-----------------|---------|-----------------|----------------------|----------------|---------|----------------|
| | 1903. | | 1904. | | 1903. | | 1904. | |
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| MAINE COMPANY. | | | | | | | | |
| Union Mutual..... | 1,678 | \$1,667,033 24 | 1,624 | \$1,681,418 69 | 1,026 | \$1,046,471 10 | 876 | \$917,433 97 |
| COMPANIES OF OTHER STATES. | | | | | | | | |
| Ætna..... | 48 | \$55,954 00 | 152 | \$167,836 00 | 76 | \$109,632 00 | 113 | \$156,639 00 |
| Connecticut General..... | - | - | 33 | 46,715 00 | - | - | 5 | 14,000 00 |
| Connecticut Mutual..... | 35 | 51,600 00 | 137 | 236,374 00 | 201 | 195,703 00 | 128 | 233,986 00 |
| Equitable..... | 1,137 | 1,700,114 00 | 1,298 | 1,561,679 00 | 311 | 453,431 00 | 493 | 633,186 00 |
| Fidelity Mutual..... | - | - | 22 | 34,280 00 | - | - | 7 | 11,844 00 |
| Home..... | 158 | 191,600 00 | 155 | 195,000 00 | 42 | 49,500 00 | 89 | 104,850 00 |
| Manhattan..... | 7 | 9,196 00 | 7 | 9,787 00 | 61 | 78,020 00 | 16 | 18,942 00 |
| Massachusetts Mutual..... | 159 | 290,662 00 | 107 | 180,618 00 | 120 | 182,677 00 | 46 | 126,683 00 |
| Metropolitan..... | 1,916 | 1,164,254 00 | 2,088 | 1,338,608 00 | 987 | 579,498 00 | 1,182 | 712,782 00 |
| Mutual..... | 891 | 1,543,645 00 | 813 | 1,230,952 00 | 210 | 582,293 00 | 370 | 607,720 00 |
| Mutual Benefit..... | 349 | 508,042 00 | 393 | 546,904 00 | 149 | 193,269 00 | 227 | 349,555 00 |
| Mutual Reserve..... | 115 | 256,894 00 | 99 | 279,528 00 | 135 | 302,720 00 | 85 | 145,912 00 |
| National..... | 126 | 178,376 52 | 159 | 227,906 02 | 65 | 57,604 91 | 50 | 43,114 41 |
| New England Mutual..... | 204 | 413,197 00 | 208 | 358,172 00 | 130 | 251,116 00 | 121 | 176,431 00 |
| New York..... | 821 | 1,053,436 00 | 683 | 881,655 00 | 387 | 482,270 00 | 308 | 504,830 00 |
| Northwestern Mutual..... | 503 | 686,500 00 | 478 | 916,000 00 | 164 | 186,424 00 | 180 | 180,077 00 |
| Penn Mutual..... | 393 | 554,382 00 | 450 | 564,556 00 | 168 | 265,284 00 | 146 | 192,275 00 |
| Phoenix Mutual..... | 36 | 41,022 00 | 96 | 100,966 00 | 49 | 56,256 00 | 40 | 43,070 00 |
| Provident Life & Trust..... | 121 | 156,885 00 | 167 | 237,395 00 | 41 | 72,175 00 | 52 | 80,178 00 |
| Provident Savings..... | 52 | 68,700 00 | 138 | 85,778 00 | 61 | 67,264 00 | 75 | 63,878 00 |
| Prudential..... | 507 | 439,203 00 | 456 | 407,788 00 | 219 | 185,169 00 | 221 | 166,532 00 |
| Reliance..... | - | - | 10 | 10,000 00 | - | - | - | - |
| Security Mutual..... | 55 | 56,404 00 | 35 | 47,869 00 | 32 | 36,940 00 | 39 | 45,168 00 |
| State Mutual..... | 44 | 74,994 00 | 32 | 78,344 00 | 17 | 26,175 00 | 21 | 29,234 00 |
| Travelers..... | 92 | 165,133 00 | 350 | 453,953 00 | 61 | 87,844 00 | 82 | 102,797 00 |
| Union Central..... | 8 | 26,500 00 | 53 | 110,500 00 | 16 | 24,500 00 | 17 | 34,602 00 |
| United States..... | 5 | 8,550 00 | 9 | 18,000 00 | 11 | 10,810 00 | 10 | 19,000 00 |
| Washington..... | 229 | 256,620 00 | 238 | 262,150 00 | 167 | 189,371 00 | 145 | 163,975 00 |
| Total..... | 8,011 | \$9,951,263 52 | 8,866 | \$10,589,313 02 | 3,880 | \$4,725,885 91 | 4,318 | \$4,961,260 41 |
| Aggregate..... | 9,689 | \$11,618,296 76 | 10,490 | \$12,270,731 71 | 4,906 | \$5,772,357 01 | 5,194 | \$5,878,694 88 |
| INDUSTRIAL. | | | | | | | | |
| Metropolitan..... | 16,658 | \$3,270,592 00 | 16,696 | \$3,381,742 00 | 13,465 | \$2,630,959 00 | 11,475 | \$2,398,074 00 |
| Prudential..... | 3,990 | 530,848 00 | 3,584 | 487,820 00 | 2,434 | 318,409 00 | 2,697 | 349,298 00 |
| Total..... | 20,648 | \$3,801,440 00 | 20,280 | \$3,869,562 00 | 15,899 | \$2,949,368 00 | 14,172 | \$2,747,372 00 |

TABLE No. 23—Concluded.

| COMPANIES. | POLICIES IN FORCE DEC. 31. | | | | PREMIUMS RECEIVED. | | LOSSES AND CLAIMS PAID. | |
|-----------------------------------|----------------------------|-----------------|---------|-----------------|--------------------|----------------|-------------------------|----------------|
| | 1903. | | 1904. | | 1903. | 1904. | 1903. | 1904. |
| | Number. | Amount. | Number. | Amount. | | | | |
| MAINE COMPANY. | | | | | | | | |
| Union Mutual..... | 9,482 | \$10,376,032 37 | 10,230 | \$11,140,017 09 | \$410,125 08 | \$455,495 34 | \$47,209 05 | \$97,878 51 |
| COMPANIES OF OTHER STATES. | | | | | | | | |
| Aetna..... | 1,592 | \$2,090,828 00 | 1,631 | \$2,102,025 00 | \$73,734 03 | \$71,940 37 | \$69,292 00 | \$118,790 00 |
| Connecticut General..... | - | - | 69 | 81,887 00 | - | 3,653 14 | - | 11,000 00 |
| Connecticut Mutual..... | 2,129 | 3,237,432 00 | 2,128 | 3,239,820 00 | 104,233 90 | 103,513 73 | 94,146 00 | 158,939 00 |
| Equitable..... | 6,789 | 10,189,252 00 | 7,694 | 11,117,745 00 | 386,557 02 | 420,030 66 | 102,092 00 | 71,442 00 |
| Fidelity Mutual..... | - | - | 128 | 182,286 00 | - | 4,875 48 | - | 1,000 00 |
| Home..... | 270 | 351,720 00 | 336 | 441,870 00 | 15,822 91 | 21,219 30 | - | - |
| Manhattan..... | 198 | 262,473 00 | 189 | 253,318 00 | 11,646 99 | 8,934 03 | 1,000 00 | 2,427 00 |
| Massachusetts Mutual..... | 1,577 | 2,267,838 00 | 1,598 | 2,321,773 00 | 82,035 80 | 86,096 34 | 41,840 00 | 26,856 00 |
| Metropolitan..... | 4,870 | 3,150,429 00 | 5,776 | 3,776,255 00 | 145,516 10 | 173,192 64 | 11,725 00 | 18,980 00 |
| Mutual..... | 7,987 | 14,021,936 00 | 8,430 | 14,645,168 00 | 502,252 91 | 480,502 06 | 243,552 80 | 223,387 71 |
| Mutual Benefit..... | 3,245 | 4,785,105 00 | 3,411 | 4,982,454 00 | 185,033 15 | 190,243 59 | 42,002 00 | 145,039 00 |
| Mutual Reserve..... | 397 | 817,460 00 | 411 | 951,076 00 | 28,418 06 | 34,398 00 | 5,151 23 | 30,163 71 |
| National..... | 1,110 | 1,582,043 81 | 1,219 | 1,766,835 42 | 64,434 49 | 67,611 90 | 27,779 00 | 11,136 00 |
| New England Mutual..... | 2,141 | 3,469,415 00 | 2,228 | 3,651,156 00 | 103,617 28 | 105,141 03 | 64,455 00 | 67,884 00 |
| New York..... | 4,999 | 7,438,514 00 | 5,374 | 7,815,339 00 | 286,222 45 | 308,191 82 | 80,642 77 | 152,060 80 |
| Northwestern Mutual..... | 3,651 | 5,535,745 00 | 3,949 | 6,271,668 00 | 226,946 30 | 248,623 36 | 71,497 00 | 53,295 00 |
| Penn Mutual..... | 2,386 | 3,272,368 00 | 2,690 | 3,644,649 00 | 130,009 93 | 140,643 35 | 13,195 00 | 44,598 00 |
| Phoenix Mutual..... | 925 | 949,231 00 | 981 | 1,007,127 00 | 39,769 34 | 41,515 41 | 15,656 00 | 13,137 00 |
| Provident Life & Trust..... | 821 | 1,418,410 00 | 936 | 1,575,627 00 | 49,362 65 | 57,024 80 | 4,086 00 | 10,691 00 |
| Provident Savings..... | 155 | 286,400 00 | 218 | 308,300 00 | 8,281 30 | 12,456 59 | 1,000 00 | 15,000 00 |
| Prudential..... | 842 | 759,303 00 | 1,077 | 1,000,559 00 | 33,497 88 | 42,636 45 | 5,476 27 | 4,426 27 |
| Reliance..... | - | - | 10 | 10,000 00 | - | 292 02 | - | - |
| Security Mutual..... | 175 | 230,289 00 | 171 | 232,990 00 | 8,288 23 | 7,308 99 | 2,500 00 | 4,000 00 |
| State Mutual..... | 403 | 680,907 00 | 414 | 730,017 00 | 25,530 58 | 25,830 33 | 2,664 01 | 7,123 57 |
| Travelers..... | 1,089 | 1,591,886 00 | 1,357 | 1,943,042 00 | 47,191 48 | 60,309 38 | 24,800 95 | 30,531 77 |
| Union Central..... | 335 | 517,991 00 | 371 | 593,889 00 | 18,390 93 | 23,544 76 | 3,000 00 | 7,000 00 |
| United States..... | 92 | 110,540 00 | 91 | 109,540 00 | 2,259 60 | 3,017 15 | - | 6,000 00 |
| Washington..... | 1,007 | 1,130,864 00 | 1,100 | 1,229,039 00 | 44,980 97 | 47,944 69 | 13,655 70 | 10,425 00 |
| Total..... | 49,185 | \$70,148,379 81 | 53,887 | \$75,985,454 42 | \$2,622,034 22 | \$2,790,691 17 | \$941,208 73 | \$1,255,232 83 |
| Aggregate..... | 58,667 | \$80,524,412 18 | 64,117 | \$87,125,471 51 | \$3,034,159 30 | \$3,246,166 51 | \$988,417 78 | \$1,553,111 34 |
| INDUSTRIAL. | | | | | | | | |
| Metropolitan..... | 52,346 | \$8,898,033 00 | 57,567 | \$9,881,701 00 | \$281,155 67 | \$316,722 53 | \$74,666 58 | \$88,534 39 |
| Prudential..... | 6,042 | 834,555 00 | 6,929 | 973,077 00 | 29,687 16 | 37,228 77 | 6,357 45 | 11,055 58 |
| Total..... | 58,388 | \$9,732,588 00 | 64,496 | \$10,854,778 00 | \$310,842 83 | \$353,951 30 | \$81,024 03 | \$99,589 97 |

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. |
|---|------------------------|-------------------------|-----------------------------|----------------------------|------------------------|------------------------|------------------------|------------------------|
| Aetna Indemnity Company | \$374,931 82 | \$932,940 92 | \$446,504 12 | \$486,436 80 | \$470,093 56 | \$512,093 62 | \$145,057 12 | \$548,799 78 |
| Aetna Life Insurance Co. (Accident Dep't) | 2,000,000 00 | *73 696,178 81 | *67 140,533 16 | *6,555,640 65 | 3,372,713 41 | 6,435,347 40 | 1,281,922 62 | 2,753,442 03 |
| American Bonding Company | 600,000 00 | 1,757,781 26 | 847,324 15 | 910,557 11 | 635,120 08 | 702,130 49 | 311,874 27 | 1,089,052 76 |
| American Credit-Indemnity Company | 1,000,000 00 | 2,269,875 61 | 912,852 79 | 1,297,022 82 | 1,401,237 69 | 1,464,451 78 | 714,266 29 | 1,435,627 46 |
| American Fidelity Company | 250,000 00 | 332,855 82 | 26,177 40 | 296,678 42 | 34,601 95 | 44,710 76 | 4,819 06 | 29,993 75 |
| American Surety Company | 2,500,000 00 | 5,820,278 74 | 1,223,742 05 | 4,596,536 69 | 1,471,090 10 | 1,854,445 45 | 588,619 46 | 1,741,920 99 |
| Casualty Company of America | 600,000 00 | 1,232,099 76 | 566,006 70 | 665,493 05 | 738,389 68 | 765,146 44 | 320,886 93 | 611,320 16 |
| Continental Casualty Company | 300,000 00 | 1,676,875 65 | 1,156,833 32 | 520,042 33 | 2,070,655 17 | 2,104,099 10 | 961,118 46 | 1,993,629 02 |
| Employers Liability Assurance Corp'n..... | 350,000 00 | 2,637,307 04 | 1,814,200 71 | 823,106 33 | 2,142,686 82 | 2,214,092 52 | 848,709 03 | 1,976,171 98 |
| Fidelity & Casualty Company | 600,000 00 | 6,667,549 09 | 4,586,280 92 | 2,081,268 17 | 5,210,828 33 | 5,474,474 72 | 2,047,662 17 | 4,969,896 68 |
| Fidelity & Deposit Company | 2,000,000 00 | 5,864,418 35 | 910,949 20 | 4,923,469 15 | 1,320,827 58 | 1,721,662 07 | 593,596 37 | 1,700,793 66 |
| General Accident Assurance Corporation.. | 100,000 00 | 606,206 54 | 285,976 06 | 320,230 48 | 526,012 23 | 546,978 80 | 194,154 62 | 553,319 24 |
| General Accident Insurance Company | 100,000 00 | 263,345 93 | 108,163 72 | 155,182 21 | 252,240 13 | 259,203 11 | 108,097 91 | 205,095 45 |
| Great Eastern Casualty & Indemnity Co .. | 150,000 00 | 307,065 81 | 102,396 07 | 204,669 74 | 226,345 82 | 236,048 20 | 90,926 16 | 223,351 66 |
| Guarantee Company of North America..... | 250,000 00 | 1,275,226 99 | 168,251 05 | 1,106,975 86 | 197,809 45 | 251,866 21 | 50,159 91 | 226,324 41 |
| Hartford Steam Boiler Insp. & Ins. Co | 600,000 00 | 3,412,544 93 | 1,902,158 54 | 1,510,386 39 | 1,261,056 17 | 1,407,870 32 | 53,749 72 | 1,148,010 19 |
| Lloyd's Plate Glass Insurance Company .. | 250,000 00 | 808,825 78 | 269,568 34 | 539,257 44 | 431,873 46 | 463,924 69 | 141,232 81 | 422,700 34 |
| London Guarantee & Accident Company .. | 100,000 00 | 1,646,858 38 | 1,156,783 71 | 490,074 67 | 1,153,764 07 | 1,197,147 30 | 430,437 19 | 1,084,711 33 |
| Maryland Casualty Company | 750,000 00 | 3,360,051 99 | 1,727,102 89 | 1,632,949 10 | 2,238,665 16 | 2,387,635 34 | 857,018 92 | 2,175,154 70 |
| Metropolitan Plate Glass and Cas. Ins. Co. | 200,000 00 | 650,176 54 | 248,736 34 | 401,440 20 | 399,428 56 | 430,724 45 | 127,466 43 | 398,209 85 |
| National Surety Company | 500,000 00 | 1,950,536 13 | 1,140,623 76 | 809,912 37 | 1,025,373 11 | 1,091,100 29 | 287,421 76 | 905,936 08 |
| New Amsterdam Casualty Company | 314,400 00 | 807,607 69 | 390,937 18 | 416,650 51 | 568,631 83 | 690,608 08 | 200,236 21 | 507,334 18 |
| New Jersey Plate Glass Insurance Co | 100,000 00 | 321,329 03 | 105,421 22 | 215,907 77 | 179,185 52 | 191,022 55 | 68,939 39 | 157,115 07 |
| New York Plate Glass Insurance Co | 200,000 00 | 725,934 50 | 278,716 70 | 447,217 80 | 456,696 59 | 481,211 79 | 155,337 17 | 150,658 64 |
| Ocean Accident & Guarantee Corporation.. | 350,000 00 | 2,538,465 05 | 1,291,356 40 | 1,247,108 65 | 1,622,579 05 | 1,709,767 47 | 610,977 30 | 1,508,523 85 |
| Preferred Accident Insurance Company .. | 200,000 00 | 1,230,874 40 | 756,530 37 | 474,344 03 | 1,337,053 49 | 1,367,398 69 | 530,529 10 | 1,307,053 84 |
| Standard Life & Accident Insurance Co .. | 250,000 00 | 2,102,467 15 | 1,351,293 18 | 751,173 97 | 1,551,556 31 | 1,621,628 34 | 632,007 18 | 1,405,440 30 |
| Travelers Insurance Co. (Accident Dep't). | 1,000,000 00 | 8,911,300 24 | 4,793,377 18 | 4,117,923 06 | 5,704,630 71 | 6,070,545 27 | 1,928,497 92 | 5,291,402 36 |
| United States Casualty Company | 300,000 00 | 1,788,648 51 | 788,648 51 | 1,000,000 00 | 1,065,054 35 | 1,143,408 26 | 396,924 13 | 1,005,270 22 |
| United States Fidelity & Guaranty Co | 1,100,000 00 | 3,369,754 37 | 1,402,884 95 | 1,966,869 42 | 2,185,330 50 | 2,317,880 65 | 575,718 97 | 1,987,792 90 |
| United States Health & Accident Ins. Co .. | 200,000 00 | 428,661 20 | 76,548 69 | 352,102 51 | 730,471 03 | 742,686 63 | 370,574 38 | 682,738 42 |
| Total | \$17,789,331 82 | \$139,324,032 12 | \$98,007,404 42 | \$41,316,827 70 | \$41,952,201 90 | \$47,801,350 79 | \$15,419,018 97 | \$42,479,391 19 |

*Includes Life Department.

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

| COMPANIES. | In force December 31, 1903. | Written. | Terminated. | Reinsured. | In force December 31, 1904. | |
|-----------------------------|-----------------------------------|--------------|--------------|--------------|-----------------------------------|--------------|
| Ætna Indemnity | Fidelity..... | \$53,044 38 | \$74,779 71 | \$61,781 16 | \$564 73 | \$65,478 23 |
| | Surety..... | 140,308 42 | 265,950 53 | 163,364 92 | 1,000 00 | 241,894 03 |
| | Plate glass..... | 70,382 26 | 88,398 04 | 77,483 55 | - | 81,296 75 |
| | Burglary..... | 69,237 06 | 174,412 35 | 77,321 94 | 11,418 88 | 154,908 59 |
| Ætna Life | Accident..... | 993,419 79 | 1,553,779 82 | 1,479,500 73 | 3,718 25 | 1,063,980 63 |
| | Health..... | 127,255 53 | 176,699 98 | 145,391 19 | 1,167 00 | 157,397 32 |
| | Liability..... | 980,766 77 | 1,825,214 27 | 1,525,495 31 | 8,027 13 | 1,272,458 60 |
| American Bonding | Surety..... | 680,370 06 | 731,522 74 | 756,697 90 | 12,623 85 | 642,571 05 |
| | Burglary..... | - | 1,667 30 | 53 61 | - | 1,613 69 |
| American Credit, Credit | | 1,501,566 57 | 1,539,374 60 | 1,585,928 98 | - | 1,455,012 19 |
| | | 5,255 46 | 20,927 79 | 9,620 24 | 160 00 | 16,403 01 |
| American Fidelity | Accident..... | - | 997 64 | 140 00 | - | 857 64 |
| | Health..... | - | 347 36 | 17,095 99 | 66 00 | 12,000 36 |
| | Liability..... | 8,370 64 | 11,237 24 | 9,087 49 | - | 10,520 39 |
| | Surety..... | - | 2,623 57 | 198 20 | - | 2,425 37 |
| American Surety | Fidelity..... | 575,279 30 | 808,609 98 | 782,348 76 | - | 601,540 52 |
| | Surety..... | 900,492 29 | 921,497 59 | 842,568 86 | - | 979,421 02 |
| Casualty Company of America | Accident*..... | 82,118 94 | 297,244 78 | 188,585 93 | 10,473 60 | 180,304 19 |
| | Liability..... | 182,667 46 | 772,174 91 | 441,091 98 | 20,447 20 | 493,303 19 |
| | Plate glass..... | 9,373 90 | 51,736 26 | 17,826 26 | - | 43,283 90 |
| | Steam boiler..... | 21,466 25 | 62,739 60 | 11,437 54 | 3,118 43 | 69,649 88 |
| Continental Casualty | Accident..... | 1,605,193 66 | 2,477,050 07 | 2,407,255 83 | 26,657 61 | 1,648,330 29 |
| | Health..... | 39,648 10 | 251,537 82 | 251,904 83 | - | 39,281 09 |
| | Liability..... | 220,825 97 | 298,633 31 | 298,074 35 | 888 75 | 220,496 18 |
| Employers Liability | Health..... | 30,818 90 | 55,737 43 | 41,931 74 | - | 44,624 59 |
| | Liability..... | 1,532,184 25 | 2,080,646 93 | 2,101,562 82 | 1,026 34 | 1,510,242 02 |
| | Fidelity..... | 59,687 26 | 71,543 76 | 71,065 85 | 75 00 | 60,090 17 |

* Includes Health.

TABLE No. 25.—Concluded.

| COMPANIES. | | In force December 31, 1903. | Written. | Terminated. | Reinsured. | In force December 31, 1904. |
|---|----------------------|-----------------------------------|----------------|----------------|------------|-----------------------------------|
| Fidelity & Casualty | { Accident | \$1,316,806 49 | \$2,288,559 79 | \$2,068,844 48 | \$22 50 | \$1,536,499 30 |
| | { Health | 325,367 93 | 1,054,321 84 | 898,227 08 | - | 681,462 69 |
| | { Liability | 1,559,415 63 | 2,194,405 88 | 2,287,226 20 | 5,332 62 | 1,461,262 69 |
| | { Fidelity | 293,430 33 | 287,580 56 | 339,107 71 | 891 42 | 241,012 26 |
| | { Plate glass | 272,879 92 | 334,597 43 | 324,829 79 | - | 282,647 56 |
| | { Steam boiler | 616,432 16 | 462,537 13 | 434,673 46 | - | 674,245 83 |
| | { Burglary | 452,151 61 | 633,797 48 | 534,396 87 | 843 54 | 550,711 68 |
| Fidelity & Deposit | { Fidelity | 909,121 33 | 1,011,441 87 | 1,007,484 39 | - | 913,079 01 |
| | { Surety | 493,434 83 | 330,651 12 | 323,952 60 | - | 500,173 35 |
| General Accident Assurance | { Accident* | 132,576 31 | 388,347 12 | 334,158 47 | 9,352 53 | 177,412 43 |
| | { Liability | 138,264 27 | 208,604 66 | 244,095 44 | 3,179 94 | 119,693 55 |
| General Accident (Pa.), Accident* | { Burglary | 36,699 14 | 76,652 93 | 50,022 93 | 648 48 | 62,680 66 |
| | { | 80,627 37 | 284,813 17 | 259,122 27 | 2,714 00 | 103,604 27 |
| Great Eastern | { Accident | 149,087 37 | 221,744 47 | 224,677 98 | 50 00 | 146,103 86 |
| | { Health | 18,947 25 | 50,601 96 | 46,926 51 | - | 22,622 70 |
| Guarantee Company of North America, Fidelity. | | 250,584 42 | 257,857 15 | 265,928 23 | 31,423 40 | 211,089 94 |
| Hartford Steam Boiler, Steam Boiler. | | 3,522,147 31 | 1,397,021 34 | 1,365,638 75 | - | 3,553,529 90 |
| Lloyds Plate Glass, Plate glass | | 473,339 94 | 457,245 01 | 451,378 23 | - | 479,206 72 |
| London Guarantee & Accident | { Accident | 123,046 16 | 184,904 97 | 195,764 16 | - | 114,186 97 |
| | { Liability | 786,171 08 | 1,185,905 01 | 1,183,402 24 | - | 788,673 55 |
| Maryland Casualty | { Accident | 199,507 42 | 626,417 74 | 463,517 13 | 17,136 98 | 345,271 05 |
| | { Health | 25,197 03 | 63,882 07 | 42,771 35 | 400 60 | 45,908 15 |
| | { Liability | 943,953 71 | 1,591,392 62 | 1,649,621 20 | 2,181 81 | 883,543 32 |
| | { Plate glass | 108,929 81 | 283,262 47 | 211,572 56 | 24 36 | 180,565 36 |
| | { Steam boiler | 147,856 55 | 111,347 61 | 86,636 10 | - | 172,568 06 |
| | { Burglary | 76,237 49 | 176,368 56 | 98,286 20 | 18,788 13 | 137,631 72 |
| | { Sprinkler | 57,614 24 | 78,083 57 | 70,134 19 | 508 21 | 65,055 41 |
| Metropolitan Plate Glass | { Accident | - | 18,086 25 | 2,575 61 | 220 24 | 15,290 40 |
| | { Health | - | 1,297 25 | 150 00 | - | 1,147 25 |
| | { Plate glass | 355,980 34 | 454,470 04 | 408,229 72 | - | 402,220 66 |
| National Surety | { Fidelity | 431,698 91 | 701,998 94 | 606,469 97 | 1,718 29 | 525,509 59 |
| | { Surety | 491,314 50 | 534,587 24 | 434,280 58 | 23,209 15 | 568,412 01 |
| | { Burglary | - | 69,077 26 | 10,086 90 | 4,896 91 | 54,093 45 |

INSURANCE COMMISSIONER'S REPORT.

| | | | | | | |
|--|---------------------|-----------------|-----------------|-----------------|-----------------|----------------|
| New Amsterdam | { Accident*..... | 103,166 01 | 183,143 58 | 170,447 61 | 539 05 | 115,322 95 |
| | { Liability..... | 259,523 70 | 454,277 06 | 460,252 79 | 1,166 16 | 252,331 81 |
| | { Plate glass..... | 10,747 49 | 56,312 66 | 24,338 24 | 29 92 | 42,691 99 |
| | { Burglary..... | 89,760 74 | 114,971 21 | 97,677 66 | 2,048 39 | 105,005 90 |
| New Jersey Plate Glass, Plate glass..... | 167,774 06 | 210,542 12 | 192,085 44 | - | 186,230 74 | |
| New York Plate Glass, Plate glass..... | 453,824 52 | 536,084 96 | 522,416 11 | - | 467,493 37 | |
| Ocean Accident | { Accident..... | 105,081 14 | 174,100 06 | 152,579 87 | 3,676 88 | 122,924 45 |
| | { Health..... | - | 9,405 42 | 2,973 93 | - | 6,431 49 |
| | { Liability..... | 567,686 88 | 1,252,525 17 | 1,222,559 48 | 2,534 91 | 595,117 66 |
| | { Steam boiler..... | 73,265 34 | 87,532 96 | 78,421 70 | 115 75 | 82,260 85 |
| | { Burglary..... | 101,973 06 | 123,529 33 | 126,345 63 | 10,861 88 | 93,294 88 |
| { Credit..... | 375,000 91 | 404,955 81 | 408,114 36 | - | 371,842 36 | |
| Preferred Accident | { Accident..... | 827,750 46 | 1,313,462 34 | 1,237,581 66 | - | 903,631 14 |
| | { Health..... | 150,114 50 | 217,895 19 | 189,634 19 | - | 178,375 50 |
| Standard Life & Accident | { Accident..... | 725,767 70 | 1,055,623 44 | 1,075,174 78 | 14,943 28 | 691,273 08 |
| | { Health..... | 86,504 02 | 121,503 67 | 117,166 63 | - | 90,841 06 |
| | { Liability..... | 538,876 88 | 703,740 80 | 725,021 88 | 4,914 48 | 512,681 32 |
| Travelers | { Accident..... | 1,650,230 64 | 2,707,139 21 | 2,480,315 55 | 6,233 00 | 1,870,821 30 |
| | { Health..... | 171,017 90 | 267,821 33 | 210,593 34 | 1,835 00 | 226,410 89 |
| | { Liability..... | 1,803,912 25 | 3,045,079 77 | 2,752,070 89 | 2,744 83 | 2,094,176 30 |
| United States Casualty | { Accident..... | 371,019 14 | 653,117 43 | 614,572 59 | - | 409,563 98 |
| | { Health..... | 96,225 56 | 169,954 41 | 151,564 27 | - | 114,615 70 |
| | { Liability..... | 372,444 34 | 569,112 28 | 573,377 35 | 8,474 03 | 359,705 24 |
| | { Steam boiler..... | 83,634 47 | 56,832 91 | 60,700 53 | - | 79,766 85 |
| | { Sprinkler..... | 24,074 93 | 35,249 15 | 34,865 59 | - | 24,458 49 |
| United States Fidelity & Guaranty | { Fidelity..... | 1,566,256 46 | 1,965,055 79 | 1,755,088 79 | - | 1,779,223 46 |
| | { Burglary..... | 419,236 44 | 518,310 49 | 511,576 20 | 27,353 85 | 398,616 88 |
| United States Health & Accident, Accident..... | 52,257 26 | 730,286 52 | 738,258 12 | - | 44,285 66 | |
| Total | { Accident..... | \$8,745,737 29 | \$15,477,381 86 | \$14,400,627 36 | \$96,786 67 | \$9,925,705 12 |
| | { Health..... | 1,271,096 72 | 2,441,657 01 | 2,089,375 06 | 3,402 60 | 1,609,976 07 |
| | { Liability..... | 9,686,314 58 | 15,900,175 35 | 15,171,154 57 | 60,095 45 | 10,355,239 91 |
| | { Fidelity..... | 4,139,103 09 | 5,181,867 76 | 4,889,274 86 | 34,672 81 | 4,317,023 18 |
| | { Surety..... | 2,714,290 74 | 2,795,486 46 | 2,529,952 35 | 36,833 00 | 2,942,991 85 |
| | { Plate glass..... | 1,923,232 24 | 2,472,648 99 | 2,230,159 90 | 54 28 | 2,165,697 05 |
| | { Steam boiler..... | 4,494,802 08 | 2,178,011 55 | 2,037,508 08 | 3,234 18 | 4,632,071 37 |
| | { Burglary..... | 1,247,398 54 | 1,896,410 48 | 1,505,966 14 | 76,860 06 | 1,560,982 82 |
| | { Credit..... | 1,876,567 48 | 1,944,330 41 | 1,994,043 34 | - | 1,826,854 55 |
| Aggregate..... | 81,689 17 | 113,332 72 | 104,999 78 | 508 21 | 89,513 90 | |
| Aggregate..... | \$36,180,231 93 | \$50,401,302 59 | \$46,963,061 44 | \$312,447 26 | \$39,306,025 82 | |

* Includes Health.

† Includes Surety.

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

| COMPANIES. | PREMIUMS RECEIVED. | | LOSSES PAID. | | LOSSES INCURRED. | |
|--|--------------------|-----------|--------------|------------|------------------|------------|
| | 1903. | 1904. | 1903. | 1904. | 1903. | 1904. |
| Ætna Indemnity { Fidelity | \$68 20 | \$80 20 | - | - | - | - |
| { Surety | 162 20 | 326 50 | - | - | - | - |
| Ætna Life { Accident | 3,117 25 | 3,112 49 | \$1,397 23 | \$2,751 27 | \$1,397 23 | \$2,751 27 |
| { Health | 800 50 | 286 00 | 206 78 | 232 14 | 186 78 | 232 14 |
| { Liability | 6,891 83 | 15,262 21 | 884 07 | 6,880 53 | 1,984 07 | 7,180 53 |
| American Bonding, Fidelity | 1,989 98 | 1,790 74 | - | 73 15 | 100 60 | 173 15 |
| American Credit, Credit | 13,075 00 | 9,727 00 | 5,347 82 | 4,646 96 | 5,347 82 | 4,646 96 |
| American Fidelity { Accident | 738 89 | 2,143 55 | - | 555 11 | - | 603 11 |
| { Health | - | 35 00 | - | - | - | - |
| { Liability | - | 230 45 | - | - | - | - |
| American Surety { Fidelity | 2,580 06 | 2,400 64 | - | - | - | - |
| { Surety | 2,772 85 | 1,528 25 | - | - | - | - |
| { Accident * | 10,971 48 | 10,059 30 | 334 99 | 11,064 04 | 334 99 | 11,064 04 |
| Casualty Co. of Am. { Liability | 9,490 84 | 17,118 58 | - | 1,490 55 | - | 1,490 55 |
| { Plate Glass | 236 62 | 586 70 | - | 146 54 | - | 146 54 |
| { Steam Boiler | 1,160 80 | 1,395 92 | - | - | - | - |
| City Trust { Fidelity | 237 25 | 249 50 | - | - | - | - |
| { Surety | 2,932 65 | 2,795 00 | - | - | - | - |
| Continental Casualty { Accident | 5,750 62 | 23,181 47 | 2,153 59 | 10,737 64 | 2,193 59 | 11,716 20 |
| { Health | 2,125 60 | 10,942 33 | 472 12 | 4,967 26 | 472 12 | 5,110 70 |
| { Accident | 3,357 37 | 4,173 21 | 608 67 | 919 49 | 708 67 | 754 49 |
| { Health | 152 00 | 699 96 | - | 10 00 | - | 10 00 |
| Employers Liability { Liability | 8,676 86 | 14,355 26 | 2,620 21 | 4,882 92 | 985 21 | 4,602 92 |
| { Fidelity | 1,609 54 | 1,677 79 | - | - | - | - |
| { Accident | 6,027 42 | 6,947 82 | 623 87 | 1,249 17 | 623 87 | 1,249 17 |
| { Health | 962 25 | 1,160 63 | 340 00 | 328 57 | 340 00 | 328 57 |
| { Liability | 13,423 63 | 15,526 94 | 5,244 94 | 2,591 60 | 5,244 94 | 2,591 60 |
| Fidelity and Casualty { Fidelity | 1,160 35 | 1,071 20 | - | - | - | - |
| { Plate Glass | 1,288 61 | 1,315 93 | 390 37 | 523 79 | 390 37 | 523 79 |
| { Steam Boiler | 4,122 90 | 3,575 73 | - | - | - | - |
| { Burglary | 2,257 91 | 2,370 95 | - | 566 70 | - | 566 70 |
| Fidelity and Deposit, { Fidelity | 2,029 95 | 1,619 35 | - | - | 180 00 | - |
| { Surety | 2,726 75 | 3,499 25 | - | 746 06 | - | 1,000 00 |
| General Accident Assurance { Accident * | 7,517 11 | 24,146 88 | 6,640 61 | 13,339 07 | 6,923 61 | 14,149 57 |
| { Liability | 3,305 94 | 2,346 71 | 77 00 | 743 67 | 417 00 | 778 67 |
| { Burglary | 62 93 | 128 80 | - | - | - | - |
| General Accident (Pa.), Accident* | - | 1,623 95 | - | 277 91 | - | 698 66 |
| Great Eastern { Accident | 1,109 14 | 4,975 63 | 617 68 | 4,779 70 | 617 68 | 4,779 70 |
| { Health | 18 00 | 4,283 15 | - | 501 75 | - | 501 75 |
| Guarantee Company of North America, Fidelity | 805 68 | 885 46 | - | 249 77 | - | 249 77 |
| Hartford Steam Boiler, Steam Boiler | 11,920 52 | 13,355 41 | 481 34 | 378 45 | 484 98 | 411 15 |
| Lloyds Plate Glass, Plate Glass | 2,495 93 | 2,629 53 | 611 92 | 411 19 | 593 08 | 441 43 |
| London Guarantee { Accident | 191 00 | 155 50 | 11 25 | 358 25 | 11 25 | 358 25 |
| { Liability | 2,377 06 | 1,909 62 | 510 32 | 69 25 | 510 32 | 69 25 |

Due to the narrow margin the top of the table on page 93 is almost illegible. The first line (above "Health") should read as follows:

[Maryland Casualty] Accident 1,963.64 7,169.94 2,010.91 1,453.59 2,010.91 1,453.59

| | | | | | | | |
|---|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
| | Health | 488 72 | 1,888 48 | 259 23 | 1,252 75 | 259 23 | 1,252 75 |
| | Liability | 17,167 85 | 16,079 15 | 19,907 61 | 2,464 00 | 19,907 61 | 2,464 00 |
| Maryland Casualty | Plate Glass | 503 83 | 1,487 64 | 99 77 | 319 59 | 99 77 | 319 59 |
| | Steam Boiler | 860 55 | 643 34 | - | - | - | - |
| | Burglary | 290 33 | 182 53 | - | - | - | - |
| | Sprinkler | - | 40 00 | - | - | - | - |
| Metropolitan Plate Glass | Accident | - | 34 50 | - | - | - | - |
| | Plate Glass | 687 03 | 1,010 95 | 142 34 | 184 31 | 132 34 | 184 31 |
| National Surety | Fidelity | 1331 00 | 1,092 75 | 35 03 | - | 35 03 | - |
| | Surety | - | 131 50 | - | - | - | - |
| New Amsterdam | Accident * | 696 49 | 720 80 | 57 70 | 256 42 | 57 70 | 256 42 |
| | Liability | 557 42 | 336 68 | - | - | - | - |
| | Plate Glass | 18 21 | 180 87 | - | 61 28 | - | 61 28 |
| New Jersey Plate Glass, Plate Glass | Burglary | 141 35 | 127 50 | - | - | - | - |
| | Plate Glass | 1,113 93 | 1,341 30 | 416 64 | 425 50 | 433 64 | 375 50 |
| New York Plate Glass, Plate Glass | Plate Glass | 1,216 97 | 1,140 82 | 492 55 | 226 64 | 499 05 | 220 14 |
| Ocean Accident | Accident | 443 68 | 692 89 | 231 94 | 242 03 | 231 94 | 367 03 |
| | Health | - | 52 50 | - | - | - | - |
| | Liability | 1,723 13 | 1,588 64 | 134 28 | 1,217 41 | 134 28 | 1,437 41 |
| | Steam Boiler | - | 674 00 | - | - | - | - |
| | Burglary | 95 00 | 40 40 | - | - | - | - |
| | Credit | 5,475 00 | 4,284 38 | 968 96 | 444 45 | 968 96 | 911 43 |
| Preferred Accident | Accident | 19,263 00 | 26,466 00 | 7,363 77 | 6,776 95 | 12,763 77 | 6,751 95 |
| | Health | 3,317 00 | 3,675 00 | 1,307 84 | 1,910 70 | 1,457 00 | 1,860 70 |
| Standard Life and Accident | Accident | 1,157 78 | 1,073 04 | 518 27 | 155 00 | 518 27 | 155 00 |
| | Health | 271 25 | 239 30 | - | 166 43 | - | 166 43 |
| | Liability | 81 89 | 378 77 | - | - | - | - |
| Travelers | Accident | 61,371 20 | 64,365 88 | 22,030 16 | 24,917 37 | 22,030 16 | 31,650 71 |
| | Health | 5,536 38 | 6,005 54 | 2,688 68 | 3,750 64 | 2,688 68 | 3,750 64 |
| | Liability | 23,164 48 | 17,070 37 | 7,478 28 | 8,052 20 | 7,478 28 | 8,052 20 |
| United States Casualty | Accident | 15,119 31 | 12,225 92 | 8,352 36 | 5,305 18 | 8,352 36 | 5,305 18 |
| | Health | 6,562 20 | 4,404 04 | 1,458 17 | 3,298 20 | 1,458 17 | 3,298 20 |
| | Liability | 3,831 16 | 2,401 15 | 6,927 63 | 1,436 93 | 6,927 63 | 1,436 93 |
| | Steam Boiler | 486 25 | 1,668 40 | 97 87 | - | 97 87 | - |
| United States Fidelity and Guaranty | Fidelity † | 3,387 86 | 4,105 59 | 216 10 | 5 00 | 370 05 | 112 00 |
| | Burglary | 423 05 | 839 10 | - | - | - | - |
| United States Health and Accident, Accident | Accident | 18,394 51 | 26,936 48 | 7,532 76 | 11,129 32 | 7,772 43 | 11,586 82 |
| Total | Accident | \$157,189 89 | \$220,205 25 | \$60,485 76 | \$96,267 51 | \$66,548 43 | \$105,651 16 |
| | Health | 19,723 90 | 33,666 93 | 6,732 82 | 16,418 44 | 6,861 98 | 16,511 88 |
| | Liability | 90,090 09 | 104,604 51 | 43,784 34 | 29,829 08 | 43,589 34 | 30,104 08 |
| | Fidelity | 14,249 87 | 14,973 22 | 251 13 | 327 92 | 685 08 | 534 92 |
| | Surety | 8,594 45 | 8,280 50 | - | 746 06 | - | 1,000 00 |
| | Plate Glass | 7,556 13 | 9,693 74 | 2,153 59 | 2,298 84 | 2,148 25 | 2,272 58 |
| | Steam Boiler | 18,551 02 | 21,312 80 | 579 21 | 378 45 | 582 85 | 411 15 |
| | Burglary | 3,270 57 | 3,689 28 | - | 566 70 | - | 566 70 |
| | Credit | 18,550 00 | 14,011 38 | 6,316 78 | 5,091 41 | 6,316 78 | 5,588 39 |
| | Sprinkler | - | 40 00 | - | - | - | - |
| Aggregate | | \$337,775 92 | \$430,477 61 | \$120,303 63 | \$151,924 41 | \$126,732 71 | \$162,610 86 |

* Includes Health.

† Includes Surety.

TABLE No. 27.
Income and Disbursements During 1904—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..... | \$98,926 89 | \$2,220 88 | \$55 60 | \$101,203 37 | \$46,944 04 | \$19,046 56 | \$10,493 98 | \$859 04 | \$12,068 67 | \$89,412 29 |
| Massachusetts Mutual Accident Ass'n | 119,023 12 | 1,006 48 | 2,925 45 | 122,955 05 | 37,221 65 | 37,978 02 | 21,366 18 | 1,004 42 | 23,597 87 | 121,168 14 |
| Total | \$217,950 01 | \$3,227 36 | \$2,981 05 | \$224,158 42 | \$84,165 69 | \$57,024 58 | \$31,860 16 | \$1,863 46 | \$35,666 54 | \$210,580 43 |

TABLE No. 28.
Assets and Liabilities December 31, 1904—Assessment Accident Companies.

| COMPANIES. | ASSETS. | | | | LIABILITIES. | | | | |
|--|-----------------|---------------------------|-------------------|---------------|----------------|---|------------------------|--------------------|-------------------------------|
| | *Ledger assets. | Interest due and accrued. | All other assets. | Total assets. | Unpaid losses. | Salaries, commissions, etc., due and accrued. | All other liabilities. | Total liabilities. | Balance to protect contracts. |
| Equitable Accident Company..... | \$75,592 17 | \$143 70 | \$113 75 | \$75,849 62 | \$10,675 00 | \$665 00 | \$1,868 13 | \$13,208 13 | \$62,641 49 |
| Massachusetts Mutual Accident Association. | 29,350 33 | 174 60 | 6,530 25 | 36,054 58 | 540 39 | 542 67 | 3,644 44 | 4,727 50 | 31,327 08 |
| Total..... | \$104,942 50 | \$317 70 | \$6,644 00 | \$111,904 20 | \$11,215 39 | \$1,207 67 | \$5,512 57 | \$17,935 63 | \$93,968 57 |

* Less items not admitted.

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

| COMPANIES. | IN FORCE DECEMBER 31, 1903. | | WRITTEN. | | TERMINATED. | | IN FORCE DECEMBER 31, 1904. | | Premiums or assess- ments received during 1904. | Losses and claims incurred during 1904. |
|---|--------------------------------|-----------------|----------|----------------|-------------|----------------|--------------------------------|-----------------|--|--|
| | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. | | |
| Equitable Accident Company | 7,813 | \$14,925,350 00 | 2,564 | \$1,048,500 00 | 3,364 | \$2,670,505 00 | 7,013 | \$13,303,345 00 | \$87,106 89 | \$40,834 72 |
| Massachusetts Mutual Accident Ass'n ... | 7,057 | 14,984,857 00 | 7,363 | 4,285,062 00 | 5,036 | 4,579,849 00 | 9,384 | 14,690,070 00 | 98,092 12 | 39,695 37 |
| Total | 14,870 | \$29,910,207 00 | 9,927 | \$5,333,562 00 | 8,400 | \$7,250,354 00 | 16,397 | 27,993,415 00 | \$185,199 01 | \$80,530 09 |

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

| COMPANIES. | POLICIES ISSUED. | | | | POLICIES TERMINATED. | | | |
|---|------------------|--------------|---------|--------------|----------------------|--------------|---------|--------------|
| | 1903. | | 1904. | | 1903. | | 1904. | |
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| Equitable Accident Company, Boston | 792 | \$306,700 00 | 561 | \$215,275 00 | 508 | \$363,700 00 | 827 | \$362,275 00 |
| Massachusetts Mutual Accident Association, Boston | 409 | 258,900 00 | 488 | 225,937 00 | 517 | 481,225 60 | 440 | 485,087 00 |
| Total | 1,201 | \$565,600 00 | 1,049 | \$441,212 00 | 1,025 | \$844,925 00 | 1,267 | \$847,362 00 |

TABLE No. 30—Concluded.

| COMPANIES. | POLICIES IN FORCE DECEMBER 31. | | | | PREMIUMS AND ASSESSMENTS RECEIVED. | | LOSSES AND CLAIMS PAID. | |
|---|--------------------------------|----------------|---------|----------------|------------------------------------|-------------|-------------------------|-------------|
| | 1903. | | 1904. | | 1903. | 1904. | 1903. | 1904. |
| | Number. | Amount. | Number. | Amount. | | | | |
| Equitable Accident Company, Boston | 1,639 | \$2,317,100 00 | 1,373 | \$2,170,100 00 | \$16,725 00 | \$16,775 23 | \$10,061 41 | \$10,263 75 |
| Massachusetts Mutual Accident Association, Boston | 841 | 1,629,775 00 | 889 | 1,370,625 00 | 12,062 62 | 10,894 78 | 6,507 96 | 4,377 54 |
| Total | 2,480 | \$3,946,875 00 | 2,262 | \$3,540,725 00 | \$28,787 62 | \$27,670 01 | \$16,569 37 | \$14,641 29 |

TABLE No. 31.
Income and Disbursements During 1904—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. | \$177,378 90 | \$428 37 | \$397 42 | \$178,204 69 | \$128,689 20 | - | \$5,354 55 | \$21 35 | \$23,924 34 | \$157,989 44 |
| Maine Central R. R. Relief Ass'n.... | 23,718 50 | 1,323 30 | 200 00 | 30,241 80 | 29,362 00 | - | 691 05 | - | 372 55 | 30,425 60 |
| Maine State Relief Association..... | 21,220 90 | 1,750 13 | 15 00 | 22,986 03 | 19,537 00 | \$2 00 | 1,507 47 | - | 465 33 | 21,511 80 |
| Odd Fellows Graded Mut. Relief Ass'n | 35,373 00 | 318 43 | - | 35,691 43 | 29,560 00 | - | 1,533 18 | - | 3,206 07 | 34,301 25 |
| Total | \$362,691 30 | \$3,820 23 | \$612 42 | \$267,123 95 | \$207,148 20 | \$2 00 | \$9,086 25 | \$21 35 | \$27,970 29 | \$244,228 09 |
| COMPANIES OF OTHER STATES. | | | | | | | | | | |
| American Benefit Society | \$67,081 69 | \$2,561 44 | \$1,283 05 | \$70,926 18 | \$51,000 00 | - | \$2,749 39 | - | \$7,107 09 | \$60,856 48 |
| Catholic Benevolent Legion | 1,185,711 40 | 7,233 23 | 5,682 76 | 1,198,627 39 | 1,290,332 71 | - | 15,746 02 | - | 11,038 52 | 1,317,717 25 |
| Catholic Order of Foresters | 1,505,763 00 | 14,730 73 | 23,075 99 | 1,543,569 72 | 996,540 00 | \$10,609 80 | 24,149 01 | - | 67,667 55 | 1,099,266 36 |
| Home Circle | 122,150 59 | 1,571 62 | 362 27 | 124,084 48 | 111,114 54 | - | 5,690 70 | \$900 00 | 7,317 79 | 124,423 03 |
| Independent Order of Foresters..... | 3,436,824 71 | 261,632 79 | 2,609 33 | 3,701,066 83 | 2,144,988 77 | 100,921 37 | 234,136 29 | 1,323 60 | 137,462 65 | 2,673,832 68 |
| Knights of Columbus..... | 569,149 54 | 34,867 92 | 9,968 18 | 613,985 64 | 283,994 27 | - | 37,334 40 | 4,267 00 | 67,502 04 | 393,097 71 |
| Knights of Honor | 2,948,032 43 | 4,965 01 | 1,602 95 | 2,954,630 39 | 2,892,636 90 | 28,404 70 | 22,197 01 | 2,500 00 | 25,849 75 | 2,971,588 36 |
| Knights of Pythias | 2,022,153 23 | 43,186 47 | 132,495 87 | 2,197,835 57 | 1,484,635 18 | 171,233 20 | 29,827 41 | 22,374 75 | 162,872 78 | 1,880,343 32 |
| Knights of the Maccabees of the W'ld | 4,540,456 24 | 109,775 02 | 425 00 | 4,650,656 26 | 3,470,966 39 | 107,430 94 | 64,584 64 | 4,004 46 | 302,100 50 | 3,949,086 87 |
| L'Union St. Jean Baptiste d' Amerique | 42,878 68 | 1,220 18 | 711 07 | 44,810 53 | 24,125 00 | 832 00 | 4,051 38 | 770 00 | 4,691 67 | 34,490 05 |
| Modern Woodmen of America | 6,980,303 05 | 26,997 17 | 102,931 71 | 7,110,231 93 | 6,688,996 85 | 260,406 71 | 192,768 97 | 12,600 00 | 349,940 45 | 7,504,712 98 |
| New England Order of Protection... | 634,735 58 | 2,941 94 | 1,406 45 | 638,183 97 | 595,000 00 | 2,773 00 | 10,478 00 | 11,970 00 | 30,118 73 | 650,339 73 |
| Royal Arcanum | 8,105,763 46 | 81,294 04 | 9,072 85 | 8,196,130 35 | 8,155,449 72 | - | 73,288 58 | - | 131,556 85 | 8,360,295 15 |
| Royal Neighbors of America | 604,939 40 | 3,122 26 | 11,607 12 | 619,668 72 | 459,713 00 | 19,278 17 | 31,510 89 | 1,295 34 | 76,470 53 | 588,267 93 |
| Societe des Artisans | 333,339 76 | 32,415 73 | 443 03 | 366,198 52 | 239,075 79 | 449 15 | 12,352 41 | 1,545 50 | 21,423 60 | 274,846 45 |
| United Order of the Golden Cross... | 487,642 90 | 2,071 28 | 301 22 | 490,015 40 | 405,046 58 | - | 33,932 96 | 1,288 00 | 11,085 26 | 451,412 80 |
| United Order of the Pilgrim Fathers | 543,010 96 | 426 32 | 1,977 81 | 545,415 09 | 490,000 00 | - | 15,161 52 | 1,400 00 | 50,622 06 | 557,183 58 |
| Workmen's Benefit Association..... | 102,118 80 | 1,071 22 | - | 103,190 02 | 76,000 00 | 1,559 70 | 9,190 67 | 804 97 | 7,200 49 | 94,755 83 |
| Total | \$34,092,055 42 | \$631,214 31 | \$305,957 26 | \$34,969,226 99 | \$29,869,915 64 | \$703,918 74 | \$819,200 25 | \$66,443 62 | \$1,532,633 31 | \$32,092,116 56 |
| Aggregate | \$34,294,746 72 | \$635,034 54 | \$306,569 68 | \$35,236,350 94 | \$30,077,063 84 | \$703,920 74 | \$828,286 50 | \$66,464 97 | \$1,560,608 60 | \$33,236,344 65 |

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 32.
Assets and Liabilities December 31, 1904—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.. | \$31,766 78 | - | - | \$31,766 78 | \$2,526 00 | - | - | \$2,526 00 | \$29,240 78 |
| Maine Central R. R. Relief Ass'n..... | 27,537 33 | - | - | 27,537 33 | 4,000 00 | - | - | 4,000 00 | 23,537 33 |
| Maine State Relief Association | 41,728 40 | - | - | 41,728 40 | 3,807 00 | - | \$13 00 | 3,820 00 | 37,908 40 |
| Odd Fellows Graded Mut. Relief Ass'n | 15,014 26 | - | - | 15,014 26 | - | - | - | - | 15,014 26 |
| Total..... | \$116,046 77 | - | - | \$116,046 77 | \$10,333 00 | - | \$13 00 | \$10,346 00 | \$105,707 77 |
| COMPANIES OF OTHER STATES. | | | | | | | | | |
| American Benefit Society | \$62,313 45 | \$5,300 00 | - | \$67,613 45 | \$500 00 | \$384 58 | \$1,004 83 | \$1,889 41 | \$65,724 04 |
| Catholic Benevolent Legion..... | 9,076 05 | 120,000 00 | - | 129,076 05 | 137,566 06 | - | - | 137,566 06 | - 8,490 01 |
| Catholic Order of Foresters | 859,600 35 | - | - | 859,600 35 | 123,593 33 | - | - | 123,593 33 | 736,007 02 |
| Home Circle | 14,346 12 | 9,000 00 | \$178 16 | 23,524 28 | 53,094 00 | - | - | 53,094 00 | - 29,569 72 |
| Independent Order of Foresters | 8,126,594 73 | 5,417 91 | 567,199 08 | 8,699,211 72 | 524,572 75 | 9,953 70 | 414,723 61 | 949,250 06 | 7,749,961 66 |
| Knights of Columbus | 1,237,748 70 | 37,953 59 | 9,182 16 | 1,284,884 45 | 37,450 00 | - | - | 37,450 00 | 1,247,434 45 |
| Knights of Honor | 64,938 48 | 231,764 50 | 7,594 10 | 304,297 08 | 660,671 45 | 387 05 | - | 661,058 50 | - 356,761 42 |
| Knights of Pythias | 1,017,418 20 | 5,909 85 | 43,062 66 | 1,066,390 71 | 155,000 00 | 27,645 68 | 1,583 42 | 184,229 10 | 882,161 61 |
| Knights of the Maccabees of the World | 3,903,173 12 | 262,173 35 | 46,843 74 | 4,212,190 21 | 227,287 57 | 30,258 78 | 4,627 00 | 262,173 35 | 3,950,016 86 |
| L'Union St. Jean Baptiste d'Amerique | 42,888 22 | 5,834 00 | - | 48,672 22 | - | 150 00 | 18 26 | 168 26 | 48,503 96 |
| Modern Woodmen of America..... | 1,362,512 33 | \$25,000 00 | 9,050 92 | 2,196,563 25 | 668,661 90 | 26,076 72 | - | 694,738 62 | 1,501,824 63 |
| New England Order of Protection ... | 90,635 16 | 52,000 00 | - | 142,635 16 | 39,000 00 | - | - | 39,000 00 | 103,635 16 |
| Royal Arcanum..... | 2,631,494 16 | 666,431 14 | 25,020 41 | 3,322,945 71 | 916,650 00 | 3,315 86 | 489 65 | \$20,455 51 | 2,402,490 20 |
| Royal Neighbors of America..... | 196,269 59 | 51,000 00 | - | 247,269 59 | 92,000 00 | - | - | 92,000 00 | 155,269 59 |
| Societe des Artisans | 555,346 93 | - | 2,774 84 | 558,121 77 | 8,500 00 | - | - | 8,500 00 | 549,621 77 |
| United Order of the Golden Cross ... | 77,351 00 | 40,978 90 | 892 13 | 119,222 03 | 19,250 00 | - | - | 19,250 00 | 99,972 03 |
| United Order of the Pilgrim Fathers. | 14,021 43 | 50,282 75 | - | 64,304 18 | 68,500 00 | - | - | 68,500 00 | - 4,195 82 |
| Workmen's Benefit Association | 36,226 37 | - | - | 36,226 37 | 6,000 00 | - | - | 6,000 00 | 30,226 37 |
| Total..... | \$20,301,904 34 | \$2,369,045 99 | \$711,798 20 | \$23,382,748 53 | \$3,735,297 06 | \$98,172 37 | \$422,446 77 | \$4,258,916 20 | \$19,123,832 38 |
| Aggregate..... | \$20,417,951 16 | \$2,369,045 99 | \$711,798 20 | \$23,493,795 35 | \$3,748,630 06 | \$98,172 37 | \$422,459 77 | \$4,269,262 20 | \$19,229,533 15 |

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

| COMPANIES. | IN FORCE DECEMBER 31, 1903. | | WRITTEN. | | TERMINATED. | | IN FORCE DECEMBER 31, 1904. | | Mortuary and disability assessments received during 1904. | Losses and claims incurred during 1904. |
|--|--------------------------------|------------------------|----------------|----------------------|----------------|-------------------------|--------------------------------|---------------------------|--|--|
| | No. | Amount. | No. | Amount. | No. | Amount. | No. | Amount. | | |
| MAINE COMPANIES. | | | | | | | | | | |
| Ancient Order of United Workmen | 7,424 | \$13,437,000 | 61 | \$69,000 | 1,590 | \$3,607,800 00 | 5,895 | \$9,898,200 00 | \$138,826 90 | \$131,215 00 |
| Maine Central Railroad Relief Ass'n..... | 1,714 | - | 151 | - | 116 | - | 1,749 | - | 20,065 00 | 27,000 00 |
| Maine State Relief Association | 1,049 | - | 1 | - | 86 | - | 964 | - | 19,174 00 | 21,586 00 |
| Odd Fellows Graded Mut. Relief Ass'n .. | 2,004 | - | 35 | - | 85 | - | 1,954 | - | 30,047 00 | 29,560 00 |
| Total | 12,191 | \$13,437,000 | 248 | \$69,000 | 1,877 | \$3,607,800 00 | 10,562 | \$9,898,200 00 | \$208,112 90 | \$209,361 00 |
| COMPANIES OF OTHER STATES. | | | | | | | | | | |
| American Benefit Society | 4,592 | \$4,536,000 | 951 | \$763,000 | 442 | \$362,000 00 | 5,101 | \$4,937,000 00 | \$60,768 89 | \$51,500 00 |
| Catholic Benevolent Legion | 35,935 | 53,798,500 | 396 | 272,000 | 14,085 | 22,748,250 00 | 22,246 | 31,322,250 00 | 1,165,903 60 | 1,180,750 00 |
| Catholic Order of Foresters | 112,608 | 120,274,400 | 10,547 | 10,646,500 | 8,889 | 10,356,400 00 | 114,266 | 120,864,500 00 | 1,249,293 75 | 1,016,450 00 |
| Home Circle..... | 5,200 | 8,213,500 | 238 | 165,000 | 2,725 | 4,830,833 00 | 2,713 | 3,547,667 00 | 111,527 67 | 124,017 32 |
| Independent Order of Foresters..... | 219,492 | 238,124,000 | 28,730 | 23,732,000 | 22,346 | 18,960,000 00 | 225,876 | 242,896,000 00 | 3,163,598 47 | 2,242,434 05 |
| Knights of Columbus | 37,702 | 37,990,000 | 7,540 | 7,770,000 | 1,928 | 1,939,000 00 | 43,314 | 43,821,000 00 | 469,721 79 | 284,000 00 |
| Knights of Honor | 51,606 | 87,286,500 | 3,481 | 3,260,000 | 5,912 | 8,212,500 00 | 49,175 | 82,334,000 00 | 2,869,304 43 | 3,100,500 00 |
| Knights of Pythias..... | 63,561 | 105,736,000 | 12,248 | 14,375,500 | 7,606 | 10,324,500 00 | 68,203 | 109,787,000 00 | 1,807,764 67 | 1,546,000 00 |
| Knights of the Maccabees of the World.. | 341,304 | 430,306,800 | 50,369 | 51,236,750 | 69,297 | 71,692,075 84 | 322,376 | 409,851,474 16 | 4,049,718 57 | 3,122,710 58 |
| L'Union St. Jean Baptiste d'America..... | 6,268 | 2,782,400 | 2,051 | 804,600 | 713 | 318,475 00 | 7,606 | 3,268,525 00 | 33,695 78 | 24,125 00 |
| Modern Woodmen of America..... | 660,151 | 1,149,305,500 | 61,074 | 80,992,000 | 60,273 | 93,619,000 00 | 660,952 | 1,136,678,500 00 | 6,297,557 05 | 6,732,000 00 |
| New England Order of Protection..... | 34,556 | 55,518,000 | 5,469 | 6,567,000 | 1,609 | 2,206,000 00 | 38,416 | 59,879,000 00 | 578,401 58 | 596,000 00 |
| Royal Arcanum | 283,089 | 653,319,000 | 35,980 | 54,228,500 | 13,986 | 26,699,500 00 | 305,083 | 680,848,000 00 | 7,868,396 06 | 8,275,291 00 |
| Royal Neighbors of Amerique | 75,026 | 81,864,000 | 12,860 | 13,733,500 | 3,348 | 3,722,500 00 | 84,538 | 91,875,000 00 | 494,945 10 | 495,500 00 |
| Societe des Artisans | 19,712 | 19,260,900 | 4,488 | 3,852,500 | 1,180 | 1,092,600 00 | 23,020 | 22,020,800 00 | 302,926 54 | 161,100 00 |
| United Order of the Golden Cross..... | 19,709 | 23,036,500 | 2,271 | 1,669,500 | 3,890 | 3,825,500 00 | 18,590 | 21,380,500 00 | 444,215 74 | 382,296 58 |
| United Order of the Pilgrim Fathers..... | 21,871 | 32,548,000 | 554 | 443,000 | 2,727 | 4,463,000 00 | 19,698 | 28,528,000 00 | 481,856 55 | 476,500 00 |
| Workmen's Benefit Association..... | 6,654 | 6,654,000 | 373 | 373,000 | 824 | 824,000 00 | 6,203 | 6,203,000 00 | 76,218 00 | 79,000 00 |
| Total | 1,999,036 | \$3,110,554,000 | 239,620 | \$274,884,350 | 221,280 | \$285,696,133 84 | 2,017,376 | \$3,099,742,216 16 | \$31,525,814 24 | \$29,890,174 53 |
| Aggregate | 2,011,227 | \$3,123,991,000 | 239,868 | \$274,953,350 | 223,157 | \$289,303,933 84 | 2,027,938 | \$3,109,640,416 16 | \$31,733,927 14 | \$30,099,535 53 |

INSURANCE COMMISSIONER'S REPORT.

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

| COMPANIES. | POLICIES ISSUED. | | | | POLICIES TERMINATED. | | | |
|--|------------------|-----------------------|--------------|-----------------------|----------------------|-----------------------|--------------|-----------------------|
| | 1903. | | 1904. | | 1903. | | 1904. | |
| | Number. | Amount. | Number. | Amount. | Number. | Amount. | Number. | Amount. |
| MAINE COMPANIES. | | | | | | | | |
| Ancient Order of United Workmen | 655 | \$776,000 00 | 61 | \$69,000 00 | 1,108 | \$1,592,000 00 | 1,590 | \$3,607,800 00 |
| Maine Central Railroad Relief Association | 76 | - | 138 | - | 107 | - | 109 | - |
| Maine State Relief Association | 1 | - | 1 | - | 74 | - | 86 | - |
| Odd Fellows Graded Mutual Relief Association | 101 | - | 35 | - | 97 | - | 85 | - |
| Total | 833 | \$776,000,00 | 235 | \$69,000 00 | 1,386 | \$1,592,000 00 | 1,870 | \$3,607,800 00 |
| COMPANIES OF OTHER STATES. | | | | | | | | |
| American Benefit Society | 189 | \$174,500 00 | 227 | \$188,750 00 | 102 | \$94,750 00 | 121 | \$107,250 00 |
| Catholic Benevolent Legion | - | - | - | - | 2 | 2,000 00 | 5 | 5,000 00 |
| Catholic Order of Foresters | 196 | 202,000 00 | 145 | 148,000 00 | 24 | 24,000 00 | 48 | 54,000 00 |
| Home Circle | - | - | - | - | 3 | 4,000 00 | 25 | 46,106 00 |
| Independent Order of Foresters..... | 630 | 471,500 00 | 805 | 575,000 00 | 681 | 504,000 00 | 506 | 362,500 00 |
| Knights of Columbus | 42 | 42,000 00 | 37 | 38,000 00 | 27 | 27,000 00 | 48 | 48,000 00 |
| Knights of Honor | - | - | 1 | 1,000 00 | 14 | 27,000 00 | 10 | 18,000 00 |
| Knights of Pythias..... | 58 | 53,500 00 | 51 | 48,500 00 | 75 | 74,500 00 | 60 | 67,500 00 |
| Knights of the Maccabees of the World | 2,521 | 2,241,000 00 | 928 | 838,500 00 | 938 | 660,000 00 | 1,205 | 927,500 00 |
| L'Union St. Jean Baptiste d'Amérique | - | - | - | - | - | - | - | - |
| Modern Woodmen of America..... | 818 | 993,000 00 | 649 | 780,000 00 | 438 | 525,500 00 | 437 | 545,000 00 |
| New England Order of Protection..... | 262 | 405,000 00 | 1,033 | 1,196,000 00 | 200 | 364,000 00 | 208 | 264,000 00 |
| Royal Arcanum | 278 | 358,000 00 | 128 | 165,000 00 | 62 | 93,500 00 | 105 | 161,500 00 |
| Royal Neighbors of America..... | 118 | 111,000 00 | 168 | 155,500 00 | 6 | 5,000 00 | 15 | 13,500 00 |
| Societe des Artisans | 145 | 114,000 00 | 176 | 125,500 00 | 67 | 61,500 00 | 45 | 38,500 00 |
| United Order of the Golden Cross | 310 | 169,000 00 | 186 | 117,250 00 | 2,060 | 2,214,500 00 | 472 | 407,750 00 |
| United Order of the Pilgrim Fathers..... | 76 | 61,500 00 | 35 | 26,000 00 | 103 | 144,500 00 | 257 | 395,500 00 |
| Workmen's Benefit Association | 4 | 4,000 00 | 3 | 3,000 00 | 12 | 12,000 00 | 23 | 23,000 00 |
| Total | 5,647 | \$5,400,000 00 | 4,572 | \$4,406,000 00 | 4,814 | \$4,837,750 00 | 3,580 | \$3,484,606 00 |
| Aggregate | 6,480 | \$6,176,000 00 | 4,807 | \$4,475,000 00 | 6,200 | \$6,429,750 00 | 5,460 | \$7,092,406 00 |

TABLE No. 34—Concluded.

| COMPANIES. | POLICIES IN FORCE DECEMBER 31. | | | | PREMIUMS AND ASSESSMENTS RECEIVED. | | LOSSES AND CLAIMS PAID. | |
|--|--------------------------------|-----------------|---------|-----------------|------------------------------------|--------------|-------------------------|--------------|
| | 1903. | | 1904. | | 1903. | 1904. | 1903. | 1904. |
| | Number. | Amount. | Number. | Amount. | | | | |
| MAINE COMPANIES. | | | | | | | | |
| Ancient Order of United Workmen | 7,424 | \$13,437,000 00 | 5,895 | \$9,898,200 00 | \$177,786 47 | \$167,469 04 | \$174,000 00 | \$130,689 00 |
| Maine Central Railroad Relief Association | 1,572 | - | 1,601 | - | 12,325 00 | 17,195 00 | 16,000 00 | 23,000 00 |
| Maine State Relief Association | 1,049 | - | 964 | - | 21,162 70 | 19,174 00 | 22,717 00 | 19,537 00 |
| Odd Fellows Graded Mutual Relief Association | 2,004 | - | 1,954 | - | 34,408 00 | 35,300 00 | 34,145 00 | 29,560 00 |
| Total | 12,049 | \$13,437,000 00 | 10,414 | \$9,898,200 00 | \$245,582 17 | \$239,138 04 | \$246,862 00 | \$202,786 00 |
| COMPANIES OF OTHER STATES. | | | | | | | | |
| American Benefit Society | 1,125 | \$1,033,750 00 | 1,231 | \$1,115,250 00 | \$12,832 85 | \$13,000 10 | \$11,000 00 | \$12,750 00 |
| Catholic Benevolent Legion | 20 | 23,000 00 | 15 | 18,000 00 | 579 95 | 551 88 | 1,000 00 | 500 00 |
| Catholic Order of Foresters | 1,888 | 1,925,000 00 | 1,985 | 2,019,000 00 | 13,899 37 | 18,650 57 | 9,000 00 | 8,500 00 |
| Home Circle | 53 | 95,500 00 | 28 | 49,394 00 | 1,672 70 | 1,638 42 | 1,434 84 | 5,732 86 |
| Independent Order of Foresters | 5,239 | 4,544,000 00 | 5,538 | 4,756,500 00 | 76,100 75 | 72,899 49 | 42,565 45 | 50,072 73 |
| Knights of Columbus | 646 | 647,000 00 | 635 | 637,000 00 | 7,233 75 | 7,057 08 | 8,000 00 | 5,000 00 |
| Knights of Honor | 171 | 301,000 00 | 162 | 284,000 00 | 13,320 30 | 12,572 19 | 22,000 00 | 13,000 00 |
| Knights of Pythias | 505 | 604,000 00 | 496 | 585,000 00 | 12,182 98 | 12,039 55 | 7,000 00 | 20,000 00 |
| Knights of the Maccabees of the World | 4,212 | 3,844,000 00 | 3,935 | 3,755,000 00 | 29,878 91 | 35,276 77 | 20,500 00 | 17,572 80 |
| L'Union St. Jean Baptiste d'Amerique | - | - | - | - | - | - | - | - |
| Modern Woodmen of America | 3,159 | 4,510,500 00 | 3,371 | 4,745,000 00 | 23,525 10 | 25,911 00 | 21,000 00 | 39,000 00 |
| New England Order of Protection | 4,289 | 6,214,000 00 | 5,114 | 7,146,000 00 | 63,329 00 | 66,092 00 | 45,000 00 | 68,000 00 |
| Royal Arcanum | 1,019 | 2,083,000 00 | 1,042 | 2,086,500 00 | 24,133 10 | 26,032 25 | 17,500 00 | 21,000 00 |
| Royal Neighbors of America | 168 | 159,000 00 | 321 | 301,000 00 | 547 60 | 1,107 75 | - | 2,000 00 |
| Societe des Artisans | 508 | 482,500 00 | 639 | 569,500 00 | 5,020 41 | 5,516 07 | 1,000 00 | 2,000 00 |
| United Order of the Golden Cross | 2,994 | 2,930,500 00 | 2,708 | 2,640,000 00 | 77,594 47 | 62,357 64 | 77,000 00 | 56,250 00 |
| United Order of the Pilgrim Fathers | 1,755 | 2,491,500 00 | 1,533 | 2,122,000 00 | 37,667 00 | 37,389 81 | 42,000 00 | 52,500 00 |
| Workmen's Benefit Association | 259 | 259,000 00 | 239 | 239,000 00 | 2,896 00 | 3,225 00 | 2,000 00 | 1,000 00 |
| Total | 28,010 | \$32,147,250 00 | 28,992 | \$33,068,644 00 | \$402,214 24 | \$401,377 87 | \$328,000 29 | \$375,878 39 |
| Aggregate | 40,059 | \$45,584,250 00 | 39,406 | \$42,966,844 00 | \$647,796 41 | \$640,515 91 | \$574,862 29 | \$678,664 39 |

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, 1904.

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) | \$122,318 75 | |
| Deduct reinsurance, abatement, rebate and return premiums | 26,063 10 | |
| Net premiums | | \$96,255 65 |
| Interest on mortgage loans | \$2,000 00 | |
| Interest on collateral loans | 700 00 | |
| Interest on bonds and dividends on stocks | 6,196 14 | 8,896 14 |
| Total income..... | | \$105,151 79 |
| Ledger assets Dec. 31, 1903 | | 232,142 66 |
| Total..... | | \$337,294 45 |

DISBURSEMENTS.

| | | |
|---|-------------|--------------|
| Gross amount paid for losses (Marine) | \$81,111 96 | |
| Deduct salvage and reinsurance | 11,988 04 | |
| Net amount paid for losses | | \$69,123 92 |
| Interest and dividends to stockholders | | 7,840 00 |
| Commissions or brokerage | | 12,273 39 |
| Salaries, fees and other charges of officers, agents and employes | | 4,500 00 |
| Rents | | 200 00 |
| Taxes, licenses and insurance department fees | | 416 50 |
| Loss on sale or maturity of ledger assets | | 31 00 |
| Premium on securities purchased | | 1,893 75 |
| All other expenditures..... | | 3,374 56 |
| Total disbursements..... | | \$99,653 12 |
| Balance..... | | \$237,641 33 |

LEDGER ASSETS.

| | |
|---|---------------------|
| Mortgage loans on real estate | \$48,000 00 |
| Loans secured by collateral | 19,500 00 |
| Book value of stocks and bonds, excluding interest | 125,950 00 |
| Cash in office and in bank | 8,625 69 |
| Agents balances, representing business written subsequent to Oct. 1, last | 13,866 29 |
| Bills receivable, not matured, taken for marine and inland risks. | 19,064 35 |
| Other ledger assets | 2,635 00 |
| Total ledger assets | \$237,641 33 |

NON-LEDGER ASSETS.

| | |
|--|---------------------|
| Interest due and accrued on stocks and bonds | \$2,271 93 |
| Market value of stocks and bonds over book value | 22,600 75 |
| Total admitted assets | \$262,514 01 |

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 | \$1,210 00 |
| Maine Central and E. & N. A. Railway, 1933, 4% .. | 5,000 00 | 5,000 00 | 5,350 00 |
| Bangor & Aroostook Railroad Co., 1943, 5% | 10,000 00 | 10,000 00 | 11,850 00 |
| Baltimore & Ohio Railroad Co., 1925, 3½% | 10,000 00 | 10,000 00 | 9,250 00 |
| Buffalo, Rochester & Pittsburg R. R. Co., 1920, 4½% | 10,000 00 | 10,000 00 | 10,400 00 |
| Baltimore, Chesapeake & Atlantic R.R. Co., 1934, 5% | 5,000 00 | 5,000 00 | 5,750 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 |
| Terminal Railroad Association, St. Louis, 1953, 4% | 5,000 00 | 5,000 00 | 5,000 00 |
| St. Louis, Iron Mountain & Southern Ry. Co., 1933, 4% | 5,000 00 | 5,000 00 | 4,743 75 |
| Lehigh Valley R. R. Co., 1923, 6% | 1,000 00 | 1,000 00 | 1,280 00 |
| Bangor Gas Light Co., 1941, 5% | 5,000 00 | 5,000 00 | 5,450 00 |
| City of Galveston, 1928, option, 1908, 5% | 5,000 00 | 5,000 00 | 4,250 00 |
| City of Newark, Ohio, 1917, 5% | 5,000 00 | 5,000 00 | 5,600 00 |
| City of Omaha, 1912, 5% | 4,000 00 | 4,000 00 | 4,320 00 |
| 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 | 2,080 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 | \$93,000 00 | \$93,000 00 | \$97,548 75 |

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

| | <i>Book Value.</i> | <i>Par Value.</i> | <i>Market Value.</i> |
|---|------------------------|-----------------------|--------------------------|
| European & North American Railway Co | \$20,000 00 | \$20,000 00 | \$30,000 00 |
| Union Insurance Co., Bangor | 2,400 00 | 2,400 00 | 5,400 00 |
| First National Bank, Bangor | 6,900 00 | 6,900 00 | 10,902 00 |
| Kenduskeag National Bank, Bangor | 2,650 00 | 2,650 00 | 2,650 00 |
| Eastern Trust and Banking Co., Bangor | 1,000 00 | 1,000 00 | 2,050 00 |
| Total | \$32,950 00 | \$32,950 00 | \$51,002 00 |

LOANS ON COLLATERALS.

| | <i>Par Value.</i> | <i>Market Value.</i> | <i>Amount loaned thereon.</i> |
|---|-------------------|----------------------|-------------------------------|
| United States bonds, 4% | \$1,000 00 | \$1,100 00 | \$1,000 00 |
| Holyoke, Mass., bonds, 4%..... | 1,000 00 | 1,100 00 | 500 00 |
| European & North American Railway Co. stock..... | 6,000 00 | 9,000 00 | 6,000 00 |
| First National Bank, Bangor, stock | 4,500 00 | 7,110 00 | 4,500 00 |
| First National Bank, Bangor, stock | \$1,000 | | |
| Orono Pulp & Paper Company, Bangor, stock 1,500 } | 2,500 00 | 3,000 00 | 2,000 00 |
| 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 } | | | |
| North National Bank, Rockland, stock..... | 500 00 | 550 00 | 500 00 |
| Beacon Trust Company, Boston, stock..... | 1,000 00 | 1,100 00 | 1,000 00 |
| Total..... | \$28,500 00 | \$34,960 00 | \$19,500 00 |

LIABILITIES.

| | |
|---|--------------|
| Losses in process of adjustment, or in suspense | \$23,521 00 |
| Unearned premiums on outstanding risks..... | 56,866 79 |
| Dividends remaining unpaid..... | 320 00 |
| Cash capital..... | \$100,000 00 |
| Surplus over all liabilities | 81,806 22 |
| Surplus to policy holders | \$181,806 22 |
| Total liabilities | \$262,514 01 |

RISKS AND PREMIUMS.

| | <i>Marine.</i> | <i>Premiums.</i> |
|-----------------------------------|----------------|------------------|
| In force December 31, 1903..... | \$1,230,713 | \$72,506 94 |
| Written during the year..... | 11,452,130 | 122,318 75 |
| Total | \$12,682,843 | \$194,825 69 |
| Expired and terminated | 11,760,809 | 135,090 36 |
| In force at end of the year | \$922,034 | \$59,735 33 |

BUSINESS IN MAINE.

| | <i>Marine.</i> |
|-------------------------|-----------------|
| Risks written | \$11,452,130 00 |
| Premiums received | 96,255 65 |
| Losses paid | 69,123 92 |
| Losses incurred..... | 75,425 92 |

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) | \$138,652 70 | |
| Deduct reinsurance, abatement, rebate and return premiums | 31,519 38 | |
| Net premiums..... | | \$107,133 32 |
| Interest on bonds and dividends on stocks | \$15,080 09 | |
| Interest from all other sources..... | 1,302 72 | 16,382 81 |
| Profit on sale or maturity of ledger assets..... | | 669 70 |
| Income from other sources..... | | 27 09 |
| Total income..... | | \$124,212 92 |
| Ledger assets, Dec. 31, 1903 | | 404,253 23 |
| Total..... | | \$528,466 15 |

DISBURSEMENTS.

| | | |
|--|-------------|--------------|
| Gross amount paid for losses (Marine) | \$81,219 13 | |
| Deduct salvage and reinsurance | 12,723 67 | |
| Net amount paid for losses | | \$68,495 46 |
| Interest and dividends to stockholders | | 16,000 00 |
| Commissions or brokerage | | 4,716 01 |
| Salaries, fees and other charges of officers, agents and employes..... | | 5,675 79 |
| Rents—including company's own occupancy..... | | 500 00 |
| Taxes, licenses and insurance department fees..... | | 25 50 |
| Miscellaneous expenditures | | 2,178 46 |
| Total disbursements | | \$97,591 22 |
| Balance..... | | \$430,874 93 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of stocks and bonds, excluding interest..... | \$343,284 90 |
| Cash in office and in bank | 44,057 62 |
| Bills receivable, not matured, taken for marine and inland risks..... | 28,116 75 |
| Due from agents and others..... | 15,416 66 |
| Total ledger assets | \$430,874 93 |

NON-LEDGER ASSETS.

| | |
|---|---------------------|
| Interest accrued on stocks and bonds | \$2,167 92 |
| Market value of stocks and bonds over book value..... | 11,047 10 |
| Total admitted assets..... | \$444,089 95 |

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 | \$7,000 00 |
| Trenton Street Railway Co., 1931, 5% | 15,562 50 | 15,000 00 | 16,500 00 |
| Stillwater Street Railway Co., 1906, 5% | 16,320 00 | 16,000 00 | 16,320 00 |
| City of Galion, 1906, 6% | 5,599 00 | 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% | 3,630 00 | 3,000 00 | 3,240 00 |
| Lexington, Kentucky, St. R'y Co., 1910 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% | 5,050 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% | 13,650 00 | 13,000 00 | 13,650 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 | 5,100 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 | 11,800 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% | 10,000 00 | 10,000 00 | 10,000 00 |
| Metropolitan Crosstown Railway Co., 1920, 5% | 5,450 00 | 5,000 00 | 5,450 00 |
| City of Omaha, Neb., 1924, 4½% | 10,750 00 | 10,000 00 | 10,750 00 |
| St. Louis, Iron Mountain & Southern R'y Co., 1933, 4% .. | 9,500 00 | 10,000 00 | 9,500 00 |
| Total | \$307,009 90 | \$303,000 00 | \$312,212 00 |

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 Railway 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 | \$21,257 62 |
| Unearned premiums on outstanding risks | 77,373 43 |
| Cash capital | \$100,000 00 |
| Surplus over all liabilities | 245,458 90 |
| Surplus to policy holders | \$345,458 90 |
| Total liabilities | \$444,089 95 |

RISKS AND PREMIUMS.

| | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|----------------|------------------|
| In force December 31, 1903 | \$1,038,211 00 | \$81,193 46 |
| Written during the year | 4,770,620 50 | 138,652 70 |
| Total | \$5,808,831 50 | \$219,846 16 |
| Expired and terminated | 4,816,583 50 | 142,472 73 |
| In force at end of year | \$992,248 00 | \$77,373 43 |

BUSINESS IN MAINE.

| | <i>Marine.</i> |
|-------------------------|----------------|
| Risks written | \$4,770,620 50 |
| Premiums received | 107,133 32 |
| Losses paid | 68,495 46 |
| Losses incurred | 79,533 21 |

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, 1904.

ÆTNA INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

WM. B. CLARK, *President.*

WM. H. KING, *Secretary.*

Cash Capital, \$4,000,000.

INCOME.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|----------------|----------------|------------------------|
| Gross premiums | \$7,464,303 38 | \$465,588 10 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,946,702 29 | 124,401 23 | |
| Net premiums..... | \$5,517,601 09 | \$331,186 87 | \$5,848,787 96 |
| Deposits premiums on perpetual risks | | | 4,956 42 |
| Interest on mortgage loans..... | | \$636 00 | |
| Interest on bonds and dividends on stocks | | 582,672 96 | |
| | | | 583,308 96 |
| Profit on sale or maturity of ledger assets..... | | | 1,480 56 |
| Income from other sources..... | | | 282 41 |
| Total income..... | | | \$6,438,816 31 |
| Ledger assets, Dec. 31, 1903 | | | 12,992,761 30 |
| Total..... | | | \$19,431,577 61 |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|--|----------------|----------------|------------------------|
| Gross amount paid for losses | \$4,168,356 74 | \$272,789 91 | |
| Deduct salvage, \$41,642.62; reinsurance, \$828,534.40 | 809,907 67 | 60,269 35 | |
| Net amount paid for losses | \$3,358,449 07 | \$212,520 46 | \$3,570,969 53 |
| Deposit premiums returned..... | | | 3,213 67 |
| Interest and dividends to stockholders, including taxes | | | 672,000 00 |
| Commissions or brokerage | | | 988,291 05 |
| Salaries, fees and other charges of officers, agents and employes..... | | | 354,356 04 |
| Repairs and expenses on real estate | | | 167 46 |
| Taxes, licenses and insurance department fees..... | | | 136,156 93 |
| Loss on sale or maturity of ledger assets | | | 95,948 24 |
| Profit and loss | | | 18,378 70 |
| Miscellaneous expenditures | | | 369,781 21 |
| Total disbursements | | | \$6,209,262 83 |
| Balance | | | \$13,222,314 78 |

LEDGER ASSETS.

| | | |
|---|---------------------|-----------|
| Book value of real estate | \$424,751 | 09 |
| Mortgage loans on real estate | 12,600 | 00 |
| Book value of stocks and bonds, excluding interest | 11,193,279 | 13 |
| Cash in office and in bank | 998,666 | 30 |
| Agents balances, representing business written subsequent to Oct. 1, last | 572,842 | 61 |
| Agents balances, representing business written prior to Oct. 1, last .. | 20,175 | 65 |
| Total ledger assets | \$13,222,314 | 78 |

NON-LEDGER ASSETS.

| | | |
|--|---------------------|-----------|
| Interest accrued on mortgages..... | \$192 | 66 |
| Interest accrued on other assets | 563 | 16 |
| Market value of real estate over book value | 248 | 91 |
| Market value of stocks and bonds over book value..... | 2,399,804 | 73 |
| Gross assets..... | \$15,623,124 | 24 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|---------------------|-----------|
| Agents' balances, representing business written prior to Oct. 1, last .. | \$20,175 | 65 |
| Total admitted assets | \$15,602,948 | 59 |

LIABILITIES.

| | | |
|--|---------------------|-----------|
| Losses adjusted and unpaid | \$68,048 | 90 |
| Losses in process of adjustment, or in suspense..... | 556,606 | 38 |
| Losses resisted | 29,378 | 50 |
| Total claims for losses | \$654,033 | 78 |
| Deduct re-insurance..... | 89,491 | 15 |
| Net amount of unpaid losses | \$564,542 | 63 |
| Unearned premiums on outstanding risks | 4,414,430 | 04 |
| Reclaimable on perpetual fire policies..... | 84,725 | 80 |
| Cash capital | \$4,000,000 | 00 |
| Surplus over all liabilities | 6,539,250 | 12 |
| Surplus to policy holders | \$10,539,250 | 12 |
| Total liabilities..... | \$15,602,948 | 59 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|---|------------------------|------------------------|----------------------|---------------------|
| In force December 31, 1903..... | \$729,654,945 | \$9,176,309 80 | \$14,419,731 | \$275,931 76 |
| Written during the year | 560,216,656 | 7,464,303 38 | 97,479,695 | 455,588 10 |
| Total..... | \$1,289,871,601 | \$16,640,613 18 | \$111,899,426 | \$731,519 86 |
| Expired and terminated | 514,811,828 | 6,886,965 07 | 102,621,141 | 453,448 28 |
| In force at end of the year | \$775,059,773 | \$9,753,648 11 | \$9,278,285 | \$278,071 58 |
| Deduct amount re-insured | 104,253,193 | 1,422,828 39 | 2,032,635 | 65,690 44 |
| Net amount in force | \$670,806,580 | \$8,330,819 72 | \$7,245,650 | \$212,381 14 |

Perpetual risks not included above, \$3,898,928.00; premiums on same, \$89,185.05.

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 | \$166,868 86 | \$170,725 46 |
| Georgia | 10,400 00 | 117,254 14 |
| Oregon | 57,500 00 | 24,634 02 |
| Virginia | 47,980 00 | 71,974 58 |
| Arizona..... | 17,250 00 | 10,645 78 |
| New Mexico..... | 11,300 00 | 3,996 36 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$9,737,713 00 |
| Premiums received | 160,329 39 |
| Losses paid | 86,158 00 |
| Losses incurred | 79,635 22 |

AGRICULTURAL INSURANCE COMPANY,

WATERTOWN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

W. H. STEVENS, *President.*

J. Q. ADAMS, *Secretary.*

Cash Capital, \$500,000.

INCOME.

| | |
|---|----------------|
| Gross premiums (Fire)..... | \$1,896,040 37 |
| Deduct reinsurance, abatement, rebate and return premiums | 606,342 66 |
| Net premiums | \$1,289,697 71 |
| Interest on mortgage loans | \$35,616 48 |
| Interest on collateral loans | 24,405 85 |
| Interest on bonds and dividends on stocks | 49,686 89 |
| Interest from all other sources | 914 21 |
| Rents..... | 2,432 01 |
| | 113,055 44 |
| Profit on sale or maturity of ledger assets | 209 21 |
| Total income..... | \$1,402,962 36 |
| Ledger assets Dec. 31, 1903 | 2,627,481 83 |
| Total | \$4,030,444 19 |

DISBURSEMENTS.

| | |
|---|----------------|
| Gross amount paid for losses (Fire) | \$1,186,597 83 |
| Deduct salvage \$5,774.06 and reinsurance \$357,828.07 | 363,602 13 |
| Net amount paid for losses | \$822,995 70 |
| Interest and dividends to stockholders | 50,000 00 |
| Commissions or brokerage | 279,956 57 |
| Salaries, fees and other charges of officers, agents and employes | 89,434 23 |
| Repairs and expenses on real estate | 988 53 |
| Taxes on real estate | 4,262 03 |
| All other taxes, licenses and insurance department fees | 47,473 60 |
| Miscellaneous expenditures | 94,323 87 |
| Total disbursements | \$1,389,434 53 |
| Balance | \$2,641,009 66 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate | \$325,112 62 |
| Mortgage loans on real estate | 562,316 12 |
| Loans secured by collateral | 401,796 47 |
| Book value of stocks and bonds, excluding interest | 956,582 86 |
| Cash in office and in bank | 199,821 71 |
| Agents balances, representing business written subsequent to Oct. 1, last | 190,462 70 |
| Agents balances, representing business written prior to Oct. 1, last | 4,917 18 |
| Total ledger assets | \$2,641,009 66 |

NON-LEDGER ASSETS.

| | |
|--|----------------|
| Interest due and accrued on mortgages | \$10,284 42 |
| Interest due and accrued on stocks and bonds | 9,897 08 |
| Interest due and accrued on collateral loans | 5,954 93 |
| Interest due and accrued on other assets | 4,225 63 |
| Market value of stocks and bonds over book value | 72,789 39 |
| Due from other companies for reinsurance | 657 73 |
| Gross assets | \$2,744,818 84 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|----------------|
| Agents' balances, representing business written prior to Oct. 1, last | \$4,917 18 |
| Mortgage loans, second lien | 23,551 69 |
| Book value of ledger assets over market value, viz.: | |
| Real estate | 15,167 62 |
| Mortgage loans | 6,030 00 |
| Collateral loans | 3,226 12 |
| Total admitted assets | \$2,691,926 23 |

LIABILITIES.

| | | |
|--|----------------|--|
| Losses adjusted and unpaid | \$32,904 68 | |
| Losses in process of adjustment, or in suspense..... | 73,846 27 | |
| Losses resisted..... | 18,613 00 | |
| Total claims for losses | \$125,363 95 | |
| Deduct re-insurance | 9,818 93 | |
| Net amount of unpaid losses | \$115,545 02 | |
| Unearned premiums on outstanding risks..... | 1,359,411 32 | |
| Due for re-insurance | 4,046 51 | |
| Cash capital | \$500,000 00 | |
| Surplus over all liabilities | 712,923 38 | |
| Surplus to policy holders | \$1,212,923 38 | |
| Total liabilities | \$2,691,926 23 | |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1903..... | \$262,604,400 | \$2,639,776 00 |
| Written during the year..... | 174,977,500 | 1,896,040 00 |
| Total | \$437,581,900 | \$4,535,816 00 |
| Expired and terminated | 160,627,900 | 1,780,230 00 |
| In force at end of the year | \$276,954,000 | \$2,755,586 00 |
| Deduct amount re-insured..... | 13,347,300 | 119,866 00 |
| Net amount in force | \$263,606,700 | \$2,635,730 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..... | \$28,620 00 | \$34,710 77 |
| Georgia | 11,830 00 | 25,289 58 |
| Oregon..... | 60,000 00 | 19,396 84 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$778,500 00 |
| Premiums received | 11,634 00 |
| Losses paid | 4,517 00 |
| Losses incurred..... | 4,864 00 |

* ALLIANCE INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1905.

CHARLES PLATT, *President.*

HENRY W. FARNUM, *Secretary.*

Cash Capital, \$500,000.

INCOME.

| | | |
|---|------------|----------------|
| Interest on bonds and dividends on stocks | \$1,402 98 | |
| Interest from all other sources..... | 43 73 | \$1,446 71 |
| Capital paid in during the year | | 500,000 00 |
| Surplus paid in during the year..... | | 500,000 00 |
| Total income..... | | \$1,001,446 71 |

DISBURSEMENTS.

| | | |
|---|------------|--------------|
| Taxes, licenses and insurance department fees | \$1,876 17 | |
| Accrued interest on securities purchased..... | 4,630 54 | |
| Books, stationery, etc..... | 243 44 | |
| Expenses of incorporation | 1,460 47 | |
| Total disbursements | | \$8,210 62 |
| Balance..... | | \$993,236 09 |

LEDGER ASSETS.

| | | |
|--|--------------|--------------|
| Book value of bonds, excluding interest..... | \$823,126 50 | |
| Cash in office and in bank | 170,109 59 | |
| Total ledger assets | | \$993,236 09 |

NON-LEDGER ASSETS.

| | | |
|---|------------|----------------|
| Market value of stocks and bonds over book value..... | \$7,349 25 | |
| Total admitted assets | | \$1,000,585 34 |

LIABILITIES.

| | | |
|------------------------------------|--------------|----------------|
| Cash capital | \$500,000 00 | |
| Surplus over all liabilities | 500,585 34 | |
| Surplus to policy holders | | \$1,000,585 34 |
| Total liabilities..... | | \$1,000,585 34 |

* Admitted January 2, 1905.

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) | \$819,956 34 | |
| Deduct reinsurance, abatement, rebate and return premiums | 397,692 46 | |
| Net premiums | | \$422,263 88 |
| Interest on mortgage loans | \$1,550 76 | |
| Interest on bonds and dividends on stocks | 22,307 65 | |
| Interest from all other sources | 980 03 | 24,838 44 |
| Profit on sale or maturity of ledger assets | | 61,160 84 |
| Income from other sources..... | | 3,735 00 |
| Total income..... | | \$511,998 16 |
| Ledger assets Dec. 31, 1903 | | 749,850 60 |
| , Total..... | | \$1,261,848 76 |

DISBURSEMENTS.

| | | |
|---|--------------|--------------|
| Gross amount paid for losses (Fire)..... | \$458,429 50 | |
| Deduct salvage, \$2,126.95 and reinsurance, \$49,529.95 | 51,656 90 | |
| Net amount paid for losses | | \$406,772 60 |
| Interest and dividends to stockholders | | 18,000 00 |
| Commissions or brokerage | | 91,875 88 |
| Salaries, fees and other charges of officers, agents and employes | | 24,148 95 |
| Rents | | 2,140 00 |
| Taxes, licenses and insurance department fees | | 15,851 54 |
| Miscellaneous expenditures..... | | 43,941 30 |
| Total disbursements | | \$602,730 27 |
| Balance..... | | \$659,118 49 |

LEDGER ASSETS.

| | |
|---|--------------|
| Mortgage loans on real estate..... | \$32,000 00 |
| Book value of stocks and bonds, excluding interest | 536,168 23 |
| Cash in office and in bank | 30,627 18 |
| Agents balances, representing business written subsequent to Oct. 1, last | 60,323 08 |
| Total ledger assets | \$659,118 49 |

NON-LEDGER ASSETS.

| | | |
|---|----------|---------------------|
| Interest accrued on mortgages | \$248 19 | |
| Interest accrued on stocks and bonds | 5,993 72 | \$6,241 91 |
| Market value of stocks and bonds over book value..... | | 19,354 77 |
| Total admitted assets | | <u>\$684,715 17</u> |

LIABILITIES.

| | | |
|---|--------------------|---------------------|
| Losses adjusted and unpaid | \$4,239 57 | |
| Losses in process of adjustment, or in suspense..... | 39,407 41 | |
| Total claims for losses | <u>\$43,646 98</u> | |
| Deduct re-insurance | 8,112 08 | |
| Net amount of unpaid losses | | \$35,534 90 |
| Unearned premiums on outstanding risks | | 277,753 49 |
| Salaries and other miscellaneous expenses due or accrued..... | | 1,385 46 |
| Commissions and other charges due agents and brokers..... | | 178 84 |
| Due for re-insurance | | 5,480 38 |
| Cash capital | \$300,000 00 | |
| Surplus over all liabilities..... | 64,372 10 | |
| Surplus to policy holders | | <u>\$364,372 10</u> |
| Total liabilities | | <u>\$684,715 17</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|----------------------|-----------------------|
| In force December 31, 1903..... | \$66,351,239 | \$805,511 11 |
| Written during the year | 61,503,917 | 819,956 34 |
| Total | <u>\$127,855,156</u> | <u>\$1,625,467 45</u> |
| Expired and terminated | 50,781,647 | 682,096 25 |
| In force at end of the year | \$77,123,509 | \$863,371 20 |
| Deduct amount re-insured | 30,599,881 | 347,327 73 |
| Net amount in force | <u>\$46,523,628</u> | <u>\$616,043 47</u> |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$423,486 00 |
| Premiums received | 8,338 68 |
| Losses paid | 4,657 33 |
| Losses incurred..... | 5,174 44 |

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) | \$2,571,767 | 21 |
| Deduct reinsurance, abatement, rebate and return premiums | 542,910 | 56 |
| Net premiums | \$2,028,856 | 65 |
| Interest on mortgage loans..... | 575,838 | 18 |
| Interest on bonds and dividends on stocks..... | 94,803 | 08 |
| Interest from all other sources | 1,506 | 39 |
| Rents..... | 12,690 | 50 |
| | 184,833 | 15 |
| Total income..... | \$2,213,694 | 80 |
| Ledger assets Dec. 31, 1903 | 5,006,462 | 71 |
| Total..... | \$7,220,157 | 51 |

DISBURSEMENTS.

| | | |
|---|-------------|----|
| Gross amount paid for losses (Fire) | \$1,254,542 | 65 |
| Deduct salvage, \$17,458.22; reinsurance, \$117,637.04 | 135,095 | 26 |
| Net amount paid for losses | \$1,119,447 | 42 |
| Interest and dividends to stockholders..... | 96,089 | 96 |
| Commissions or brokerage | 463,267 | 38 |
| Salaries, fees and other charges of officers, agents and employees..... | 115,317 | 37 |
| Repairs and expenses on real estate | 3,565 | 95 |
| Taxes on real estate..... | 6,059 | 02 |
| All other taxes, licenses and insurance department fees | 58,629 | 39 |
| Loss on sale or maturity of ledger assets | 3,785 | 23 |
| Miscellaneous expenditures | 133,535 | 04 |
| Total disbursements | \$1,999,726 | 76 |
| Balance..... | \$5,220,430 | 75 |

LEDGER ASSETS.

| | | |
|---|-------------|----|
| Book value of real estate | \$505,000 | 00 |
| Mortgage loans on real estate..... | 1,491,213 | 19 |
| Book value of stocks and bonds, excluding interest | 2,653,091 | 11 |
| Cash in office and in bank | 130,518 | 52 |
| Agents balances, representing business written subsequent to Oct. 1, last | 197,572 | 06 |
| Agents balances, representing business written prior to Oct. 1, last..... | 1,070 | 34 |
| Bills receivable taken for fire risks | 241,123 | 58 |
| Due from other companies for reinsurance | 841 | 95 |
| Total ledger assets | \$5,220,430 | 75 |

NON-LEDGER ASSETS.

| | | |
|---|-------------|----------------|
| Interest due and accrued on mortgages | \$26,322 44 | |
| Interest accrued on stocks and bonds | 34,894 40 | |
| Rents due on company's property | 124 84 | \$61,341 68 |
| Gross assets | | \$5,281,772 43 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|------------|----------------|
| Agents' balances, representing business written prior to Oct. 1, last | \$1,070 34 | |
| Bills receivable, past due, taken for fire risks | 27,235 64 | |
| Book value of stocks and bonds over market value | 20,861 11 | \$49,167 09 |
| Total admitted assets | | \$5,232,605 34 |

LIABILITIES.

| | | |
|--|--------------|----------------|
| Losses adjusted and unpaid | \$4,757 69 | |
| Losses in process of adjustment, or in suspense | 196,568 31 | |
| Losses resisted | 9,806 17 | |
| Total claims for losses | \$211,132 17 | |
| Deduct re-insurance | 25,574 17 | |
| Net amount of unpaid losses | | \$185,558 00 |
| Unearned premiums on outstanding risks | | 2,372,140 84 |
| Dividends remaining unpaid | | 700 09 |
| Commissions and other charges due agents and brokers | | 37,305 05 |
| Cash capital | \$600,000 00 | |
| Surplus over all liabilities | 2,036,901 36 | |
| Surplus to policy holders | | \$2,636,901 36 |
| Total liabilities | | \$5,232,605 34 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1903 | \$372,875,213 | \$4,060,828 90 |
| Written during the year | 234,516,919 | 2,571,767 21 |
| Total | \$607,392,132 | \$6,632,596 11 |
| Expired and terminated | 185,703,850 | 2,068,123 52 |
| In force at end of the year | \$421,688,282 | \$4,564,472 59 |
| Deduct amount re-insured | 25,077,993 | 276,122 25 |
| Net amount in force | \$396,610,289 | \$4,288,350 34 |

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 | \$52,125 | \$5,737 85 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$436,109 00 |
| Premiums received | 7,122 41 |
| Losses paid | 1,746 42 |
| Losses incurred | 2,295 93 |

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) | \$2,792,111 01 | |
| Deduct reinsurance, abatement, rebate and return premiums | 862,394 40 | |
| Net premiums | | \$1,929,716 61 |
| Interest on mortgage loans | \$495 00 | |
| Interest on collateral loans | 14,505 35 | |
| Interest on bonds and dividends on stocks | 138,504 40 | |
| Interest from all other sources | 1,712 27 | 155,217 02 |
| Profit on sale or maturity of ledger assets | | 6,389 98 |
| Total income | | \$2,091,323 61 |
| Ledger assets Dec. 31, 1903 | | 3,361,525 48 |
| Total | | \$5,452,849 09 |

DISBURSEMENTS.

| | |
|---|----------------|
| Gross amount paid for losses (Fire) | \$1,371,633 86 |
| Deduct salvage, \$5,993.09; reinsurance, \$165,831.34 | 171,824 43 |
| Net amount paid for losses | \$1,199,809 43 |
| Interest and dividends to stockholders | 120,000 00 |
| Commissions or brokerage | 385,098 01 |
| Salaries, fees and other charges of officers, agents and employes | 102,265 96 |
| Rents | 5,000 00 |
| Taxes, licenses and insurance department fees | 42,803 38 |
| Loss on sale or maturity of ledger assets | 2,537 50 |
| Miscellaneous expenditures | 193,693 83 |
| Total disbursements | \$2,051,206 11 |
| Balance | \$3,401,642 98 |

LEDGER ASSETS.

| | |
|---|----------------|
| Mortgage loans on real estate | \$3,500 00 |
| Loans secured by collateral | 260,000 00 |
| Book value of stocks and bonds, excluding interest | 2,713,494 20 |
| Cash in office and in bank | 140,504 44 |
| Agents balances, representing business written subsequent to Oct. 1, last | 278,144 34 |
| Total ledger assets | \$3,401,642 98 |

NON-LEDGER ASSETS.

| | |
|---|----------------|
| Market value of stocks and bonds over book value..... | \$500,985 50 |
| Gross assets..... | \$3,902,628 48 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|----------------|
| Book value of stocks and bonds over market value | \$15,888 75 |
| Total admitted assets | \$3,886,739 73 |

LIABILITIES.

| | |
|---|----------------|
| Losses adjusted and unpaid | \$54,511 28 |
| Losses in process of adjustment, or in suspense..... | 116,236 53 |
| Losses resisted..... | 9,248 15 |
| Total claims for losses | \$179,995 96 |
| Deduct re-insurance | 26,765 55 |
| Net amount of unpaid losses | \$153,230 41 |
| Unearned premiums on outstanding risks | 1,502,511 04 |
| Commissions and other charges due agents and brokers..... | 41,721 65 |
| Cash capital | \$1,000,000 00 |
| Surplus over all liabilities | 1,189,276 63 |
| Surplus to policy holders | \$2,189,276 63 |
| Total liabilities | \$3,886,739 73 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1903..... | \$237,112,735 | \$2,816,704 18 |
| Written during the year | 209,199,974 | 2,792,111 01 |
| Total | \$446,312,709 | \$5,608,815 19 |
| Expired and terminated | 176,396,979 | 2,377,041 33 |
| In force at end of the year..... | \$269,915,730 | \$3,231,773 86 |
| Deduct amount re-insured..... | 28,235,943 | 380,033 57 |
| Net amount in force | \$241,679,787 | \$2,851,740 29 |

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 | \$52,000 | \$8,692 60 |
| New Mexico..... | 10,000 | 7,959 21 |
| Georgia | 11,700 | 16,954 75 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$1,709,451 00 |
| Premiums received | 33,395 31 |
| Losses paid..... | 26,175 76 |
| Losses incurred..... | 27,360 61 |

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)..... | \$2,122,768 47 | |
| Deduct reinsurance, abatement, rebate and return premiums | 411,006 84 | |
| Net premiums | | \$1,711,761 63 |
| Deposit premiums on perpetual risks | | 35,257 48 |
| Interest on mortgage loans..... | \$35,551 16 | |
| Interest on collateral loans..... | 843 02 | |
| Interest on bonds and dividends on stocks | 52,907 80 | |
| Interest from all other sources..... | 834 57 | |
| Rents—including company's own occupancy | 10,791 95 | 100,928 50 |
| Profit on sale or maturity of ledger assets | | 19,628 10 |
| Income from other sources..... | | 2,228 94 |
| Total income..... | | \$1,869,864 65 |
| Ledger assets Dec. 31, 1903 | | 2,824,367 18 |
| Total..... | | \$4,694,191 83 |

DISBURSEMENTS.

| | | |
|--|----------------|----------------|
| Gross amount paid for losses (Fire) | \$1,219,219 12 | |
| Deduct salvage and reinsurance | 52,997 31 | |
| Net amount paid for losses | | \$1,166,221 81 |
| Deposit premiums returned..... | | 25,079 26 |
| Interest and dividends to stockholders | | 15,000 00 |
| Commissions or brokerage..... | | 426,770 34 |
| Salaries, fees and other charges of officers, agents and employes..... | | 129,797 05 |
| Rents—including company's own occupancy..... | | 6,000 00 |
| Repairs and expenses on real estate | | 11,134 17 |
| Taxes on real estate..... | | 2,323 60 |
| All other taxes, licenses and insurance department fees | | 39,105 97 |
| Loss on sale or maturity of ledger assets..... | | 31,925 40 |
| Miscellaneous expenditures | | 72,030 41 |
| Total disbursements | | \$1,925,388 01 |
| Balance..... | | \$2,768,803 82 |

LEDGER ASSETS.

| | |
|--|--------------|
| Book value of real estate..... | \$356,217 44 |
| Mortgage loans on real estate..... | 723,483 46 |
| Loans secured by collateral..... | 1,450 00 |
| Book value of stocks and bonds, excluding interest | 1,342,409 93 |

| | | |
|---|--------------------|-----------|
| Cash in office and in bank | \$131,354 | 40 |
| Agents balances, representing business written subsequent to Oct. 1, last | 195,888 | 59 |
| Ground rents | 18,000 | 00 |
| Total ledger assets | \$2,768,803 | 82 |

NON-LEDGER ASSETS.

| | | |
|---|--------------------|-----------|
| Interest due and accrued on mortgages | \$13,212 | 56 |
| Interest accrued on collateral loans | 15 | 34 |
| Interest accrued on other assets | 90 | 00 |
| Rents due and accrued on company's property | 1,734 | 84 |
| Market value of stocks and bonds over book value | 36,197 | 24 |
| *Premiums in course of collection | 18,742 | 00 |
| Gross assets | \$2,838,795 | 80 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|--------------------|-----------|
| *Premiums in course of collection | 18,742 | 00 |
| Total admitted assets | \$2,820,053 | 80 |

LIABILITIES.

| | | |
|---|--------------------|-----------|
| Losses adjusted and unpaid | \$78,335 | 64 |
| Losses in process of adjustment, or in suspense | 104,906 | 70 |
| Losses resisted | 15,600 | 09 |
| Total claims for losses | \$198,842 | 43 |
| Deduct re-insurance | 15,280 | 62 |
| Net amount of unpaid losses | \$183,561 | 81 |
| Unearned premiums on outstanding risks | 1,352,382 | 50 |
| Reclaimable on perpetual fire policies | 580,174 | 09 |
| Cash capital | \$500,000 | 00 |
| Surplus over all liabilities | 208,085 | 40 |
| Surplus to policy holders | \$703,935 | 40 |
| Total liabilities | \$2,820,053 | 80 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|--|----------------------|-----------------------|
| In force December 31, 1903 | \$214,436,274 | \$2,642,901 00 |
| Written during the year | 161,295,032 | 2,122,768 47 |
| Total | \$375,731,306 | \$4,765,669 47 |
| Expired and terminated | 148,205,099 | 1,972,541 31 |
| In force at end of the year | \$227,526,207 | \$2,793,128 16 |
| Deduct amount re-insured | 17,554,942 | 213,306 46 |
| Net amount in force | \$209,971,265 | \$2,579,821 70 |
| Perpetual risks not included above, \$22,427,343; premiums on same, \$635,986.10. | | |

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 | \$56,500 | \$17,753 20 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$1,062,752 00 |
| Premiums received | 17,964 76 |
| Losses paid | 13,143 07 |
| Losses incurred | 14,521 75 |

* 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.

ASSURANCE COMPANY OF AMERICA,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

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

Cash Capital, \$400,000.

INCOME.

| | | |
|---|--------------|----------------|
| Gross premiums (Fire)..... | \$638,090 47 | |
| Deduct reinsurance, abatement, rebate and return premiums | 216,334 42 | |
| Net premiums | | \$421,756 05 |
| Interest on bonds and dividends on stocks..... | \$35,215 19 | |
| Interest from all other sources..... | 1,537 25 | 36,752 44 |
| Total income..... | | \$458,508 49 |
| Ledger assets Dec. 31, 1903 | | 1,222,639 15 |
| Total | | \$1,681,147 64 |

DISBURSEMENTS.

| | | |
|---|--------------|--------------|
| Gross amount paid for losses (Fire) | \$575,818 42 | |
| Deduct salvage, \$4,515.07 reinsurance, \$58,885.34..... | 63,400 41 | |
| Net amount paid for losses | | \$512,418 01 |
| Interest and dividends to stockholders | | 17,456 47 |
| Commissions or brokerage..... | | 119,500 47 |
| Salaries, fees and other charges of officers, agents and employes | | 1,825 00 |
| Taxes, licenses and insurance department fees | | 23,296 40 |
| Loss on sale or maturity of ledger assets | | 342 50 |
| Miscellaneous expenditures..... | | 8,611 83 |
| Total disbursements]..... | | \$683,450 63 |
| Balance..... | | \$997,696 96 |

LEDGER ASSETS.

| | | |
|---|--------------|--------------|
| Book value of bonds, excluding interest..... | \$884,393 75 | |
| Cash in bank | 49,577 92 | |
| Agents balances, representing business written subsequent to Oct. 1, last | 63,199 90 | |
| Agents balances, representing business written prior to Oct. 1, last.... | 525 39 | |
| Total ledger assets | | \$997,696 96 |

NON-LEDGER ASSETS.

| | | |
|---|------------|----------------|
| Interest due and accrued on stocks and bonds..... | \$3,315 00 | |
| Interest due and accrued on other assets..... | 1,156 42 | \$4,471 42 |
| Gross assets..... | | \$1,002,168 38 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|-----------|--------------|
| Agents balances, representing business written prior to Oct. 1, last | \$525 39 | |
| Book value of ledger assets over market value | 30,151 25 | \$30,676 64 |
| Total admitted assets | | \$971,491 74 |

LIABILITIES.

| | | |
|---|--------------|--------------|
| Losses in process of adjustment, or in suspense..... | \$55,695 00 | |
| Losses resisted..... | 3,619 00 | |
| Total claims for losses | \$59,314 00 | |
| Deduct re-insurance..... | 3,248 00 | |
| Net amount of unpaid losses | | \$56,066 00 |
| Unearned premiums on outstanding risks..... | | 314,859 32 |
| Commissions and other charges due agents and brokers..... | | 6,015 46 |
| Reserve for taxes and other contingencies | | 14,777 66 |
| Cash capital | \$400,000 00 | |
| Surplus over all liabilities..... | 179,773 30 | |
| Surplus to policy holders | | \$579,773 30 |
| Total liabilities..... | | \$971,491 74 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1903 | \$69,260,415 | \$914,687 56 |
| Written during the year | 49,556,757 | 638,090 47 |
| Total | \$118,817,172 | \$1,552,778 03 |
| Expired and terminated | 64,068,915 | 869,359 80 |
| In force at end of the year..... | \$54,748,257 | \$683,418 23 |
| Deduct amount re-insured | 5,725,877 | 68,431 02 |
| Net amount in force | \$49,022,380 | \$614,987 21 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$259,726 00 |
| Premiums received | 3,600 87 |
| Losses paid | 1,266 45 |
| Losses incurred..... | 1,190 45 |

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 | \$979,369 56 | \$1,103,500 86 | |
| Deduct reinsurance, abatement, rebate and return premiums | 342,669 77 | 194,195 69 | |
| Net premiums | \$636,699 79 | \$909,305 17 | \$1,546,004 96 |
| Interest on mortgage loans | | 48,765 25 | |
| Interest on collateral loans | | 3,657 17 | |
| Interest on bonds and dividends on stocks | | 75,446 56 | |
| Interest from all other sources | | 10,336 63 | |
| Rents | | 1,536 34 | 139,741 95 |
| Profit on sale or maturity of ledger assets | | | 4,182 58 |
| Income from other sources | | | 11,495 83 |
| Total income | | | \$1,701,425 32 |
| Ledger assets Dec. 31, 1903 | | | 3,681,097 59 |
| Total | | | \$5,382,522 91 |

| DISBURSEMENTS. | | | |
|---|--------------|----------------|----------------|
| | <i>Fire.</i> | <i>Marine.</i> | |
| Gross amount paid for losses | \$670,897 98 | \$602,249 89 | |
| Deduct salvage, \$82,873.72; reinsurance, \$201,545.98 | 86,998 85 | 197,420 85 | |
| Net amount paid for losses | \$583,899 13 | \$404,829 04 | \$988,728 17 |
| Interest and dividends to stockholders | | | 120,000 00 |
| Commissions or brokerage | | | 263,165 77 |
| Salaries, fees and other charges of officers, agents and employes | | | 141,371 89 |
| Rents | | | 16,521 49 |
| Repairs and expenses on real estate | | | 800 59 |
| Taxes on real estate | | | 273 80 |
| All other taxes, licenses and insurance department fees | | | 37,882 36 |
| Loss on sale or maturity of ledger assets | | | 1,330 00 |
| Unpaid reinsurance premiums | | | 2,427 19 |
| Unpaid reinsurance on losses | | | 10,875 31 |
| Profit and loss | | | 4,720 45 |
| Miscellaneous expenditures | | | 67,044 08 |
| All other disbursements | | | 1,735 77 |
| Total disbursements | | | \$1,656,876 87 |
| Balance | | | \$3,725,646 04 |

| LEDGER ASSETS. | |
|---|----------------|
| Book value of real estate | \$18,066 91 |
| Mortgage loans on real estate | 1,104,450 00 |
| Loans secured by collateral | 55,750 00 |
| Book value of stocks and bonds, excluding interest | 1,812,624 24 |
| Cash in office and in bank | 438,325 24 |
| Agents balances, representing business written subsequent to Oct. 1, last | 205,545 65 |
| Agents balances, representing business written prior to Oct. 1, last | 17,411 05 |
| Bills receivable, not matured, taken for marine and inland risks | 71,747 32 |
| Bills receivable taken for fire risks | 295 63 |
| Other ledger assets | 1,430 00 |
| Total ledger assets | \$3,725,646 04 |

NON-LEDGER ASSETS.

| | | |
|--|-------------|----------------|
| Interest due and accrued on mortgages..... | \$10,402 86 | |
| Interest due and accrued on stocks and bonds..... | 4,247 50 | |
| Interest due and accrued on collateral loans..... | 507 64 | \$15,158 00 |
| Market value of stocks and bonds over book value | | 229,611 05 |
| Unpaid return premiums | | 1,002 29 |
| Due from other companies for reinsurance..... | | 5,223 10 |
| Gross assets..... | | \$3,976,640 48 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|-------------|----------------|
| Agents balances representing business written prior to Oct. 1, last | \$17,411 65 | |
| Bills receivable, past due, taken for fire risks..... | 95 63 | \$17,506 68 |
| Total admitted assets..... | | \$3,959,133 80 |

LIABILITIES.

| | | |
|--|----------------|----------------|
| Losses adjusted and unpaid | \$21,498 53 | |
| Losses in process of adjustment, or in suspense | 225,246 13 | |
| Losses resisted..... | 1,450 00 | |
| Total claims for losses | \$248,194 66 | |
| Deduct reinsurance | 19,189 67 | |
| Net amount of unpaid losses | | \$229,004 99 |
| Unearned premiums on outstanding risks..... | | 821,009 40 |
| Commissions and other charges due agents and brokers | | 28,769 06 |
| Due for reinsurance | | 4,083 26 |
| All other liabilities..... | | 5,955 00 |
| Cash capital | \$1,000,000 00 | |
| Surplus over all liabilities | 1,870,312 09 | |
| Surplus to policy holders..... | | \$2,870,312 09 |
| Total liabilities..... | | \$3,959,133 80 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1903..... | \$110,195,512 | \$1,164,099 69 | \$6,839,892 | \$350,617 24 |
| Written during the year..... | 97,513,925 | 979,369 56 | 142,545,242 | 1,108,500 86 |
| Total | \$207,709,437 | \$2,143,469 25 | \$149,385,134 | \$1,454,118 10 |
| Expired and terminated | 85,379,651 | 891,474 94 | 136,146,145 | 966,578 71 |
| In force at end of the year..... | \$122,329,786 | \$1,251,994 31 | \$13,238,989 | \$487,539 39 |
| Deduct amount reinsured..... | 23,410,037 | 242,739 62 | 505,983 | 24,311 44 |
| Net amount in force..... | \$98,919,749 | \$1,009,254 69 | \$12,733,006 | \$463,227 95 |

BUSINESS IN MAINE.

| | <i>Fire.</i> | <i>Marine.</i> | <i>Aggregate.</i> |
|------------------------|----------------|----------------|-------------------|
| Risks written..... | \$1,633,394 00 | \$1,106,080 00 | \$2,739,474 00 |
| Premiums received..... | 23,535 84 | 12,068 01 | 35,603 85 |
| Losses paid..... | 12,814 44 | 6,029 31 | 18,843 75 |
| Losses incurred | 16,314 98 | 6,179 31 | 22,494 29 |

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)..... | \$107,024 49 | |
| Deduct reinsurance, abatement, rebate and return premiums | 97,353 39 | |
| Net premiums | | \$9,671 10 |
| Interest on bonds and dividends on stocks | | 9,700 00 |
| Total income..... | | \$19,371 10 |
| Ledger assets Dec. 31, 1903 | | 301,802 76 |
| Total | | \$321,173 86 |

DISBURSEMENTS.

| | | |
|---|-------------|--------------|
| Gross amount paid for losses (Fire) | \$35,169 89 | |
| Deduct salvage, \$521.69; reinsurance, \$29,288.34 | 29,810 03 | |
| Net amount paid for losses | | \$6,359 86 |
| Interest and dividends to stockholders | | 9,000 00 |
| Commissions or brokerage..... | | 2,330 59 |
| Salaries, fees and other charges of officers, agents and employes | | 1,014 38 |
| Rents | | 53 13 |
| Taxes, licenses and insurance department fees..... | | 312 00 |
| Miscellaneous expenditures | | 681 89 |
| Total disbursements | | \$18,751 85 |
| Balance..... | | \$302,422 01 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of stocks and bonds, excluding interest..... | \$288,757 59 |
| Cash in bank..... | 2,108 73 |
| Agents balances, representing business written subsequent to Oct. 1, last | 11,112 37 |
| Agents balances, representing business written prior to Oct. 1, last | 157 60 |
| Due from other companies for reinsurance..... | 285 72 |
| Total ledger assets | \$302,422 01 |

NON-LEDGER ASSETS.

| | | |
|--|-----------|----|
| Interest due and accrued on stocks and bonds | \$2,345 | 83 |
| All other assets | 895 | 50 |
| Gross assets | \$305,663 | 34 |

DEDUCT ASSETS NOT ADMITTED.

| | | | |
|---|-------|----|--------------|
| Agents balances, representing business written prior to Oct. 1, last | \$157 | 60 | |
| Book value of bonds and stocks over market value..... | 657 | 59 | \$815 19 |
| Total admitted assets | | | \$304,848 15 |

LIABILITIES.

| | | | |
|---|-----------|----|--------------|
| Losses adjusted and unpaid | \$984 | 48 | |
| Losses in process of adjustment, or in suspense | 1,200 | 92 | |
| Losses resisted | 500 | 00 | |
| Total claims for losses | \$2,685 | 40 | |
| Deduct reinsurance | 2,032 | 45 | |
| Net amount of unpaid losses | | | \$652 95 |
| Unearned premiums on outstanding risks | | | 10,757 57 |
| Due for reinsurance | | | 3,685 20 |
| Cash capital | \$200,000 | 00 | |
| Surplus over all liabilities | 89,752 | 43 | |
| Surplus to policy holders | | | \$289,752 43 |
| Total liabilities | | | \$304,848 15 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|--------------|------------------|
| In force December 31, 1903 | \$15,404,677 | \$176,438 57 |
| Written during the year | 8,763,921 | 107,024 49 |
| Total | \$24,168,598 | \$283,463 06 |
| Expired and terminated | 8,392,980 | 102,584 70 |
| In force at end of the year | \$15,775,618 | \$180,878 36 |
| Deduct amount reinsured | 14,026,448 | 160,183 69 |
| Net amount in force | \$1,749,170 | \$20,694 67 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$156,667 00 |
| Premiums received | 2,401 74 |
| Losses paid | 57 64 |
| Losses incurred | 55 00 |

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)..... | \$381,631 42 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 96,807 37 | |
| Net premiums..... | | \$284,824 05 |
| Interest on mortgage loans..... | \$7,506 78 | |
| Interest on collateral loans..... | 95 00 | |
| Interest on bonds and dividends on stocks..... | 9,138 26 | |
| Rents..... | 6,245 22 | 22,985 26 |
| Profit on sale or maturity of ledger assets..... | | 312 50 |
| Income from other sources..... | | 392 50 |
| Total income..... | | \$308,514 31 |
| Ledger assets Dec. 31, 1903..... | | 462,872 30 |
| Total..... | | \$770,886 61 |

DISBURSEMENTS.

| | | |
|--|--------------|--------------|
| Gross amount paid for losses (Fire)..... | \$146,616 78 | |
| Deduct salvage, \$1,048.16; reinsurance, \$17,277.04..... | 18,325 20 | |
| Net amount paid for losses..... | | \$128,291 58 |
| Interest and dividends to stockholders..... | 8,000 00 | |
| Commissions or brokerage..... | 62,148 62 | |
| Salaries, fees and other charges of officers, agents and employes..... | 17,530 24 | |
| Rents..... | 700 16 | |
| Repairs and expenses on real estate..... | 1,394 44 | |
| Taxes on real estate..... | 1,121 63 | |
| All other taxes, licenses and insurance department fees..... | 8,051 26 | |
| Loss on sale or maturity of ledger assets..... | 709 22 | |
| Reduction in book value of ledger assets..... | 990 00 | |
| Borrowed money repaid..... | 12,500 00 | |
| Miscellaneous expenditures..... | 9,546 76 | |
| Total disbursements..... | | \$250,983 91 |
| Balance..... | | \$519,902 70 |

LEDGER ASSETS.

| | |
|---|---------------------|
| Book value of real estate | \$94,486 14 |
| Mortgage loans on real estate..... | 112,901 15 |
| Loans secured by collateral | 1,700 00 |
| Book value of stocks and bonds, excluding interest..... | 235,741 85 |
| Cash in office and in bank | 24,156 52 |
| Agents balances, representing business written subsequent to Oct.1,last | 50,917 64 |
| Total ledger assets | \$519,902 70 |

NON-LEDGER ASSETS.

| | | |
|---|------------|---------------------|
| Interest due and accrued on mortgages | \$1,688 23 | |
| Interest accrued on stocks and bonds..... | 674 16 | |
| Interest accrued on collateral loans | 9 91 | |
| Rents due and accrued on company's property..... | 853 50 | \$3,225 80 |
| Market value of real estate over book value | | 10,713 86 |
| Market value of stocks and bonds over book value..... | | 10,465 15 |
| Total admitted assets..... | | \$544,307 51 |

LIABILITIES.

| | | |
|---|--------------------|---------------------|
| Losses adjusted and unpaid | \$11,867 21 | |
| Losses in process of adjustment, or in suspense..... | 17,186 58 | |
| Losses resisted..... | 4,000 00 | |
| Total claims for losses | \$33,053 79 | |
| Deduct re-insurance..... | 5,490 21 | |
| Net amount of unpaid losses | | \$27,563 58 |
| Unearned premiums on outstanding risks..... | | 216,877 49 |
| Salaries and other miscellaneous expenses due or accrued..... | | 4,548 24 |
| Commissions and other charges due agents and brokers..... | | 9,883 08 |
| Due for return premiums and reinsurance..... | | 9,094 19 |
| Cash capital | \$200,000 00 | |
| Surplus over all liabilities | 76,340 93 | |
| Surplus to policy holders..... | | \$276,340 93 |
| Total liabilities | | \$544,307 51 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|--|---------------------|---------------------|
| In force December 31, 1903 | \$33,287,415 | \$395,310 98 |
| Written during the year..... | 29,362,087 | 381,631 42 |
| Total..... | \$62,649,502 | \$776,942 40 |
| Expired and terminated..... | 24,687,001 | 311,165 09 |
| In force at end of the year | \$37,962,501 | \$465,777 31 |
| Deduct amount re-insured..... | 3,483,954 | 52,356 37 |
| Net amount in force..... | \$34,478,547 | \$413,420 94 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$1,744,929 00 |
| Premiums received | 31,880 80 |
| Losses paid | 9,714 35 |
| Losses incurred..... | 10,641 82 |

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)..... | \$250,540 60 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 43,898 84 | |
| Net premiums | | \$206,641 76 |
| Interest on mortgage loans..... | \$1,965 80 | |
| Interest on collateral loans..... | 148 38 | |
| Interest on bonds and dividends on stocks | 10,294 58 | |
| Interest from all other sources..... | 1,111 68 | |
| Rents..... | 7,524 18 | 21,044 62 |
| Profit on sale or maturity of ledger assets | | 2,290 72 |
| Total income..... | | \$228,977 10 |
| Ledger assets Dec. 31, 1903 | | 487,906 13 |
| Total..... | | \$667,883 23 |

DISBURSEMENTS.

| | | |
|---|--------------|--------------|
| Gross amount paid for losses (Fire) | \$112,303 23 | |
| Deduct salvage, \$1,005.18; reinsurance, \$6,748.72 | 7,753 90 | |
| Net amount paid for losses | | \$104,549 33 |
| Interest and dividends to stockholders | | 16,000 00 |
| Commissions or brokerage | | 50,215 23 |
| Salaries, fees and other charges of officers, agents and employes | | 14,602 70 |
| Repairs and expenses on real estate..... | | 1,024 17 |
| Taxes on real estate..... | | 2,030 20 |
| All other taxes, licenses and insurance department fees..... | | 9,504 39 |
| Miscellaneous expenditures..... | | 7,708 00 |
| Total disbursements | | \$205,634 02 |
| Balance..... | | \$462,249 21 |

LEDGER ASSETS.

| | | |
|---|--------------|--|
| Book value of real estate | \$77,000 00 | |
| Mortgage loans on real estate | 44,300 00 | |
| Loans secured by collateral | 5,000 00 | |
| Book value of stocks and bonds, excluding interest | 264,250 00 | |
| Cash in office and in bank | 51,672 03 | |
| Agents balances, representing business written subsequent to Oct. 1, last | 20,027 18 | |
| Total ledger assets | \$462,249 21 | |

NON-LEDGER ASSETS.

| | | |
|--|----------|--------------|
| Interest due on mortgages | \$450 00 | |
| Interest accrued on stocks and bonds | 2,245 93 | |
| Rents accrued on company's property | 849 97 | \$3,545 90 |
| Market value of stocks and bonds over book value | | 9,512 50 |
| Total admitted assets | | \$475,307 61 |

LIABILITIES.

| | | |
|---|--------------|--------------|
| Losses adjusted and unpaid | \$8,631 00 | |
| Losses in process of adjustment, or in suspense | 13,673 00 | |
| Losses resisted | 2,300 00 | |
| Total claims for losses | \$24,604 00 | |
| Deduct reinsurance | 1,858 00 | |
| Net amount of unpaid losses | | \$22,746 00 |
| Unearned premiums on outstanding risks | | 140,075 78 |
| Due for reinsurance | | 242 57 |
| Cash capital | \$200,000 00 | |
| Surplus over all liabilities | 112,243 26 | |
| Surplus to policy holders | | \$312,243 26 |
| Total liabilities | | \$475,307 61 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|---------------------------------------|--------------|------------------|
| In force December 31, 1903 | \$25,185,817 | \$277,158 39 |
| Written during the year | 21,419,966 | 250,540 60 |
| Total | \$46,605,783 | \$527,698 99 |
| Expired and terminated | 19,766,875 | 238,218 97 |
| In force at end of the year | \$26,838,908 | \$289,480 02 |
| Deduct amount reinsured | 1,330,113 | 15,964 36 |
| Net amount in force | \$25,508,795 | \$273,515 66 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-----------------------------|--------------|
| Risks written | \$258,500 00 |
| Premiums received | 3,534 51 |
| Losses paid | 1,789 46 |
| Losses incurred | 1,789 46 |

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)..... | \$387,023 27 | |
| Deduct reinsurance, abatement, rebate and return premiums | 146,054 37 | |
| Net premiums | | \$240,968 90 |
| Interest on bonds and dividends on stocks..... | | 13,011 67 |
| Total income..... | | \$253,980 57 |
| Ledger assets Dec. 31, 1903 | | 439,211 01 |
| Total..... | | \$693,191 58 |

DISBURSEMENTS.

| | | |
|---|--------------|--------------|
| Gross amount paid for losses (Fire)..... | \$166,103 58 | |
| Deduct salvage, \$485.54; reinsurance, \$38,730.79..... | 39,216 33 | |
| Net amount paid for losses | | \$126,887 25 |
| Interest and dividends to stockholders | | 10,000 00 |
| Commissions or brokerage | | 55,044 85 |
| Salaries, fees and other charges of officers, agents and employes | | 3,709 84 |
| Taxes, licenses and insurance department fees | | 5,562 86 |
| Miscellaneous expenditures..... | | 5,656 69 |
| Total disbursements..... | | \$206,861 49 |
| Balance..... | | \$486,330 09 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of stocks and bonds, excluding interest..... | \$392,852 50 |
| Cash in office and in bank | 31,555 39 |
| Agents balances, representing business written subsequent to Oct. 1, last | 59,511 52 |
| Agents balances, representing business written prior to Oct. 1, last | 128 93 |
| Due from other companies for reinsurance..... | 2,281 75 |
| Total ledger assets | \$486,330 09 |

NON-LEDGER ASSETS.

| | |
|--|--------------|
| Market value of stocks and bonds over book value | \$3,595 25 |
| Gross assets..... | \$489,925 34 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|---------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$128 93 |
| Total admitted assets | <u>\$489,796 41</u> |

LIABILITIES.

| | |
|---|---------------------|
| Losses adjusted and unpaid | \$3,423 00 |
| Losses in process of adjustment, or in suspense..... | 20,891 00 |
| Losses resisted..... | <u>4,500 00</u> |
| Total claims for losses | \$28,814 00 |
| Deduct reinsurance..... | <u>3,464 00</u> |
| Net amount of unpaid losses | \$25,350 00 |
| Unearned premiums on outstanding risks..... | 156,869 62 |
| Commissions and other charges due agents and brokers..... | 5,917 34 |
| Due for return premiums and reinsurance | 7,088 62 |
| Reserve for contingencies | 10,000 00 |
| Cash capital | \$200,000 00 |
| Surplus over all liabilities | <u>84,570 83</u> |
| Surplus to policy holders | <u>\$284,570 83</u> |
| Total liabilities..... | <u>\$489,796 41</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------------|---------------------|
| In force December 31, 1903..... | \$28,616,767 | \$329,581 67 |
| Written during the year..... | 33,381,393 | 387,023 27 |
| Total | <u>\$61,998,160</u> | <u>\$716,604 94</u> |
| Expired and terminated | 27,727,852 | 323,240 76 |
| In force at end of the year | \$34,270,308 | \$393,364 16 |
| Deduct amount reinsured..... | 8,737,772 | 98,629 75 |
| Net amount in force | <u>\$25,532,536</u> | <u>\$294,734 43</u> |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$118,300 00 |
| Premiums received | 1,511 80 |

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)..... | \$3,673,183 | 20 |
| Deduct reinsurance, abatement, rebate and return premiums | 653,479 | 71 |
| Net premiums | \$3,019,703 | 49 |
| Interest on mortgage loans | \$61,472 | 91 |
| Interest on bonds and dividends on stocks | 127,904 | 54 |
| Interest from all other sources..... | 3,149 | 22 |
| Rents..... | 5,090 | 06 |
| | 197,616 | 73 |
| Total income..... | \$3,217,320 | 22 |
| * Ledger assets Dec. 31, 1903..... | 4,939,150 | 00 |
| Total..... | \$8,156,470 | 22 |

DISBURSEMENTS.

| | | |
|--|-------------|----|
| Gross amount paid for losses (Fire) | \$1,961,989 | 62 |
| Deduct salvage, \$9,776.48; reinsurance, \$118,078.91 | 127,855 | 39 |
| Net amount paid for losses | \$1,834,134 | 23 |
| Interest and dividends to stockholders | 120,000 | 00 |
| Commissions or brokerage | 617,796 | 11 |
| Salaries, fees and other charges of officers, agents and employes..... | 215,689 | 29 |
| Rents | 10,795 | 04 |
| Repairs and expenses on real estate | 3,289 | 83 |
| Taxes on real estate..... | 3,517 | 48 |
| All other taxes, licenses and insurance department fees..... | 95,765 | 37 |
| Loss on sale or maturity of ledger assets | 6,072 | 23 |
| Miscellaneous expenditures..... | 187,801 | 73 |
| Total disbursements | \$3,094,861 | 31 |
| Balance..... | \$5,061,608 | 91 |

LEDGER ASSETS.

| | | |
|---|-------------|----|
| Book value of real estate | \$264,000 | 00 |
| Mortgage loans on real estate | 1,199,600 | 00 |
| Book value of stocks and bonds, excluding interest | 3,218,507 | 28 |
| Cash in office and in bank | 305,364 | 78 |
| Agents balances, representing business written subsequent to Oct. 1, last | 116,372 | 16 |
| Agents balances, representing business written prior to Oct. 1, last | 1,994 | 02 |
| Bills receivable taken for fire risks..... | 15,770 | 67 |
| Total ledger assets | \$5,061,608 | 91 |

* Ledger assets Dec. 31, 1903, per 1903 statement .. \$5,077,093 83

Ledger assets Dec. 31, 1903, per 1904 statement.... 4,939,150 00

Discrepancy..... \$37,943 83

NON-LEDGER ASSETS.

| | | |
|---|-------------|----|
| Market value of stocks and bonds over book value..... | \$135,758 | 72 |
| * Premiums in course of collection (net) | 150,000 | 00 |
| Gross assets..... | \$5,347,367 | 63 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|-------------|----|
| Agents balances, representing business written prior to Oct. 1, last | \$1,994 | 02 |
| Bills receivable, past due, taken for fire risks..... | 5,236 | 67 |
| * Premiums in course of collection (net) | 150,000 | 00 |
| Total admitted assets | \$5,190,136 | 94 |

LIABILITIES.

| | | |
|--|-------------|----|
| Losses adjusted and unpaid | \$64,609 | 94 |
| Losses in process of adjustment, or in suspense..... | 212,814 | 77 |
| Losses resisted..... | 19,403 | 01 |
| Total claims for losses | \$296,827 | 72 |
| Deduct reinsurance..... | 30,380 | 07 |
| Net amount of unpaid losses | \$266,447 | 65 |
| Unearned premiums on outstanding risks | 2,658,768 | 13 |
| Cash capital | \$1,000,000 | 00 |
| Surplus over all liabilities | 1,264,921 | 16 |
| Surplus to policy holders..... | \$2,264,921 | 16 |
| Total liabilities | \$5,190,136 | 94 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1903 | \$411,341,476 | \$5,080,749 12 |
| Written during the year | 280,166,595 | 3,673,183 20 |
| Total | \$691,448,071 | \$8,753,932 32 |
| Expired and terminated | 248,784,087 | 3,326,868 77 |
| In force at end of the year | \$442,663,984 | \$5,427,063 55 |
| Deduct amount reinsured | 25,736,013 | 335,222 19 |
| Net amount in force | \$416,927,971 | \$5,091,841 36 |

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 | \$57,164 00 |
| Georgia | 11,300 00 | 16,656 00 |
| New Mexico | 10,550 00 | 600 00 |
| Oregon..... | 55,990 00 | 23,877 00 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$2,970,000 00 |
| Premiums received | 47,815 15 |
| Losses paid | 34,662 17 |
| Losses incurred..... | 35,661 34 |

* 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.

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)..... | \$6,978,680 | 72 |
| Deduct reinsurance, abatement, rebate and return premiums | 1,057,873 | 44 |
| Net premiums | \$5,920,807 | 28 |
| Interest on mortgage loans | \$1,676 | 83 |
| Interest on bonds and dividends on stocks..... | 490,183 | 84 |
| Interest from all other sources..... | 24,044 | 65 |
| Rents..... | 71,021 | 19 |
| | 586,926 | 51 |
| Total income..... | \$6,507,733 | 79 |
| Ledger assets Dec. 31, 1903 | 14,708,662 | 07 |
| Total | \$21,216,395 | 86 |

DISBURSEMENTS.

| | | |
|---|--------------|----|
| Gross amount paid for losses (Fire) | \$3,563,988 | 28 |
| Deduct salvage, \$8,666.66; reinsurance, \$176,952.92 | 185,619 | 68 |
| Net amount paid for losses | \$3,678,368 | 70 |
| Interest and dividends to stockholders | 360,075 | 00 |
| Commissions or brokerage | 1,293,495 | 24 |
| Salaries, fees and other charges of officers, agents and employes | 450,604 | 20 |
| Rents | 12,700 | 80 |
| Repairs and expenses on real estate | 29,891 | 08 |
| Taxes on real estate | 16,400 | 52 |
| All other taxes, licenses and insurance department fees | 146,233 | 45 |
| Loss on sale or maturity of ledger assets | 498,142 | 02 |
| Miscellaneous expenditures | 327,558 | 17 |
| Total disbursements | \$6,813,469 | 18 |
| Balance | \$14,402,926 | 68 |

LEDGER ASSETS.

| | | |
|---|--------------|----|
| Book value of real estate | \$1,113,000 | 00 |
| Mortgage loans on real estate..... | 28,900 | 00 |
| Book value of stocks and bonds, excluding interest | 11,623,500 | 00 |
| Cash in office and in bank | 764,442 | 67 |
| Agents balances, representing business written subsequent to Oct. 1, last | 856,575 | 05 |
| Agents balances, representing business written prior to Oct. 1, last..... | 6,343 | 88 |
| Bills receivable taken for fire risks | 10,165 | 08 |
| Total ledger assets | \$14,402,926 | 68 |

NON-LEDGER ASSETS.

| | | |
|---|-----------|-----------------|
| Interest accrued on mortgages..... | \$726 15 | |
| Interest accrued on stocks and bonds | 93,769 50 | |
| Rents accrued on company's property | 709 87 | \$95,205 52 |
| Market value of stocks and bonds over book value..... | | 51,365 00 |
| Gross assets | | \$14,549,497 20 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|-----------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$6,343 88 |
| Total admitted assets | \$14,543,153 32 |

LIABILITIES.

| | |
|--|-----------------|
| Losses in process of adjustment, or in suspense..... | \$447,265 66 |
| Losses resisted | 51,284 00 |
| Total claims for losses | \$498,549 66 |
| Deduct reinsurance..... | 88,004 61 |
| Net amount of unpaid losses | \$410,545 05 |
| Unearned premiums on outstanding risks..... | 5,903,813 33 |
| Commissions and other charges due agents and brokers | 153,948 39 |
| Due for reinsurance..... | 18,185 02 |
| Reserve for contingencies..... | 300,000 00 |
| Cash capital | \$1,000,000 00 |
| Surplus over all liabilities | 6,756,661 53 |
| Surplus to policy holders | \$7,756,661 53 |
| Total liabilities | \$14,543,153 32 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|--|------------------|---------------------|
| In force December 31, 1903 | \$1,061,224,052 | \$11,171,307 46 |
| Written during the year | 773,650,383 | 6,978,680 72 |
| Total..... | \$1,834,874,435 | \$18,149,988 18 |
| Expired and terminated..... | 736,810,743 | 6,523,242 49 |
| In force at end of the year | \$1,098,063,692 | \$11,626,745 69 |
| Deduct amount reinsured | 36,229,358 | 356,912 77 |
| Net amount in force..... | \$1,061,834,334 | \$11,269,832 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 00 | \$104,469 36 |
| Virginia..... | 50,000 00 | 86,752 89 |
| Oregon..... | 50,000 00 | 22,947 39 |
| New Mexico..... | 10,000 00 | 6,239 55 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$3,290,866 00 |
| Premiums received | 55,407 61 |
| Losses paid | 28,744 28 |
| Losses incurred..... | 31,497 64 |

DELAWARE INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

TATNALL PAULDING, *President.*

HENRY LYLURN, *Secretary.*

Cash Capital, \$702,875.

INCOME.

| | | |
|---|----------------|-----------------------|
| Gross premiums (Fire)..... | \$1,203,759 83 | |
| Deduct reinsurance, abatement, rebate and return premiums | 377,963 10 | |
| Net premiums | | \$825,796 73 |
| Deposit premiums on perpetual risks | | 8,290 19 |
| Interest on mortgage loans..... | \$7,213 61 | |
| Interest on collateral loans..... | 1,800 55 | |
| Interest on bonds and dividends on stocks | 41,883 30 | |
| Interest from all other sources..... | 3,087 18 | |
| Rents—including company's own occupancy | 11,046 87 | 65,031 51 |
| Profit on sale or maturity of ledger assets | | 3,717 45 |
| Total income..... | | \$902,535 88 |
| Ledger assets Dec. 31, 1903 | | 1,776,001 19 |
| Total..... | | \$2,672,837 07 |

DISBURSEMENTS.

| | | |
|--|--------------|-----------------------|
| Gross amount paid for losses (Fire) | \$968,796 25 | |
| Deduct reinsurance..... | 79,311 81 | |
| Net amount paid for losses | | \$589,484 44 |
| Deposit premiums returned..... | 7,427 18 | |
| Interest and dividends to stockholders | 14,957 50 | |
| Commissions or brokerage..... | 204,713 20 | |
| Salaries, fees and other charges of officers, agents and employes..... | 62,909 31 | |
| Rents—including company's own occupancy..... | 8,319 63 | |
| Repairs and expenses on real estate | 4,684 82 | |
| Taxes on real estate..... | 2,029 00 | |
| All other taxes, licenses and insurance department fees | 22,894 61 | |
| Miscellaneous expenditures | 49,165 73 | |
| Total disbursements | | \$965,685 42 |
| Balance..... | | \$1,707,151 65 |

LEDGER ASSETS.

| | | |
|--|-----------------------|--|
| Book value of real estate..... | \$200,000 00 | |
| Mortgage loans on real estate..... | 184,700 00 | |
| Book value of stocks and bonds, excluding interest..... | 1,041,629 43 | |
| Cash in office and in bank..... | 87,910 59 | |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 187,919 11 | |
| Other ledger assets..... | 4,992 53 | |
| Total ledger assets..... | \$1,707,151 65 | |

NON-LEDGER ASSETS.

| | | |
|--|-----------------------|-------------|
| Interest accrued on mortgages..... | \$2,909 01 | |
| Interest accrued on stocks and bonds..... | 14,347 83 | |
| Rents accrued on company's property..... | 870 00 | \$18,126 84 |
| Market value of stocks and bonds over book value..... | 18,717 74 | |
| Premiums on perpetual policies in course of collection..... | 315 00 | |
| Total admitted assets..... | \$1,744,311 23 | |

LIABILITIES.

| | | |
|---|-----------------------|--|
| Losses adjusted and unpaid..... | \$3,678 15 | |
| Losses in process of adjustment, or in suspense..... | 82,626 85 | |
| Losses resisted..... | 6,480 00 | |
| Total claims for losses..... | \$92,785 00 | |
| Deduct re-insurance..... | 19,705 00 | |
| Net amount of unpaid losses..... | \$73,080 00 | |
| Unearned premiums on outstanding risks..... | 696,161 46 | |
| Reclaimable on perpetual fire policies..... | 117,172 40 | |
| Dividends remaining unpaid..... | 77 00 | |
| Commissions and other charges due agents and brokers..... | 28,196 27 | |
| Cash capital..... | \$702,875 00 | |
| Surplus over all liabilities..... | 126,749 10 | |
| Surplus to policy holders..... | \$829,624 10 | |
| Total liabilities..... | \$1,744,311 23 | |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|--|----------------------|-----------------------|
| In force December 31, 1903..... | \$134,800,732 | \$1,549,189 55 |
| Written during the year..... | 93,904,711 | 1,203,759 83 |
| Total..... | \$228,705,443 | \$2,752,949 38 |
| Expired and terminated..... | 90,985,699 | 1,141,733 57 |
| In force at end of the year..... | \$137,719,744 | \$1,611,215 81 |
| Deduct amount re-insured..... | 24,829,310 | 282,524 02 |
| Net amount in force..... | \$112,830,434 | \$1,328,691 79 |
| Perpetual risks not included above, \$4,485,932; premiums on same, \$129,537.10. | | |

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..... | \$10,525 | - |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|------------------------|--------------|
| Risks written..... | \$623,028 00 |
| Premiums received..... | 10,384 84 |
| Losses paid..... | 7,496 33 |
| Losses incurred..... | 8,605 13 |

DUTCHESS INSURANCE COMPANY,

POUGHKEEPSIE, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

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

Cash Capital, \$200,000.

INCOME.

| | | |
|---|--------------|----------------|
| Gross premiums (Fire)..... | \$776,118 89 | |
| Deduct reinsurance, abatement, rebate and return premiums | 169,298 19 | |
| Net premiums | | \$806,820 70 |
| Interest on mortgage loans | \$898 66 | |
| Interest on collateral loans..... | 720 45 | |
| Interest on bonds and dividends on stocks | 22,964 89 | |
| Interest from all other sources..... | 7 38 | |
| Rents—including company's own occupancy | 1,748 00 | 26,339 38 |
| Profit on sale or maturity of ledger assets | | 18,108 25 |
| Income from other sources..... | | 04 |
| Total income..... | | \$651,268 37 |
| Ledger assets Dec. 31, 1903 | | 776,044 66 |
| Total..... | | \$1,427,313 03 |

DISBURSEMENTS.

| | | |
|---|--------------|--------------|
| Gross amount paid for losses (Fire) | \$450,123 49 | |
| Deduct salvage, \$2,882.92; reinsurance, \$90,381.12..... | 93,264 04 | |
| Net amount paid for losses | | \$386,859 45 |
| Interest and dividends to stockholders | | 12,000 00 |
| Commissions or brokerage | | 162,165 93 |
| Salaries, fees and other charges of officers, agents and employes | | 22,143 98 |
| Rents—including company's own occupancy | | 1,200 00 |
| Repairs and expenses on real estate | | 18 50 |
| Taxes on real estate..... | | 183 49 |
| All other taxes, licenses and insurance department fees..... | | 12,067 15 |
| Miscellaneous expenditures | | 17,241 03 |
| Total disbursements | | \$613,879 53 |
| Balance..... | | \$813,433 50 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of real estate | \$26,473 90 |
| Mortgage loans on real estate..... | 15,300 00 |
| Book value of stocks and bonds, excluding interest | 605,608 48 |
| Cash in office and in bank | 118,100 33 |
| Agents balances, representing business written subsequent to Oct. 1, last | 47,313 35 |
| Agents balances, representing business written prior to Oct. 1, last.... | 637 44 |
| Total ledger assets | \$813,433 50 |

NON-LEDGER ASSETS.

| | | |
|---|----------|---------------------|
| Interest accrued on mortgages..... | \$222 28 | |
| Interest accrued on stocks and bonds | 1,808 00 | |
| Rents due and accrued on company's property..... | 532 00 | \$2,562 28 |
| Market value of real estate over book value | | 1,026 10 |
| Market value of stocks and bonds over book value..... | | 11,328 52 |
| Gross assets..... | | <u>\$828,350 30</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|---------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$637 44 |
| Total admitted assets | <u>\$827,712 96</u> |

LIABILITIES.

| | | |
|--|--------------|---------------------|
| Losses adjusted and unpaid | \$2,637 28 | |
| Losses in process of adjustment, or in suspense..... | 54,013 25 | |
| Total claims for losses | \$56,650 53 | |
| Deduct reinsurance | 4,763 55 | |
| Net amount of unpaid losses | | \$51,886 98 |
| Unearned premiums on outstanding risks..... | | 462,947 64 |
| Due for reinsurance | | 2,752 87 |
| Cash capital | \$200,000 00 | |
| Surplus over all liabilities | 110,125 47 | |
| Surplus to policy holders | | <u>\$310,125 47</u> |
| Total liabilities | | <u>\$827,712 96</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1903..... | \$71,486,482 | \$853,979 77 |
| Written during the year | 58,583,787 | 776,118 89 |
| Total | <u>\$130,070,269</u> | <u>\$1,630,098 66</u> |
| Expired and terminated | 52,249,779 | 671,760 60 |
| In force at end of the year..... | \$77,820,490 | \$958,338 06 |
| Deduct amount reinsured..... | 4,976,186 | 69,284 84 |
| Net amount in force | <u>\$72,844,304</u> | <u>\$889,053 22</u> |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$556,624 00 |
| Premiums received | 11,907 56 |
| Losses paid..... | 7,578 50 |
| Losses incurred..... | 6,908 66 |

EQUITABLE FIRE AND MARINE INSURANCE
COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

FRED W. ARNOLD, *President.*

SAM'L. G. HOWE, *Secretary.*

Cash Capital, \$400,000.

INCOME.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|--------------|----------------|-----------------------|
| Gross premiums | \$994,591 56 | \$25,638 44 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 181,744 50 | 2,064 34 | |
| Net premiums | \$812,847 06 | \$23,574 10 | \$836,421 16 |
| Interest on mortgage loans | | 8,552 21 | |
| Interest on collateral loans..... | | 1,169 26 | |
| Interest on bonds and dividends on stocks | | 28,262 75 | |
| Interest from all other sources | | 43 13 | |
| Rents..... | | 4,570 50 | 42,597 85 |
| Profit on sale or maturity of ledger assets | | | 16,250 00 |
| Income from other sources..... | | | 296 40 |
| Total income... | | | \$895,565 41 |
| Ledger assets Dec. 31, 1903 | | | 1,189,994 91 |
| Total | | | \$2,085,560 32 |

DISBURSEMENTS

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|--------------|----------------|-----------------------|
| Gross amount paid for losses | \$584,198 14 | \$23,683 94 | |
| Deduct salvage \$5,390.22; reinsurance \$13,681.83 | 15,752 67 | 3,319 38 | |
| Net amount paid for losses | \$568,445 47 | \$20,364 56 | \$588,810 03 |
| Interest and dividends to stockholders | | | 28,000 00 |
| Commissions or brokerage | | | 186,381 12 |
| Salaries, fees and other charges of officers, agents and employes | | | 52,890 61 |
| Repairs and expenses on real estate | | | 3,648 34 |
| Taxes on real estate..... | | | 1,975 05 |
| All other taxes, licenses and insurance department fees..... | | | 24,651 80 |
| Premium on securities purchased | | | 2,866 50 |
| Reduction in book value of real estate | | | 5,000 00 |
| Miscellaneous expenditures..... | | | 48,106 75 |
| Total disbursements | | | \$942,330 20 |
| Balance..... | | | \$1,143,230 12 |

148 EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

LEDGER ASSETS.

| | |
|---|-----------------------|
| Book value of real estate | \$115,000 00 |
| Mortgage loans on real estate..... | 170,700 00 |
| Loans secured by collateral..... | 25,500 00 |
| Book value of stocks and bonds, excluding interest'..... | 632,250 00 |
| Cash in office and in bank | 65,300 43 |
| Agents balances, representing business written subsequent to Oct. 1, last | 130,166 53 |
| Agents balances, representing business written prior to Oct. 1, last | 3,222 09 |
| Bills receivable, not matured, taken for marine and inland risks..... | 1,091 07 |
| Total ledger assets | \$1,143,230 12 |

NON-LEDGER ASSETS.

| | |
|---|-----------------------|
| Rents accrued on company's property..... | \$670 00 |
| Market value of stocks and bonds over book value..... | 97,663 25 |
| Gross assets | \$1,241,563 37 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last.... | \$3,222 09 |
| Total admitted assets | \$1,238,341 28 |

LIABILITIES.

| | |
|--|-----------------------|
| Losses adjusted and unpaid | \$8,552 72 |
| Losses in process of adjustment, or in suspense..... | 75,241 90 |
| Losses resisted..... | 6,989 06 |
| Total claims for losses | \$90,783 68 |
| Deduct reinsurance..... | 4,500 00 |
| Net amount of unpaid losses | \$86,283 68 |
| Unearned premiums on outstanding risks..... | 592,611 94 |
| Salaries and other miscellaneous expenses due or accrued | 5,000 00 |
| Commissions and other charges due agents and brokers..... | 15,000 00 |
| Cash capital..... | \$400,000 00 |
| Surplus over all liabilities | 139,445 66 |
| Surplus to policy holders | \$539,445 66 |
| Total liabilities..... | \$1,238,341 28 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|--|----------------------|-----------------------|--------------------|--------------------|
| In force December 31, 1903..... | \$90,919,060 | \$1,152,336 61 | \$254,303 | \$15,520 76 |
| Written during the year | 72,187,810 | 994,591 56 | 1,505,901 | 25,638 44 |
| Total..... | \$163,106,870 | \$2,146,928 17 | \$1,760,204 | \$41,159 20 |
| Expired and terminated | 69,396,701 | 956,351 20 | 1,508,473 | 24,815 08 |
| In force at end of the year | \$93,710,169 | \$1,190,576 97 | \$251,731 | \$16,344 12 |
| Deduct amount reinsured | 4,421,996 | 51,297 44 | 8,450 | 718 50 |
| Net amount in force..... | \$89,288,173 | \$1,139,279 53 | \$243,281 | \$15,630 62 |

BUSINESS IN MAINE.

| | <i>Fire.</i> | <i>Marine.</i> | <i>Aggregate.</i> |
|-------------------------|--------------|----------------|-------------------|
| Risks written..... | \$403,590 00 | \$10,700 00 | \$414,290 00 |
| Premiums received | 5,602 88 | 588 62 | 6,191 50 |
| Losses paid | 5,156 51 | 80 96 | 5,237 47 |
| Losses incurred | 4,155 51 | 80 96 | 4,236 47 |

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 | \$452,549 46 | \$1,808,397 20 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 124,980 92 | 1,050,347 51 | |
| Net premiums..... | \$327,568 54 | \$758,049 69 | \$1,085,618 23 |
| Interest on mortgage loans..... | | 1,132 50 | |
| Interest on bonds and dividends on stocks | | 48,760 88 | |
| Interest from all other sources..... | | 14,755 79 | 64,648 67 |
| Profit on sale or maturity of ledger assets..... | | | 464 44 |
| Income from other sources..... | | | 2,469 46 |
| Total income..... | | | \$1,153,200 80 |
| Ledger assets, Dec. 31, 1903 | | | 1,776,893 96 |
| Total..... | | | \$2,930,094 76 |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|--|--------------|----------------|---------------------|
| Gross amount paid for losses | \$155,119 11 | \$866,068 74 | |
| Deduct salvage, 348,485.18; reinsurance, \$504,538.40 | 8,849 55 | 544,174 03 | |
| Net amount paid for losses | \$146,269 56 | \$321,894 71 | \$468,164 27 |
| Interest and dividends to stockholders..... | | | 50,000 00 |
| Commissions or brokerage | | | 221,685 14 |
| Salaries, fees and other charges of officers, agents and employes..... | | | 53,907 04 |
| Rents..... | | | 1,630 16 |
| Taxes, licenses and insurance department fees..... | | | 25,645 30 |
| Miscellaneous expenditures | | | 29,867 29 |
| Total disbursements | | | \$850,899 20 |
| Balance | | | \$2,079,195 56 |

LEDGER ASSETS.

| | |
|---|-----------------------|
| Mortgage loans on real estate | \$30,000 00 |
| Book value of stocks and bonds, excluding interest | 1,386,079 87 |
| Cash in office and in bank | 400,854 81 |
| Agents balances, representing business written subsequent to Oct. 1, last | 238,266 08 |
| Agents balances, representing business written prior to Oct. 1, last.. | 23,384 19 |
| Other ledger assets..... | 610 61 |
| Total ledger assets | \$2,079,195 56 |

NON-LEDGER ASSETS.

| | | |
|---|-----------|----------------|
| Interest accrued on mortgages..... | \$112 50 | |
| Interest due and accrued on stocks and bonds..... | 15,308 71 | \$15,421 21 |
| Gross assets..... | | \$2,094,616 77 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|-------------|----------------|
| Agents' balances, representing business written prior to Oct. 1, last..... | \$23,384 19 | |
| Book value of ledger assets over market value..... | 19,656 48 | \$43,040 67 |
| Total admitted assets..... | | \$2,051,576 10 |

LIABILITIES.

| | | |
|---|--------------|----------------|
| Losses in process of adjustment, or in suspense..... | \$275,441 19 | |
| Deduct re-insurance..... | 39,500 00 | |
| Net amount of unpaid losses..... | | \$235,941 19 |
| Unearned premiums on outstanding risks..... | | 320,427 17 |
| Salaries and other miscellaneous expenses due or accrued..... | | 21,500 00 |
| Commissions and other charges due agents and brokers..... | | 21,001 24 |
| Due for re-insurance..... | | 34,321 24 |
| Reserve for contingencies..... | | 175,000 00 |
| Cash capital..... | \$500,000 00 | |
| Surplus over all liabilities..... | 743,385 26 | |
| Surplus to policy holders..... | | \$1,243,385 26 |
| Total liabilities..... | | \$2,051,576 10 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums</i> |
|---------------------------------|--------------|------------------|----------------|-----------------|
| In force December 31, 1903..... | \$8,323,344 | \$104,130 54 | \$35,572,101 | \$140,671 86 |
| Written during the year..... | 34,363,188 | 462,549 46 | 567,128,770 | 1,808,397 20 |
| Total..... | \$42,686,532 | \$556,680 00 | \$602,700,871 | \$1,949,069 06 |
| Expired and terminated..... | 15,183,373 | 194,429 55 | 524,724,474 | 1,671,015 95 |
| In force at end of the year.... | \$27,503,159 | \$362,250 45 | \$77,976,397 | \$278,053 11 |
| Deduct amount re-insured..... | 2,605,270 | 35,124 68 | 37,142,856 | 119,524 64 |
| Net amount in force..... | \$24,897,889 | \$327,125 77 | \$40,833,541 | \$158,528 47 |

BUSINESS IN MAINE

| | | |
|------------------------|--------------|--------------|
| Risks written..... | <i>Fire.</i> | \$259,813 00 |
| Premiums received..... | | 3,893 86 |
| Losses paid..... | | 2,136 54 |
| Losses incurred..... | | 2,151 54 |

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) | \$5,230,017 | 80 |
| Deduct reinsurance, abatement, rebate and return premiums | 1,382,005 | 27 |
| Net premiums | \$3,848,012 | 53 |
| Deposit premiums on perpetual risks | | 52,968 |
| Interest on mortgage loans | \$72,121 | 49 |
| Interest on collateral loans | 5,138 | 11 |
| Interest on bonds and dividends on stocks | 157,749 | 50 |
| Interest from all other sources | 2,310 | 11 |
| Rents | 29,498 | 90 |
| Profit on sale or maturity of ledger assets | | 6,414 |
| Deposit premiums earned | | 10,341 |
| Profit and loss | | 215 |
| Total income | \$4,184,771 | 13 |
| Ledger assets Dec. 31, 1903 | 6,156,792 | 75 |
| Total | \$10,341,563 | 88 |

DISBURSEMENTS.

| | | |
|---|--------------------|-----------|
| Gross amount paid for losses (Fire) | \$2,548,115 | 55 |
| Deduct salvage, \$12,282.89; reinsurance, \$221,010.34 | 233,293 | 23 |
| Net amount paid for losses | \$2,314,822 | 32 |
| Deposit premiums returned | 124,603 | 12 |
| Interest and dividends to stockholders | 200,000 | 00 |
| Commissions or brokerage | 969,336 | 90 |
| Salaries, fees and other charges of officers, agents and employes | 286,446 | 93 |
| Repairs and expenses on real estate | 11,059 | 33 |
| Taxes on real estate | 7,564 | 19 |
| All other taxes, licenses and insurance department fees | 85,365 | 30 |
| Miscellaneous expenditures | 85,312 | 82 |
| Total disbursements | \$4,084,530 | 91 |
| Balance | \$6,257,032 | 97 |

LEDGER ASSETS.

| | | |
|---|--------------------|-----------|
| Book value of real estate | \$437,833 | 62 |
| Mortgage loans on real estate | 1,254,166 | 99 |
| Loans secured by collateral | 72,000 | 00 |
| Book value of stocks and bonds, excluding interest | 3,623,600 | 22 |
| Cash in office and in bank | 345,776 | 02 |
| Agents balances, representing business written subsequent to Oct. 1, last | 523,666 | 12 |
| Total ledger assets | \$6,257,082 | 97 |

NON-LEDGER ASSETS.

| | | |
|---|-------------|-----------------------|
| Interest due and accrued on mortgages | \$21,902 71 | |
| Interest due and accrued on stocks and bonds | 31,309 64 | |
| Interest due and accrued on collateral loans..... | 239 50 | |
| Rents due and accrued on company's property..... | 1,944 61 | \$55,396 46 |
| Market value of real estate over book value..... | | 5,066 38 |
| Market value of stocks and bonds over book value..... | | 225,461 53 |
| Due from other companies for reinsurance..... | | 7,215 05 |
| Gross assets | | <u>\$6,550,172 39</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|-----------------------------|-----------------------|
| Company's stock owned..... | \$11,935 00 |
| Total admitted assets | <u>\$6,538,237 39</u> |

LIABILITIES.

| | |
|--|-----------------------|
| Losses adjusted and unpaid | \$140,008 35 |
| Losses in process of adjustment, or in suspense..... | 187,099 24 |
| Losses resisted | 32,375 78 |
| Total claims for losses | <u>\$359,483 37</u> |
| Deduct re-insurance | 52,839 68 |
| Net amount of unpaid losses | \$306,643 69 |
| Unearned premiums on outstanding risks..... | 2,929,996 37 |
| Reclaimable on perpetual fire policies. | 1,783,333 46 |
| Cash capital | \$500,000 00 |
| Surplus over all liabilities | 1,018,263 87 |
| Surplus to policy holders | <u>\$1,518,263 87</u> |
| Total liabilities | <u>\$6,538,237 39</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|--|----------------------|------------------------|
| In force December 31, 1903..... | \$479,089,148 | \$5,837,032 10 |
| Written during the year | 403,406,766 | 5,230,017 80 |
| Total | <u>\$882,495,914</u> | <u>\$11,067,049 90</u> |
| Expired and terminated | 380,016,257 | 4,827,834 56 |
| In force at end of the year | \$502,479,657 | \$6,239,215 34 |
| Deduct amount re-insured..... | 49,612,305 | 585,466 01 |
| Net amount in force | <u>\$452,867,352</u> | <u>\$5,653,749 33</u> |
| Perpetual risks not included above, \$84,034,463; premiums on same, \$1,945,359.59 | | |

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> |
|-----------------|------------------|---------------------|
| Virginia | \$27,569 00 | \$51,597 75 |
| Georgia | 11,100 00 | 72,257 11 |
| Oregon..... | 58,190 00 | 28,442 00 |
| New Mexico..... | 11,000 00 | 12,213 80 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$3,341,777 00 |
| Premiums received | 55,519 39 |
| Losses paid | 25,218 39 |
| Losses incurred..... | 28,050 08 |

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..... | \$5,362,420 89 | \$970,817 31 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,586,436 05 | 481,414 32 | |
| Net premiums | \$3,775,984 84 | \$489,402 99 | \$4,265,387 83 |
| Interest on mortgage loans | | 11,837 68 | |
| Interest on collateral loans | | 17,908 18 | |
| Interest on bonds and dividends on stocks | | 165,516 73 | |
| Interest from all other sources | | 11,849 83 | |
| Rents—including company's own occupancy..... | | 19 857 02 | 226,969 44 |
| Income from other sources..... | | | 29,913 73 |
| Total income..... | | | \$4,522,271 00 |
| Ledger assets Dec. 31, 1903 | | | 5,653,520 63 |
| Total | | | \$10,175,791 63 |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|----------------|----------------|----------------|
| Gross amount paid for losses..... | \$2,377,059 14 | \$567,795 07 | |
| Deduct salvage, \$40,124.42;reinsurance, \$641,507.02 | 371,600 66 | 310,030 78 | |
| Net amount paid for losses | \$2,005,458 48 | \$257,764 29 | \$2,263,222 77 |
| Interest and dividends to stockholders | | | 120,000 00 |
| Commissions or brokerage..... | | | 753,387 76 |
| Salaries, fees and other charges of officers, agents and employes | | | 300,416 06 |
| Rents—including company's own occupancy..... | | | 8,400 00 |
| Taxes on real estate | | | 9,122 95 |
| All other taxes, licenses and insurance department fees | | | 73,529 12 |
| Loss on sale or maturity of ledger assets | | | 2,415 04 |
| Profit and loss | | | 31,933 17 |
| Miscellaneous expenditures..... | | | 250,121 41 |
| All other disbursements..... | | | 40,090 68 |
| Total disbursements | | | \$3,852,638 96 |
| Balance..... | | | \$6,323,152 67 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate | \$517,750 00 |
| Mortgage loans on real estate..... | 213,400 00 |
| Loans secured by collateral..... | 428,250 00 |
| Book value of stocks and bonds, excluding interest..... | 3,883,926 02 |
| Cash in office and in bank | 456,597 73 |
| Agents balances, representing business written subsequent to Oct. 1, last | 719,545 61 |
| Agents balances, representing business written prior to Oct. 1, last.... | 36,648 41 |
| Bills receivable, not matured, taken for marine and inland risks..... | 45,015 29 |
| Bills receivable, taken for fire risks..... | 5,016 02 |
| Other ledger assets..... | 17,003 59 |
| Total ledger assets | \$6,323,152 67 |

NON-LEDGER ASSETS.

| | | |
|---|------------|-----------------------|
| Interest due and accrued on mortgages | \$1,349 13 | |
| Interest due and accrued on collateral loans | 1,986 54 | \$3,335 67 |
| Market value of stocks and bonds over book value..... | | 214,951 48 |
| Gross assets..... | | <u>\$6,541,439 82</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|-------------|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last | \$36,648 41 | |
| Book value of real estate over market value..... | 15,000 00 | \$51,648 41 |
| Total admitted assets | | <u>\$6,489,791 41</u> |

LIABILITIES.

| | | |
|---|---------------------|-----------------------|
| Losses adjusted and unpaid..... | \$43,954 30 | |
| Losses in process of adjustment, or in suspense..... | 349,158 46 | |
| Losses resisted..... | 6,266 67 | |
| Total claims for losses | <u>\$399,379 43</u> | |
| Deduct re-insurance..... | 106,624 16 | |
| Net amount of unpaid losses | | \$292,755 27 |
| Unearned premiums on outstanding risks..... | | 2,875,715 34 |
| Commissions and other charges due agents and brokers..... | | 94,143 90 |
| All other liabilities..... | | 29,913 73 |
| Cash capital | \$1,000,000 00 | |
| Surplus over all liabilities..... | 2,197,263 17 | |
| Surplus to policy holders | | <u>\$3,197,263 17</u> |
| Total liabilities..... | | <u>\$6,489,791 41</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|----------------------|------------------------|---------------------|-----------------------|
| In force December 31, 1903..... | \$365,462,515 | \$4,738,041 70 | \$11,579,975 | \$385,042 74 |
| Written during the year..... | 488,906,553 | 5,362,420 89 | 147,418,838 | 970,817 31 |
| Total | <u>\$854,369,068</u> | <u>\$10,100,462 59</u> | <u>\$12,598,813</u> | <u>\$1,355,860 05</u> |
| Expired and terminated | 372,700,530 | 4,323,591 29 | 146,404,830 | 950,866 47 |
| In force at end of the year..... | \$481,668,538 | \$5,776,871 30 | \$12,598,883 | \$404,993 58 |
| Deduct amount reinsured | 60,927,382 | 792,266 50 | 5,014,674 | 184,535 67 |
| Net amount in force..... | <u>\$420,741,156</u> | <u>\$4,984,614 80</u> | <u>\$7,579,209</u> | <u>\$220,457 91</u> |

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

| | <i>Deposits.</i> | <i>Liabilities.</i> |
|-----------------|------------------|---------------------|
| Oregon | \$79,300 | \$47,403 41 |
| Virginia | 52,400 | 43,548 14 |
| Georgia | 13,100 | 66,107 21 |
| New Mexico..... | 10,000 | 19,166 90 |

BUSINESS IN MAINE.

| | <i>Fire.</i> | <i>Marine.</i> | <i>Aggregate.</i> |
|-------------------------|----------------|----------------|-------------------|
| Risks written | \$2,513,636 42 | \$59,465 00 | \$2,573,101 42 |
| Premiums received | 32,342 86 | 915 85 | 33,258 71 |
| Losses paid | 16,089 97 | - | 16,089 97 |
| Losses incurred..... | 21,824 36 | - | 21,824 36 |

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) | \$1,196,032 52 | |
| Deduct reinsurance, abatement, rebate and return premiums | 239,106 61 | |
| Net premiums | | \$956,925 91 |
| Interest on mortgage loans | \$74,434 00 | |
| Interest on bonds and dividends on stocks | 74,891 12 | |
| Rents..... | 11,998 52 | 161,323 64 |
| Total income..... | \$1,118,249 55 | |
| Ledger assets Dec. 31, 1903 | 2,843,062 73 | |
| Total..... | \$3,961,312 28 | |

DISBURSEMENTS.

| | | |
|---|----------------|--------------|
| Gross amount paid for losses (Fire)..... | \$434,685 02 | |
| Deduct salvage, \$1,341.35; reinsurance, \$37,955.27 | 39,296 62 | |
| Net amount paid for losses | | \$395,388 40 |
| Interest and dividends to stockholders | 120,000 00 | |
| Commissions or brokerage | 233,605 19 | |
| Commissions due Dec. 31, 1903..... | 31,454 44 | |
| Salaries, fees and other charges of officers, agents and employes | 41,259 76 | |
| Repairs and expenses on real estate | 3,479 60 | |
| Taxes on real estate | 5,937 23 | |
| All other taxes, licenses and insurance department fees..... | 25,514 24 | |
| Loss on sale for maturity of ledger assets..... | 7,377 37 | |
| Return premiums and reinsurance due Dec. 31, 1903 | 30,523 25 | |
| Miscellaneous expenditures..... | 49,295 88 | |
| Total disbursements | \$943,840 36 | |
| Balance..... | \$3,017,471 92 | |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate..... | \$117,484 86 |
| Mortgage loans on real estate..... | 1,530,898 60 |
| Book value of stocks and bonds, excluding interest | 1,192,300 00 |
| Cash in office and in bank | 65,586 98 |
| Agents balances, representing business written subsequent to Oct. 1, last | 111,142 26 |
| Agents balances, representing business written prior to Oct. 1, last..... | 59 22 |
| Total ledger assets | \$3,017,471 92 |

NON-LEDGER ASSETS.

| | | |
|---|-------------|----------------|
| Interest due and accrued on mortgages | \$22,954 25 | |
| Interest accrued on stocks and bonds | 8,187 50 | |
| Rents due on company's property | 14 00 | \$31,155 75 |
| Market value of stocks and bonds over book value..... | | 490,575 00 |
| Due from other companies for reinsurance | | 573 86 |
| Gross assets | | \$3,539,776 53 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|----------------|
| Agents' balances, representing business written prior to Oct. 1, last ... | \$59 22 |
| Total admitted assets | \$3,539,717 31 |

LIABILITIES.

| | | |
|--|----------------|----------------|
| Losses adjusted and unpaid | \$21,196 54 | |
| Losses in process of adjustment, or in suspense..... | 76,182 30 | |
| Losses resisted | 5,911 10 | |
| Total claims for losses | \$103,289 94 | |
| Deduct reinsurance | 11,879 94 | |
| Net amount of unpaid losses | | \$91,410 00 |
| Unearned premiums on outstanding risks..... | | 797,757 23 |
| Interest due or accrued..... | | 494 22 |
| Scrip or certificates of profit unpaid | | 1,887 00 |
| Cash capital | \$1,000,000 00 | |
| Surplus over all liabilities..... | 1,648,168 86 | |
| Surplus to policy holders | | \$2,648,168 86 |
| Total liabilities | | \$3,539,717 31 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1903..... | \$142,607,297 | \$1,351,430 92 |
| Written during the year | 92,656,813 | 1,196,032 52 |
| Total | \$235,264,110 | \$2,547,463 44 |
| Expired and terminated | 68,891,175 | 949,138 00 |
| In force at end of the year | \$166,372,935 | \$1,598,325 44 |
| Deduct amount reinsured | 10,304,957 | 100,617 28 |
| Net amount in force | \$156,067,978 | \$1,497,708 16 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$724,895 00 |
| Premiums received | 9,091 88 |
| Losses paid | 6,811 56 |
| Losses incurred..... | 6,738 44 |

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)..... | \$970,993 52 | |
| Deduct reinsurance, abatement, rebate and return premiums | 209,592 06 | |
| Net premiums | | \$761,401 46 |
| Deposit premiums on perpetual risks..... | | 5,759 02 |
| Interest on mortgage loans..... | \$5,286 87 | |
| Interest on collateral loans..... | 360 83 | |
| Interest on bonds and dividends on stocks | 106,767 50 | |
| Interest from all other sources..... | 1,618 32 | |
| Rents..... | 5,405 08 | 119,438 60 |
| Income from other sources..... | | 1,275 50 |
| Total income..... | | \$887,874 58 |
| Ledger assets Dec. 31, 1903..... | | 3,085,082 04 |
| Total..... | | \$3,972,956 62 |

DISBURSEMENTS.

| | | |
|--|--------------|----------------|
| Gross amount paid for losses (Fire) | \$614,570 94 | |
| Deduct salvage, \$4,598.50; reinsurance, \$60,960.18 | 65,598 68 | |
| Net amount paid for losses..... | | \$549,012 26 |
| Deposit premiums returned..... | | 48,164 69 |
| Interest and dividends to stockholders | | 79,430 00 |
| Commissions or brokerage..... | | 185,506 41 |
| Salaries, fees and other charges of officers, agents and employes..... | | 35,235 75 |
| Rents | | 2,128 00 |
| Repairs and expenses on real estate..... | | 1,182 50 |
| Taxes on real estate..... | | 3,057 96 |
| All other taxes, licenses and insurance department fees..... | | 20,195 26 |
| Loss on sale or maturity of ledger assets..... | | 9,628 59 |
| Miscellaneous expenditures..... | | 80,873 01 |
| Total disbursements | | \$1,014,414 43 |
| Balance..... | | \$2,958,542 19 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate..... | \$208,645 73 |
| Mortgage loans on real estate..... | 80,548 00 |
| Book value of stocks and bonds, excluding interest..... | 2,427,142 22 |
| Cash in office and in bank | 119,760 31 |
| Agents balances, representing business written subsequent to Oct. 1, last | 122,445 93 |
| Total ledger assets | \$2,958,542 19 |

NON-LEDGER ASSETS.

| | |
|---|----------------|
| Interest accrued on mortgages..... | \$1,208 22 |
| Market value of real estate over book value | 19,354 26 |
| Market value of stocks and bonds over book value..... | 49,987 78 |
| Total admitted assets | \$3,029,092 46 |

LIABILITIES.

| | |
|---|----------------|
| Losses adjusted and unpaid | \$29,886 97 |
| Losses in process of adjustment, or in suspense | 40,741 40 |
| Losses resisted..... | 1,550 00 |
| Total claims for losses | \$72,128 37 |
| Deduct re-insurance..... | 2,887 11 |
| Net amount of unpaid losses | \$69,741 26 |
| Unearned premiums on outstanding risks..... | 697,025 75 |
| Reclaimable on perpetual fire policies..... | 907,116 13 |
| Dividends remaining unpaid..... | 570 00 |
| Commissions and other charges due agents and brokers..... | 29,451 32 |
| Cash capital | \$400,000 00 |
| Surplus over all liabilities | 925,188 00 |
| Surplus to policy holders | \$1,325,188 00 |
| Total liabilities | \$3,029,092 46 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|---|---------------|------------------|
| In force December 31, 1903..... | \$110,790,435 | \$1,284,528 35 |
| Written during the year..... | 75,210,432 | 970,993 52 |
| Total | \$186,000,867 | \$2,255,521 87 |
| Expired and terminated | 69,191,693 | 900,207 33 |
| In force at end of the year | \$116,809,174 | \$1,355,314 54 |
| Deduct amount re-insured..... | 5,464,990 | 64,327 09 |
| Net amount in force | \$111,344,184 | \$1,290,987 45 |
| Perpetual risks not included above, \$46,941,294; premiums on same, \$988,535.96. | | |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$449,840 00 |
| Premiums received | 6,238 79 |
| Losses paid | 2,347 31 |
| Losses incurred..... | 2,324 81 |

GERMAN ALLIANCE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

WILLIAM M. KREMER, *President.*

CHARLES G. SMITH, *Secretary.*

Cash Capital, \$400,000.

INCOME.

| | | |
|---|--------------|----------------|
| Gross premiums (Fire)..... | \$576,984 52 | |
| Deduct reinsurance, abatement, rebate and return premiums | 118,341 23 | |
| Net premiums | | \$458,643 29 |
| Interest on bonds and dividends on stocks..... | \$48,789 17 | |
| Interest from all other sources | 338 43 | 49,127 60 |
| Total income..... | | \$507,770 89 |
| Ledger assets Dec. 31, 1903..... | | 1,271,731 69 |
| Total..... | | \$1,779,502 58 |

DISBURSEMENTS.

| | | |
|---|--------------|----------------|
| Gross amount paid for losses (Fire) | \$303,366 83 | |
| Deduct salvage..... | 1,199 88 | |
| Net amount paid for losses | | \$302,166 95 |
| Interest and dividends to stockholders | 40,000 09 | |
| Commissions or brokerage | 104,799 94 | |
| Salaries, fees and other charges of officers, agents and employes | 4,470 05 | |
| Taxes, licenses and insurance department fees | 27,950 03 | |
| Loss on sale or maturity of ledger assets | | 837 58 |
| Total disbursements | | \$480,224 55 |
| Balance..... | | \$1,299,278 03 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of stocks and bonds, excluding interest | \$1,151,487 78 |
| Cash in bank | 31,112 73 |
| Agents balances, representing business written subsequent to Oct. 1, last | 116,677 52 |
| Total ledger assets | \$1,299,278 03 |

NON-LEDGER ASSETS.

| | |
|---|-----------------------|
| Interest accrued on stocks and bonds | \$3,496 50 |
| Market value of stocks and bonds over book value..... | 76,194 22 |
| Total admitted assets | <u>\$1,378,968 75</u> |

LIABILITIES.

| | |
|---|-----------------------|
| Losses adjusted and unpaid | \$30,570 06 |
| Losses in process of adjustment, or in suspense..... | 52,055 00 |
| Amount of unpaid losses | <u>\$82,625 06</u> |
| Unearned premiums on outstanding risks..... | 323,783 80 |
| Commissions and other charges due agents and brokers..... | 34,703 70 |
| Cash capital | \$400,000 00 |
| Surplus over all liabilities | 537,856 19 |
| Surplus to policy holders | <u>\$937,856 19</u> |
| Total liabilities | <u>\$1,378,968 75</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|----------------------|-----------------------|
| In force December 31, 1903 | \$59,148,601 | \$594,148 94 |
| Written during the year..... | 54,468,638 | 576,984 52 |
| Total | <u>\$113,617,239</u> | <u>\$1,171,133 46</u> |
| Expired and terminated | 52,641,215 | 549,686 42 |
| In force at end of the year | \$60,976,044 | \$621,447 04 |

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 | \$12,800 00 | 3,685 00 |
| Oregon..... | 64,000 00 | 8,114 00 |
| Virginia..... | 12,800 00 | 17,460 00 |
| Virginia..... | 10,200 00 | - |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$232,086 00 |
| Premiums received | 3,975 35 |
| Losses paid | 1,616 90 |
| Losses incurred | 1,626 90 |

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)..... | \$8,337,991 67 | |
| Deduct reinsurance, abatement, rebate and return premiums | 3,011,801 39 | |
| Net premiums | | \$5,326,190 28 |
| Interest on mortgage loans | \$610 99 | |
| Interest on bonds and dividends on stocks..... | 458,924 39 | |
| Interest from all other sources..... | 8,235 17 | |
| Rents..... | 1,200 00 | 468,970 55 |
| Profit on sale or maturity of ledger assets..... | | 52,189 45 |
| Income from other sources..... | | 828 78 |
| Total income..... | | \$5,848,129 06 |
| Ledger assets Dec. 31, 1903 | | 11,963,517 24 |
| Total | | \$17,811,646 30 |

DISBURSEMENTS.

| | |
|---|-----------------|
| Gross amount paid for losses (Fire) | \$4,128,322 93 |
| Deduct salvage, \$16,772.51; reinsurance, \$1,040,033.30..... | 1,056,805 81 |
| Net amount paid for losses | \$3,071,517 12 |
| Interest and dividends to stockholders | 375,000 00 |
| Commissions or brokerage | 978,049 80 |
| Salaries, fees and other charges of officers, agents and employes | 222,079 61 |
| Rents | 35,735 10 |
| Repairs and expenses on real estate | 192 86 |
| Taxes, licenses and insurance department fees | 137,471 26 |
| Miscellaneous expenditures | 450,850 28 |
| Total disbursements | \$5,265,896 03 |
| Balance | \$12,545,750 27 |

LEDGER ASSETS.

| | |
|---|-----------------|
| Book value of real estate | \$15,000 00 |
| Mortgage loans on real estate..... | 15,000 00 |
| Book value of stocks and bonds, excluding interest | 11,232,748 73 |
| Cash in office and in bank | 402,324 95 |
| Agents balances, representing business written subsequent to Oct. 1, last | 871,573 62 |
| Agents balances, representing business written prior to Oct. 1, last | 9,102 97 |
| Total ledger assets | \$12,545,750 27 |

NON-LEDGER ASSETS.

| | | |
|---|-----------|-----------------|
| Interest accrued on mortgages..... | \$150 00 | |
| Interest accrued on stocks and bonds | 49,172 50 | |
| Interest accrued on other assets..... | 2,043 76 | \$51,366 26 |
| Market value of stocks and bonds over book value..... | | \$92,692 27 |
| Gross assets | | \$12,989,808 80 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|-----------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$9,102 97 |
| Total admitted assets | \$12,980,705 83 |

LIABILITIES.

| | |
|--|-----------------|
| Losses adjusted and unpaid | \$128,679 00 |
| Losses in process of adjustment, or in suspense..... | 633,788 00 |
| Losses resisted | 66,193 00 |
| Total claims for losses | \$828,660 00 |
| Deduct reinsurance..... | 191,592 75 |
| Net amount of unpaid losses | \$637,067 25 |
| Unearned premiums on outstanding risks..... | 4,713,862 04 |
| Salaries and other miscellaneous expenses due or accrued | 12,337 95 |
| Commissions and other charges due agents and brokers..... | 28,340 46 |
| Due for return premiums and reinsurance..... | 249,190 75 |
| Cash capital | \$1,500,000 00 |
| Surplus over all liabilities..... | 5,841,907 38 |
| Surplus to policy holders | \$7,341,907 38 |
| Total liabilities | \$12,980,705 83 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|-----------------|------------------|
| In force December 31, 1903 | \$1,024,043,243 | \$9,655,646 22 |
| Written during the year | 833,764,533 | 8,337,991 67 |
| Total..... | \$1,857,812,776 | \$17,993,637 89 |
| Expired and terminated..... | 733,397,434 | 7,345,467 06 |
| In force at end of the year | \$1,124,415,342 | \$10,648,170 83 |
| Deduct amount reinsured | 208,402,090 | 1,767,540 01 |
| Net amount in force..... | \$916,013,252 | \$8,880,630 82 |

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..... | \$12,800 00 | \$75,656 00 |
| Oregon..... | 64,000 00 | 28,138 00 |
| Virginia..... | 57,600 00 | 27,680 00 |
| New Mexico..... | 12,800 00 | 7,875 00 |
| Canada..... | 102,300 00 | 4,687 00 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$4,537,810 00 |
| Premiums received | 65,189 36 |
| Losses paid | 30,396 06 |
| Losses incurred..... | 35,795 27 |

GERMANIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

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

Cash Capital, \$1,000,000.

INCOME.

| | | |
|---|----------------|----------------|
| Gross premiums (Fire)..... | \$3,248,342 34 | |
| Deduct reinsurance, abatement, rebate and return premiums | 834,065 13 | |
| Net premiums | | \$2,414,277 21 |
| Interest on mortgage loans..... | \$17,062 11 | |
| Interest on bonds and dividends on stocks | 188,579 86 | |
| Interest from all other sources..... | 11,444 42 | |
| Rents..... | 24,702 04 | 241,788 43 |
| Profit on sale or maturity of ledger assets | | 54,097 99 |
| Total income..... | | \$2,710,163 63 |
| Ledger assets Dec. 31, 1903 | | 6,000,707 98 |
| Total..... | | \$8,710,871 61 |

DISBURSEMENTS.

| | |
|--|----------------|
| Gross amount paid for losses (Fire) | \$1,523,398 14 |
| Deduct salvage, \$7,960.38; reinsurance, \$213,883.28 | 221,788 66 |
| Net amount paid for losses | \$1,301,614 48 |
| Interest and dividends to stockholders | 200,000 00 |
| Commissions or brokerage..... | 502,213 71 |
| Salaries, fees and other charges of officers, agents and employes..... | 172,530 97 |
| Rents..... | 23,989 50 |
| Repairs and expenses on real estate | 16,868 83 |
| Taxes on real estate..... | 8,323 80 |
| All other taxes, licenses and insurance department fees | 63,966 55 |
| Profit and loss | 43,462 18 |
| Miscellaneous expenditures | 105,165 42 |
| Total disbursements | \$2,438,135 44 |
| Balance..... | \$6,272,736 17 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate..... | \$650,000 00 |
| Mortgage loans on real estate..... | 326,500 00 |
| Book value of stocks and bonds, excluding interest | 4,623,528 38 |
| Cash in office and in bank | 286,608 08 |
| Agents balances, representing business written subsequent to Oct. 1, last | 357,468 28 |
| Agents balances, representing business written prior to Oct. 1, last.... | 3,121 45 |
| Other ledger assets, viz.: Cash in hands of Department Managers. | 25,509 98 |
| Total ledger assets | \$6,272,736 17 |

NON-LEDGER ASSETS.

| | | |
|---|-------------|--------|
| Interest accrued on mortgages | \$7,736 | 25 |
| Rents due and accrued on company's property .. | 1,904 | 14 |
| Market value of stocks and bonds over book value..... | | 73,444 |
| | | 62 |
| Gross assets | \$6,355,821 | 18 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|-------------|----|
| Agents balances, representing business written prior to Oct. 1, last.... | \$3,121 | 45 |
| Total admitted assets | \$6,352,699 | 73 |

LIABILITIES.

| | | |
|---|-------------|----|
| Losses adjusted and unpaid | \$99,231 | 65 |
| Losses in process of adjustment, or in suspense | 109,638 | 63 |
| Losses resisted..... | 24,150 | 62 |
| Total claims for losses | \$233,020 | 90 |
| Deduct reinsurance..... | 50,053 | 35 |
| Net amount of unpaid losses | \$182,967 | 55 |
| Unearned premiums on outstanding risks | 2,524,219 | 17 |
| Unpaid commissions..... | 6,287 | 51 |
| Cash capital | \$1,000,000 | 00 |
| Surplus over all liabilities..... | 2,639,225 | 50 |
| Surplus to policy holders | \$3,639,225 | 50 |
| Total liabilities | \$6,352,699 | 73 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1903..... | \$493,547,848 | \$4,564,058 |
| Written during the year..... | 334,668,317 | 3,248,342 |
| Total | \$828,216,165 | \$7,812,380 |
| Expired and terminated | 279,309,028 | 2,650,856 |
| In force at end of the year | \$548,907,137 | \$5,161,523 |
| Deduct amount reinsured..... | 43,506,532 | 416,436 |
| Net amount in force | \$505,400,605 | \$4,745,087 |

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 | \$10,300 | \$44,418 |
| Virginia | 53,663 | 40,172 |
| Oregon | 52,000 | 6,771 |
| New Mexico | 11,150 | 823 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$834,760 |
| Premiums received | 11,525 |
| Losses paid | 6,695 |
| Losses incurred..... | 7,592 |

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) | \$1,825,041 93 | |
| Deduct reinsurance, abatement, rebate and return premiums | 455,685 58 | |
| Net premiums | | \$1,369,356 35 |
| Interest on mortgage loans | \$45,236 56 | |
| Interest on collateral loans | 185 00 | |
| Interest on bonds and dividends on stocks | 135,918 00 | |
| Interest from all other sources | 9,639 80 | |
| Rents | 3,482 63 | 194,461 99 |
| Profit on sale or maturity of ledger assets | | 45,651 61 |
| Total income .. | | \$1,609,469 95 |
| Ledger assets Dec. 31, 1903 | | 3,974,982 91 |
| Total | | \$5,584,452 86 |

DISBURSEMENTS.

| | | |
|---|--------------|----------------|
| Gross amount paid for losses (Fire) | \$874,297 97 | |
| Deduct salvage, \$1,600.90; reinsurance, \$164,247.20 | 165,848 10 | |
| Net amount paid for losses | | \$808,449 87 |
| Interest and dividends to stockholders | | 120,000 00 |
| Commissions or brokerage | | 307,201 95 |
| Salaries, fees and other charges of officers, agents and employes | | 88,850 01 |
| Taxes on real estate | | 2,163 35 |
| All other taxes, licenses and insurance department fees | | 59,154 80 |
| Miscellaneous expenditures | | 101,461 31 |
| Total disbursements | | \$1,487,281 29 |
| Balance | | \$4,097,171 57 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate | \$50,750 23 |
| Mortgage loans on real estate | 775,507 37 |
| Loans secured by collateral | 3,700 00 |
| Book value of stocks and bonds, excluding interest | 2,382,785 00 |
| Cash in office and in bank | 731,095 40 |
| Agents balances, representing business written subsequent to Oct. 1, last | 151,837 40 |
| Agents balances, representing business written prior to Oct. 1, last | 696 17 |
| Bills receivable | 800 00 |
| Total ledger assets | \$4,097,171 57 |

NON-LEDGER ASSETS.

| | | |
|--|------------|-----------------------|
| Interest due and accrued on mortgages | \$2,023 60 | |
| Interest accrued on stocks and bonds..... | 7,236 25 | |
| Interest accrued on other assets | 891 00 | \$10,150 85 |
| Market value of stocks and bonds over book value..... | | 89,470 00 |
| Gross assets..... | | \$4,196,792 42 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|-----------|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last | \$696 17 | |
| Contingent depreciation on mortgage loans..... | 20,600 00 | \$20,696 17 |
| Total admitted assets..... | | \$4,176,096 25 |

LIABILITIES.

| | | |
|---|--------------------|-----------------------|
| Losses adjusted and unpaid | \$28,141 50 | |
| Losses in process of adjustment, or in suspense..... | 56,347 03 | |
| Losses resisted..... | 10,455 00 | |
| Total claims for losses | \$94,943 53 | |
| Deduct reinsurance..... | 17,413 93 | |
| Net amount of unpaid losses | | \$77,529 60 |
| Unearned premiums on outstanding risks..... | | 1,386,443 46 |
| Salaries and other miscellaneous expenses due or accrued..... | | 3,500 00 |
| Cash capital | \$200,000 00 | |
| Surplus over all liabilities | 2,508,623 19 | |
| Surplus to policy holders..... | | \$2,708,623 19 |
| Total liabilities | | \$4,176,096 25 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|--|----------------------|-----------------------|
| In force December 31, 1903 | \$220,025,094 | \$2,449,518 01 |
| Written during the year | 150,468,085 | 1,825,041 93 |
| Total..... | \$370,491,179 | \$4,274,859 94 |
| Expired and terminated..... | 107,902,606 | 1,294,436 58 |
| In force at end of the year | \$262,588,573 | \$2,980,423 36 |
| Deduct amount re-insured..... | 24,333,504 | 332,437 35 |
| Net amount in force..... | \$238,255,069 | \$2,647,986 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 00 | \$11,768 00 |
| Virginia..... | 11,000 00 | 1,525 00 |
| Oregon..... | 55,000 00 | 10,745 00 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$229,600 00 |
| Premiums received | 3,089 75 |
| Losses paid | 1,082 83 |
| Losses incurred..... | 2,662 83 |

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)..... | \$553,761 47 | |
| Deduct reinsurance, abatement, rebate and return premiums | 144,580 80 | |
| Net premiums | | \$409,180 67 |
| Interest on mortgage loans | \$374 50 | |
| Interest on bonds and dividends on stocks | 20,475 00 | |
| Interest from all other sources..... | 821 76 | |
| Rents—including company's own occupancy | 3,473 50 | 25,144 76 |
| Profit on sale or maturity of ledger assets..... | | 64 40 |
| Total income..... | | \$434,389 83 |
| Ledger assets Dec. 31, 1903..... | | 686,377 16 |
| Total..... | | \$1,120,766 99 |

DISBURSEMENTS.

| | | |
|--|--------------|--------------|
| Gross amount paid for losses (Fire) | \$300,708 63 | |
| Deduct salvage, \$2,119.37; reinsurance, \$51,476.37..... | 53,595 74 | |
| Net amount paid for losses | | \$247,112 89 |
| Interest and dividends to stockholders | | 12,000 00 |
| Commissions or brokerage..... | | 79,802 21 |
| Salaries, fees and other charges of officers, agents and employes..... | | 14,540 00 |
| Rents—including company's own occupancy..... | | 1,500 00 |
| Repairs and expenses on real estate | | 309 02 |
| Taxes on real estate..... | | 536 75 |
| All other taxes, licenses and insurance department fees..... | | 8,451 88 |
| Loss on sale or maturity of ledger assets | | 6,756 07 |
| Profit and loss | | 9,245 07 |
| Miscellaneous expenditures..... | | 26,249 80 |
| Total disbursements | | \$406,503 69 |
| Balance..... | | \$714,263 30 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of real estate | \$38,810 59 |
| Mortgage loans on real estate | 8,000 00 |
| Book value of stocks and bonds, excluding interest | 574,817 20 |
| Cash in office and in bank | 50,053 23 |
| Agents balances, representing business written subsequent to Oct. 1, last | 42,582 28 |
| Total ledger assets | \$714,263 30 |

NON-LEDGER ASSETS.

| | | |
|---|----------|--------------|
| Interest accrued on mortgages..... | \$179 60 | |
| Interest accrued on stocks and bonds..... | 2,668 72 | |
| Rents due and accrued on company's property..... | 583 98 | \$3,432 30 |
| Market value of stocks and bonds over book value..... | | 204 72 |
| Due from other companies for reinsurance..... | | 300 63 |
| Gross assets..... | | \$718,200 95 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|-------------|--------------|
| Book value of ledger assets over market value, viz.: | | |
| Bonds..... | \$21,890 92 | |
| Real estate..... | 10,310 59 | \$32,201 51 |
| Total admitted assets..... | | \$685,999 44 |

LIABILITIES.

| | | |
|--|--------------|--------------|
| Losses adjusted and unpaid..... | \$22,767 23 | |
| Losses in process of adjustment, or in suspense..... | 21,234 00 | |
| Losses resisted..... | 2,700 00 | |
| Total claims for losses..... | \$46,701 23 | |
| Deduct reinsurance..... | 9,647 27 | |
| Net amount of unpaid losses..... | | \$37,053 96 |
| Unearned premiums on outstanding risks..... | | 314,795 64 |
| Due for reinsurance..... | | 6,418 42 |
| Cash capital..... | \$200,000 00 | |
| Surplus over all liabilities..... | 127,731 42 | |
| Surplus to policy holders..... | | \$327,731 42 |
| Total liabilities..... | | \$685,999 44 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1903..... | \$63,087,852 | \$767,008 08 |
| Written during the year..... | 39,167,396 | 553,761 47 |
| Total..... | \$102,255,248 | \$1,320,769 55 |
| Expired and terminated..... | 37,302,252 | 520,186 03 |
| In force at end of the year..... | \$64,952,996 | \$800,583 52 |
| Deduct amount reinsured..... | 15,790,337 | 186,282 80 |
| Net amount in force..... | \$49,162,659 | \$614,300 72 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|------------------------|----------------|
| Risks written..... | \$6,805,242 00 |
| Premiums received..... | 122,423 85 |
| Losses paid..... | 71,097 92 |
| Losses incurred..... | 65,837 94 |

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)..... | \$3,945,372 68 | |
| Deduct reinsurance, abatement, rebate and return premiums | 1,259,803 92 | |
| Net premiums | \$2,685,568 76 | |
| Interest on mortgage loans..... | \$175 00 | |
| Interest on bonds and dividends on stocks..... | 101,535 73 | |
| Interest from all other sources..... | 8,731 61 | |
| Rents—including company's own occupancy..... | 20,660 76 | 131,103 10 |
| Profit on sale or maturity of ledger assets..... | | 58,959 51 |
| Total income..... | \$2,875,631 37 | |
| Ledger assets Dec. 31, 1903 | | 3,787,974 40 |
| Total | \$6,663,605 77 | |

DISBURSEMENTS.

| | | |
|---|----------------|--|
| Gross amount paid for losses (Fire) | \$2,126,833 34 | |
| Deduct salvage, \$4,413.34; reinsurance, \$327,948.28 | 332,361 62 | |
| Net amount paid for losses | \$1,794,471 72 | |
| Interest and dividends to stockholders | 90,000 00 | |
| Commissions or brokerage..... | 518,790 09 | |
| Salaries, fees and other charges of officers, agents and employes | 224,130 52 | |
| Rents—including company's own occupancy..... | 16,588 64 | |
| Repairs and expenses on real estate..... | 6,707 46 | |
| Taxes on real estate..... | 9,620 65 | |
| All other taxes, licenses and insurance department fees | 69,788 27 | |
| Miscellaneous expenditures | 227,403 76 | |
| Total disbursements | \$2,957,501 11 | |
| Balance..... | \$3,706,104 66 | |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate | \$806,063 99 |
| Mortgage loans on real estate..... | 3,500 00 |
| Book value of stocks and bonds, excluding interest..... | 2,404,131 32 |
| Cash in office and in bank | 110,542 38 |
| Agents balances, representing business written subsequent to Oct. 1, last | 377,968 49 |
| Agents balances, representing business written prior to Oct. 1, last | 3,888 48 |
| Total ledger assets | \$3,706,104 66 |

NON-LEDGER ASSETS.

| | | |
|---|-----------|----------------|
| Interest accrued on mortgages..... | \$14 58 | |
| Interest accrued on stocks and bonds | 20,533 66 | \$20,548 24 |
| Market value of real estate over book value | | 29,681 25 |
| Market value of stocks and bonds over book value..... | | 345,199 18 |
| Due from other companies for reinsurance..... | | 14,601 01 |
| Gross assets..... | | \$4,116,084 34 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$3,898 48 |
| Total admitted assets | \$4,112,185 86 |

LIABILITIES.

| | |
|---|----------------|
| Losses adjusted and unpaid | \$39,840 24 |
| Losses in process of adjustment, or in suspense | 191,920 62 |
| Losses resisted..... | 27,374 73 |
| Total claims for losses | \$309,135 59 |
| Deduct reinsurance | 38,156 18 |
| Net amount of unpaid losses | \$270,979 41 |
| Unearned premiums on outstanding risks..... | 2,045,124 85 |
| Commissions and other charges due agents and brokers..... | 31,432 95 |
| Due for return premiums and reinsurance..... | 24,879 69 |
| Contingent liability..... | 45,000 00 |
| Cash capital | \$1,000,000 00 |
| Surplus over all liabilities | 694,768 96 |
| Surplus to policy holders | \$1,694,768 96 |
| Total liabilities..... | \$4,112,185 86 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|------------------|------------------|
| In force December 31, 1903..... | \$463,587,911 61 | \$4,559,796 72 |
| Written during the year | 395,863,163 51 | 3,945,372 68 |
| Total | \$859,451,075 12 | \$8,505,169 40 |
| Expired and terminated | 385,160,724 35 | 3,915,465 07 |
| In force at end of the year | \$474,290,350 77 | \$4,589,704 33 |
| Deduct amount reinsured | 65,189,550 59 | 644,305 14 |
| Net amount in force | \$409,100,800 18 | \$3,945,399 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> |
|---------------|------------------|---------------------|
| Georgia | \$10,625 00 | \$25,979 52 |
| Oregon..... | 52,500 00 | 3,712 72 |
| Virginia..... | 55,500 00 | 35,875 86 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$1,577,337 27 |
| Premiums received | 23,600 27 |
| Losses paid | 17,912 26 |
| Losses incurred | 20,191 97 |

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) | \$14,706,020 | 56 |
| Deduct reinsurance, abatement, rebate and return premiums | 2,719,666 | 03 |
| Net premiums | \$11,986,354 | 53 |
| Interest on mortgage loans | \$32,224 | 29 |
| Interest on collateral loans | 240 | 00 |
| Interest on bonds and dividends on stocks | 432,112 | 29 |
| Interest from all other sources | 6,436 | 14 |
| Rents | 22,381 | 76 |
| | 493,394 | 48 |
| Profit on sale or maturity of ledger assets | 21,868 | 18 |
| Agency balances previously marked off | 497 | 02 |
| Received from reinsurance companies under treaty | 9,734 | 04 |
| Total income | \$12,511,848 | 25 |
| Ledger assets Dec. 31, 1903 | 12,517,192 | 15 |
| Total | \$25,029,040 | 40 |

DISBURSEMENTS.

| | | |
|---|--------------|----|
| Gross amount paid for losses (Fire) | \$7,461,520 | 85 |
| Deduct salvage and reinsurance | 353,948 | 10 |
| Net amount paid for losses | \$7,107,572 | 75 |
| Interest and dividends to stockholders | 507,325 | 00 |
| Commissions or brokerage | 2,146,243 | 20 |
| Salaries, fees and other charges of officers, agents and employes | 693,542 | 52 |
| Taxes on real estate | 8,150 | 60 |
| All other taxes, licenses and insurance department fees | 259,423 | 27 |
| Loss on sale or maturity of ledger assets | 200 | 00 |
| Agency balances marked off | 34,959 | 07 |
| Miscellaneous expenditures | 999,690 | 86 |
| Total disbursements | \$11,757,106 | 27 |
| Balance | \$13,271,934 | 13 |

LEDGER ASSETS.

| | | |
|---|--------------|----|
| Book value of real estate | \$923,995 | 67 |
| Mortgage loans on real estate | 696,794 | 00 |
| Loans secured by collateral | 4,800 | 00 |
| Book value of stocks and bonds, excluding interest | 9,584,751 | 19 |
| Cash in office and in bank | 807,426 | 43 |
| Agents balances, representing business written subsequent to Oct. 1, last | 1,219,835 | 84 |
| Printing plant | 29,331 | 00 |
| Total ledger assets | \$13,271,934 | 13 |

NON-LEDGER ASSETS.

| | | |
|--|-------------|-----------------|
| Interest due and accrued on mortgages..... | \$10,085 30 | |
| Interest accrued on collateral loans..... | 47 72 | |
| Rents accrued on company's property | 1,488 85 | \$11,621 87 |
| Market value of real estate over book value..... | | 17,504 33 |
| Market value of stocks and bonds over book value | | 1,196,044 86 |
| Due from other companies for reinsurance..... | | 14,837 56 |
| Gross assets | | \$14,511,942 75 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|------------|-----------------|
| Depreciation from book value of ledger assets to bring same to market value, viz: Printing plant..... | \$1,704 41 | |
| Total admitted assets | | \$14,510,238 34 |

LIABILITIES.

| | | |
|--|----------------|-----------------|
| Losses adjusted and unpaid | \$216,374 19 | |
| Losses in process of adjustment, or in suspense..... | 420,872 63 | |
| Losses resisted | 74,389 12 | |
| Amount of unpaid losses | | \$711,635 94 |
| Unearned premiums on outstanding risks..... | | 9,051,314 13 |
| Cash capital | \$1,250,000 00 | |
| Surplus over all liabilities..... | 3,497,288 27 | |
| Surplus to policy holders | | \$4,747,288 27 |
| Total liabilities | | \$14,510,238 34 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|
| In force December 31, 1903 | \$1,297,468,225 | \$15,930,634 72 |
| Written during the year..... | 1,103,851,729 | 14,706,020 56 |
| Total..... | \$2,401,319,954 | \$30,636,655 28 |
| Expired and terminated | 932,489,869 | 12,758,867 41 |
| In force at end of the year..... | \$1,468,830,085 | \$17,877,787 87 |
| Deduct amount reinsured | 37,260,126 | 339,785 27 |
| Net amount in force..... | \$1,431,569,959 | \$17,538,002 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> |
|-----------------|------------------|---------------------|
| Canada | \$179,921 46 | \$225,011 95 |
| Georgia..... | 10,600 00 | 173,145 80 |
| Virginia..... | 55,125 00 | 123,834 77 |
| Oregon..... | 100,000 00 | 39,026 86 |
| New Mexico..... | 10,000 00 | 21,670 78 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$6,975,122 00 |
| Premiums received | 106,626 70 |
| Losses paid | 75,449 70 |
| Losses incurred..... | 75,573 85 |

HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

ELBRIDGE G. SNOW, *President.*A. M. BURTIS,
WM. H. CHENEY, } *Secretaries.*

Cash Capital, \$3,000,000.

INCOME.

| | <i>Fire.</i> | <i>Marine.</i> | |
|--|-----------------|----------------|-----------------|
| Gross premiums..... | \$12,365,280 45 | \$538,322 72 | |
| Deduct reinsurance, abatement, rebate and return premiums | 4,140,897 11 | 271,604 41 | |
| Net premiums..... | \$8,224,383 34 | \$266,718 31 | \$8,491,101 65 |
| Interest on mortgage loans..... | | 5,138 64 | |
| Interest on bonds and dividends on stocks..... | | 565,953 34 | |
| Interest from all other sources | | 5,979 53 | |
| Rents—including company's own occupancy..... | | 173,375 25 | 750,446 76 |
| Profit on sale or maturity of ledger assets | | | 90,195 60 |
| Profit and loss | | | 4,023 06 |
| Total income..... | | | \$9,335,767 07 |
| Ledger assets Dec. 31, 1903 | | | 16,905,776 36 |
| Total..... | | | \$26,241,543 43 |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|----------------|----------------|-----------------|
| Gross amount paid for losses | \$7,715,238 18 | \$404,703 29 | |
| Deduct salvage, \$56,658.94; reinsurance, \$2,746,829.29 | 2,573,301 81 | 230,186 92 | |
| Net amount paid for losses | \$5,141,986 87 | \$174,516 37 | \$5,316,503 24 |
| Interest and dividends to stockholders | | | 420,000 00 |
| Commissions or brokerage | | | 1,504,387 24 |
| Salaries, fees and other charges of officers, agents and employes | | | 483,404 84 |
| Rents—including company's own occupancy..... | | | 85,957 33 |
| Repairs and expenses on real estate..... | | | 37,912 75 |
| Taxes on real estate..... | | | 22,252 76 |
| All other taxes, licenses and insurance department fees | | | 204,449 27 |
| Loss on sale or maturity of ledger assets | | | 8,880 58 |
| Profit and loss | | | 18,659 53 |
| Miscellaneous expenditures..... | | | 580,549 16 |
| Total disbursements | | | \$8,682,456 70 |
| Balance..... | | | \$17,559,086 73 |

LEDGER ASSETS.

| | |
|---|-----------------|
| Book value of real estate | \$1,593,892 06 |
| Mortgage loans on real estate..... | 81,700 00 |
| Book value of stocks and bonds, excluding interest..... | 13,736,494 50 |
| Cash in bank | 1,042,689 43 |
| Agents balances, representing business written subsequent to Oct. 1, last | 641,914 50 |
| Agents balances, representing business written prior to Oct. 1, last ... | 7,231 20 |
| Bills receivable taken for fire risks | 277 13 |
| Uncollected office premiums | 454,887 91 |
| Total ledger assets | \$17,559,086 73 |

NON-LEDGER ASSETS.

| | | |
|--|--|------------------------|
| Interest due and accrued on mortgages..... | | \$1,708 50 |
| Market value of stocks and bonds over book value | | 1,946,661 83 |
| Gross assets..... | | <u>\$19,507,457 06</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|------------|------------------------|
| Agents balances representing business written prior to Oct. 1, last | \$7,231 26 | |
| Book value of ledger assets over market value | 82,896 33 | \$90,127 53 |
| Total admitted assets..... | | <u>\$19,417,329 53</u> |

LIABILITIES.

| | | |
|--|-----------------------|------------------------|
| Losses adjusted and unpaid | \$175,038 45 | |
| Losses in process of adjustment, or in suspense | 1,436,362 68 | |
| Losses resisted..... | 61,526 85 | |
| Total claims for losses | <u>\$1,672,927 98</u> | |
| Deduct reinsurance | 696,756 49 | |
| Net amount of unpaid losses | | \$976,171 49 |
| Unearned premiums on outstanding risks..... | | 7,210,566 00 |
| Commissions and other charges due agents and brokers | | 84,217 66 |
| Due for reinsurance | | 695,053 15 |
| Reserve for taxes | | 75,000 00 |
| Cash capital | \$3,000,000 00 | |
| Surplus over all liabilities..... | 7,376,321 23 | |
| Surplus to policy holders..... | | <u>\$10,376,321 23</u> |
| Total liabilities..... | | <u>\$19,417,329 53</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|------------------------|------------------------|---------------------|---------------------|
| In force December 31, 1903..... | \$1,447,790,975 | \$14,628,934 00 | \$17,026,833 | \$445,314 00 |
| Written during the year..... | 1,199,799,193 | 12,365,280 45 | 81,234,095 | 538,322 72 |
| Total | <u>\$2,647,590,168</u> | <u>\$26,994,214 45</u> | <u>\$98,260,928</u> | <u>\$983,636 72</u> |
| Expired and terminated | 1,098,084,609 | 11,456,538 45 | 80,743,828 | 558,975 72 |
| In force at end of the year..... | \$1,549,505,559 | \$15,537,676 00 | \$17,517,100 | \$424,661 00 |
| Deduct amount reinsured | 251,235,232 | 1,905,576 00 | 5,060,895 | 86,437 00 |
| Net amount in force..... | <u>\$1,298,270,327</u> | <u>\$13,632,100 00</u> | <u>\$12,456,205</u> | <u>\$338,224 00</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> |
|----------------|------------------|---------------------|
| Virginia | \$58,500 | \$176,252 72 |
| Georgia | 25,500 | 167,713 86 |
| Oregon..... | 60,000 | 60,071 83 |
| Canada | 190,000 | 253,612 42 |
| Mexico..... | 18,000 | 66,081 79 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|------------------------|----------------|
| Risks written | \$8,173,495 00 |
| Premiums received..... | 99,007 36 |
| Losses paid | 100,272 91 |
| Losses incurred..... | 82,052 21 |

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..... | \$1,587,650 25 | \$48,776 77 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 511,995 95 | 8,247 33 | |
| Net premiums | \$1,075,654 30 | \$40,529 44 | \$1,116,183 74 |
| Interest on mortgage loans..... | | 12,087 45 | |
| Interest on collateral loans..... | | 552 95 | |
| Interest on bonds and dividends on stocks | | 42,925 03 | |
| Interest from all other sources..... | | 2,054 76 | |
| Rents..... | | 4,287 65 | 61,807 84 |
| Profit on sale or maturity of ledger assets..... | | | 4,042 00 |
| Profit and loss | | | 462 80 |
| Total income..... | | | \$1,182,496 38 |
| Ledger assets Dec. 31, 1903 | | | 1,520,887 44 |
| Total..... | | | \$2,703,383 82 |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|--------------|----------------|----------------|
| Gross amount paid for losses | \$700,920 42 | \$28,300 70 | |
| Deduct salvage, \$3,392.91; reinsurance, \$111,383.47. | 112,258 14 | 2,518 24 | |
| Net amount paid for losses..... | \$588,662 28 | \$25,782 46 | \$614,444 74 |
| Interest and dividends to stockholders | | | 36,000 00 |
| Commissions or brokerage | | | 217,872 87 |
| Salaries, fees and other charges of officers, agents and employes | | | 56,121 69 |
| Rents | | | 3,600 00 |
| Repairs and expenses on real estate | | | 1,046 96 |
| Taxes on real estate..... | | | 1,855 63 |
| All other taxes, licenses and insurance department fees | | | 22,219 38 |
| Loss on sale or maturity of ledger assets..... | | | 2,507 50 |
| Miscellaneous expenditures..... | | | 107,919 12 |
| Total disbursements..... | | | \$1,063,587 89 |
| Balance..... | | | \$1,639,795 93 |

LEDGER ASSETS.

| | |
|--|----------------|
| Book value of real estate..... | \$383,200 00 |
| Mortgage loans on real estate..... | 109,580 00 |
| Loans secured by collateral..... | 6,960 00 |
| Book value of stocks and bonds, excluding interest..... | 800,424 04 |
| Cash in office and in bank | 124,227 76 |
| Agents balances, representing business written subsequent to Oct. 1, last | 200,572 65 |
| Agents balances, representing business written prior to Oct. 1, last | 5,552 63 |
| Bills receivable, not matured, taken for marine and inland risks..... | 7,252 70 |
| Bills receivable taken for fire risks | 1,726 15 |
| Total ledger assets | \$1,639,795 93 |

176 HOME FIRE AND MARINE INSURANCE COMPANY.

NON-LEDGER ASSETS.

| | | |
|---|----------|----------------|
| Interest accrued on mortgages..... | \$545 35 | |
| Interest accrued on collateral loans..... | 19 25 | \$564 60 |
| Gross assets..... | | \$1,640,360 53 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|------------|----------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$5,852 63 | |
| Book value of ledger assets over market value..... | 19,494 54 | \$25,347 17 |
| Total admitted assets..... | | \$1,615,013 36 |

LIABILITIES.

| | | |
|---|--------------|----------------|
| Losses adjusted and unpaid..... | \$12,540 71 | |
| Losses in process of adjustment, or in suspense..... | 49,777 95 | |
| Losses resisted..... | 5,333 34 | |
| Total claims for losses..... | \$67,652 00 | |
| Deduct reinsurance..... | 12,003 48 | |
| Net amount of unpaid losses..... | | \$55,648 52 |
| Unearned premiums on outstanding risks..... | | 816,760 34 |
| Commissions and other charges due agents and brokers..... | | 23,065 78 |
| Cash capital..... | \$300,000 00 | |
| Surplus over all liabilities..... | 419,538 72 | |
| Surplus to policy holders..... | | \$719,538 72 |
| Total liabilities..... | | \$1,615,013 36 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1903..... | \$109,244,799 | \$1,539,300 34 | \$723,559 | \$36,176 54 |
| Written during the year..... | 166,196,693 | 1,587,850 25 | 3,881,388 | 48,776 77 |
| Total..... | \$215,441,492 | \$3,126,950 59 | \$4,604,947 | \$84,953 31 |
| Expired and terminated..... | 89,782,703 | 1,359,510 98 | 4,044,459 | 55,720 58 |
| In force at end of the year..... | \$125,658,789 | \$1,767,439 61 | \$560,488 | \$29,232 73 |
| Deduct amount reinsured..... | 16,327,213 | 250,326 75 | 26,400 | 1,714 00 |
| Net amount in force..... | \$109,331,576 | \$1,517,112 86 | \$534,088 | \$27,518 73 |

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..... | \$51,100 00 | \$27,864 16 |

BUSINESS IN MAINE.

| | |
|------------------------|--------------|
| Risks written..... | \$489,815 90 |
| Premiums received..... | 7,189 98 |
| Losses paid..... | 3,375 29 |
| Losses incurred..... | 4,043 30 |

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) | \$391,814 17 | |
| Deduct reinsurance, abatement, rebate and return premiums | 117,996 33 | |
| Net premiums | | \$273,817 84 |
| Interest on bonds and dividends on stocks | | 13,071 26 |
| Profit on sale or maturity of ledger assets | | 985 00 |
| Total income | | \$287,874 10 |
| Ledger assets Dec. 31, 1903 | | 444,688 22 |
| Total | | \$732,562 32 |

DISBURSEMENTS.

| | | |
|---|--------------|--------------|
| Gross amount paid for losses (Fire) | \$253,604 18 | |
| Deduct salvage, \$613.71; reinsurance, \$68,903.33 | 69,517 04 | |
| Net amount paid for losses | | \$184,087 14 |
| Commissions or brokerage | | 54,062 03 |
| Salaries, fees and other charges of officers, agents and employes | | 22,123 85 |
| Rents | | 2,159 05 |
| Taxes, licenses and insurance department fees | | 10,395 10 |
| Miscellaneous expenditures | | 12,423 19 |
| Total disbursements | | \$285,250 36 |
| Balance | | \$447,311 96 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of stocks and bonds, excluding interest | \$382,806 25 |
| Cash in office and in bank | 33,721 68 |
| Agents balances, representing business written subsequent to Oct. 1, last | 29,711 27 |
| Agents balances, representing business written prior to Oct. 1, last | 1,072 76 |
| Total ledger assets | \$447,311 96 |

NON-LEDGER ASSETS.

| | |
|---|---------------------|
| Interest accrued on stocks and bonds | \$2,660 00 |
| Market value of stocks and bonds over book value..... | 13,181 25 |
| Due from other companies for reinsurance..... | 19 09 |
| Gross assets..... | <u>\$463,172 30</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|---------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$1,072 76 |
| Total admitted assets | <u>\$462,099 54</u> |

LIABILITIES.

| | |
|---|---------------------|
| Losses adjusted and unpaid | \$10,068 93 |
| Losses in process of adjustment, or in suspense..... | 10,854 90 |
| Losses resisted..... | 1,611 95 |
| Total claims for losses | <u>\$22,535 78</u> |
| Deduct reinsurance | 3,351 49 |
| Net amount of unpaid losses | \$19,184 29 |
| Unearned premiums on outstanding risks..... | 178,852 06 |
| Salaries and other miscellaneous expenses due or accrued..... | 3,318 63 |
| Commissions and other charges due agents and brokers..... | 657 97 |
| Due for return premiums and reinsurance..... | 1,712 04 |
| Cash capital | \$200,000 00 |
| Surplus over all liabilities | 58,374 55 |
| Surplus to policy holders | <u>\$258,374 55</u> |
| Total liabilities..... | <u>\$462,099 54</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1903..... | \$31,193,709 | \$406,834 54 |
| Written during the year | 29,101,777 | 391,814 17 |
| Total | <u>\$60,295,486</u> | <u>\$798,648 71</u> |
| Expired and terminated | 27,231,298 | 374,856 07 |
| In force at end of the year..... | \$33,064,188 | \$423,792 64 |
| Deduct amount reinsured..... | 6,746,591 | 84,197 69 |
| Net amount in force | <u>\$26,317,597</u> | <u>\$339,594 95</u> |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$69,275 00 |
| Premiums received | 1,265 22 |
| Losses paid..... | 211 42 |
| Losses incurred..... | 211 42 |

INSURANCE COMPANY OF NORTH AMERICA,
PHILADELPHIA, PENN.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

CHARLES PLATT, *President.*

GREVILLE F. FRYER, *Secretary.*

Cash Capital, \$3,000,000.

INCOME.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|----------------|----------------|------------------------|
| Gross premiums | \$6,753,403 16 | \$2,329,147 54 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,396,573 08 | 409,731 86 | |
| Net premiums | \$5,356,830 08 | \$1,819,415 68 | \$7,176,245 76 |
| Deposit premiums on perpetual risks | | | 19,388 22 |
| Interest on mortgage loans..... | | 45,662 72 | |
| Interest on collateral loans..... | | 17,681 11 | |
| Interest on bonds and dividends on stocks | | 309,076 20 | |
| Interest from all other sources..... | | 15,624 68 | |
| Rents—including company's own occupancy..... | | 32,103 66 | 420,148 37 |
| Profit on sale or maturity of ledger assets..... | | | 32,718 33 |
| Income from other sources..... | | | 3,103 56 |
| Total income..... | | | \$7,651,604 24 |
| Ledger assets, Dec. 31, 1903 | | | 11,055,197 13 |
| Total..... | | | \$18,706,801 37 |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|--|----------------|----------------|------------------------|
| Gross amount paid for losses | \$3,665,578 18 | \$1,332,107 19 | |
| Deduct salvage, \$157,173.65; reinsurance, \$507,049.04 | 380,653 17 | 283,569 52 | |
| Net amount paid for losses | \$3,284,925 01 | \$1,048,537 67 | \$4,333,462 68 |
| Deposit premiums returned..... | | | 33,983 14 |
| Interest and dividends to stockholders,..... | | | 359,937 00 |
| Commissions or brokerage | | | 1,437,517 35 |
| Salaries, fees and other charges of officers, agents and employes..... | | | 446,918 93 |
| Rents—including company's own occupancy..... | | | 30,463 91 |
| Repairs and expenses on real estate..... | | | 9,271 87 |
| Taxes on real estate..... | | | 7,855 05 |
| All other taxes, licenses and insurance department fees.... | | | 155,042 33 |
| Loss on sale or maturity of ledger assets | | | 18,575 48 |
| Reduction in book value of ledger assets | | | 3,368 26 |
| Miscellaneous expenditures | | | 282,442 70 |
| Total disbursements..... | | | \$7,118,838 70 |
| Balance | | | \$11,587,962 67 |

LEDGER ASSETS.

| | |
|---|-----------------|
| Book value of real estate | \$544,783 10 |
| Mortgage loans on real estate | 791,276 04 |
| Loans secured by collateral | 87,600 00 |
| Book value of stocks and bonds, excluding interest | 7,719,189 32 |
| Cash in office and in bank | 1,237,565 70 |
| Agents balances, representing business written subsequent to Oct. 1, last | 1,121,400 52 |
| Agents balances, representing business written prior to Oct. 1, last .. | 26,428 07 |
| Bills receivable, not matured, taken for marine and inland risks | 34,722 82 |
| Other ledger assets | 24,997 10 |
| Total ledger assets | \$11,587,962 67 |

NON-LEDGER ASSETS.

| | |
|--|-----------------|
| Interest due and accrued on mortgages | \$6,011 75 |
| Market value of stocks and bonds over book value | 396,197 28 |
| Due from other companies for reinsurance | 16,989 96 |
| Gross assets | \$12,007,161 66 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|-----------------|
| Agents' balances, representing business written prior to Oct. 1, last .. | \$26,428 07 |
| Total admitted assets | \$11,980,733 59 |

LIABILITIES.

| | |
|--|-----------------|
| Losses adjusted and unpaid | \$133,106 81 |
| Losses in process of adjustment, or in suspense | 781,218 33 |
| Losses resisted | 38,674 86 |
| Total claims for losses | \$953,000 00 |
| Deduct reinsurance | 97,800 00 |
| Net amount of unpaid losses | \$855,200 00 |
| Unearned premiums on outstanding risks | 4,602,149 26 |
| Reclaimable on perpetual fire policies | 757,357 13 |
| Dividends remaining unpaid | 106 20 |
| Salaries and other miscellaneous expenses due or accrued | 109 32 |
| Commissions and other charges due agents and brokers | 50,000 00 |
| Due for re-insurance | 13,073 38 |
| Cash capital | \$3,000,000 00 |
| Surplus over all liabilities | 2,702,738 30 |
| Surplus to policy holders | \$5,702,738 30 |
| Total liabilities | \$11,980,733 59 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums</i> |
|----------------------------------|-----------------|------------------|----------------|-----------------|
| In force December 31, 1903 | \$684,758,679 | \$8,269,780 27 | \$6,760,841 | \$364,472 00 |
| Written during the year | 550,993,372 | 6,753,403 16 | 395,943,169 | 2,229,147 54 |
| Total | \$1,235,752,051 | \$15,023,183 43 | \$402,704,010 | \$2,593,619 54 |
| Expired and terminated | 503,358,634 | 6,165,995 97 | 396,132,765 | 2,223,660 54 |
| In force at end of the year | \$732,393,417 | \$8,857,187 46 | \$6,571,245 | \$369,959 00 |
| Deduct amount re-insured | 51,077,343 | 604,718 65 | - | - |
| Net amount in force | \$681,316,074 | \$8,252,468 81 | \$6,571,245 | \$369,959 00 |

BUSINESS IN MAINE

| | <i>Fire.</i> | <i>Marine.</i> | <i>Aggregate.</i> |
|-------------------------|----------------|----------------|-------------------|
| Risks written | \$8,816,226 00 | \$233,700 00 | \$9,049,926 00 |
| Premiums received | 148,965 28 | 12,077 62 | 161,042 90 |
| Losses paid | 82,902 16 | 620 62 | 83,522 68 |
| Losses incurred | 94,273 07 | 3,220 52 | 97,493 59 |

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)..... | \$849,020 94 | |
| Deduct reinsurance, abatement, rebate and return premiums | 526,804 89 | |
| Net premiums. | | \$322,216 05 |
| Interest on mortgage loans | \$6,822 25 | |
| Interest on collateral loans..... | 480 00 | |
| Interest on bonds and dividends on stocks..... | 15,522 66 | |
| Interest from all other sources..... | 2,019 25 | 24,844 16 |
| Profit on sale or maturity of ledger assets..... | | 15,816 29 |
| Profit and loss | | 9,502 00 |
| Total income..... | | \$372,378 50 |
| Ledger assets Dec. 31, 1903 | | 644,882 04 |
| Total..... | | \$1,017,260 54 |

DISBURSEMENTS.

| | | |
|---|--------------|--------------|
| Gross amount paid for losses (Fire)..... | \$635,800 84 | |
| Deduct reinsurance..... | 296,295 02 | |
| Net amount paid for losses | | \$239,505 82 |
| Interest and dividends to stockholders | | 32,000 00 |
| Commissions or brokerage | | 83,844 82 |
| Salaries, fees and other charges of officers, agents and employes | | 17,640 84 |
| Rents—including company's own occupancy | | 2,908 41 |
| Taxes, licenses and insurance department fees | | 6,598 51 |
| Loss on sale or maturity of ledger assets..... | | 2,594 75 |
| Miscellaneous expenditures..... | | 6,430 78 |
| Total disbursements | | \$391,323 93 |
| Balance..... | | \$625,936 61 |

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 | 333,143 89 |
| Cash in office and in bank | 27,428 86 |
| Agents balances, representing business written subsequent to Oct. 1, last | 57,763 86 |
| Total ledger assets | \$625,936 61 |

NON-LEDGER ASSETS.

| | | |
|---|------------|--------------|
| Interest accrued on mortgages | \$1,297 44 | |
| Interest accrued on stocks and bonds | 3,333 31 | |
| Interest accrued on collateral loans | 146 67 | \$4,777 42 |
| Market value of stocks and bonds over book value..... | | 70,511 11 |
| Total admitted assets | | \$701,225 14 |

LIABILITIES.

| | | |
|---|--------------|--------------|
| Losses in process of adjustment, or in suspense..... | \$20,564 62 | |
| Losses resisted | 7,570 45 | |
| Total claims for losses | \$28,135 07 | |
| Deduct reinsurance | 18,265 28 | |
| Net amount of unpaid losses | | \$9,869 79 |
| Unearned premiums on outstanding risks..... | | 214,057 05 |
| Salaries and other miscellaneous expenses due or accrued..... | | 602 60 |
| Cash capital | \$400,000 00 | |
| Surplus over all liabilities..... | 76,695 70 | |
| Surplus to policy holders | | \$476,695 70 |
| Total liabilities | | \$701,225 14 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1903..... | \$70,235,036 | \$881,515 21 |
| Written during the year | 63,367,113 | 849,020 94 |
| Total | \$133,602,149 | \$1,730,536 15 |
| Expired and terminated | 58,707,747 | 802,148 27 |
| In force at end of the year | \$74,894,402 | \$928,387 88 |
| Deduct amount reinsured | 43,098,317 | 529,071 22 |
| Net amount in force | \$31,796,085 | \$399,316 66 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$718,225 00 |
| Premiums received | 12,536 60 |
| Losses paid | 8,213 29 |
| Losses incurred..... | 8,521 64 |

NATIONAL FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1871.

JAMES NICHOLS, *President.*

B. R. STILLMAN, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

| | | |
|---|--------------|----|
| Gross premiums (Fire)..... | \$6,432,380 | 75 |
| Deduct reinsurance, abatement, rebate and return premiums | 2,008,721 | 00 |
| Net premiums | \$4,423,659 | 75 |
| Interest on mortgage loans..... | 333,459 | 43 |
| Interest on bonds and dividends on stocks..... | 198,349 | 16 |
| Interest from all other sources..... | 2,749 | 80 |
| Rents..... | 18,425 | 62 |
| | 252,984 | 01 |
| Total income..... | \$4,676,643 | 76 |
| Ledger assets Dec. 31, 1908 | 6,336,714 | 39 |
| Total..... | \$11,013,358 | 15 |

DISBURSEMENTS.

| | | |
|--|-------------|----|
| Gross amount paid for losses (Fire)..... | \$3,639,374 | 09 |
| Deduct salvage, \$12,435.32; reinsurance, \$728,924.68 | 741,360 | 00 |
| Net amount paid for losses | \$2,898,014 | 09 |
| Interest and dividends to stockholders | 120,000 | 00 |
| Commissions or brokerage..... | 832,514 | 21 |
| Salaries, fees and other charges of officers, agents and employes..... | 314,623 | 37 |
| Repairs and expenses on real estate | 5,983 | 91 |
| Taxes on real estate..... | 6,436 | 16 |
| All other taxes, licenses and insurance department fees | 143,679 | 88 |
| Loss on sale or maturity of ledger assets..... | 108,317 | 88 |
| Miscellaneous expenditures | 332,863 | 32 |
| Total disbursements | \$4,767,332 | 82 |
| Balance..... | \$6,246,025 | 33 |

LEDGER ASSETS.

| | | |
|---|-------------|----|
| Book value of real estate | \$392,555 | 70 |
| Mortgage loans on real estate..... | 630,550 | 00 |
| Book value of stocks and bonds, excluding interest | 4,532,582 | 13 |
| Cash in office and in bank | 184,605 | 60 |
| Agents balances, representing business written subsequent to Oct. 1, last | 508,731 | 90 |
| Total ledger assets | \$6,246,025 | 33 |

NON-LEDGER ASSETS.

| | |
|---|-----------------------|
| Market value of stocks and bonds over book value..... | \$272,913 87 |
| Gross assets | <u>\$6,518,939 20</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|-----------------------|
| Book value of real estate over market value..... | \$34,951 42 |
| Total admitted assets | <u>\$6,483,987 78</u> |

LIABILITIES.

| | |
|--|-----------------------|
| Losses adjusted and unpaid | \$69,843 22 |
| Losses in process of adjustment, or in suspense..... | 278,745 91 |
| Losses resisted | <u>32,505 64</u> |
| Amount of unpaid losses | \$381,094 77 |
| Unearned premiums on outstanding risks..... | 3,381,665 51 |
| Special reserve for contingencies | 50,000 00 |
| Cash capital | \$1,000,000 00 |
| Surplus over all liabilities | <u>1,671,227 50</u> |
| Surplus to policy holders | <u>\$2,671,227 50</u> |
| Total liabilities | <u>\$6,483,987 78</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|------------------------|------------------------|
| In force December 31, 1903..... | \$677,164,163 | \$7,506,361 09 |
| Written during the year | 564,897,443 | 6,432,380 75 |
| Total..... | <u>\$1,242,061,546</u> | <u>\$13,938,741 84</u> |
| Expired and terminated | 531,096,742 | 5,828,168 14 |
| In force at end of the year | \$710,964,804 | \$8,110,573 70 |
| Deduct amount re-insured..... | 117,373,930 | 1,428,536 23 |
| Net amount in force | <u>\$593,590,874</u> | <u>\$6,682,037 47</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> |
|-----------------|------------------|---------------------|
| Virginia | \$52,000 00 | \$35,627 85 |
| Georgia | 10,800 00 | 28,713 00 |
| Oregon..... | 59,000 00 | 27,559 50 |
| New Mexico..... | 10,000 00 | 13,250 08 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|------------------|
| Risks written | \$4,805,605 00 |
| Premiums received | 61,283 00 |
| Losses paid | 30,676 00 |
| Losses incurred..... | <u>21,338 00</u> |

NATIONAL UNION FIRE INSURANCE COMPANY,
PITTSBURG, PENN.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

JAS. H. WILLOCK, *President.*

E. E. COLE, *Secretary.*

Cash Capital, \$750,000.

INCOME.

| | | |
|---|-------------|-------------|
| Gross premiums (Fire) | \$1,341,011 | 32 |
| Deduct reinsurance, abatement, rebate and return premiums | 389,150 | 10 |
| Net premiums | \$951,561 | 22 |
| Interest on mortgage loans | \$14,653 | 87 |
| Interest on collateral loans | 2,500 | 00 |
| Interest on bonds and dividends on stocks | 53,546 | 49 |
| Interest from all other sources | 2,393 | 17 |
| Rents | 27 | 89 |
| | | 73,121 |
| Profit on sale or maturity of ledger assets | 5,458 | 75 |
| Income from other sources | 656 | 38 |
| | | \$1,031,097 |
| Total income | \$1,031,097 | 77 |
| Ledger assets Dec. 31, 1903 | 1,625,838 | 39 |
| Total | \$2,656,936 | 16 |

DISBURSEMENTS.

| | | |
|---|-------------|-----------|
| Gross amount paid for losses (Fire) | \$543,109 | 03 |
| Deduct salvage, \$1,379.01; reinsurance, \$51,804.26 | 53,183 | 27 |
| Net amount paid for losses | \$489,925 | 76 |
| Commissions or brokerage | 216,815 | 83 |
| Salaries, fees and other charges of officers, agents and employes | 67,784 | 81 |
| Rents | 6,300 | 00 |
| Taxes, licenses and insurance department fees | 38,132 | 66 |
| Miscellaneous expenditures | 48,915 | 35 |
| | | \$867,874 |
| Total disbursements | \$867,874 | 41 |
| Balance | \$1,789,061 | 75 |

LEDGER ASSETS.

| | | |
|---|-------------|-------------|
| Book value of real estate | \$1,172 | 41 |
| Mortgage loans on real estate | 297,272 | 00 |
| Loans secured by collateral | 50,000 | 00 |
| Book value of stocks and bonds, excluding interest | 1,227,987 | 50 |
| Cash in office and in bank | 57,827 | 30 |
| Agents balances, representing business written subsequent to Oct. 1, last | 151,438 | 97 |
| Agents balances, representing business written prior to Oct. 1, last | 248 | 92 |
| Bills receivable taken for fire risks | 235 | 20 |
| Other ledger assets | 2,879 | 45 |
| | | \$1,789,061 |
| Total ledger assets | \$1,789,061 | 75 |

NON-LEDGER ASSETS.

| | | |
|---|-----------------|------------------|
| Interest accrued on mortgages..... | \$4,418 75 | |
| Interest accrued on stocks and bonds | <u>1,250 00</u> | \$5,668 75 |
| Market value of stocks and bonds over book value..... | | <u>27,302 50</u> |
| Gross assets | | \$1,822,033 00 |

DEDUCT ASSETS NOT ADMITTED

| | | |
|--|--|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | | \$248 92 |
| Total admitted assets | | <u>\$1,821,784 08</u> |

LIABILITIES.

| | | |
|---|-------------------|-----------------------|
| Losses adjusted and unpaid | \$12,388 20 | |
| Losses in process of adjustment, or in suspense | 85,349 72 | |
| Losses resisted..... | <u>4,587 56</u> | |
| Total claims for losses | \$102,325 48 | |
| Deduct re-insurance..... | <u>20,688 67</u> | |
| Net amount of unpaid losses | | \$81,636 81 |
| Unearned premiums on outstanding risks..... | | 684,548 85 |
| Cash capital | \$750,000 00 | |
| Surplus over all liabilities | <u>305,598 42</u> | |
| Surplus to policy holders | | <u>\$1,055,598 42</u> |
| Total liabilities | | \$1,821,784 08 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|--------------------|---------------------|
| In force December 31, 1903..... | \$73,743,173 | \$932,934 47 |
| Written during the year | <u>105,364,210</u> | <u>1,341,011 32</u> |
| Total | \$179,107,383 | \$2,273,945 79 |
| Expired and terminated | <u>64,178,538</u> | <u>853,454 07</u> |
| In force at end of the year | \$114,928,845 | \$1,420,491 72 |
| Deduct amount re-insured..... | <u>15,141,099</u> | <u>192,928 39</u> |
| Net amount in force | \$99,787,746 | \$1,227,563 33 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$113,000 00 |
| Premiums received | 1,807 60 |

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

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

Cash Capital, \$1,000,000.

INCOME.

| | | |
|---|----------------|----------------|
| Gross premiums (Fire)..... | \$2,133,102 74 | |
| Deduct reinsurance, abatement, rebate and return premiums | 350,621 34 | |
| Net premiums | | \$1,782,481 40 |
| Interest on mortgage loans..... | \$20,741 32 | |
| Interest on collateral loans | 2,824 65 | |
| Interest on bonds and dividends on stocks..... | 120,574 91 | |
| Interest from all other sources | 6,087 70 | |
| Rents | 22,083 62 | 172,322 20 |
| Profit on sale or maturity of ledger assets | | 3,659 50 |
| Income from other sources..... | | 1,117 92 |
| Total income..... | | \$1,969,581 02 |
| Ledger assets Dec. 31, 1903..... | | 3,230,550 28 |
| Total..... | | \$5,190,131 30 |

DISBURSEMENTS.

| | | |
|--|----------------|----------------|
| Gross amount paid for losses (Fire) | \$1,502,514 04 | |
| Deduct salvage, \$4,779.97; reinsurance, \$208,414.16..... | 213,194 13 | |
| Net amount paid for losses | | \$1,289,319 91 |
| Interest and dividends to stockholders | | 100,000 00 |
| Commissions or brokerage | | 433,788 37 |
| Salaries, fees and other charges of officers, agents and employes..... | | 78,395 16 |
| Rents—including company's own occupancy..... | | 4,616 34 |
| Repairs and expenses on real estate | | 10,021 35 |
| Taxes on real estate..... | | 3,113 55 |
| All other taxes, licenses and insurance department fees..... | | 46,650 30 |
| Loss on sale or maturity of ledger assets | | 7,639 93 |
| Miscellaneous expenditures..... | | 107,642 29 |
| Total disbursements | | \$2,081,187 20 |
| Balance..... | | \$3,108,944 10 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate | \$171,960 79 |
| Mortgage loans on real estate | 406,300 00 |
| Loans secured by collateral..... | 25,000 00 |
| Book value of stocks and bonds, excluding interest | 2,110,968 85 |
| Cash in office and in bank..... | 212,650 83 |
| Agents balances, representing business written subsequent to Oct. 1, last | 182,063 63 |
| Total ledger assets | \$3,108,944 10 |

NON-LEDGER ASSETS.

| | | |
|---|------------|----------------|
| Interest due and accrued on mortgages..... | \$5,668 00 | |
| Interest due and accrued on stocks and bonds | 10,302 09 | |
| Interest due and accrued on collateral loans | 472 22 | \$16,442 31 |
| Market value of real estate over book value | | 25,239 21 |
| Market value of stocks and bonds over book value..... | | 754,042 15 |
| Due from other companies for reinsurance..... | | 7,075 57 |
| Total admitted assets | | \$3,911,743 34 |

LIABILITIES.

| | | |
|--|----------------|----------------|
| Losses adjusted and unpaid | \$114,341 95 | |
| Losses in process of adjustment, or in suspense..... | 111,844 80 | |
| Losses resisted | 18,414 00 | |
| Total claims for losses | \$244,600 75 | |
| Deduct reinsurance..... | 45,068 33 | |
| Net amount of unpaid losses | | \$199,532 42 |
| Unearned premiums on outstanding risks..... | | 1,478,071 01 |
| Due for return premiums and reinsurance | | 34,454 42 |
| Cash capital | \$1,000,000 00 | |
| Surplus over all liabilities | 1,199,685 49 | |
| Surplus to policy holders | | \$2,199,685 49 |
| Total liabilities | | \$3,911,743 34 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|---|---------------|------------------|
| In force December 31, 1903..... | \$243,209,415 | \$2,981,379 18 |
| Written during the year..... | 170,421,052 | 2,133,102 74 |
| Total | \$413,630,467 | \$5,114,481 92 |
| Expired and terminated | 156,230,672 | 2,027,023 57 |
| In force at end of the year | \$257,399,795 | \$3,087,458 35 |
| Deduct amount reinsured | 17,961,873 | 208,017 73 |
| Net amount in force | \$239,437,922 | \$2,879,440 62 |
| Deposited in various states and countries for the exclusive protection of policyholders of such states or countries respectively, viz.: | | |
| Georgia | \$11,200 00 | \$13,760 88 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$3,135,770 00 |
| Premiums received | 47,165 00 |
| Losses paid | 40,354 00 |
| Losses incurred | 42,091 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)..... | \$3,511,268 58 | |
| Deduct reinsurance, abatement, rebate and return premiums | 858,856 92 | |
| Net premiums..... | | \$2,652,911 66 |
| Interest on mortgage loans..... | \$15,435 41 | |
| Interest on bonds and dividends on stocks..... | 106,491 07 | |
| Interest from all other sources..... | 7,065 38 | 128,991 86 |
| Profit on sale or maturity of ledger assets..... | | 591,861 91 |
| Income from other sources..... | | 3,995 71 |
| Total income..... | | \$3,377,761 14 |
| Ledger assets Dec. 31, 1903..... | | 3,371,191 33 |
| Total..... | | \$6,748,952 47 |

DISBURSEMENTS.

| | | |
|--|----------------|----------------|
| Gross amount paid for losses (Fire)..... | \$1,722,805 91 | |
| Deduct salvage, \$5,657.49; reinsurance, \$244,524.27..... | 250,181 76 | |
| Net amount paid for losses..... | | \$1,472,624 15 |
| Interest and dividends to stockholders..... | | 100,020 00 |
| Commissions or brokerage..... | | 540,662 99 |
| Salaries, fees and other charges of officers, agents and employes..... | | 216,541 77 |
| Rents..... | | 24,228 41 |
| Taxes, licenses and insurance department fees..... | | 79,437 77 |
| Miscellaneous expenditures..... | | 159,021 08 |
| Total disbursements..... | | \$2,592,536 17 |
| Balance..... | | \$4,156,416 30 |

LEDGER ASSETS.

| | |
|--|----------------|
| Mortgage loans on real estate..... | \$464,000 00 |
| Book value of stocks and bonds, excluding interest..... | 2,848,786 80 |
| Cash in office and in bank..... | 493,596 51 |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 346,749 95 |
| Agents balances, representing business written prior to Oct. 1, last..... | 3,283 04 |
| Total ledger assets..... | \$4,156,416 30 |

NON-LEDGER ASSETS.

| | | |
|---|------------|-------------------|
| Interest due and accrued on mortgages | \$5,329 21 | |
| Interest due and accrued on stocks and bonds | 15,140 08 | |
| Interest due and accrued on other assets | 2,439 18 | \$22,908 47 |
| Market value of stocks and bonds over book value..... | | <u>143,683 20</u> |
| Gross assets | | \$4,323,007 97 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last.... | \$3,283 04 |
| Total admitted assets | <u>\$4,319,724 93</u> |

LIABILITIES.

| | |
|--|-----------------------|
| Losses adjusted and unpaid | \$37,705 68 |
| Losses in process of adjustment, or in suspense..... | 170,493 29 |
| Losses resisted..... | <u>35,100 00</u> |
| Total claims for losses | \$243,298 87 |
| Deduct reinsurance..... | <u>21,004 51</u> |
| Net amount of unpaid losses | \$222,294 36 |
| Unearned premiums on outstanding risks | 2,090,448 86 |
| Cash capital..... | \$500,000 00 |
| Surplus over all liabilities | <u>1,506,981 71</u> |
| Surplus to policy holders | \$2,006,981 71 |
| Total liabilities..... | <u>\$4,319,724 93</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1903 | \$386,249,795 | \$4,213,193 50 |
| Written during the year..... | 294,775,357 | 3,511,268 58 |
| Total..... | <u>\$681,025,152</u> | <u>\$7,724,462 08</u> |
| Expired and terminated..... | 270,795,508 | 3,259,850 61 |
| In force at end of the year..... | \$410,229,644 | \$4,464,611 47 |
| Deduct amount reinsured..... | <u>45,597,285</u> | <u>467,740 15</u> |
| Net amount in force | \$364,632,359 | \$3,996,871 32 |

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

| | <i>Deposits.</i> | <i>Liabilities.</i> |
|-----------------|------------------|---------------------|
| Georgia | \$10,500 | \$11,827 39 |
| Virginia | 26,250 | 16,176 70 |
| Oregon | 60,000 | 16,290 36 |
| New Mexico..... | 11,500 | 5,861 70 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|------------------------|------------------|
| Risks written..... | \$1,987,091 00 |
| Premiums received..... | 41,225 63 |
| Losses paid | 22,195 31 |
| Losses incurred..... | <u>24,814 48</u> |

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)..... | \$305,214 69 | |
| Deduct reinsurance, abatement, rebate and return premiums | 135,261 61 | |
| Net premiums | | \$169,953 08 |
| Interest on bonds and dividends on stocks | \$25,366 22 | |
| Interest from all other sources | 367 42 | 25,733 64 |
| Total income..... | | \$195,686 72 |
| Ledger assets Dec. 31, 1903 | | 696,091 31 |
| Total | | \$891,778 03 |

DISBURSEMENTS.

| | | |
|---|--------------|--------------|
| Gross amount paid for losses (Fire)..... | \$144,906 00 | |
| Deduct salvage, \$2,624.50; reinsurance, \$87,681.08..... | 90,305 58 | |
| Net amount paid for losses | | \$54,600 42 |
| Interest and dividends to stockholders | 20,000 00 | |
| Commissions or brokerage..... | 36,968 68 | |
| Salaries, fees and other charges of officers, agents and employes | 4,939 63 | |
| Rents | 1,800 00 | |
| Taxes, licenses and insurance department fees | 4,135 40 | |
| Miscellaneous expenditures..... | 6,101 85 | |
| Total disbursements | | \$128,545 98 |
| Balance..... | | \$763,232 05 |

LEDGER ASSETS.

| | | |
|---|--------------|--------------|
| Book value of stocks and bonds, excluding interest..... | \$732,369 31 | |
| Cash in office and in bank | 10,188 01 | |
| Agents balances, representing business written subsequent to Oct. 1, last | 20,366 89 | |
| Agents balances, representing business written prior to Oct. 1, last..... | 293 49 | |
| Due from other companies for reinsurance..... | 13 75 | |
| Total ledger assets | | \$763,232 05 |

NON-LEDGER ASSETS.

| | |
|--|---------------------|
| Interest due and accrued on stocks and bonds | \$3,317 00 |
| Gross assets..... | <u>\$766,549 05</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|-----------|---------------------|
| Agents balances, representing business written prior to Oct. 1, last | \$293 49 | |
| Book value of ledger assets over market value..... | 10,239,91 | \$10,533 40 |
| Total admitted assets | | <u>\$756,015 65</u> |

LIABILITIES.

| | | |
|--|--------------------|---------------------|
| Losses adjusted and unpaid | \$6,903 56 | |
| Losses in process of adjustment, or in suspense..... | 9,360 95 | |
| Losses resisted..... | 4,250 00 | |
| Total claims for losses | <u>\$20,514 51</u> | |
| Deduct re-insurance..... | 13,195 49 | |
| Net amount of unpaid losses | | \$7,319 02 |
| Unearned premiums on outstanding risks..... | | 131,298 05 |
| Cash capital | \$200,000 00 | |
| Surplus over all liabilities..... | <u>417,398 58</u> | |
| Surplus to policy holders | | <u>\$617,398 58</u> |
| Total liabilities..... | | <u>\$756,015 65</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1903..... | \$35,030,287 | \$261,025 53 |
| Written during the year..... | 41,121,734 | 305,214 69 |
| Total | <u>\$76,152,021</u> | <u>\$566,240 22</u> |
| Expired and terminated | 32,036,701 | 236,563 68 |
| In force at end of the year..... | <u>\$44,115,320</u> | <u>\$329,376 54</u> |
| Deduct amount reinsured..... | 9,470,802 | 87,049 66 |
| Net amount in force | <u>\$34,644,518</u> | <u>\$242,326 88</u> |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$88,100 00 |
| Premiums received | 514 19 |

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)..... | \$1,585,927 68 | |
| Deduct reinsurance, abatement, rebate and return premiums | 468,557 00 | |
| Net premiums | | \$1,117,370 68 |
| Interest on mortgage loans..... | \$1,450 08 | |
| Interest on bonds and dividends on stocks | 68,661 00 | |
| Interest from all other sources..... | 3,093 07 | |
| Rents..... | 496 00 | 68,700 15 |
| Capital and surplus of Norwalk Fire Insurance Company of Norwalk, Ct., consolidated with Orient Insurance Company, June 29, 1904..... | | 51,988 61 |
| Total income..... | \$1,238,059 44 | |
| Ledger assets Dec. 31, 1903 | 2,171,257 98 | |
| Total..... | \$3,409,317 37 | |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|--|--------------|----------------|----------------|
| Gross amount paid for losses | \$845,565 41 | \$1,978 72 | |
| Deduct salvage, \$1,964.52; reinsurance, \$115,251.75. | 116,542 73 | 673 54 | |
| Net amount paid for losses | \$729,022,68 | \$1,305 18 | \$730,327 86 |
| Interest and dividends to stockholders | | | 50,000 00 |
| Commissions or brokerage..... | | | 248,659 99 |
| Salaries, fees and other charges of officers, agents and employes..... | | | 63,964 58 |
| Rents..... | | | 4,549 88 |
| Repairs and expenses on real estate | | | 286 12 |
| Taxes on real estate..... | | | 142 04 |
| All other taxes, licenses and insurance department fees..... | | | 26,168 21 |
| Loss on sale or maturity of ledger assets | | | 34,611 21 |
| Miscellaneous expenditures | | | 54,359 76 |
| Total disbursements | | | \$1,213,069 65 |
| Balance..... | | | \$2,196,247 72 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate | \$69,893 57 |
| Book value of stocks and bonds, excluding interest | 1,691,727 41 |
| Cash in office and in bank | 184,250 70 |
| Agents balances, representing business written subsequent to Oct. 1, last | 169,134 25 |
| Agents balances, representing business written prior to Oct. 1, last.... | 5,958 72 |
| Bills receivable taken for fire risks | 283 07 |
| Special cash deposit with trust company | 75,000 00 |
| Total ledger assets | \$2,196,247 72 |

NON-LEDGER ASSETS.

| | | |
|---|-------------|----------------|
| Interest due and accrued on stocks and bonds..... | \$27,158 31 | |
| Interest due and accrued on other assets..... | 422 28 | \$27,580 59 |
| Market value of stocks and bonds over book value..... | | 54,463 18 |
| Due from other companies..... | | 351 06 |
| Gross assets..... | | \$2,278,642 55 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$5,958 72 |
| Total admitted assets..... | \$2,272,683 83 |

LIABILITIES.

| | |
|---|----------------|
| Losses adjusted and unpaid..... | \$25,175 00 |
| Losses in process of adjustment, or in suspense..... | 70,060 07 |
| Losses resisted..... | 28,205 00 |
| Total claims for losses..... | \$123,440 07 |
| Deduct reinsurance..... | 7,622 12 |
| Net amount of unpaid losses..... | \$115,817 95 |
| Unearned premiums on outstanding risks..... | 958,754 31 |
| Salaries and other miscellaneous expenses due or accrued..... | 1,407 54 |
| Due for return premiums and reinsurance..... | 3,752 50 |
| Cash capital..... | \$500,000 00 |
| Surplus over all liabilities..... | 692,951 53 |
| Surplus to policy holders..... | \$1,192,951 53 |
| Total liabilities..... | \$2,272,683 83 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1903..... | \$155,223,241 | \$1,823,699 14 |
| Written during the year..... | 126,512,092 | 1,585,927 68 |
| Total..... | \$281,735,333 | \$3,409,626 82 |
| Expired and terminated..... | 110,747,630 | 1,408,126 52 |
| In force at end of the year..... | \$170,987,703 | \$2,000,500 30 |
| Deduct amount reinsured..... | 13,511,925 | 167,037 32 |
| Net amount in force..... | \$157,475,778 | \$1,833,462 98 |

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..... | \$27,766 33 | \$12,268 50 |
| Georgia..... | 11,025 00 | 13,892 50 |
| New Mexico..... | 13,000 00 | 3,027 86 |
| Oregon..... | 58,250 00 | 12,020 65 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|------------------------|--------------|
| Risks written..... | \$954,638 00 |
| Premiums received..... | 13,364 25 |
| Losses paid..... | 9,220 30 |
| Losses incurred..... | 7,195 31 |

PELICAN ASSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

A. D. IRVING, *President.*

A. D. IRVING, Jr., *Secretary.*

Cash Capital, \$200,000.

INCOME.

| | |
|---|--------------|
| Gross premiums (Fire)..... | \$426,996 63 |
| Deduct reinsurance, abatement, rebate and return premiums | 129,342 00 |
| Net premiums | \$297,654 63 |
| Interest on bonds and dividends on stocks..... | 12,638 24 |
| Contribution to surplus..... | 50,000 00 |
| Total income..... | \$360,292 87 |
| Ledger assets Dec. 31, 1903 | 484,724 39 |
| Total | \$845,017 26 |

DISBURSEMENTS.

| | |
|---|--------------|
| Gross amount paid for losses (Fire) | \$284,174 55 |
| Deduct salvage, \$1,305.11; reinsurance, \$38,467.46..... | 39,772 67 |
| Net amount paid for losses | \$244,401 98 |
| Commissions or brokerage | 70,970 71 |
| Salaries, fees and other charges of officers, agents and employes | 26,401 47 |
| Rents | 123 99 |
| Taxes, licenses and insurance department fees | 10,190 38 |
| Miscellaneous expenditures | 3,515 89 |
| Total disbursements | \$355,604 42 |
| Balance | \$489,412 84 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of stocks and bonds, excluding interest | \$442,262 80 |
| Cash in bank | 25,470 66 |
| Agents balances, representing business written subsequent to Oct. 1, last | 20,838 94 |
| Agents balances, representing business written prior to Oct. 1, last | 840 44 |
| Total ledger assets | \$489,412 84 |

NON-LEDGER ASSETS.

| | | |
|---|--|--------------|
| Interest due and accrued on stocks and bonds..... | | \$4,057 35 |
| Gross assets | | \$493,470 19 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|----------|--------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$840 44 | |
| Book value of bonds over market value..... | 3,023 30 | \$3,863 74 |
| Total admitted assets | | \$489,606 45 |

LIABILITIES.

| | | |
|--|--------------|--------------|
| Losses adjusted and unpaid | \$905 00 | |
| Losses in process of adjustment, or in suspense..... | 28,461 00 | |
| Losses resisted | 500 00 | |
| Total claims for losses | \$29,866 00 | |
| Deduct reinsurance..... | 1,821 00 | |
| Net amount of unpaid losses | | \$28,045 00 |
| Unearned premiums on outstanding risks..... | | 169,595 24 |
| Salaries and other miscellaneous expenses due or accrued | | 42 68 |
| Due for reinsurance..... | | 3,108 75 |
| Cash capital | \$200,000 00 | |
| Surplus over all liabilities | 68,814 78 | |
| Surplus to policy holders | | \$268,814 78 |
| Total liabilities | | \$489,606 45 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|--------------|------------------|
| In force December 31, 1903 | \$37,773,840 | \$394,656 51 |
| Written during the year | 37,456,861 | 426,996 63 |
| Total..... | \$75,230,701 | \$821,653 14 |
| Expired and terminated..... | 33,922,756 | 385,354 62 |
| In force at end of the year | \$41,307,945 | \$436,298 52 |
| Deduct amount reinsured | 6,605,163 | 71,683 11 |
| Net amount in force..... | \$34,702,782 | \$364,615 41 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$59,046 00 |
| Premiums received | 812 28 |
| Losses incurred..... | 270 00 |

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) | \$3,707,845 85 | |
| Deduct reinsurance, abatement, rebate and return premiums | 931,396 35 | |
| Net premiums..... | | \$2,776,449 50 |
| Deposit premiums on perpetual risks..... | | 40,720 22 |
| Interest on mortgage loans..... | \$82,719 51 | |
| Interest on collateral loans | 16,282 68 | |
| Interest on bonds and dividends on stocks..... | 182,666 71 | |
| Interest from all other sources..... | 2,853 86 | |
| Rents..... | 4,237 75 | 238,810 51 |
| Profit on sale or maturity of ledger assets..... | | 5,875 00 |
| Total income.. | | \$3,061,855 23 |
| Ledger assets Dec. 31, 1903 | | 6,230,472 83 |
| Total..... | | \$9,292,328 06 |

DISBURSEMENTS.

| | | |
|--|----------------|-----------------------|
| Gross amount paid for losses (Fire) | \$1,998,894 94 | |
| Deduct salvage and reinsurance..... | 171,639 33 | |
| Net amount paid for losses..... | \$1,827,255 61 | |
| Deposit premiums returned..... | 37,444 89 | |
| Interest and dividends to stockholders | 100,000 00 | |
| Commissions or brokerage..... | 566,677 25 | |
| Salaries, fees and other charges of officers, agents and employes..... | 175,000 00 | |
| Repairs and expenses on real estate | 2,791 32 | |
| Taxes on real estate..... | 3,756 72 | |
| All other taxes, licenses and insurance department fees..... | 72,999 99 | |
| Loss on sale or maturity of ledger assets..... | 4,241 46 | |
| Miscellaneous expenditures..... | 171,089 43 | |
| Total disbursements | | \$2,961,206 67 |
| Balance..... | | \$6,331,121 39 |

LEDGER ASSETS.

| | |
|---|-----------------------|
| Book value of real estate | \$241,996 53 |
| Mortgage loans on real estate..... | 629,950 00 |
| Loans secured by collateral | 335,100 00 |
| Book value of stocks and bonds, excluding interest..... | 4,487,237 23 |
| Cash in office and in bank | 171,232 08 |
| Agents balances, representing business written subsequent to Oct. 1, last | 446,166 92 |
| Agents balances, representing business written prior to Oct. 1, last | 19,438 58 |
| Total ledger assets | \$6,331,121 39 |

NON-LEDGER ASSETS.

| | | |
|---|------------|----------------|
| Interest due and accrued on mortgages | \$4,430 89 | |
| Interest accrued on collateral loans | 1,668 62 | \$6,099 51 |
| Market value of stocks and bonds over book value..... | | 159,202 77 |
| Gross assets..... | | \$6,496,423 67 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|-------------|----------------|
| Agents balances, representing business written prior to Oct. 1, last | \$19,438 58 | |
| Book value of real estate over market value | 47,966 58 | \$67,435 16 |
| Total admitted assets..... | | \$6,428,988 51 |

LIABILITIES.

| | | |
|--|--------------|----------------|
| Losses adjusted and unpaid | \$15,607 83 | |
| Losses in process of adjustment, or in suspense..... | 190,416 73 | |
| Losses resisted..... | 16,519 17 | |
| Total claims for losses | \$222,543 73 | |
| Deduct reinsurance..... | 22,169 32 | |
| Net amount of unpaid losses | | \$200,374 41 |
| Unearned premiums on outstanding risks..... | | 2,364,100 69 |
| Reclaimable on perpetual fire policies. | | 879,249 99 |
| Cash capital | \$460,000 00 | |
| Surplus over all liabilities | 2,585,263 42 | |
| Surplus to policy holders..... | | \$2,985,263 42 |
| Total liabilities | | \$6,428,988 51 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1903 | \$452,992,895 | \$4,980,816 89 |
| Written during the year | 301,147,951 | 3,707,845 85 |
| Total..... | \$754,140,846 | \$8,688,662 74 |
| Expired and terminated..... | 250,782,869 | 3,475,734 24 |
| In force at end of the year | \$503,357,977 | \$5,212,928 50 |
| Deduct amount reinsured..... | 58,103,376 | 587,455 78 |
| Net amount in force..... | \$445,254,601 | \$4,625,472 72 |

Perpetual risks not included above, \$38,752,151; premiums on same, \$966,301.91.

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 | \$58,450 00 | \$16,172 38 |
| Virginia..... | 21,800 00 | 39,239 37 |
| Georgia | 10,700 00 | 50,741 94 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$910,336 62 |
| Premiums received | 15,656 28 |
| Losses paid | 14,840 11 |
| Losses incurred..... | 13,075 59 |

PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

GEORGE P. SHELDON, *President.*CHAS. F. KOSTER, *Secretary*

Cash Capital, \$1,000,000.

INCOME.

| | | |
|---|--------------|----|
| Gross premiums (Fire) | \$7,171,068 | 62 |
| Deduct reinsurance, abatement, rebate and return premiums | 1,295,341 | 23 |
| Net premiums | \$5,875,727 | 39 |
| Interest on mortgage loans | \$2,593 | 89 |
| Interest on collateral loans | 5,367 | 97 |
| Interest on bonds and dividends on stocks | 164,466 | 40 |
| Interest from all other sources | 421 | 25 |
| Rents—including company's own occupancy | 44,953 | 00 |
| Profit on sale or maturity of ledger assets | 53,981 | 50 |
| Total income | \$6,147,511 | 40 |
| Ledger assets Dec. 31, 1903 | 7,335,186 | 09 |
| Total | \$13,482,697 | 49 |

DISBURSEMENTS.

| | | |
|---|-------------|----|
| Gross amount paid for losses (Fire) | \$3,625,502 | 55 |
| Deduct salvage, \$11,884.84; reinsurance, \$217,385.53 | 229,270 | 36 |
| Net amount paid for losses | \$3,396,232 | 19 |
| Interest and dividends to stockholders | 100,000 | 00 |
| Commissions or brokerage | 1,202,310 | 32 |
| Salaries, fees and other charges of officers, agents and employes | 413,871 | 22 |
| Rents—including company's own occupancy | 53,865 | 21 |
| Repairs and expenses on real estate | 16,715 | 04 |
| Taxes on real estate | 6,293 | 31 |
| All other taxes, licenses and insurance department fees | 124,942 | 78 |
| Loss on sale or maturity of ledger assets | 81,385 | 00 |
| Miscellaneous expenditures | 403,228 | 39 |
| Total disbursements | \$5,798,843 | 46 |
| Balance | \$7,683,854 | 03 |

LEDGER ASSETS.

| | | |
|---|-------------|----|
| Book value of real estate | \$409,439 | 21 |
| Mortgage loans on real estate | 48,100 | 00 |
| Loans secured by collateral | 72,700 | 00 |
| Book value of stocks and bonds, excluding interest | 5,643,944 | 42 |
| Cash in office and in bank | 713,865 | 90 |
| Agents balances, representing business written subsequent to Oct. 1, last | 795,804 | 50 |
| Total ledger assets | \$7,683,854 | 03 |

NON-LEDGER ASSETS.

| | | |
|---|-----------|----------------|
| Interest due and accrued on mortgages..... | \$771 64 | |
| Interest due and accrued on stocks and bonds..... | 12,616 65 | |
| Rents due and accrued on company's property..... | 3,541 27 | \$16,929 56 |
| Market value of real estate over book value..... | | 166,560 79 |
| Market value of stocks and bonds over book value..... | | 139,766 58 |
| Total admitted assets..... | | \$8,007,130 96 |

LIABILITIES.

| | | |
|---|----------------|----------------|
| Losses in process of adjustment, or in suspense..... | \$352,062 38 | |
| Losses resisted..... | 35,799 00 | |
| Amount of unpaid losses..... | | \$387,861 38 |
| Unearned premiums on outstanding risks..... | 4,915,987 15 | |
| Salaries and other miscellaneous expenses due or accrued..... | 4,250 00 | |
| Due for return premiums and reinsurance..... | 8,316 10 | |
| Cash capital..... | \$1,000,000 00 | |
| Surplus over all liabilities..... | 1,690,716 33 | |
| Surplus to policy holders..... | | \$2,690,716 33 |
| Total liabilities..... | | \$8,007,130 96 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|
| In force December 31, 1903..... | \$766,163,272 | \$8,999,383 95 |
| Written during the year..... | 610,252,123 | 7,171,068 62 |
| Total..... | \$1,376,415,395 | \$15,170,452 57 |
| Expired and terminated..... | 533,596,653 | 6,247,666 50 |
| In force at end of the year..... | \$842,818,742 | \$9,922,786 07 |
| Deduct amount reinsured..... | 50,330,483 | 520,260 65 |
| Net amount in force..... | \$792,488,259 | \$9,402,525 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> |
|---------------|------------------|---------------------|
| Virginia..... | \$96,000 | \$73,533 34 |
| Georgia..... | 10,500 | 149,145 21 |
| Canada..... | 129,333 | 128,257 22 |
| Oregon..... | 52,500 | 12,048 52 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|------------------------|----------------|
| Risks written..... | \$2,667,031 00 |
| Premiums received..... | 41,326 83 |
| Losses paid..... | 31,598 09 |
| Losses incurred..... | 29,429 25 |

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)..... | \$4,785,571 92 | |
| Deduct reinsurance, abatement, rebate and return premiums .. | 820,664 14 | |
| Net premiums | | \$3,964,907 78 |
| Interest on mortgage loans..... | \$5,575 81 | |
| Interest on collateral loans..... | 3,479 28 | |
| Interest on bonds and dividends on stocks..... | 220,696 99 | |
| Rents..... | 14,064 18 | 243,816 26 |
| Profit on sale or maturity of ledger assets..... | | 12,415 16 |
| Total income..... | | \$4,221,139 20 |
| Ledger assets Dec. 31, 1903 | | 5,557,553 96 |
| Total | | \$9,778,693 16 |

DISBURSEMENTS.

| | | |
|---|----------------|----------------|
| Gross amount paid for losses (Fire) | \$2,335,173 17 | |
| Deduct salvage, \$11,307.43; reinsurance, \$153,304.19 | 164,611 62 | |
| Net amount paid for losses | | \$2,170,561 55 |
| Interest and dividends to stockholders | 282,000 00 | |
| Commissions or brokerage..... | 805,760 85 | |
| Salaries, fees and other charges of officers, agents and employes | 217,272 64 | |
| Rents | 12,259 40 | |
| Repairs and expenses on real estate..... | 7,013 97 | |
| Taxes on real estate..... | 3,951 07 | |
| All other taxes, licenses and insurance department fees..... | 84,022 14 | |
| Miscellaneous expenditures | 337,899 07 | |
| Total disbursements | | \$3,920,740 69 |
| Balance..... | | \$5,857,952 47 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate | \$336,381 79 |
| Mortgage loans on real estate..... | 98,519 16 |
| Loans secured by collateral..... | 24,000 00 |
| Book value of stocks and bonds, excluding interest..... | 4,489,963 52 |
| Cash in office and in bank | 418,760 10 |
| Agents balances, representing business written subsequent to Oct. 1, last | 488,702 42 |
| Agents balances, representing business written prior to Oct. 1, last | 1,625 48 |
| Total ledger assets | \$5,857,952 47 |

NON-LEDGER ASSETS.

| | | |
|--|------------|----------------|
| Interest due and accrued on mortgages..... | \$2,525 23 | |
| Interest accrued on stocks and bonds | 43,314 79 | |
| Interest accrued on collateral loans | 600 00 | |
| Interest accrued on other assets..... | 1,700 00 | |
| Rents accrued on company's property | 1,116 79 | \$49,256 81 |
| Market value of stocks and bonds over book value..... | | 1,242,216 98 |
| *Gross premiums on foreign business in course of collection..... | | 86,017 97 |
| Due from other companies for reinsurance..... | | 170 88 |
| Gross assets..... | | \$7,235,615 11 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|------------|----------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$1,625 48 | |
| *Gross premiums on foreign business in course of collection..... | 86,017 97 | |
| Book value of ledger assets over market value | 19,446 15 | \$107,089 60 |
| Total admitted assets | | \$7,128,525 51 |

LIABILITIES.

| | | |
|---|----------------|----------------|
| Losses adjusted and unpaid | \$61,402 00 | |
| Losses in process of adjustment, or in suspense | 331,773 61 | |
| Losses resisted..... | 24,714 00 | |
| Total claims for losses | \$417,889 61 | |
| Deduct reinsurance | 29,091 31 | |
| Net amount of unpaid losses | | \$388,798 30 |
| Unearned premiums on outstanding risks..... | | 3,047,233 46 |
| Commissions and other charges due agents and brokers..... | | 21,642 07 |
| Cash capital | \$2,000,000 00 | |
| Surplus over all liabilities | 1,670,851 68 | |
| Surplus to policy holders | | \$3,670,851 68 |
| Total liabilities..... | | \$7,128,525 51 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|-----------------|------------------|
| In force December 31, 1903..... | \$540,089,792 | \$5,682,434 72 |
| Written during the year..... | 491,798,118 | 4,871,589 89 |
| Total | \$1,031,887,910 | \$10,554,024 61 |
| Expired and terminated | 440,622,558 | 4,336,348 69 |
| In force at end of the year | \$591,265,352 | \$6,217,675 92 |
| Deduct amount reinsured | 30,988,238 | 359,316 62 |
| Net amount in force | \$560,277,114 | \$5,858,359 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> |
|---------------|------------------|---------------------|
| Oregon..... | \$53,500 00 | \$15,728 52 |
| Georgia | 11,550 00 | 46,582 84 |
| Canada..... | 159,962 50 | 89,940 67 |
| Virginia..... | 56,872 00 | 23,340 22 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$4,562,117 00 |
| Premiums received | 70,886 85 |
| Losses paid | 45,389 49 |
| Losses incurred | 44,674 10 |

* 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. B. BRANCH, *President.*

W. H. PHILLIPS, *Asst. Secretary.*

Cash Capital, \$500,000.

INCOME.

| | <i>Fire.</i> | <i>Marine.</i> | |
|--|----------------|----------------|----------------|
| Gross premiums..... | \$2,723,876 11 | \$559,949 50 | |
| Deduct reinsurance, abatement, rebate and return premiums | 738,246 30 | 203,735 30 | |
| Net premiums | \$1,985,629 81 | \$356,214 20 | \$2,341,844 01 |
| Interest on bonds and dividends on stocks..... | | | 79,249 71 |
| Profit on sale or maturity of ledger assets | | | 6,952 77 |
| Total income..... | | | \$2,428,046 49 |
| Ledger assets Dec. 31, 1903 | | | 1,850,251 86 |
| Total..... | | | \$4,278,298 35 |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|----------------|----------------|----------------|
| Gross amount paid for losses | \$1,602,907 17 | \$431,271 57 | |
| Deduct salvage, \$52,826.27; reinsurance, \$512,877.46 | 374,648 51 | 191,055 22 | |
| Net amount paid for losses | \$1,228,258 66 | \$240,216 35 | \$1,468,475 01 |
| Interest and dividends to stockholders | | | 50,000 00 |
| Commissions or brokerage | | | 508,056 35 |
| Salaries, fees and other charges of officers, agents and employes | | | 113,344 18 |
| Rents..... | | | 6,352 44 |
| Taxes, licenses and insurance department fees | | | 50,442 61 |
| Miscellaneous expenditures..... | | | 86,919 40 |
| Total disbursements | | | \$2,281,589 99 |
| Balance..... | | | \$1,996,708 36 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of stocks and bonds, excluding interest..... | \$1,549,450 00 |
| Cash in office and in bank..... | 174,905 53 |
| Agents balances, representing business written subsequent to Oct. 1, last | 244,115 60 |
| Agents balances, representing business written prior to Oct. 1, last ... | 1,065 43 |
| Bills receivable, not matured, taken for marine and inland risks..... | 25,124 15 |
| Bills receivable taken for fire risks | 1,276 81 |
| Bills receivable..... | 770 84 |
| Total ledger assets | \$1,996,708 36 |

NON-LEDGER ASSETS.

| | | |
|--|-------------|----------------|
| Interest due and accrued on stocks and bonds | \$12,791 78 | |
| Market value of stocks and bonds over book value | 632,935 00 | |
| Gross assets..... | | \$2,642,435 14 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|------------|----------------|
| Agents balances representing business written prior to Oct. 1, last | \$1,065 43 | |
| Bills receivable, past due, taken for marine risks | 770 84 | \$1,836 27 |
| Total admitted assets..... | | \$2,640,598 87 |

LIABILITIES.

| | | |
|---|--------------|----------------|
| Losses adjusted and unpaid | \$33,677 66 | |
| Losses in process of adjustment, or in suspense | 442,364 99 | |
| Losses resisted..... | 12,796 73 | |
| Total claims for losses | \$493,839 38 | |
| Deduct reinsurance | 160,177 20 | |
| Net amount of unpaid losses | | \$333,662 18 |
| Unearned premiums on outstanding risks..... | | 1,425,203 89 |
| Cash capital | \$500,000 00 | |
| Surplus over all liabilities..... | 381,732 80 | |
| Surplus to policy holders..... | | \$881,732 80 |
| Total liabilities..... | | \$2,640,598 87 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1903..... | \$234,711,902 | \$2,637,371 65 | \$8,333,735 | \$307,880 60 |
| Written during the year..... | 294,931,732 | 2,723,876 11 | 104,110,295 | 559,949 50 |
| Total | \$529,643,634 | \$5,361,247 76 | \$112,444,030 | \$867,830 10 |
| Expired and terminated | 239,893,358 | 2,278,391 66 | 105,465,584 | 601,242 98 |
| In force at end of the year..... | \$289,750,276 | \$3,082,856 10 | \$6,978,446 | \$266,587 12 |
| Deduct amount reinsured | 60,006,030 | 589,009 87 | 1,450,906 | 56,490 14 |
| Net amount in force..... | \$229,744,246 | \$2,493,846 23 | \$5,527,540 | \$210,096 98 |

BUSINESS IN MAINE.

| | <i>Fire.</i> | <i>Marine.</i> | <i>Aggregate.</i> |
|------------------------|----------------|----------------|-------------------|
| Risks written | \$1,545,445 00 | \$338,217 00 | \$1,883,662 00 |
| Premiums received..... | 16,149 15 | 12,964 62 | 29,113 77 |
| Losses paid..... | 5,261 67 | 2,156 58 | 7,418 25 |
| Losses incurred..... | 5,471 70 | 2,062 84 | 7,534 54 |

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, \$1,000,000.

INCOME.

| | | |
|---|----------------|-----------------|
| Gross premiums (Fire)..... | \$4,376,081 51 | |
| Deduct reinsurance, abatement, rebate and return premiums | 1,031,117 35 | |
| Net premiums | | \$3,344,964 16 |
| Interest on mortgage loans | \$2,890 00 | |
| Interest on bonds and dividends on stocks | 201,508 10 | |
| Interest from all other sources..... | 5,728 16 | |
| Rents | 1,759 78 | 211,886 04 |
| Profit on sale or maturity of ledger assets..... | | 59,157 09 |
| Total income..... | | \$3,616,007 29 |
| Ledger assets Dec. 31, 1903..... | \$6,094,210 83 | |
| Increase of capital during 1904..... | 500,000 00 | 6,594,210 83 |
| Total..... | | \$10,210,218 12 |

DISBURSEMENTS.

| | | |
|--|----------------|----------------|
| Gross amount paid for losses (Fire)..... | \$2,553,621 66 | |
| Deduct salvage, \$21,283.40; reinsurance, \$174,502.45..... | 195,785 85 | |
| Net amount paid for losses | | \$2,357,835 81 |
| Interest and dividends to stockholders | 600,000 00 | |
| Commissions or brokerage..... | 591,595 62 | |
| Salaries, fees and other charges of officers, agents and employes..... | 233,382 25 | |
| Rents..... | 27,421 59 | |
| Repairs and expenses on real estate | 210 19 | |
| Taxes, licenses and insurance department fees | 76,722 57 | |
| Reduction in book value of ledger assets | 14,572 49 | |
| Miscellaneous expenditures..... | 170,242 50 | |
| Total disbursements | | \$4,071,983 02 |
| Balance..... | | \$6,138,235 10 |

LEDGER ASSETS.

| | |
|---|----------------|
| Mortgage loans on real estate | \$71,000 00 |
| Book value of stocks and bonds, excluding interest | 5,432,360 05 |
| Cash in office and in bank | 213,840 19 |
| Agents balances, representing business written subsequent to Oct. 1, last | 419,149 96 |
| Agents balances, representing business written prior to Oct. 1, last | 1,884 90 |
| Total ledger assets | \$6,138,235 10 |

NON-LEDGER ASSETS.

| | | |
|---|------------|----------------|
| Interest accrued on mortgages..... | \$1,368 25 | |
| Interest due and accrued on stocks and bonds..... | 67,853 84 | |
| Interest due on bank balances..... | 312 62 | \$69,534 74 |
| Due from other companies for reinsurance..... | | 145 57 |
| Gross assets..... | | \$6,207,915 41 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$1,884 90 |
| Total admitted assets..... | \$6,206,030 51 |

LIABILITIES.

| | |
|---|----------------|
| Losses adjusted and unpaid..... | \$98,109 90 |
| Losses in process of adjustment, or in suspense..... | 158,784 14 |
| Losses resisted..... | 33,425 00 |
| Total claims for losses..... | \$290,319 04 |
| Deduct reinsurance..... | 19,095 60 |
| Net amount of unpaid losses..... | \$271,223 44 |
| Unearned premiums on outstanding risks..... | 2,573,827 99 |
| Salaries and other miscellaneous expenses due or accrued..... | 66,458 09 |
| Commissions and other charges due agents and brokers..... | 9,702 15 |
| Due for return premiums and reinsurance..... | 35,016 88 |
| Cash capital..... | \$1,000,000 00 |
| Surplus over all liabilities..... | 2,249,801 96 |
| Surplus to policy holders..... | \$3,249,801 96 |
| Total liabilities..... | \$6,206,030 51 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1903..... | \$407,451,394 | \$4,857,420 81 |
| Written during the year..... | 339,819,683 | 4,376,081 51 |
| Total..... | \$747,271,077 | \$9,233,502 32 |
| Expired and terminated..... | 296,506,804 | 3,769,016 38 |
| In force at end of the year..... | \$450,764,273 | \$5,464,485 94 |
| Deduct amount reinsured..... | 39,878,772 | 495,693 02 |
| Net amount in force..... | \$410,885,501 | \$4,968,792 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> |
|---------------|------------------|---------------------|
| Canada..... | \$397,961 38 | \$349,136 48 |
| Virginia..... | 50,000 00 | 34,318,48 |
| Georgia..... | 10,000 00 | 95,840 59 |
| Oregon..... | 50,000 00 | 19,644 75 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|------------------------|----------------|
| Risks written..... | \$1,571,532 00 |
| Premiums received..... | 23,928 95 |
| Losses paid..... | 8,849 99 |
| Losses incurred..... | 8,705 22 |

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)..... | \$1,654,267 65 | |
| Deduct reinsurance, abatement, rebate and return premiums | 546,810 14 | |
| Net premiums..... | | \$1,107,457 51 |
| Interest on mortgage loans..... | \$18,992 13 | |
| Interest on bonds and dividends on stocks..... | 27,257 83 | |
| Interest from all other sources..... | 3,965 76 | |
| Rents..... | 9,916 82 | 60,132 54 |
| Profit on sale or maturity of ledger assets..... | | 18,112 39 |
| Profit and loss..... | | 20,000 00 |
| Total income..... | | \$1,205,702 44 |
| Ledger assets Dec. 31, 1903..... | | 1,562,879 64 |
| Total..... | | \$2,768,582 08 |

DISBURSEMENTS.

| | | |
|--|----------------|----------------|
| Gross amount paid for losses (Fire)..... | \$1,175,307 45 | |
| Deduct salvage, \$3,737.07; reinsurance, \$324,352.31..... | 328,089 38 | |
| Net amount paid for losses..... | | \$847,218 07 |
| Interest and dividends to stockholders..... | | 20,000 00 |
| Commissions or brokerage..... | | 287,746 82 |
| Salaries, fees and other charges of officers, agents and employes..... | | 35,074 33 |
| Repairs and expenses on real estate..... | | 7,599 46 |
| Taxes on real estate..... | | 4,172 62 |
| All other taxes, licenses and insurance department fees..... | | 24,874 18 |
| Loss on sale or maturity of ledger assets..... | | 2,297 76 |
| Miscellaneous expenditures..... | | 74,838 99 |
| Total disbursements..... | | \$1,303,822 23 |
| Balance..... | | \$1,464,759 85 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate..... | \$376,547 26 |
| Mortgage loans on real estate..... | 341,003 35 |
| Book value of stocks and bonds, excluding interest..... | 405,404 05 |
| Cash in office and in bank..... | 192,565 15 |
| Agents balances, representing business written subsequent to Oct. 1, last | 143,240 04 |
| Total ledger assets..... | \$1,464,759 85 |

NON-LEDGER ASSETS.

| | | |
|---|------------|----------------|
| Interest due and accrued on mortgages..... | \$6,829 09 | |
| Interest due and accrued on stocks and bonds..... | 4,774 99 | \$11,604 08 |
| Market value of stocks and bonds over book value..... | | 39,385 95 |
| Total admitted assets | | \$1,515,749 88 |

LIABILITIES.

| | | |
|---|--------------|----------------|
| Losses adjusted and unpaid | \$24,235 22 | |
| Losses in process of adjustment, or in suspense..... | 63,358 71 | |
| Losses resisted..... | 11,410 88 | |
| Total claims for losses | \$99,004 81 | |
| Deduct reinsurance..... | 19,271 35 | |
| Net amount of unpaid losses | | \$79,733 46 |
| Unearned premiums on outstanding risks..... | | 842,190 40 |
| Commissions and other charges due agents and brokers..... | | 2,243 26 |
| Cash capital | \$200,000 00 | |
| Surplus over all liabilities | 391,582 76 | |
| Surplus to policy holders | | \$591,582 76 |
| Total liabilities..... | | \$1,515,749 88 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1903 | \$133,890,251 | \$1,664,577 73 |
| Written during the year | 123,563,963 | 1,654,267 65 |
| Total | \$257,454,214 | \$3,318,845 38 |
| Expired and terminated | 107,296,866 | 1,431,046 95 |
| In force at end of the year..... | \$150,157,348 | \$1,887,798 43 |
| Deduct amount reinsured | 19,598,116 | 280,101 93 |
| Net amount in force | \$130,559,232 | \$1,607,696 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> |
|---------------|------------------|---------------------|
| Georgia | \$11,400 | \$12,362 56 |
| Virginia..... | 9,750 | 14,861 32 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$397,591 00 |
| Premiums received | 6,930 21 |
| Losses paid | 7,053 90 |
| Losses incurred..... | 7,279 90 |

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..... | \$1,228,928 78 | \$26,565 56 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 338,023 64 | 4,840 62 | |
| Net premiums. | \$890,905 14 | \$21,724 94 | \$912,630 08 |
| Interest on mortgage loans | | 7,788 62 | |
| Interest on collateral loans..... | | 4,160 41 | |
| Interest on bonds and dividends on stocks..... | | 42,818 02 | |
| Interest from all other sources..... | | 246 70 | |
| Rents—including company's own occupancy | | 3,655 00 | 58,668 75 |
| Profit on sale or maturity of ledger assets..... | | | 12,360 38 |
| Total income..... | | | \$963,659 21 |
| Ledger assets Dec. 31, 1903 | | | 1,380,947 17 |
| Total..... | | | \$2,364,606 38 |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|--------------|----------------|----------------|
| Gross amount paid for losses..... | \$504,704 42 | \$19,029 22 | |
| Deduct salvage, \$4,956.87; reinsurance, \$87,318 77 . | 87,548 83 | 4,726 81 | |
| Net amount paid for losses..... | \$417,156 59 | \$14,302 41 | \$431,458 00 |
| Interest and dividends to stockholders | | | 32,000 00 |
| Commissions or brokerage | | | 213,089 11 |
| Salaries, fees and other charges of officers, agents and employes | | | 123,888 59 |
| Rents—including company's own occupancy | | | 2,000 00 |
| Repairs and expenses on real estate..... | | | 1,144 90 |
| Taxes on real estate..... | | | 1,189 38 |
| All other taxes, licenses and insurance department fees | | | 25,703 82 |
| Loss on sale or maturity of ledger assets..... | | | 6,937 72 |
| Profit and loss | | | 183 64 |
| Total disbursements | | | \$837,595 16 |
| Balance..... | | | \$1,527,011 22 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate | \$70,920 31 |
| Mortgage loans on real estate..... | 148,138 78 |
| Loans secured by collateral..... | 34,000 00 |
| Book value of stocks and bonds, excluding interest..... | 1,064,981 26 |
| Cash in office and in bank | 68,651 43 |
| Agents balances, representing business written subsequent to Oct. 1, last | 117,655 96 |
| Agents balances, representing business written prior to Oct. 1, last.... | 4,059 57 |
| Bills receivable, not matured, taken for marine and inland risks..... | 3,313 10 |
| Bills receivable taken for fire risks | 14,654 22 |
| Due from other companies for reinsurance | 636 59 |
| Total ledger assets | \$1,527,011 22 |

NON-LEDGER ASSETS.

| | | |
|---|------------|----------------|
| Interest accrued on mortgages | \$1,341 76 | |
| Interest accrued on stocks and bonds | 5,940 62 | |
| Interest accrued on collateral loans..... | 156 73 | \$7,439 11 |
| Market value of stocks and bonds over book value..... | | 82,676 74 |
| Gross assets..... | | \$1,617,127 07 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|------------|----------------|
| Agents balances, representing business written prior to Oct. 1, last | \$4,059 57 | |
| Bills receivable, past due, taken for fire risks | 2,927 32 | |
| Book value of real estate over market value | 12,720 31 | \$19,707 90 |
| Total admitted assets | | \$1,597,419 87 |

LIABILITIES.

| | | |
|--|--------------|----------------|
| Losses adjusted and unpaid | \$18,817 52 | |
| Losses in process of adjustment, or in suspense..... | 95,810 11 | |
| Losses resisted | 3,750 00 | |
| Total claims for losses | \$118,377 62 | |
| Deduct reinsurance | 20,905 21 | |
| Net amount of unpaid losses | | \$97,472 42 |
| Unearned premiums on outstanding risks..... | | \$14,862 18 |
| Due for reinsurance..... | | 1,046 03 |
| Cash capital | \$400,000 00 | |
| Surplus over all liabilities..... | 284,039 24 | |
| Surplus to policy holders | | \$684,039 24 |
| Total liabilities | | \$1,597,419 87 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1903 | \$140,506,410 | \$1,569,478 63 | \$342,964 | \$16,537 72 |
| Written during the year | 100,895,456 | 1,228,928 78 | 2,819,323 | 26,565 56 |
| Total..... | \$241,401,866 | \$2,798,407 46 | \$3,162,287 | \$43,103 28 |
| Expired and terminated | 87,791,723 | 1,084,391 83 | 2,895,676 | 27,629 13 |
| In force at end of the year | \$153,610,143 | \$1,714,015 63 | \$266,611 | \$15,474 15 |
| Deduct amount reinsured | 16,195,839 | 200,661 09 | 59,546 | 2,321 08 |
| Net amount in force..... | \$137,414,304 | \$1,513,354 54 | \$207,065 | \$13,153 07 |

BUSINESS IN MAINE.

| | <i>Fire.</i> | <i>Marine.</i> | <i>Aggregate.</i> |
|-------------------------|--------------|----------------|-------------------|
| Risks written..... | \$470,799 00 | \$30,905 00 | \$501,704 00 |
| Premiums received | 8,310 27 | 1,878 71 | 10,188 98 |
| Losses paid | 3,725 68 | - | 3,725 68 |
| Losses incurred..... | 4,308 02 | 500 00 | 4,808 02 |

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)..... | \$4,737,951 30 | |
| Deduct reinsurance, abatement, rebate and return premiums | 1,237,346 07 | |
| Net premiums..... | | \$3,500,605 23 |
| Interest on mortgage loans | \$27,772 66 | |
| Interest on collateral loans..... | 774 37 | |
| Interest on bonds and dividends on stocks | 179,488 06 | |
| Interest from all other sources | 3,328 68 | |
| Rents—including company's own occupancy..... | 10,468 43 | 221,832 20 |
| Profit on sale or maturity of ledger assets | | 176,773 21 |
| Total income | | \$3,899,210 64 |
| Ledger assets Dec. 31, 1903 | | 5,392,090 37 |
| Total | | \$9,291,301 01 |

DISBURSEMENTS.

| | | |
|---|----------------|----------------|
| Gross amount paid for losses (Fire)..... | \$2,706,899 95 | |
| Deduct salvage, \$9,242.81; reinsurance, \$509,066.80..... | 518,309 61 | |
| Net amount paid for losses | | \$2,188,590 34 |
| Interest and dividends to stockholders | | 200,000 00 |
| Commissions or brokerage | | 664,278 63 |
| Salaries, fees and other charges of officers, agents and employes | | 158,657 92 |
| Rents—including company's own occupancy..... | | 5,800 00 |
| Taxes on real estate..... | | 3,628 10 |
| All other taxes, licenses and insurance department fees | | 119,876 70 |
| Miscellaneous expenditures..... | | 322,760 52 |
| Total disbursements | | \$3,663,592 21 |
| Balance..... | | \$5,627,708 80 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate | \$432,476 00 |
| Mortgage loans on real estate..... | 548,424 00 |
| Loans secured by collateral..... | 16,100 00 |
| Book value of stocks and bonds, excluding interest | 3,586,285 16 |
| Cash in office and in bank | 470,491 74 |
| Agents balances, representing business written subsequent to Oct. 1, last | 573,331 88 |
| Total ledger assets | \$5,627,708 80 |

NON-LEDGER ASSETS.

| | | |
|---|-------------|-----------------------|
| Interest accrued on mortgages | \$13,868 10 | |
| Interest accrued on stocks and bonds | 31,457 50 | |
| Interest accrued on collateral loans | 302 50 | |
| Interest accrued on other assets..... | 509 60 | |
| Rents accrued on company's property | 537 84 | \$46,675 54 |
| Market value of stocks and bonds over book value..... | | 788,989 84 |
| Gross assets | | <u>\$6,458,374 18</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|-----------------------|
| Book value of real estate over market value | \$11,476 02 |
| Total admitted assets | <u>\$6,446,898 16</u> |

LIABILITIES.

| | |
|--|-----------------------|
| Losses adjusted and unpaid | \$64,532 00 |
| Losses in process of adjustment, or in suspense..... | 198,056 03 |
| Losses resisted..... | 24,997 07 |
| Total claims for losses | <u>\$287,585 10</u> |
| Deduct reinsurance..... | 46,274 16 |
| Net amount of unpaid losses | \$241,310 94 |
| Unearned premiums on outstanding risks | 2,630,601 04 |
| Cash capital..... | \$2,000,000 00 |
| Surplus over all liabilities | 1,574,986 18 |
| Surplus to policy holders | <u>\$3,574,986 18</u> |
| Total liabilities..... | <u>\$6,446,898 16</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|----------------------|------------------------|
| In force December 31, 1903 | \$482,144,996 | \$5,459,951 68 |
| Written during the year..... | 398,120,185 | 4,737,951 30 |
| Total..... | <u>\$875,265,181</u> | <u>\$10,197,902 98</u> |
| Expired and terminated..... | 368,579,818 | 4,359,504 78 |
| In force at end of the year..... | \$506,685,363 | \$5,838,398 20 |
| Deduct amount reinsured..... | 64,623,671 | 727,384 97 |
| Net amount in force | <u>\$442,061,692</u> | <u>\$5,111,013 23</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 | \$26,710 70 |
| Oregon | 50,000 | 19,762 52 |
| New Mexico..... | 10,000 | 13,643 90 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|------------------------|----------------|
| Risks written..... | \$3,131,001 00 |
| Premiums received..... | 44,015 35 |
| Losses paid | 30,933 90 |
| Losses incurred..... | 33,932 24 |

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 | \$3,537,365 30 | \$699,934 89 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 721,223 43 | 274,847 36 | |
| Net premiums | \$2,816,141 87 | \$425,087 53 | \$3,241,229 40 |
| Interest on mortgage loans..... | | 25,544 67 | |
| Interest on collateral loans..... | | 1,240 39 | |
| Interest on bonds and dividends on stocks | | 98,031 08 | |
| Interest from all other sources..... | | 14,852 64 | |
| Rents | | 40,328 03 | 179,996 81 |
| Profit on sale or maturity of ledger assets..... | | | 1,000 00 |
| Income from other sources..... | | | 76,165 00 |
| Total income..... | | | \$3,498,391 21 |
| Ledger assets, Dec. 31, 1903 | | | 3,700,778 93 |
| Total..... | | | \$7,199,170 14 |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|--|----------------|----------------|-----------------------|
| Gross amount paid for losses | \$1,873,433 36 | \$587,295 65 | |
| Deduct salvage, \$28,656.29; reinsurance, \$427,380.87 | '140,947 29 | 315,089 87 | |
| Net amount paid for losses | \$1,732,486 07 | \$272,205 78 | \$2,004,691 85 |
| Interest and dividends to stockholders,..... | | | 50,000 00 |
| Commissions or brokerage | | | 734,560 80 |
| Salaries, fees and other charges of officers, agents and employes..... | | | 103,766 84 |
| Rents—including company's own occupancy..... | | | 5,800 00 |
| Repairs and expenses on real estate..... | | | 17,263 34 |
| Taxes on real estate..... | | | 6,059 13 |
| All other taxes, licenses and insurance department fees..... | | | 76,887 68 |
| Loss on sale or maturity of ledger assets | | | 1,111 00 |
| Profit and loss | | | 978 79 |
| Reduction in value of ledger assets | | | 31,000 47 |
| Miscellaneous expenditures | | | 155,153 03 |
| Total disbursements | | | \$3,187,272 93 |
| Balance | | | \$4,011,897 21 |

LEDGER ASSETS.

| | |
|---|-----------------------|
| Book value of real estate | \$371,476 65 |
| Mortgage loans on real estate | 610,402 13 |
| Loans secured by collateral..... | 19,330 94 |
| Book value of stocks and bonds, excluding interest | 2,456,997 30 |
| Cash in office and in bank | 273,345 93 |
| Agents balances, representing business written subsequent to Oct. 1, last | 260,162 61 |
| Agents balances, representing business written prior to Oct. 1, last.. | 1,301 32 |
| Bills receivable, not matured, taken for marine and inland risks..... | 14,222 73 |
| Due from other companies for reinsurance..... | 4,657 60 |
| Total ledger assets | \$4,011,897 21 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|-----------------------|
| Agents' balances, representing business written prior to Oct. 1, last.. | \$1,301 32 |
| Total admitted assets | \$4,010,595 89 |

LIABILITIES.

| | |
|--|-----------------------|
| Losses adjusted and unpaid | \$53,365 68 |
| Losses in process of adjustment, or in suspense..... | 181,488 45 |
| Losses resisted | 18,330 00 |
| Total claims for losses | \$253,184 13 |
| Deduct reinsurance..... | 19,629 21 |
| Net amount of unpaid losses | \$233,554 92 |
| Unearned premiums on outstanding risks | 2,183,839 10 |
| Cash capital | \$500,000 00 |
| Surplus over all liabilities | 1,093,201 87 |
| Surplus to policy holders | \$1,593,201 87 |
| Total liabilities..... | \$4,010,595 89 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|----------------------|-----------------------|----------------------|---------------------|
| In force December 31, 1903 | \$257,684,541 | \$3,700,589 39 | \$4,987,697 | \$177,024 35 |
| Written during the year..... | 189,830,849 | 3,587,365 30 | 103,574,314 | 699,934 89 |
| Total | \$447,515,390 | \$7,287,954 69 | \$108,562,011 | \$876,959 24 |
| Expired and terminated | 145,870,087 | 2,959,974 63 | 104,255,544 | 728,360 43 |
| In force at end of the year | \$301,645,303 | \$4,277,980 06 | \$4,306,467 | \$148,598 81 |
| Deduct amount re-insured..... | 21,246,946 | 329,464 93 | 472,690 | 15,680 49 |
| Net amount in force | \$280,398,357 | \$3,948,515 13 | \$3,833,777 | \$132,918 32 |

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 | \$47,103 74 |
| Oregon..... | 50,000 00 | 9,950 07 |
| Virginia..... | 25,000 00 | 23,299 89 |
| New Mexico..... | 10,400 00 | 7,745 33 |

BUSINESS IN MAINE

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$800,777 00 |
| Premiums received | 12,012 46 |
| Losses paid | 6,236 63 |
| Losses incurred | 6,529 79 |

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)..... | \$2,215,626 52 | |
| Deduct reinsurance, abatement, rebate and return premiums | 694,012 58 | |
| Net premiums | | \$1,521,613 99 |
| Interest on mortgage loans..... | \$10,743 80 | |
| Interest on bonds and dividends on stocks..... | 90,953 91 | |
| Interest from all other sources | 3,718 34 | |
| Rents..... | 2,330 00 | 107,746 05 |
| Profit on sale or maturity of ledger assets..... | | 4,568 50 |
| Total income..... | | \$1,633,928 54 |
| Ledger assets Dec. 31, 1903 | | 2,788,048 62 |
| Total..... | | \$4,421,977 16 |

DISBURSEMENTS.

| | | |
|--|----------------|----------------|
| Gross amount paid for losses (Fire)..... | \$1,109,970 33 | |
| Deduct salvage, \$10,770.48; reinsurance, \$146,380.49 | 157,150 97 | |
| Net amount paid for losses | | \$952,819 36 |
| Interest and dividends to stockholders | | 50,000 00 |
| Commissions or brokerage..... | | 361,382 45 |
| Salaries, fees and other charges of officers, agents and employes..... | | 92,565 40 |
| Rents | | 7,610 00 |
| Repairs and expenses on real estate | | 933 96 |
| Taxes on real estate..... | | 299 21 |
| All other taxes, licenses and insurance department fees | | 50,596 94 |
| Miscellaneous expenditures | | 57,582 38 |
| Total disbursements | | \$1,573,789 70 |
| Balance..... | | \$2,848,187 46 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate | \$25,399 84 |
| Mortgage loans on real estate..... | 249,966 67 |
| Book value of stocks and bonds, excluding interest | 2,173,664 60 |
| Cash in office and in bank | 174,194 29 |
| Agents balances, representing business written subsequent to Oct. 1, last | 210,059 60 |
| Agents balances, representing business written prior to Oct. 1, last..... | 2,885 10 |
| Balance of local agency account..... | 12,017 36 |
| Total ledger assets | \$2,848,187 46 |

NON-LEDGER ASSETS.

| | | |
|--|------------|-----------------------|
| Interest accrued on mortgages..... | \$5,902 85 | |
| Interest accrued on stocks and bonds | 4,191 97 | |
| Rents accrued on company's property | 40 50 | \$10,135 32 |
| Gross assets | | <u>\$2,858,322 78</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|------------|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last | \$2,385 10 | |
| Book value of bonds and stocks over market value..... | 593 70 | \$3,478 80 |
| Total admitted assets | | <u>\$2,854,843 98</u> |

LIABILITIES.

| | | |
|--|--------------|-----------------------|
| Losses adjusted and unpaid | \$23,051 47 | |
| Losses in process of adjustment, or in suspense..... | 137,116 22 | |
| Losses resisted | 4,200 00 | |
| Total claims for losses | \$164,367 69 | |
| Deduct reinsurance..... | 32,426 46 | |
| Net amount of unpaid losses | | \$131,941 23 |
| Unearned premiums on outstanding risks | | 1,174,719 91 |
| Commissions and other charges due agents and brokers | | 3,718 02 |
| Cash capital | \$500,000 00 | |
| Surplus over all liabilities | 1,044,464 82 | |
| Surplus to policy holders | | <u>\$1,544,464 82</u> |
| Total liabilities | | <u>\$2,854,843 98</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|----------------------|-----------------------|
| In force December 31, 1903..... | \$175,121,274 | \$2,248,930 55 |
| Written during the year | 165,590,403 | 2,215,626 52 |
| Total..... | <u>\$340,711,677</u> | <u>\$4,464,607 07</u> |
| Expired and terminated | 142,354,993 | 1,994,756 56 |
| In force at end of the year | \$198,356,684 | \$2,529,850 51 |
| Deduct amount re-insured..... | 20,798,565 | 297,095 21 |
| Net amount in force | <u>\$177,558,119</u> | <u>\$2,232,755 30</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 | \$13,000 | \$36,384 62 |
| Oregon..... | 50,000 | 17,710 22 |
| Virginia | 26,394 | 10,264 27 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|-----------------|
| Risks written | \$1,006,181 00 |
| Premiums received | 17,099 94 |
| Losses paid | 8,874 76 |
| Losses incurred..... | <u>9,284 92</u> |

UNION INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

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

Cash Capital, \$200,000.

INCOME.

| | | |
|---|--------------|----------------|
| Gross premiums (Fire)..... | \$423,434 06 | |
| Deduct reinsurance, abatement, rebate and return premiums | 93,260 73 | |
| Net premiums | | \$330,173 33 |
| Deposit premiums on perpetual risks | | 763 00 |
| Interest on collateral loans | \$478 85 | |
| Interest on bonds and dividends on stocks..... | 13,238 75 | |
| Interest from all other sources | 1,388 91 | |
| Rents | 2,168 86 | 17,275 37 |
| Profit on sale or maturity of ledger assets | | 844 38 |
| Impaired capital paid in | | 150,000 00 |
| Surplus paid in | | 74,647 50 |
| Total income..... | | \$573,703 58 |
| Ledger assets Dec. 31, 1903..... | | 506,035 31 |
| Total..... | | \$1,079,738 89 |

DISBURSEMENTS.

| | | |
|--|--------------|--------------|
| Gross amount paid for losses (Fire) | \$296,096 85 | |
| Deduct salvage, \$1,550.76; reinsurance, \$12,833.95..... | 14,384 70 | |
| Net amount paid for losses | | \$281,712 15 |
| Deposit premiums returned..... | | 4,548 83 |
| Interest and dividends to stockholders | | 5,000 00 |
| Commissions or brokerage | | 69,349 35 |
| Salaries, fees and other charges of officers, agents and employes..... | | 39,620 82 |
| Repairs and expenses on real estate | | 2,076 67 |
| Taxes on real estate..... | | 1,920 00 |
| All other taxes, licenses and insurance department fees..... | | 10,299 92 |
| Miscellaneous expenditures..... | | 27,455 02 |
| Total disbursements | | \$441,982 86 |
| Balance..... | | \$637,756 03 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of real estate | \$159,076 32 |
| Loans secured by collateral..... | 18,600 00 |
| Book value of stocks and bonds, excluding interest | 370,057 32 |
| Cash in office and in bank..... | 46,469 63 |
| Agents balances, representing business written subsequent to Oct. 1, last | 33,228 07 |
| Agents balances, representing business written prior to Oct. 1, last | 188 41 |
| Cash in hands of manager at San Francisco | 4,036 28 |
| Other ledger assets..... | 100 00 |
| Total ledger assets | \$637,756 03 |

NON-LEDGER ASSETS.

| | | |
|---|-----------|----|
| Market value of stocks and bonds over book value..... | \$38,053 | 68 |
| Other non-ledger assets..... | 742 | 50 |
| Gross assets | \$676,552 | 21 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|-----------|----|
| Company's stock owned | \$100 | 00 |
| Agents' balances, representing business written prior to Oct. 1, last | 188 | 41 |
| Book value of real estate over market value | 52,576 | 32 |
| Total admitted assets | \$623,687 | 48 |

LIABILITIES.

| | | |
|--|-----------|----|
| Losses adjusted and unpaid | \$8,184 | 91 |
| Losses in process of adjustment, or in suspense..... | 19,879 | 41 |
| Total claims for losses | \$28,064 | 32 |
| Deduct reinsurance..... | 923 | 68 |
| Net amount of unpaid losses | \$27,140 | 64 |
| Unearned premiums on outstanding risks..... | 243,954 | 63 |
| Reclaimable on perpetual fire policies..... | 27,436 | 18 |
| All other liabilities..... | 29 | 70 |
| Cash capital | \$200,000 | 00 |
| Surplus over all liabilities | 125,126 | 33 |
| Surplus to policy holders | \$325,126 | 33 |
| Total liabilities..... | \$623,687 | 48 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|--------------|------------------|
| In force December 31, 1903..... | \$44,658,436 | \$521,484 35 |
| Written during the year..... | 35,648,025 | 423,434 06 |
| Total | \$79,706,461 | \$944,918 41 |
| Expired and terminated | 35,265,591 | 441,061 22 |
| In force at end of the year | \$44,440,870 | \$503,857 19 |
| Deduct amount reinsured | 1,961,106 | 23,538 07 |
| Net amount in force | \$42,479,764 | \$480,319 12 |

Perpetual risks not included above, \$1,024,273; premiums on same, \$30,484.64.

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$801,729 00 |
| Premiums received | 11,136 24 |
| Losses paid | 8,710 58 |
| Losses incurred | 8,566 23 |

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)..... | \$587,659 02 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 121,431 03 | |
| Net premiums | | \$466,227 99 |
| Deposit premiums on perpetual risks..... | | 45,734 37 |
| Interest on mortgage loans..... | \$19,644 07 | |
| Interest on collateral loans..... | 3,709 96 | |
| Interest on bonds and dividends on stocks | 43,400 91 | |
| Interest from all other sources..... | 308 28 | |
| Rents..... | 7,184 34 | 74,247 56 |
| Income from other sources..... | | 138 10 |
| Total income..... | | \$589,348 02 |
| Ledger assets Dec. 31, 1903..... | | 1,732,648 17 |
| Total..... | | \$2,321,996 19 |

DISBURSEMENTS.

| | |
|--|----------------|
| Amount paid for losses (Fire)..... | \$319,510 25 |
| Deposit premiums returned | 52,565 98 |
| Interest and dividends to stockholders | 30,000 00 |
| Commissions or brokerage..... | 115,999 58 |
| Salaries, fees and other charges of officers, agents and employes..... | 33,764 03 |
| Repairs and expenses on real estate..... | 4,774 06 |
| Taxes on real estate..... | 2,802 15 |
| All other taxes, licenses and insurance department fees | 3,321 50 |
| Miscellaneous expenditures..... | 32,497 79 |
| Total disbursements | \$601,235 34 |
| Balance..... | \$1,720,760 85 |

LEDGER ASSETS.

| | |
|--|----------------|
| Book value of real estate..... | \$174,553 24 |
| Mortgage loans on real estate..... | 356,084 00 |
| Loans secured by collateral | 2,000 00 |
| Book value of stocks and bonds, excluding interest..... | 1,044,293 38 |
| Cash in office and in bank | 87,869 15 |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 52,797 23 |
| Agents balances, representing business written prior to Oct. 1, last.... | 185 70 |
| Perpetual deposits in course of collection (net) | 2,878 15 |
| Other ledger assets..... | 100 00 |
| Total ledger assets | \$1,720,760 85 |

NON-LEDGER ASSETS.

| | | |
|---|------------|----------------|
| Interest due and accrued on mortgages | \$7,120 49 | |
| Interest accrued on other assets | 210 54 | |
| Rents accrued on company's property | 379 42 | \$7,710 45 |
| Market value of stocks and bonds over book value..... | | 32,941 62 |
| Gross assets | | \$1,761,412 92 |

DEDUCT ASSETS NOT ADMITTED

| | | |
|---|----------|----------------|
| Agents balances, representing business written prior to Oct . | | |
| 1, last..... | \$185 70 | |
| Book value of real estate over market value | 3,486 24 | \$3,671 94 |
| Total admitted assets | | \$1,757,740 98 |

LIABILITIES.

| | | |
|--|--------------|----------------|
| Losses adjusted and unpaid | \$17,607 02 | |
| Losses in process of adjustment, or in suspense | 13,386 12 | |
| Losses resisted..... | 1,555 30 | |
| Total claims for losses | \$32,548 44 | |
| Deduct reinsurance..... | 426 48 | |
| Net amount of unpaid losses | | \$32,121 96 |
| Unearned premiums on outstanding risks..... | | 381,354 53 |
| Reclaimable on perpetual fire policies..... | | 869,769 05 |
| Salaries and other miscellaneous expenses due or accrued | | 11,571 48 |
| Cash capital | \$300,000 00 | |
| Surplus over all liabilities | 162,923 96 | |
| Surplus to policy holders | | \$462,923 96 |
| Total liabilities | | \$1,757,740 98 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1903..... | \$66,137,445 | \$724,088 63 |
| Written during the year | 49,100,470 | 587,659 02 |
| Total | \$115,237,915 | \$1,311,747 65 |
| Expired and terminated | 42,389,697 | 516,114 14 |
| In force at end of the year | \$72,848,218 | \$795,633 51 |
| Deduct amount reinsured | 5,226,887 | 70,564 34 |
| Net amount in force | \$67,621,331 | \$725,129 17 |

Perpetual risks not included above, \$42,875,093; premiums on same, \$963,458.42.

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$688,347 00 |
| Premiums received | 12,068 00 |
| Losses paid | 3,888 00 |
| Losses incurred | 3,874 00 |

UNITED STATES FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1824. COMMENCED BUSINESS IN 1824.

A. R. PIERSON, *President.*

W. W. UNDERHILL, *Secretary.*

Cash Capital, \$250,000.

INCOME.

| | <i>Fire.</i> | <i>Marine.</i> | |
|--|--------------|----------------|----------------|
| Gross premiums | \$803,141 79 | \$88 23 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 348,620 78 | 590 90 | |
| Net premiums | \$454,521 01 | — \$502 67 | \$454,018 34 |
| Interest on mortgage loans..... | | 13,607 79 | |
| Interest on bonds and dividends on stocks | | 7,340 66 | |
| Rents..... | | 4,437 06 | 25,385 45 |
| Profit on sale or maturity of ledger assets | | | 647 22 |
| Total income..... | | | \$480,051 01 |
| Ledger assets Dec. 31, 1903 | | | 764,446 75 |
| Total | | | \$1,244,497 76 |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|--------------|----------------|--------------|
| Gross amount paid for losses | \$402,786 67 | \$5,241 23 | |
| Deduct salvage, \$3,851.06; reinsurance, \$78,231.15..... | 80,482 48 | 1,599 73 | |
| Net amount paid for losses | \$322,304 19 | \$3,641 50 | \$325,945 69 |
| Interest and dividends to stockholders | | | 7,500 00 |
| Commissions or brokerage..... | | | 129,802 93 |
| Salaries, fees and other charges of officers, agents and employes | | | 25,691 33 |
| Rents—including company's own occupancy..... | | | 5,166 66 |
| Repairs and expenses on real estate | | | 2,020 46 |
| Taxes on real estate..... | | | 681 53 |
| All other taxes, licenses and insurance department fees..... | | | 6,562 23 |
| Miscellaneous expenditures..... | | | 25,804 30 |
| Total disbursements | | | \$529,175 18 |
| Balance..... | | | \$715,322 58 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of real estate | \$45,327 21 |
| Mortgage loans on real estate..... | 258,700 00 |
| Book value of stocks and bonds, excluding interest..... | 269,045 87 |
| Cash in office and in bank | 21,975 46 |
| Agents balances, representing business written subsequent to Oct. 1, last | 120,240 03 |
| Agents balances, representing business written prior to Oct. 1, last.... | 24 05 |
| Other ledger assets..... | 9 96 |
| Total ledger assets | \$715,322 58 |

NON-LEDGER ASSETS.

| | | |
|---|----------|---------------------|
| Interest accrued on mortgages..... | \$972 91 | |
| Interest accrued on stocks and bonds | 2,035 39 | \$3,008 30 |
| Market value of real estate over book value | | 10,672 79 |
| Due from other companies for reinsurance..... | | 5,253 20 |
| Gross assets..... | | <u>\$734,256 87</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|----------|---------------------|
| Agents balances, representing business written prior to Oct. 1, last | \$24 05 | |
| Book value of ledger assets over market value..... | 2,320 87 | \$2,344 92 |
| Total admitted assets | | <u>\$731,911 95</u> |

LIABILITIES.

| | | |
|--|--------------------|---------------------|
| Losses adjusted and unpaid | \$15,253 79 | |
| Losses in process of adjustment, or in suspense..... | 41,940 83 | |
| Losses resisted..... | 5,967 27 | |
| Total claims for losses | <u>\$63,161 89</u> | |
| Deduct reinsurance | 3,422 29 | |
| Net amount of unpaid losses | | \$53,739 60 |
| Unearned premiums on outstanding risks..... | | 386,017 61 |
| Salaries and other miscellaneous expenses due or accrued | | 200 00 |
| Commissions and other charges due agents and brokers..... | | 1 49 |
| Due for return premiums..... | | 133 42 |
| Cash capital | \$250,000 00 | |
| Surplus over all liabilities..... | 41,819 83 | |
| Surplus to policy holders | | <u>\$291,819 83</u> |
| Total liabilities..... | | <u>\$731,911 95</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1903..... | \$75,453,913 | \$849,995 75 |
| Written during the year..... | 58,546,219 | 803,141 79 |
| Total | <u>\$134,000,132</u> | <u>\$1,653,137 54</u> |
| Expired and terminated | 56,103,278 | 718,764 18 |
| In force at end of the year..... | <u>\$77,896,854</u> | <u>\$934,373 36</u> |
| Deduct amount reinsured..... | 14,744,445 | 179,208 59 |
| Net amount in force | <u>\$63,152,409</u> | <u>\$755,164 77</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> |
|----------------|------------------|---------------------|
| Virginia | \$13,075 | \$17,011 43 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$400,337 00 |
| Premiums received | 5,320 76 |
| Losses paid | 6,082 68 |
| Losses incurred | 7,560 21 |

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)..... | \$2,711,390 58 | |
| Deduct reinsurance, abatement, rebate and return premiums | 683,350 06 | |
| Net premiums..... | | \$2,028,040 52 |
| Interest on mortgage loans | \$19,527 91 | |
| Interest on bonds and dividends on stocks..... | 98,280 73 | |
| Interest from all other sources..... | 2,701 92 | |
| Rents | 1,932 72 | 122,443 28 |
| Profit on sale or maturity of ledger assets..... | | 60,726 84 |
| Total income..... | \$2,211,210 64 | |
| Ledger assets Dec. 31, 1903..... | | 3,333,481 80 |
| Total..... | | \$5,544,692 44 |

DISBURSEMENTS.

| | | |
|---|----------------|----------------|
| Gross amount paid for losses (Fire) | \$1,527,538 96 | |
| Deduct salvage, \$5,151.50; reinsurance, \$226,301.47..... | 231,452 97 | |
| Net amount paid for losses | | \$1,296,085 99 |
| Interest and dividends to stockholders | 60,000 00 | |
| Commissions or brokerage | 412,389 40 | |
| Salaries, fees and other charges of officers, agents and employes | 129,596 54 | |
| Rents..... | 12,092 72 | |
| Repairs and expenses on real estate..... | 691 40 | |
| Taxes on real estate..... | 3,482 37 | |
| All other taxes, licenses and insurance department fees..... | 55,078 31 | |
| Profit and loss--agents balances | 19,600 05 | |
| Miscellaneous expenditures..... | 222,186 84 | |
| Total disbursements..... | \$2,211,203 62 | |
| Balance..... | | \$3,333,488 82 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate | \$56,976 17 |
| Mortgage loans on real estate | 323,200 00 |
| Book value of stocks and bonds, excluding interest | 2,559,145 37 |
| Cash in office and in bank | 99,962 25 |
| Agents balances, representing business written subsequent to Oct. 1, last | 280,101 02 |
| Agents balances, representing business written prior to Oct. 1, last.... | 14,104 01 |
| Total ledger assets | \$3,333,488 82 |

NON-LEDGER ASSETS.

| | | |
|--|------------|----------------|
| Interest due and accrued on mortgages | \$3,207 00 | |
| Interest due on stocks and bonds | 21,375 00 | \$24,582 00 |
| Market value of stocks and bonds over book value | | 292,504 63 |
| Gross assets | | \$3,650,575 45 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$14,104 01 |
| Total admitted assets | \$3,636,471 44 |

LIABILITIES.

| | |
|--|----------------|
| Losses adjusted and unpaid | \$43,157 13 |
| Losses in process of adjustment, or in suspense | 127,657 41 |
| Losses resisted | 4,800 00 |
| Total claims for losses | \$175,614 54 |
| Deduct reinsurance | 22,265 14 |
| Net amount of unpaid losses | \$153,349 40 |
| Unearned premiums on outstanding risks | 1,746,033 77 |
| Salaries and other miscellaneous expenses due or accrued | 14,034 24 |
| Due for return premiums and reinsurance | 15,469 90 |
| All other liabilities | 14,700 00 |
| Cash capital | \$300,000 00 |
| Surplus over all liabilities | 1,392,864 13 |
| Surplus to policy holders | \$1,692,884 13 |
| Total liabilities | \$3,636,471 44 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1903 | \$361,629,694 | \$3,676,241 98 |
| Written during the year | 252,490,680 | 2,711,390 58 |
| Total | \$614,120,374 | \$6,387,632 56 |
| Expired and terminated | 238,704,473 | 2,531,366 95 |
| In force at end of the year | \$375,415,901 | \$3,856,265 61 |
| Deduct amount reinsured | 38,760,570 | 395,413 17 |
| Net amount in force | \$336,655,331 | \$3,460,852 44 |

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 | \$11,000 | \$34,094 95 |
| Oregon | 60,000 | 11,408 26 |
| Virginia | 16,000 | 19,269 52 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$708,609 00 |
| Premiums received | 13,365 69 |
| Losses paid | 6,376 61 |
| Losses incurred | 5,666 15 |

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) | \$1,445,950 05 | |
| Deduct reinsurance, abatement, rebate and return premiums | 297,661 95 | |
| Net premiums | | \$1,148,288 10 |
| Interest on mortgage loans | \$12,199 17 | |
| Interest on collateral loans | 1,891 43 | |
| Interest on bonds and dividends on stocks | 44,050 89 | |
| Interest from all other sources | 721 40 | |
| Rents—including company's own occupancy | 55,278 44 | 114,141 33 |
| Profit on sale or maturity of ledger assets | | 60,499 25 |
| Total income | | \$1,322,928 68 |
| Ledger assets Dec. 31, 1903 | | 2,455,790 26 |
| Total | | \$3,778,718 94 |

DISBURSEMENTS.

| | | |
|---|--------------|----------------|
| Gross amount paid for losses (Fire) | \$774,456 05 | |
| Deduct salvage, \$1,325.18; reinsurance, \$78,040.11 | 79,365 29 | |
| Net amount paid for losses | | \$695,090 76 |
| Interest and dividends to stockholders | | 75,000 00 |
| Commissions or brokerage | | 272,618 34 |
| Commissions or brokerage due Dec. 31, 1903 | | 29,517 26 |
| Salaries, fees and other charges of officers, agents and employes | | 92,854 91 |
| Rents—including company's own occupancy | | 17,000 00 |
| Repairs and expenses on real estate | | 15,820 80 |
| Taxes on real estate | | 10,866 72 |
| All other taxes, licenses and insurance department fees | | 19,835 09 |
| Miscellaneous expenditures | | 56,454 46 |
| Total disbursements | | \$1,285,058 34 |
| Balance | | \$2,493,660 60 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate | \$672,929 76 |
| Mortgage loans on real estate | 237,100 00 |
| Loans secured by collateral | 35,250 00 |
| Book value of stocks and bonds, excluding interest | 1,237,895 01 |
| Cash in office and in bank | 162,888 82 |
| Agents balances, representing business written subsequent to Oct. 1, last | 146,901 83 |
| Agents balances, representing business written prior to Oct. 1, last | 695 18 |
| Total ledger assets | \$2,493,660 60 |

NON-LEDGER ASSETS.

| | | |
|---|------------|----------------|
| Interest due and accrued on mortgages..... | \$1,422 70 | |
| Interest due and accrued on stocks and bonds..... | 5,135 00 | |
| Interest accrued on collateral loans..... | 146 87 | |
| Interest accrued on other assets..... | 2,772 00 | |
| Rents due on company's property..... | 6,857 28 | \$16,333 85 |
| Market value of stocks and bonds over book value..... | | 77,149 99 |
| Gross assets..... | | \$2,587,144 44 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$695 18 |
| Total admitted assets..... | \$2,586,449 26 |

LIABILITIES.

| | | |
|---|--------------|----------------|
| Losses adjusted and unpaid..... | \$18,527 91 | |
| Losses in process of adjustment, or in suspense..... | 78,015 71 | |
| Losses resisted..... | 9,650 00 | |
| Total claims for losses..... | \$106,193 62 | |
| Deduct reinsurance..... | 14,723 70 | |
| Net amount of unpaid losses..... | | \$91,469 92 |
| Unearned premiums on outstanding risks..... | | 936,664 49 |
| Salaries and other miscellaneous expenses due or accrued..... | | 6,708 73 |
| Due for reinsurance..... | | 4,972 76 |
| Cash capital..... | \$250,000 00 | |
| Surplus over all liabilities..... | 1,296,633 36 | |
| Surplus to policy holders..... | | \$1,546,633 36 |
| Total liabilities..... | | \$2,586,449 26 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1903..... | \$186,401,426 | \$1,859,665 99 |
| Written during the year..... | 134,191,172 | 1,445,950 05 |
| Total..... | \$320,592,598 | \$3,305,615 04 |
| Expired and terminated..... | 122,348,427 | 1,318,868 83 |
| In force at end of the year..... | \$198,244,171 | \$1,986,747 21 |
| Deduct amount reinsured..... | 15,763,394 | 180,757 04 |
| Net amount in force..... | \$182,480,777 | \$1,805,990 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..... | \$11,000 | \$21,077 16 |
| Virginia..... | 13,500 | 12,049 63 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|------------------------|--------------|
| Risks written..... | \$749,210 00 |
| Premiums received..... | 10,761 93 |
| Losses paid..... | 4,917 91 |
| Losses incurred..... | 5,124 73 |

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, 1904.

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)..... | \$158,763 14 | |
| Deduct reinsurance, abatement, rebate and return premiums | 12,898 79 | |
| Net premiums | | \$145,864 35 |
| Interest on mortgage loans | \$3,056 06 | |
| Interest on bonds and dividends on stocks | 34,387 96 | |
| Interest from all other sources..... | 362 45 | |
| Rents--including company's own occupancy..... | 4,357 12 | 42,163 59 |
| Profit on sale or maturity of ledger assets..... | | 200 00 |
| Profit and loss..... | | 1,203 19 |
| Total income..... | | \$189,431 13 |
| Ledger assets Dec. 31, 1903 | | 840,341 11 |
| Total..... | | \$1,029,772 24 |

DISBURSEMENTS.

| | | |
|--|-------------|--------------|
| Gross amount paid for losses (Fire)..... | \$54,214 01 | |
| Deduct reinsurance..... | 2,122 32 | |
| Net amount paid for losses | | \$52,091 69 |
| Interest and dividends to stockholders | | 7,000 00 |
| Commissions or brokerage..... | | 22,121 |
| Unpaid commissions of 1903..... | | 2,225 50 |
| Salaries, fees and other charges of officers, agents and employes..... | | 17,569 08 |
| Rents--including company's own occupancy..... | | 1,500 00 |
| Repairs and expenses on real estate | | 1,765 08 |
| Taxes on real estate..... | | 679 92 |
| All other taxes, licenses and insurance department fees..... | | 1,813 59 |
| Loss on sale or maturity of ledger assets..... | | 160 00 |
| Dividends to policyholders..... | | 65,329 10 |
| Premiums on securities purchased..... | | 535 52 |
| Miscellaneous expenditures..... | | 4,975 32 |
| Total disbursements | | \$177,766 36 |
| Balance..... | | \$852,005 88 |

LEDGER ASSETS.

| | | |
|---|-----------|----|
| Book value of real estate..... | \$46,420 | 00 |
| Mortgage loans on real estate | 53,000 | 00 |
| Book value of stocks and bonds, excluding interest | 719,664 | 00 |
| Cash in office and in bank | 13,067 | 84 |
| Agents balances, representing business written subsequent to Oct. 1, last | 13,854 | 04 |
| Town of Hamilton, Mass., demand notes | 6,000 | 00 |
| Total ledger assets | \$852,005 | 88 |

NON-LEDGER ASSETS.

| | | | |
|---|-------|----|--------------|
| Interest accrued on mortgages..... | \$456 | 51 | |
| Interest accrued on stocks and bonds | 9,009 | 15 | |
| Interest accrued on other assets | 298 | 25 | |
| Rents accrued on company's property..... | 790 | 00 | \$10,553 91 |
| Market value of stocks and bonds over book value..... | | | 86,102 40 |
| Total admitted assets | | | \$948,662 19 |

LIABILITIES.

| | | | |
|--|-----------|----|--------------|
| Losses adjusted and unpaid | \$62 | 37 | |
| Losses in process of adjustment, or in suspense..... | 1,058 | 33 | |
| Total claims for losses | \$1,120 | 70 | |
| Deduct reinsurance..... | 20 | 83 | |
| Net amount of unpaid losses | | | \$1,099 87 |
| Unearned premiums on outstanding risks..... | | | 281,194 84 |
| Dividends remaining unpaid | | | 7,418 30 |
| Due for return premiums..... | | | 1,070 49 |
| Cash capital | \$100,000 | 00 | |
| Surplus over all liabilities | 557,878 | 69 | |
| Surplus to policy holders..... | | | \$657,878 69 |
| Total liabilities | | | \$948,662 19 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|--------------|------------------|
| In force December 31, 1903 | \$38,802,641 | \$560,222 99 |
| Written during the year | 10,763,893 | 158,763 14 |
| Total | \$49,566,534 | \$718,986 13 |
| Expired and terminated | 10,411,737 | 152,064 11 |
| In force at end of the year | \$39,154,797 | \$566,922 02 |
| Deduct amount reinsured..... | 872,557 | 13,858 56 |
| Net amount in force | \$38,282,240 | \$553,063 46 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$1,338,930 00 |
| Premiums received | 18,361 49 |
| Losses paid | 4,159 81 |
| Losses incurred..... | 4,159 81 |

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)..... | \$86,673 23 | |
| Deduct reinsurance, abatement, rebate and return premiums | 6,721 97 | |
| Net premiums..... | | \$79,951 26 |
| Interest on mortgage loans..... | \$3,352 00 | |
| Interest on bonds and dividends on stocks | 18,146 05 | |
| Interest from all other sources..... | 1,712 88 | 23,210 93 |
| Profit on sale or maturity of ledger assets..... | | 1,334 37 |
| Additional premiums | | 573 15 |
| Total income..... | | \$105,069 71 |
| Ledger assets Dec. 31, 1903 | | 497,294 78 |
| Total..... | | \$602,364 49 |

DISBURSEMENTS.

| | | |
|---|-------------|--------------|
| Gross amount paid for losses (Fire) | \$35,348 49 | |
| Deduct salvage, \$6.49; reinsurance, \$32.22 | 38 71 | |
| Net amount paid for losses..... | | \$35,309 78 |
| Dividends to policyholders..... | | 23,780 74 |
| Commissions or brokerage | | 9,077 31 |
| Salaries, fees and other charges of officers, agents and employes | | 10,050 00 |
| Rents | | 1,436 00 |
| Taxes, licenses and insurance department fees | | 2,587 97 |
| Miscellaneous expenditures..... | | 2,414 96 |
| Total disbursements..... | | \$84,656 76 |
| Balance..... | | \$517,707 73 |

LEDGER ASSETS.

| | |
|---|--------------|
| Mortgage loans on real estate..... | \$58,100 00 |
| Book value of stocks and bonds, excluding interest..... | 389,979 18 |
| Cash in office and in bank | 62,607 41 |
| Agents balances, representing business written subsequent to Oct. 1, last | 6,818 55 |
| Agents balances, representing business written prior to Oct. 1, last.... | 202 59 |
| Total ledger assets | \$517,707 73 |

NON-LEDGER ASSETS.

| | | |
|---|------------|---------------------|
| Interest accrued on stocks and bonds .. | \$2,978 75 | |
| Interest accrued on other assets | 160 16 | \$3,138 91 |
| Market value of stocks and bonds over book value..... | | 52,520 82 |
| Gross assets..... | | <u>\$573,367 46</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|----------|---------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$202 59 | |
| Total admitted assets | | <u>\$573,164 87</u> |

LIABILITIES.

| | | |
|--|------------|---------------------|
| Losses adjusted and unpaid | \$395 94 | |
| Unearned premiums on outstanding risks..... | 158,892 74 | |
| Dividends remaining unpaid..... | 3,058 67 | |
| Salaries and other miscellaneous expenses due or accrued | 1,380 08 | |
| Commissions and other charges due agents and brokers..... | 954,23 | |
| Surplus to policy holders | 408,483 21 | |
| Total liabilities..... | | <u>\$573,164 87</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1903 | \$28,869,301 | \$307,482 08 |
| Written during the year | 7,819,896 | 86,673 23 |
| Total | <u>\$36,689,197</u> | <u>\$394,155 31</u> |
| Expired and terminated | 7,172,479 | 78,691 68 |
| In force at end of the year..... | \$29,516,718 | \$315,463 63 |
| Deduct amount reinsured | 278,775 | 3,341 99 |
| Net amount in force | <u>\$29,237,943</u> | <u>\$312,121 64</u> |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$341,000 00 |
| Premiums received | 4,519 43 |
| Losses paid..... | 513 95 |
| Losses incurred..... | 513 95 |

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)..... | \$147,881 14 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 3,333 08 | |
| Net premiums | | \$144,548 06 |
| Interest on mortgage loans..... | \$3,462 50 | |
| Interest on collateral loans..... | 7,868 80 | |
| Interest on bonds and dividends on stocks..... | 9,556 60 | |
| Interest from all other sources..... | 2,852 82 | |
| Rents | 180 48 | 23,921 20 |
| Profit on sale or maturity of ledger assets..... | | 1,750 00 |
| Extra premiums..... | | 1,034 16 |
| Total income..... | | \$171,253 42 |
| Ledger assets Dec. 31, 1903 | | 686,293 49 |
| Total..... | | \$857,546 91 |

DISBURSEMENTS.

| | |
|---|--------------|
| Amount paid for losses (Fire)..... | \$50,186 24 |
| Dividends to policyholders..... | 60,721 28 |
| Commissions or brokerage | 22,553 10 |
| Commissions or brokerage due Dec. 31, 1903 | 2,199 47 |
| Salaries, fees and other charges of officers, agents and employes | 15,317 36 |
| Taxes on real estate | 326 05 |
| All other taxes, licenses and insurance department fees..... | 2,647 17 |
| Miscellaneous expenditures..... | 6,677 56 |
| Total disbursements..... | \$160,633 23 |
| Balance..... | \$696,913 68 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of real estate..... | \$16,083 30 |
| Mortgage loans on real estate..... | 99,775 00 |
| Loans secured by collateral..... | 211,244 18 |
| Book value of stocks and bonds, excluding interest | 270,394 32 |
| Cash in office and in bank | 82,453 54 |
| Agents balances, representing business written subsequent to Oct. 1, last | 11,963 34 |
| Reorganization account | 5,000 00 |
| Total ledger assets | \$696,913 68 |

NON-LEDGER ASSETS.

| | | |
|---|------------|--------------|
| Interest due and accrued on mortgages | \$2,616 74 | |
| Interest accrued on stocks and bonds..... | 200 00 | |
| Interest accrued on collateral loans | 1,105 16 | |
| Interest accrued on other assets | 103 62 | |
| Rents due and accrued on company's property..... | 150 00 | \$4,175 52 |
| Market value of real estate over book value | | 516 70 |
| Market value of stocks and bonds over book value..... | | 22,420 68 |
| Total admitted assets | | \$724,026 58 |

LIABILITIES.

| | |
|--|--------------|
| Losses in process of adjustment, or in suspense | \$1,200 00 |
| Unearned premiums on outstanding risks..... | 243,256 91 |
| Dividends remaining unpaid..... | 4,500 00 |
| Salaries and other miscellaneous expenses due or accrued | 350 00 |
| Surplus to policy holders | 474,689 67 |
| Total liabilities | \$724,026 58 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|--------------|------------------|
| In force December 31, 1903 | \$32,586,226 | \$477,248 28 |
| Written during the year | 9,702,214 | 147,881 14 |
| Total..... | \$42,288,440 | \$625,129 42 |
| Expired and terminated..... | 9,521,888 | 143,873 33 |
| In force at end of the year..... | \$32,766,552 | \$481,256 09 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|------------------------|----------------|
| Risks written | \$1,129,210 00 |
| Premiums received..... | 17,715 04 |
| Losses paid..... | 7,220 30 |
| Losses incurred..... | 6,220 30 |

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) | \$181,633 86 | |
| Deduct reinsurance, abatement, rebate and return premiums.. | 9,994 35 | |
| Net premiums..... | | \$171,639 51 |
| Interest on mortgage loans..... | \$2,926 31 | |
| Interest on collateral loans | 809 48 | |
| Interest on bonds and dividends on stocks..... | 20,705 35 | |
| Rents—including company's own occupancy | 1,447 00 | 25,888 14 |
| Extra premiums.. | | 918 99 |
| Income from other sources..... | | 19 75 |
| Total income.. | | \$198,461 39 |
| Ledger assets Dec. 31, 1903 | | 616,432 66 |
| Total..... | | \$814,894 05 |

DISBURSEMENTS.

| | |
|--|--------------|
| Amount paid for losses (Fire) | \$63,581 48 |
| Dividends to policyholders | 72,011 45 |
| Commissions or brokerage..... | 25,763 39 |
| Salaries, fees and other charges of officers, agents and employes..... | 15,280 00 |
| Rents—including company's own occupancy | 1,696 00 |
| Repairs and expenses on real estate | 429 71 |
| Taxes on real estate..... | 355 17 |
| All other taxes, licenses and insurance department fees..... | 2,592 56 |
| Loss on sale or maturity of ledger assets..... | 6,918 08 |
| Miscellaneous expenditures..... | 10,573 52 |
| Total disbursements | \$199,201,36 |
| Balance..... | \$615,692 69 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of real estate | \$14,250 00 |
| Mortgage loans on real estate..... | 79,072 60 |
| Loans secured by collateral | 15,086 00 |
| Book value of stocks and bonds, excluding interest..... | 476,100 00 |
| Cash in office and in bank | 9,751 09 |
| Agents balances, representing business written subsequent to Oct. 1, last | 21,433 00 |
| Total ledger assets | \$615,692 69 |

NON-LEDGER ASSETS.

| | | |
|---|------------|--------------|
| Interest due and accrued on mortgages | \$1,948 64 | |
| Interest due and accrued on stocks and bonds..... | 1,487 50 | |
| Interest due and accrued on collateral loans | 139 85 | \$3,575 99 |
| Market value of stocks and bonds over book value..... | | 59,152 50 |
| Total admitted assets..... | | \$678,421 18 |

LIABILITIES.

| | |
|--|--------------|
| Losses in process of adjustment or in suspense | \$1,611 55 |
| Unearned premiums on outstanding risks..... | 314,976 51 |
| Dividends remaining unpaid..... | 2,269 23 |
| Commissions and other charges due agents and brokers | 3,077 23 |
| Surplus to policy holders..... | 356,486 66 |
| Total liabilities | \$678,421 18 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|--------------|------------------|
| In force December 31, 1903 | \$40,658,912 | \$607,077 17 |
| Written during the year | 11,852,415 | 181,633 86 |
| Total..... | \$52,511,327 | \$788,711 03 |
| Expired and terminated..... | 11,289,286 | 171,522 55 |
| In force at end of the year | \$41,222,041 | \$617,188 48 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$1,308,085 00 |
| Premiums received | 20,356 21 |
| Losses paid | 4,601 14 |
| Losses incurred..... | 4,601 14 |

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, 1904.

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.

—
Statutory Deposit, \$200,000.
—

INCOME.

| | | |
|---|----------------|----------------|
| Gross premiums (Fire)..... | \$1,318,103 79 | |
| Deduct reinsurance, abatement, rebate and return premiums | 333,957 37 | |
| Net premiums | | \$984,146 42 |
| Interest on bonds | \$31,365 00 | |
| Interest from all other sources..... | 2,691 82 | 34,056 82 |
| Profit on sale or maturity of ledger assets..... | | 1,937 50 |
| Received from home office | | 184,513 41 |
| Total income..... | | \$1,204,654 15 |
| Ledger assets Dec. 31, 1903..... | | 1,109,490 40 |
| Total..... | | \$2,314,144 55 |

DISBURSEMENTS.

| | | |
|--|--------------|----------------|
| Gross amount paid for losses (Fire)..... | \$693,423 01 | |
| Deduct salvage, \$3,286.17; reinsurance, \$55,241.80 | 58,527 97 | |
| Net amount paid for losses | | \$634,895 04 |
| Commissions or brokerage..... | | 206,070 57 |
| Salaries, fees and other charges of officers, agents and employes..... | | 79,000 91 |
| Rents..... | | 7,003 89 |
| Taxes, licenses and insurance department fees | | 27,470 94 |
| Remitted to home office | | 13,768 74 |
| Miscellaneous expenditures | | 61,695 08 |
| Total disbursements | | \$1,029,905 17 |
| Balance..... | | \$1,284,239 38 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of bonds, excluding interest | \$1,001,526 75 |
| Cash in office and in bank | 129,968 85 |
| Agents balances, representing business written subsequent to Oct. 1, last | 147,097 06 |
| Agents balances, representing business written prior to Oct. 1, last.... | 3,915 57 |
| Bills receivable taken for fire risks | 1,176 10 |
| Due from other companies for reinsurance..... | 555 05 |
| Total ledger assets | \$1,284,239 38 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$3,915 57 |
| Total admitted assets | <u>\$1,280,323 81</u> |

LIABILITIES.

| | |
|---|-----------------------|
| Losses adjusted and unpaid | \$1,754 50 |
| Losses in process of adjustment, or in suspense | 71,774 63 |
| Losses resisted..... | 14,238 74 |
| Total claims for losses | <u>\$87,767 87</u> |
| Deduct reinsurance..... | 2,033 75 |
| Net amount of unpaid losses | \$85,734 12 |
| Unearned premiums on outstanding risks | 707,792 29 |
| Commissions and other charges due agents and brokers..... | 4,136 98 |
| Due for reinsurance | 793 50 |
| Statutory deposit | \$200,000 00 |
| Surplus over all liabilities | <u>281,866 92</u> |
| Surplus to policy holders | \$481,866 92 |
| Total liabilities | <u>\$1,280,323 81</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|----------------------|-----------------------|
| In force December 31, 1903..... | \$96,616,682 | \$1,268,260 92 |
| Written during the year | 100,456,193 | 1,318,103 79 |
| Total | <u>\$197,072,875</u> | <u>\$2,586,364 71</u> |
| Expired and terminated | 81,341,026 | 1,120,053 29 |
| In force at end of the year | \$115,731,849 | \$1,466,311 42 |
| Deduct amount reinsured..... | 10,803,915 | 134,575 59 |
| Net amount in force | <u>\$104,927,934</u> | <u>\$1,331,735 83</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 | \$65,500 | \$23,387 92 |
| New Mexico | 10,500 | 2,235 00 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|-----------------|
| Risks written | \$346,972 00 |
| Premiums received | 6,303 19 |
| Losses paid | 5,271 05 |
| Losses incurred..... | <u>5,911 07</u> |

ATLAS ASSURANCE COMPANY,
LONDON, ENG.

INCORPORATED IN 1908. COMMENCED BUSINESS IN UNITED STATES IN 1886.

FRANK LOCK, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

| | | |
|---|----------------|----------------|
| Gross premiums (Fire)..... | \$1,768,493 31 | |
| Deduct reinsurance, abatement, rebate and return premiums | 390,263 75 | |
| Net premiums | | \$1,378,229 56 |
| Interest on bonds and dividends on stocks..... | \$45,419 57 | |
| Interest from all other sources..... | 703 65 | 46,123 22 |
| Received from home office | | 555,779 29 |
| Total income..... | | \$1,980,132 07 |
| Ledger assets Dec. 31, 1903 | | 1,283,145 49 |
| Total | | \$3,263,277 56 |

DISBURSEMENTS.

| | | |
|---|--------------|----------------|
| Gross amount paid for losses (Fire) | \$737,893 76 | |
| Deduct salvage, \$2,887.07; reinsurance, \$70,024.73 | 72,911 80 | |
| Net amount paid for losses | | \$664,981 96 |
| Commissions or brokerage..... | | 282,555 39 |
| Salaries, fees and other charges of officers, agents and employes | | 81,041 16 |
| Rents | | 7,504 58 |
| Taxes, licenses and insurance department fees..... | | 32,023 32 |
| Remitted to home office..... | | 309,170 47 |
| Miscellaneous expenditures | | 79,427 86 |
| Total disbursements | | \$1,456,704 74 |
| Balance..... | | \$1,806,572 82 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of stocks and bonds, excluding interest..... | \$1,387,636 25 |
| Cash in office and in bank | 160,871 20 |
| Agents balances, representing business written subsequent to Oct. 1, last | 231,479 58 |
| Agents balances, representing business written prior to Oct. 1, last | 857 60 |
| Due from other companies for reinsurance..... | 25,728 19 |
| Total ledger assets | \$1,806,572 82 |

NON-LEDGER ASSETS.

| | |
|--|-----------------------|
| Interest accrued on stocks and bonds | \$12,458 31 |
| Gross assets..... | <u>\$1,819,031 13</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$857 60 |
| Book value of ledger assets over market value, viz.: | |
| Bonds and stocks..... | 15,468 75 |
| National Bank of Illinois..... | 693 21 |
| | <u>\$17,019 56</u> |
| Total admitted assets | <u>\$1,802,011 57</u> |

LIABILITIES.

| | |
|---|-----------------------|
| Losses adjusted and unpaid | \$12,777 73 |
| Losses in process of adjustment, or in suspense | 105,447 50 |
| Losses resisted..... | 3,149 07 |
| | <u>\$121,374 30</u> |
| Deduct reinsurance | 9,479 36 |
| Net amount of unpaid losses | \$111,894 94 |
| Unearned premiums on outstanding risks..... | 898,309 08 |
| Due for reinsurance | 4,429 28 |
| Statutory deposit | \$200,000 00 |
| Surplus over all liabilities | 587,378 27 |
| Surplus to policy holders | <u>\$787,378 27</u> |
| Total liabilities..... | <u>\$1,802,011 57</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|----------------------|-----------------------|
| In force December 31, 1903..... | \$110,411,091 | \$1,368,063 80 |
| Written during the year..... | 142,763,612 | 1,768,498 31 |
| Total | <u>\$253,164,703</u> | <u>\$3,136,557 11</u> |
| Expired and terminated | 96,486,076 | 1,319,077 70 |
| In force at end of the year | \$156,678,627 | \$1,817,479 41 |
| Deduct amount reinsured | 11,174,921 | 126,199 53 |
| Net amount in force | <u>\$145,503,706</u> | <u>\$1,691,279 88</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 | \$10,475 00 | \$7,878 37 |
| New Mexico..... | 10,897 50 | 7,977 20 |
| Oregon | 58,500 00 | 13,719 49 |
| Virginia..... | 48,625 00 | 1,938 21 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|-----------------|
| Risks written | \$456,433 00 |
| Premiums received | 7,944 34 |
| Losses paid | 2,280 38 |
| Losses incurred | <u>4,342 47</u> |

BRITISH AMERICA ASSURANCE COMPANY,

TORONTO, CANADA.

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

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

Statutory Deposit, \$200,000.

INCOME.

| | <i>Fire.</i> | <i>Marine.</i> | |
|--|----------------|----------------|----------------|
| Gross premiums..... | \$1,690,907 73 | \$262,279 65 | |
| Deduct reinsurance, abatement, rebate and return premiums | 404,508 37 | 36,650 03 | |
| Net premiums | \$1,286,399 36 | \$225,629 62 | \$1,512,028 98 |
| Interest on bonds and dividends on stocks..... | | | 38,948 35 |
| Received from home office | | | 24,604 79 |
| Total income..... | | | \$1,575,582 12 |
| Ledger assets Dec. 31, 1903 | | | 1,442,529 05 |
| Total..... | | | \$3,018,111 17 |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|--------------|----------------|----------------|
| Gross amount paid for losses | \$995,277 22 | \$205,289 34 | |
| Deduct salvage, \$31,110.95; reinsurance, \$106,476.24 | 103,169 18 | 34,418 06 | |
| Net amount paid for losses..... | \$892,108 09 | \$170,871 28 | \$1,062,979 37 |
| Commissions or brokerage | | | 283,314 18 |
| Salaries, fees and other charges of officers, agents and employes | | | 66,315 65 |
| Taxes, licenses and insurance department fees | | | 47,136 80 |
| Loss on sale or maturity of ledger assets | | | 3,631 25 |
| Miscellaneous expenditures..... | | | 114,069 72 |
| Total disbursements | | | \$1,577,446 97 |
| Balance..... | | | \$1,440,664 20 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of stocks and bonds, excluding interest | \$1,230,627 56 |
| Cash in bank..... | 82,822 91 |
| Agents balances, representing business written subsequent to Oct. 1, last | 126,455 12 |
| Agents balances, representing business written prior to Oct. 1, last.... | 758 61 |
| Total ledger assets | \$1,440,664 20 |

NON-LEDGER ASSETS.

| | |
|--|----------------|
| Interest due and accrued on stocks and bonds | \$10,308 70 |
| Gross assets..... | \$1,450,972 90 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|-----------|----------------|
| Agents balances, representing business written prior to Oct. 1, last | \$758 61 | |
| Book value of ledger assets over market value | 21,603 54 | \$22,362 15 |
| Total admitted assets..... | | \$1,428,610 75 |

LIABILITIES.

| | | |
|---|--------------|----------------|
| Losses adjusted and unpaid | \$19,616 72 | |
| Losses in process of adjustment, or in suspense | 68,113 81 | |
| Losses resisted..... | 7,997 23 | |
| Amount of unpaid losses | | \$94,727 76 |
| Unearned premiums on outstanding risks..... | | 933,762 33 |
| Statutory deposit | \$200,000 00 | |
| Surplus over all liabilities | 200,120 66 | |
| Surplus to policy holders..... | | \$400,120 66 |
| Total liabilities..... | | \$1,428,610 75 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1903..... | \$127,464,930 | \$1,669,631 52 | \$3,436,908 | \$82,828 06 |
| Written during the year..... | 130,407,244 | 1,690,907 73 | 31,375,550 | 262,279 65 |
| Total | \$257,872,174 | \$3,360,539 25 | \$34,812,458 | \$345,107 71 |
| Expired and terminated | 114,847,974 | 1,535,066 16 | 32,075,206 | 262,345 36 |
| In force at end of the year..... | \$143,024,200 | \$1,825,533 09 | \$2,737,252 | \$82,762 35 |
| Deduct amount reinsured | 8,925,353 | 101,272 91 | - | - |
| Net amount in force | \$134,098,847 | \$1,724,260 18 | \$2,737,252 | \$82,762 35 |

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..... | \$113,740 00 | \$69,852 86 |
| Georgia | 11,400 00 | 22,159 51 |
| New Mexico | 11,368 00 | 8,051 43 |
| Virginia..... | 27,965 22 | 14,196 42 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|------------------------|--------------|
| Risks written..... | \$713,211 00 |
| Premiums received..... | 13,180 66 |
| Losses paid | 11,213 11 |
| Losses incurred | 11,771 42 |

CALEDONIAN INSURANCE COMPANY,
EDINBURGH, SCOTLAND.

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

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

Statutory Deposit, \$200,000.

INCOME.

| | | |
|--|----------------|-----------------------|
| Gross premiums (Fire)..... | \$1,782,206 52 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 470,467 08 | |
| Net premiums..... | | \$1,311,739 44 |
| Interest on bonds and dividends on stocks..... | \$45,811 15 | |
| Rents--including company's own occupancy..... | 45,008 28 | 90,814 43 |
| Total income..... | | \$1,402,553 87 |
| Ledger assets Dec. 31, 1903..... | | 1,723,324 82 |
| Total..... | | \$3,125,878 69 |

DISBURSEMENTS.

| | | |
|--|--------------|-----------------------|
| Gross amount paid for losses (Fire)..... | \$923,593 09 | |
| Deduct salvage, \$7,352.31; reinsurance, \$100,884.16..... | 108,236 47 | |
| Net amount paid for losses..... | | \$815,356 62 |
| Commissions or brokerage..... | | 299,056 43 |
| Salaries, fees and other charges of officers, agents and employes..... | | 81,405 32 |
| Rents--including company's own occupancy..... | | 7,594 93 |
| Repairs and expenses on real estate..... | | 17,153 39 |
| Taxes on real estate..... | | 4,871 08 |
| All other taxes, licenses and insurance department fees..... | | 31,216 36 |
| Remitted to home office..... | | 20,727 00 |
| Miscellaneous expenditures..... | | 57,959 22 |
| Total disbursements..... | | \$1,335,340 35 |
| Balance..... | | \$1,790,538 34 |

LEDGER ASSETS.

| | | |
|--|--------------|-----------------------|
| Book value of real estate..... | \$434,555 66 | |
| Book value of stocks and bonds, excluding interest..... | 1,008,052 67 | |
| Cash in office and in bank..... | 150,111 43 | |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 187,612 93 | |
| Agents balances, representing business written prior to Oct. 1, last..... | 3,419 00 | |
| Bills receivable taken for fire risks..... | 366 11 | |
| Due from other companies..... | 6,420 54 | |
| Total ledger assets..... | | \$1,790,538 34 |

NON-LEDGER ASSETS.

| | |
|---|-----------------------|
| Interest due and accrued on stocks and bonds | \$10,795 82 |
| Market value of stocks and bonds over book value..... | 16,197 33 |
| Due from other companies | 8,505 23 |
| Gross assets..... | <u>\$1,826,036 72</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$3,419 00 |
| Total admitted assets | <u>\$1,822,617 72</u> |

LIABILITIES.

| | |
|--|-----------------------|
| Losses adjusted and unpaid | \$51,787 33 |
| Losses in process of adjustment, or in suspense..... | 69,944 01 |
| Losses resisted..... | 6,005 97 |
| Total claims for losses | <u>\$127,737 31</u> |
| Deduct reinsurance..... | 14,288 82 |
| Net amount of unpaid losses | \$113,448 49 |
| Unearned premiums on outstanding risks..... | 995,561 14 |
| Due for reinsurance..... | 37,304 27 |
| Contingent liability..... | 10,000 00 |
| Statutory deposit..... | \$200,000 00 |
| Surplus over all liabilities | 466,303 82 |
| Surplus to policy holders | <u>\$666,303 82</u> |
| Total liabilities | <u>\$1,822,617 72</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1903..... | \$185,921,643 | \$1,960,659 13 |
| Written during the year | 154,551,050 | 1,782,206 52 |
| Total | <u>\$340,472,693</u> | <u>\$3,742,865 65</u> |
| Expired and terminated | 139,010,080 | 1,545,551 27 |
| In force at end of the year..... | \$201,462,613 | \$2,197,314 38 |
| Deduct amount reinsured..... | 26,240,544 | 306,177 64 |
| Net amount in force | <u>\$175,222,069</u> | <u>\$1,891,136 74</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..... | \$105,000 | \$34,830 42 |
| Oregon | 58,500 | 11,522 88 |
| Georgia..... | 10,350 | 8,806 87 |
| Virginia | 26,750 | 13,507 81 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$1,012,040 00 |
| Premiums received | 18,282 73 |
| Losses paid..... | 11,649 44 |
| Losses incurred..... | 5,460 91 |

COMMERCIAL UNION ASSURANCE COMPANY,
LONDON, ENG.

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

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

Statutory Deposit, \$200,000.

INCOME.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|----------------|----------------|----------------|
| Gross premiums | \$6,011,800 87 | \$225,942 21 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,515,522 59 | 48,357 30 | |
| Net premiums | \$4,496,278 28 | \$177,584 91 | \$4,673,863 19 |
| Deposit premiums on perpetual risks..... | | | 1,284 69 |
| Interest on mortgage loans..... | | \$4,964 20 | |
| Interest on bonds and dividends on stocks | | 46,286 15 | |
| Interest from all other sources..... | | 3,299 48 | |
| Rents—including company's own occupancy | | 63,259 36 | 117,809 19 |
| Profit on sale or maturity of ledger assets..... | | | 486 25 |
| Received from home office | | | 335,497 99 |
| Total income..... | | | \$5,123,941 31 |
| Ledger assets, Dec. 31, 1903 | | | 4,084,754 38 |
| Total..... | | | \$9,213,695 69 |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|--|----------------|----------------|----------------|
| Gross amount paid for losses | \$2,583,719 86 | \$123,761 05 | |
| Deduct salvage, \$28,784.46; reinsurance, \$270,070.28 | 258,358 04 | 40,496 70 | |
| Net amount paid for losses | \$2,325,361 82 | \$83,264 35 | \$2,408,626 17 |
| Commissions or brokerage | | | 1,264,705 52 |
| Salaries, fees and other charges of officers, agents and employes..... | | | 159,559 12 |
| Rents—including company's own occupancy..... | | | 18,095 81 |
| Repairs and expenses on real estate..... | | | 27,145 71 |
| Taxes on real estate..... | | | 12,658 82 |
| All other taxes, licenses and insurance department fees..... | | | 82,024 15 |
| Miscellaneous expenditures | | | 161,562 08 |
| Total disbursements | | | \$4,134,372 38 |
| Balance | | | \$5,079,323 31 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate | \$782,309 81 |
| Mortgage loans on real estate | 115,000 00 |
| Book value of stocks and bonds, excluding interest | 2,798,516 55 |
| Cash in office and in bank | 686,029 71 |
| Agents balances, representing business written subsequent to Oct. 1, last | 666,594 80 |
| Agents balances, representing business written prior to Oct. 1, last.. | 10,842 54 |
| Bills receivable, not matured, taken for marine and inland risks..... | 7,311 32 |
| Bills receivable taken for fire risks | 2,258 10 |
| Due from other companies for reinsurance..... | 10,460 48 |
| Total ledger assets | \$5,079,323 31 |

NON-LEDGER ASSETS.

| | | |
|--|------------|----------------|
| Interest accrued on mortgages | \$1,652 50 | |
| Rents accrued on company's property | 10,774 22 | \$12,426 72 |
| Market value of real estate over book value | | 105,838 88 |
| Market value of stocks and bonds over book value | | 139,083 45 |
| Gross assets..... | | \$5,336,672 36 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|-------------|----------------|
| Agents balances, representing business written prior to Oct. 1, last | \$10,842 54 | |
| Bills receivable, past due, taken for fire risks | 1,898 36 | |
| Due from unauthorized companies for reinsurance..... | 2,188 36 | \$14,929 26 |
| Total admitted assets | | \$5,321,743 10 |

LIABILITIES.

| | | |
|--|--------------|----------------|
| Losses adjusted and unpaid | \$62,604 51 | |
| Losses in process of adjustment, or in suspense..... | 347,254 50 | |
| Losses resisted | 31,100 00 | |
| Total claims for losses | \$440,959 01 | |
| Deduct reinsurance..... | 40,730 34 | |
| Net amount of unpaid losses | | \$400,228 67 |
| Unearned premiums on outstanding risks | | 3,138,689 05 |
| Reclaimable on perpetual fire policies. | | 107,191 95 |
| Commissions and other charges due agents and brokers | | 91,317 32 |
| Due for return premiums and reinsurance | | 54,130 92 |
| Statutory deposit. | \$200,000 00 | |
| Surplus over all liabilities | 1,329,185 19 | |
| Surplus to policy holders | | \$1,529,185 19 |
| Total liabilities..... | | \$5,321,743 10 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|----------------|------------------|
| In force December 31, 1903 | \$432,639,518 | \$4,801,438 41 | \$5,062,564 | \$112,537 21 |
| Written during the year..... | 714,224,300 | 6,011,800 87 | 137,478,422 | 225,942 21 |
| Total..... | \$1,146,863,818 | \$10,813,239 28 | \$142,541,986 | \$338,479 42 |
| Expired and terminated | 475,938,883 | 4,024,226 62 | 137,021,511 | 233,233 83 |
| In force at end of the year | \$670,924,935 | \$6,789,012 66 | \$5,520,475 | \$105,245 59 |
| Deduct amount re-insured..... | 69,570,363 | 629,944 18 | 449,173 | 8,392 00 |
| Net amount in force..... | \$601,354,572 | \$6,159,068 48 | \$5,071,302 | \$96,853 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> |
|-----------------|------------------|---------------------|
| Virginia..... | \$65,500 | \$60,616 94 |
| Georgia..... | 13,100 | 104,811 53 |
| Oregon..... | 65,500 | 25,576 19 |
| New Mexico..... | 10,450 | 2,074 23 |

BUSINESS IN MAINE

| | <i>Fire.</i> | <i>Marine.</i> | <i>Aggregate.</i> |
|-------------------------|----------------|----------------|-------------------|
| Risks written..... | \$2,235,820 00 | \$53,000 00 | \$2,288,820 00 |
| Premiums received | 36,963 27 | 426 75 | 37,390 02 |
| Losses paid..... | 24,294 02 | 345 01 | 24,639 03 |
| Losses incurred | 27,057 92 | 345 01 | 27,402 93 |

HAMBURG BREMEN FIRE INSURANCE COMPANY,
HAMBURG, GERMANY.

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

F. O. AFFELD, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

| | | |
|---|----------------|----------------|
| Gross premiums (Fire)..... | \$2,203,423 03 | |
| Deduct reinsurance, abatement, rebate and return premiums | 396,655 28 | |
| Net premiums | | \$1,806,767 75 |
| Interest on collateral loans | \$383 56 | |
| Interest on bonds..... | 59,401 25 | |
| Interest from all other sources | 4,063 37 | 63,848 18 |
| Profit on sale or maturity of ledger assets | | 2,100 00 |
| Received from home office | | 105,045 00 |
| Income from other sources..... | | 415 64 |
| Total income..... | | \$1,978,176 57 |
| Ledger assets Dec. 31, 1903..... | | 1,778,490 97 |
| Total..... | | \$3,757,667 54 |

DISBURSEMENTS.

| | | |
|---|----------------|----------------|
| Gross amount paid for losses (Fire) | \$1,091,158 89 | |
| Deduct salvage, \$4,385.16; reinsurance, \$57,490 03..... | 61,875 19 | |
| Net amount paid for losses | | \$1,029,283 70 |
| Commissions or brokerage | | 378,701 51 |
| Salaries, fees and other charges of officers, agents and employes | | 142,879 48 |
| Rents—including company's own occupancy | | 13,878 01 |
| Taxes, licenses and insurance department fees | | 45,246 95 |
| Loss on sale or maturity of ledger assets..... | | 8,252 18 |
| Remitted to home office | | 128,160 01 |
| Profit and loss and miscellaneous expenditures..... | | 97,011 88 |
| Total disbursements | | \$1,843,413 67 |
| Balance..... | | \$1,914,253 87 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of bonds, excluding interest..... | \$1,641,144 92 |
| Cash in bank..... | 139,045 91 |
| Agents balances, representing business written subsequent to Oct. 1, last | 132,633 95 |
| Agents balances, representing business written prior to Oct. 1, last | 1,429 09 |
| Total ledger assets | \$1,914,253 87 |

NON-LEDGER ASSETS.

| | |
|---|-----------------------|
| Interest accrued on bonds..... | \$21,773 33 |
| Market value of bonds over book value | 74,340 50 |
| Gross assets | <u>\$2,010,367 70</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$1,429 09 |
| Total admitted assets | <u>\$2,008,938 61</u> |

LIABILITIES.

| | |
|---|-----------------------|
| Losses adjusted and unpaid | \$6,810 00 |
| Losses in process of adjustment, or in suspense..... | 91,860 00 |
| Losses resisted..... | <u>123,175 00</u> |
| Amount of unpaid losses | \$221,845 00 |
| Unearned premiums on outstanding risks..... | 1,383,337 56 |
| Commissions and other charges due agents and brokers..... | 203 62 |
| Statutory deposit | \$200,000 00 |
| Surplus over all liabilities | <u>203,552 43</u> |
| Surplus to policy holders | <u>\$403,552 43</u> |
| Total liabilities | <u>\$2,008,938 61</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|----------------------|-----------------------|
| In force December 31, 1903..... | \$204,735,543 | \$2,628,242 53 |
| Written during the year..... | 171,689,609 | 2,203,423 03 |
| Total | <u>\$376,425,152</u> | <u>\$4,831,665 56</u> |
| Expired and terminated | <u>153,956,145</u> | <u>2,063,588 59</u> |
| In force at end of the year | \$222,469,007 | \$2,768,076 97 |
| Deduct amount reinsured | 7,163,517 | 79,561 77 |
| Net amount in force | <u>\$215,305,490</u> | <u>\$2,688,515 20</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 | \$11,475 00 | \$21,090 22 |
| Oregon | 57,875 00 | 20,133 63 |
| Virginia..... | 30,150 00 | 70,918 37 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|------------------|
| Risks written | \$1,961,642 00 |
| Premiums received | 40,252 08 |
| Losses paid | 24,168 08 |
| Losses incurred | <u>25,183 08</u> |

LAW UNION AND CROWN INSURANCE COMPANY,
LONDON, ENG.

INCORPORATED IN 1825. COMMENCED BUSINESS IN UNITED STATES IN 1897.

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

Statutory Deposit, \$200,000.

INCOME.

| | | |
|---|--------------|----------------|
| Gross premiums (Fire)..... | \$631,640 15 | |
| Deduct reinsurance, abatement, rebate and return premiums | 219,255 00 | |
| Net premiums | | \$412,385 15 |
| Interest on bonds and dividends on stocks | \$27,288 18 | |
| Interest from all other sources..... | 214 81 | 27,502 99 |
| Profit on sale or maturity of ledger assets..... | | 7,887 00 |
| Received from home office | | 107,675 00 |
| Total income..... | | \$555,450 14 |
| Ledger assets Dec. 31, 1903 | | 881,667 69 |
| Total..... | | \$1,437,117 83 |

DISBURSEMENTS.

| | | |
|--|--------------|--------------|
| Gross amount paid for losses (Fire)..... | \$366,169 32 | |
| Deduct salvage, \$531.34; reinsurance, \$37,535.57..... | 38,067 21 | |
| Net amount paid for losses | | \$328,102 11 |
| Commissions or brokerage..... | | 102,475 69 |
| Salaries, fees and other charges of officers, agents and employes..... | | 13,940 01 |
| Rents..... | | 1,249 92 |
| Taxes, licenses and insurance department fees | | 10,668 81 |
| Remitted to home office | | 58,950 54 |
| Miscellaneous expenditures..... | | 17,280 04 |
| Total disbursements | | \$532,667 12 |
| Balance..... | | \$904,450 71 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of stocks and bonds, excluding interest..... | \$799,774 50 |
| Cash in bank | 33,157 42 |
| Agents balances, representing business written subsequent to Oct. 1, last | 71,386 51 |
| Agents balances, representing business written prior to Oct. 1, last.... | 132 28 |
| Total ledger assets | \$904,450 71 |

NON-LEDGER ASSETS.

| | | |
|---|------------|--------------|
| Interest accrued on stocks and bonds..... | \$8,725 40 | |
| Interest accrued on other assets..... | 82 00 | \$8,807 40 |
| Gross assets..... | | \$913,258 11 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|-----------|--------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$132 28 | |
| Book value of stocks and bonds over market value..... | 23,667 00 | \$23,799 28 |
| Total admitted assets..... | | \$889,458 83 |

LIABILITIES.

| | | |
|--|--------------|--------------|
| Losses adjusted and unpaid..... | \$9,432 56 | |
| Losses in process of adjustment, or in suspense..... | 38,914 73 | |
| Losses resisted..... | 8,481 25 | |
| Total claims for losses..... | \$56,828 54 | |
| Deduct reinsurance..... | 4,485 00 | |
| Net amount of unpaid losses..... | | \$52,343 54 |
| Unearned premiums on outstanding risks..... | | 269,026 02 |
| Due for return premiums and reinsurance..... | | 10,406 48 |
| Statutory deposit..... | \$200,000 00 | |
| Surplus over all liabilities..... | 357,682 79 | |
| Surplus to policy holders..... | | \$557,682 79 |
| Total liabilities..... | | \$889,458 83 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|--------------|------------------|
| In force December 31, 1903..... | \$43,073,932 | \$519,025 49 |
| Written during the year..... | 53,449,245 | 631,640 15 |
| Total..... | \$96,523,177 | \$1,150,665 64 |
| Expired and terminated..... | 46,067,653 | 550,413 44 |
| In force at end of the year..... | \$50,455,524 | \$600,252 20 |
| Deduct amount reinsured..... | 5,705,174 | 88,055 61 |
| Net amount in force..... | \$44,750,350 | \$512,196 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> |
|---------------|------------------|---------------------|
| Georgia..... | \$10,800 00 | \$1,463 61 |
| Oregon..... | 58,800 00 | 16,958 50 |
| Virginia..... | 54,250 00 | 4,277 84 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|------------------------|--------------|
| Risks written..... | \$137,596 00 |
| Premiums received..... | 1,791 88 |
| Losses paid..... | 1,436 02 |
| Losses incurred..... | 642 02 |

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.

Statutory Deposit, \$200,000.

INCOME.

| | | |
|---|-----------------|------------|
| Gross premiums (Fire)..... | \$11,066,339 58 | |
| Deduct reinsurance, abatement, rebate and return premiums | 4,092,171 28 | |
| Net premiums..... | \$6,974,168 30 | |
| Deposit premiums on perpetual risks..... | 9,154 11 | |
| Interest on mortgage loans | \$160,739 78 | |
| Interest on bonds and dividends on stocks | 140,250 00 | |
| Interest from all other sources | 14,136 18 | |
| Rents—including company's own occupancy..... | 97,974 27 | 413,100 23 |
| Received from home office | | 417,901 45 |
| Income from other sources..... | | 1,391 36 |
| Total income | \$7,815,715 45 | |
| Ledger assets Dec. 31, 1903 | 11,918,625 59 | |
| Total | \$19,734,341 04 | |

DISBURSEMENTS.

| | | |
|---|-----------------|--|
| Gross amount paid for losses (Fire)..... | \$6,761,450 50 | |
| Deduct salvage, \$51,363.53; reinsurance, \$1,781,828.70 | 1,833,192 28 | |
| Net amount paid for losses | \$4,928,258 27 | |
| Deposit premiums returned..... | 15,838 74 | |
| Commissions or brokerage | 1,332,859 66 | |
| Salaries, fees and other charges of officers, agents and employes | 390,980 67 | |
| Rents—including company's own occupancy..... | 58,710 20 | |
| Taxes on real estate..... | 31,637 17 | |
| All other taxes, licenses and insurance department fees | 193,393 76 | |
| Loss on sale or maturity of ledger assets | 13,843 27 | |
| Remitted to home office | 485,288 50 | |
| Miscellaneous expenditures..... | 380,114 97 | |
| Total disbursements | \$7,830,925 21 | |
| Balance..... | \$11,903,415 83 | |

LEDGER ASSETS.

| | |
|---|-----------------|
| Book value of real estate | \$1,849,576 31 |
| Mortgage loans on real estate..... | 3,318,450 00 |
| Book value of stocks and bonds, excluding interest | 4,062,532 82 |
| Cash in office and in bank | 1,335,764 42 |
| Agents balances, representing business written subsequent to Oct. 1, last | 1,315,120 00 |
| Agents balances, representing business written prior to Oct. 1, last | 21,972 28 |
| Total ledger assets | \$11,903,415 83 |

NON-LEDGER ASSETS.

| | | |
|--|-------------|-----------------|
| Interest accrued on mortgages | \$38,185 87 | |
| Interest accrued on other assets | 188 90 | |
| Rents due and accrued on company's property | 10,140 80 | \$48,515 57 |
| Market value of real estate over book value | | 7,673 38 |
| Market value of stocks and bonds over book value | | 169,758 43 |
| Other non-ledger assets | | 7 50 |
| Gross assets | | \$12,129,370 71 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|-----------------|
| Agents balances, representing business written prior to Oct. 1, last | \$21,972 28 |
| Total admitted assets | \$12,107,398 43 |

LIABILITIES.

| | | |
|--|----------------|-----------------|
| Losses adjusted and unpaid | \$623 10 | |
| Losses in process of adjustment, or in suspense | 1,014,450 18 | |
| Losses resisted | 87,790 00 | |
| Total claims for losses | \$1,102,863 28 | |
| Deduct reinsurance | 486,670 06 | |
| Net amount of unpaid losses | | \$616,193 22 |
| Unearned premiums on outstanding risks | | 5,767,675 26 |
| Reclaimable on perpetual fire policies | | 269,754 66 |
| Due for return premiums and reinsurance | | 305,162 57 |
| Reserve for contingencies | | 20,000 00 |
| Net premium reserve and other liabilities under life and other special departments | | 59,720 76 |
| Statutory deposit | \$200,000 00 | |
| Surplus over all liabilities | 4,868,891 96 | |
| Surplus to policy holders | | \$5,068,891 96 |
| Total liabilities | | \$12,107,398 43 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|-----------------|------------------|
| In force December 31, 1903 | \$1,201,493,564 | \$12,497,665 53 |
| Written during the year | 1,016,406,051 | 11,066,077 58 |
| Total | \$2,217,899,615 | \$23,563,743 11 |
| Expired and terminated | 935,239,094 | 10,295,682 17 |
| In force at end of the year | \$1,282,660,521 | \$13,268,060 94 |
| Deduct amount reinsured | 256,713,488 | 2,209,925 13 |
| Net amount in force | \$1,025,947,033 | \$11,058,135 81 |

Perpetual risks not included above, \$9,013,712; premiums on same, \$283,952.27.

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 | \$131,000 | \$127,296 00 |
| Oregon | 65,500 | 51,336 75 |
| Virginia | 58,950 | 95,774 15 |
| Georgia | 13,100 | 109,545 11 |
| New Mexico | 12,550 | 11,904 86 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$5,948,140 00 |
| Premiums received | 85,438 41 |
| Losses paid | 45,724 05 |
| Losses incurred | 46,376 05 |

LONDON ASSURANCE CORPORATION,

LONDON, ENG.

INCORPORATED IN 1720. COMMENCED BUSINESS IN UNITED STATES IN 1872.

CHARLES L. CASE, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|----------------|----------------|----------------|
| Gross premiums..... | \$2,071,346 20 | \$881,181 80 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 508,941 20 | 543,548 79 | |
| Net premiums | \$1,567,405 00 | \$337,633 01 | \$1,905,038 01 |
| Interest on bonds | | 88,828 09 | |
| Interest from all other sources..... | | 8,144 33 | 96,972 42 |
| Received from home office | | | 152,428 91 |
| Total income..... | | | \$2,154,439 34 |
| Ledger assets Dec. 31, 1903 | | | 2,766,860 27 |
| Total..... | | | \$4,921,299 61 |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|--------------|----------------|----------------|
| Gross amount paid for losses..... | \$974,340 74 | \$323,524 98 | |
| Deduct salvage, \$56,618.54; reinsurance, \$235,098.84 | 96,172 59 | 195,544 79 | |
| Net amount paid for losses..... | \$878,168 15 | \$127,980 19 | \$1,006,148 34 |
| Commissions or brokerage | | | 379,573 67 |
| Salaries, fees and other charges of officers, agents and employes | | | 122,634 42 |
| Rents..... | | | 15,148 07 |
| Taxes, licenses and insurance department fees | | | 49,279 30 |
| Remitted to home office | | | 402,604 73 |
| Miscellaneous expenditures | | | 83,286 61 |
| Total disbursements | | | \$2,058,675 14 |
| Balance..... | | | \$2,862,624 47 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of bonds, excluding interest..... | \$2,329,351 13 |
| Cash in office and in bank | 225,054 68 |
| Agents balances, representing business written subsequent to Oct. 1, last | 295,350 93 |
| Agents balances, representing business written prior to Oct. 1, last.... | 12,867 73 |
| Total ledger assets | \$2,862,624 47 |

NON-LEDGER ASSETS.

| | |
|--|-----------------------|
| Interest due and accrued on bonds | \$5,783 34 |
| Market value of bonds over book value | 2,609 50 |
| Due from other companies for reinsurance | 267 07 |
| Gross assets..... | <u>\$2,871,284 38</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$12,867 73 |
| Total admitted assets | <u>\$2,858,416 65</u> |

LIABILITIES.

| | |
|---|-----------------------|
| Losses adjusted and unpaid | \$26,846 78 |
| Losses in process of adjustment, or in suspense..... | 180,595 82 |
| Losses resisted | 11,402 00 |
| Total claims for losses | <u>\$218,844 60</u> |
| Deduct reinsurance | 31,859 16 |
| Net amount of unpaid losses | \$186,985 44 |
| Unearned premiums on outstanding risks..... | 1,306,043 82 |
| Salaries and other miscellaneous expenses due or accrued..... | 7,923 34 |
| Commissions and other charges due agents and brokers | 23,162 70 |
| Due for return premiums and reinsurance | 31,936 28 |
| Statutory deposit | \$200,000 00 |
| Surplus over all liabilities..... | <u>1,102,365 07</u> |
| Surplus to policy holders | \$1,302,365 07 |
| Total liabilities | <u>\$2,858,416 65</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|-----------------------------------|----------------------|-----------------------|----------------------|-----------------------|
| In force December 31, 1903 | \$225,024,698 | \$2,501,010 97 | \$14,376,269 | \$124,759 66 |
| Written during the year | 177,841,484 | 2,071,346 20 | 186,527,292 | 881,181 80 |
| Total..... | <u>\$402,866,182</u> | <u>\$4,572,357 17</u> | <u>\$200,903,561</u> | <u>\$1,005,941 46</u> |
| Expired and terminated | 160,295,998 | 1,865,189 61 | 191,983,327 | 929,750 15 |
| In force at end of the year | \$242,570,184 | \$2,707,167 56 | \$8,920,234 | \$76,191 31 |
| Deduct amount reinsured | 27,278,977 | 274,653 46 | 2,894,154 | 26,135 19 |
| Net amount in force..... | <u>\$215,291,207</u> | <u>\$2,432,514 10</u> | <u>\$6,026,080</u> | <u>\$50,056 12</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 | \$10,562 50 | \$16,218 23 |
| Oregon..... | 52,812 50 | 22,845 24 |
| Virginia | 53,000 00 | 29,829 02 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|------------------------|----------------|
| Risks written | \$1,252,178 00 |
| Premiums received..... | 19,011 33 |
| Losses paid | 7,109 65 |
| Losses incurred..... | 7,215 65 |

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.

Statutory Deposit, \$200,000.

INCOME.

| | | |
|---|-------------|----|
| Gross premiums (Fire)..... | \$3,130,705 | 89 |
| Deduct reinsurance, abatement, rebate and return premiums | 956,978 | 43 |
| Net premiums | \$2,173,727 | 46 |
| Interest on bonds and dividends on stocks..... | \$78,297 | 32 |
| Interest from all other sources | 6,425 | 68 |
| Rents—including company's own occupancy | 18,012 | 52 |
| Profit on sale or maturity of ledger assets..... | 5,876 | 52 |
| Total income..... | \$2,282,339 | 80 |
| Ledger assets Dec. 31, 1903 | 2,754,393 | 96 |
| Total..... | \$5,036,733 | 76 |

DISBURSEMENTS.

| | | |
|--|-------------|----|
| Gross amount paid for losses (Fire)..... | \$1,533,654 | 20 |
| Deduct salvage, \$27,819.25; reinsurance, \$253,195.65 | 281,014 | 90 |
| Net amount paid for losses | \$1,252,639 | 30 |
| Commissions or brokerage..... | 417,917 | 16 |
| Salaries, fees and other charges of officers, agents and employes..... | 141,875 | 51 |
| Rents—including company's own occupancy | 22,575 | 54 |
| Repairs and expenses on real estate | 11,301 | 66 |
| Taxes on real estate..... | 4,721 | 22 |
| All other taxes, licenses and insurance department fees | 59,312 | 09 |
| Remitted to home office | 3,326 | 55 |
| Miscellaneous expenditures | 104,877 | 43 |
| Total disbursements | \$2,018,546 | 46 |
| Balance..... | \$3,018,187 | 30 |

LEDGER ASSETS.

| | | |
|---|-------------|----|
| Book value of real estate | \$300,000 | 00 |
| Book value of stocks and bonds, excluding interest | 1,994,699 | 63 |
| Cash in office and in bank | 217,542 | 36 |
| Agents balances, representing business written subsequent to Oct. 1, last | 360,865 | 27 |
| Agents balances, representing business written prior to Oct. 1, last.... | 8,017 | 35 |
| Bills receivable taken for fire risks..... | 2,138 | 60 |
| Cash in hands of United States trustees | 102,500 | 00 |
| Cash in hands of special agents and others..... | 1,760 | 75 |
| Due from other companies | 30,663 | 31 |
| Total ledger assets | \$3,018,187 | 30 |

NON-LEDGER ASSETS.

| | | |
|---|-------------|----------------|
| Interest due and accrued on stocks and bonds..... | \$29,056 25 | |
| Rents due and accrued on company's property..... | 1,566 74 | \$30,612 99 |
| Market value of stocks and bonds over book value..... | | 35,460 45 |
| Due from other companies for reinsurance..... | | 5,384 61 |
| Commissions on return premiums and reinsurance | | 9,431 10 |
| Gross assets | | \$3,089,076 45 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|------------|----------------|
| Agents balances, representing business written prior to Oct. 1, last | \$8,017 38 | |
| Due from other companies | 16 41 | |
| Cash in hands of special agents and others | 1,760 75 | \$9,794 54 |
| Total admitted assets | | \$3,089,281 91 |

LIABILITIES.

| | | |
|--|--------------|----------------|
| Losses adjusted and unpaid | \$21,490 68 | |
| Losses in process of adjustment, or in suspense..... | 150,300 03 | |
| Losses resisted | 19,722 22 | |
| Total claims for losses | \$191,512 93 | |
| Deduct reinsurance..... | 39,809 78 | |
| Net amount of unpaid losses | | \$151,703 15 |
| Unearned premiums on outstanding risks | | 1,824,703 44 |
| Due for return premiums and reinsurance | | 56,875 00 |
| Statutory deposit | \$200,000 00 | |
| Surplus over all liabilities | 856,000 32 | |
| Surplus to policy holders | | \$1,056,000 32 |
| Total liabilities | | \$3,089,281 91 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1903..... | \$382,812,197 | \$3,712,521 80 |
| Written during the year | 296,972,112 | 3,130,705 89 |
| Total..... | \$679,784,309 | \$6,843,227 69 |
| Expired and terminated | 271,003,861 | 2,809,418 93 |
| In force at end of the year..... | \$408,780,448 | \$4,033,868 76 |
| Deduct amount re-insured..... | 54,002,005 | 551,737 40 |
| Net amount in force | \$354,778,443 | \$3,482,131 36 |

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 | \$52,750 | \$16,813 00 |
| Georgia | 11,025 | 26,468 93 |
| Oregon..... | 53,250 | 25,939 03 |
| New Mexico..... | 13,000 | 3,195 24 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$1,631,468 00 |
| Premiums received | 25,324 40 |
| Losses paid | 10,986 56 |
| Losses incurred..... | 15,565 56 |

MANNHEIM INSURANCE COMPANY,
MANNHEIM, GERMANY.

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

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

Statutory Deposit, \$200,000.

INCOME.

| | |
|---|----------------|
| Gross premiums (Marine) | \$887,827 97 |
| Deduct reinsurance, abatement, rebate and return premiums | 225,386 43 |
| Net premiums..... | \$612,441 54 |
| Interest on bonds..... | 11,750 00 |
| Total income..... | \$624,191 54 |
| Ledger assets Dec. 31, 1903 | 507,478 74 |
| Total | \$1,131,670 28 |

DISBURSEMENTS.

| | |
|---|--------------|
| Gross amount paid for losses (Marine) | \$538,107 26 |
| Deduct salvage, \$141,090.42; reinsurance, \$67,023.54 | 208,113 96 |
| Net amount paid for losses | \$329,993 30 |
| Commissions or brokerage..... | 112,154 14 |
| Salaries, fees and other charges of officers, agents and employes | 34,550 14 |
| Rents..... | 3,403 60 |
| Taxes, licenses and insurance department fees | 17,787 40 |
| Remitted to home office | 116,340 42 |
| Miscellaneous expenditures..... | 33,744 27 |
| Total disbursements | \$647,975 27 |
| Balance..... | \$483,697 01 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of bonds, excluding interest..... | \$382,375 00 |
| Cash in bank | 14,877 41 |
| Agents balances, representing business written subsequent to Oct. 1, last | 82,630 05 |
| Agents balances, representing business written prior to Oct. 1, last.... | 1,165 13 |
| Bills receivable, not matured, taken for marine and inland risks..... | 2,649 42 |
| Total ledger assets | \$483,697 01 |

NON-LEDGER ASSETS.

| | |
|---------------------------------|--------------|
| Interest accrued on bonds | \$2,916 67 |
| Gross assets..... | \$486,613 68 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|------------|--------------|
| Agents balances, representing business written prior to Oct. 1, last | \$1,165 13 | |
| Book value of bonds over market value..... | 8,875 00 | \$10,040 13 |
| Total admitted assets | | \$476,573 55 |

LIABILITIES.

| | | |
|---|--------------|--------------|
| Losses in process of adjustment, or in suspense..... | \$52,108 11 | |
| Deduct reinsurance | 3,785 47 | |
| Net amount of unpaid losses | | \$48,322 64 |
| Unearned premiums on outstanding risks..... | | 82,435 97 |
| Commissions and other charges due agents and brokers..... | | 173 62 |
| Due for reinsurance..... | | 13,994 94 |
| Statutory deposit | \$200,000 00 | |
| Surplus over all liabilities..... | 131,646 38 | |
| Surplus to policy holders | | \$331,646 38 |
| Total liabilities..... | | \$476,573 55 |

RISKS AND PREMIUMS.

| | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|----------------|------------------|
| In force December 31, 1903..... | \$20,611,785 | \$91,256 58 |
| Written during the year..... | 200,904,784 | 837,827 97 |
| Total | \$221,516,569 | \$929,084 55 |
| Expired and terminated | 196,382,295 | 770,419 66 |
| In force at end of the year..... | \$25,134,274 | \$158,664 89 |
| Deduct amount reinsured..... | 2,782,540 | 5,592 21 |
| Net amount in force | \$22,351,734 | \$153,072 68 |

BUSINESS IN MAINE.

| | <i>Marine.</i> |
|-------------------------|----------------|
| Risks written | \$78,526 00 |
| Premiums received | 2,976 76 |
| Losses paid | 600 12 |
| Losses incurred | 600 12 |

NATIONAL ASSURANCE COMPANY,

DUBLIN, IRELAND.

INCORPORATED IN 1828. COMMENCED BUSINESS IN UNITED STATES IN 1899.

GEO. E. KENDALL, *Manager*, Hartford, Conn.

Statutory Deposit, \$200,000.

INCOME.

| | | |
|---|--------------|----------------|
| Gross premiums (Fire)..... | \$448,063 95 | |
| Deduct reinsurance, abatement, rebate and return premiums | 70,399 87 | |
| Net premiums | | \$377,684 08 |
| Interest on bonds and dividends on stocks..... | \$17,435 51 | |
| Interest from all other sources..... | 609 40 | 18,044 91 |
| Profit on sale or maturity of ledger assets..... | | 350 00 |
| Received from home office | | 140,620 14 |
| Total income..... | | \$636,699 13 |
| Ledger assets Dec. 31, 1903 | | 688,981 49 |
| Total..... | | \$1,175,686 62 |

DISBURSEMENTS.

| | | |
|--|--------------|--------------|
| Gross amount paid for losses (Fire)..... | \$419,070 95 | |
| Deduct salvage, \$1,066.29; reinsurance, \$8,968.55 | 10,034 84 | |
| Net amount paid for losses | | \$409,036 11 |
| Commissions or brokerage..... | | 82,309 06 |
| Salaries, fees and other charges of officers, agents and employes..... | | 38,722 19 |
| Rents..... | | 2,499 96 |
| Taxes, licenses and insurance department fees | | 18,708 31 |
| Profit and loss and miscellaneous expenditures | | 13,683 09 |
| Total disbursements | | \$564,958 72 |
| Balance..... | | \$610,721 90 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of stocks and bonds, excluding interest | \$532,728 87 |
| Cash in office and in bank | 26,101 39 |
| Agents balances, representing business written subsequent to Oct. 1, last | 49,541 81 |
| Agents balances, representing business written prior to Oct. 1, last.... | 2,349 83 |
| Total ledger assets | \$610,721 90 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|------------|--------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$2,349 83 | |
| Book value of ledger assets over market value..... | 21,543 87 | \$23,893 70 |
| Total admitted assets | | \$586,828 20 |

LIABILITIES.

| | | |
|--|--------------|--------------|
| Losses adjusted and unpaid | \$23,501 25 | |
| Losses in process of adjustment, or in suspense | 30,346 71 | |
| Losses resisted..... | 4,750 00 | |
| Total claims for losses | \$58,597 96 | |
| Deduct reinsurance | 4,068 09 | |
| Net amount of unpaid losses | | \$54,529 87 |
| Unearned premiums on outstanding risks | | 282,387 70 |
| Salaries and other miscellaneous expenses due or accrued | | 7,500 00 |
| Statutory deposit | \$200,000 00 | |
| Surplus over all liabilities | 42,410 63 | |
| Surplus to policy holders | | \$242,410 63 |
| Total liabilities | | \$586,828 20 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|--------------|------------------|
| In force December 31, 1903..... | \$46,766,466 | \$677,195 86 |
| Written during the year | 29,530,085 | 448,083 95 |
| Total | \$76,296,551 | \$1,125,279 81 |
| Expired and terminated | 32,975,846 | 512,661 02 |
| In force at end of the year | \$43,320,705 | \$612,618 79 |
| Deduct amount reinsured..... | 3,185,628 | 38,161 49 |
| Net amount in force | \$40,135,077 | \$574,457 30 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$2,892,853 00 |
| Premiums received | 56,005 84 |
| Losses paid | 40,689 80 |
| Losses incurred..... | 42,273 74 |

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.

Statutory Deposit, \$200,000.

INCOME.

| | | |
|---|----------------|-----------------|
| Gross premiums (Fire)..... | \$5,379,769 41 | |
| Deduct reinsurance, abatement, rebate and return premiums | 1,263,831 90 | |
| Net premiums | | \$4,115,937 51 |
| Deposit premiums on perpetual risks..... | | 7,027 20 |
| Interest on bonds and dividends on stocks | \$204,293 63 | |
| Interest from all other sources..... | 5,379 47 | 209,673 10 |
| Profit on sale or maturity of ledger assets | | 1,418 46 |
| Received from home office | | 398,914 23 |
| Income from other sources..... | | 124 69 |
| Total income..... | | \$4,733,095 19 |
| Ledger assets Dec. 31, 1903 | | 6,028,429 46 |
| Total..... | | \$10,761,524 65 |

DISBURSEMENTS.

| | | |
|--|----------------|----------------|
| Gross amount paid for losses (Fire)..... | \$3,166,190 83 | |
| Deduct salvage, \$31,436.88; reinsurance, \$264,287.45 | 295,724 33 | |
| Net amount paid for losses | | \$2,870,466 50 |
| Deposit premiums returned..... | | 1,307 41 |
| Commissions or brokerage..... | | 831,172 40 |
| Salaries, fees and other charges of officers, agents and employes..... | | 244,686 99 |
| Rents | | 16,665 81 |
| Taxes, licenses and insurance department fees | | 102,857 22 |
| Loss on sale or maturity of ledger assets..... | | 2,165 63 |
| Profit and loss | | 25,595 99 |
| Miscellaneous expenditures..... | | 198,113 45 |
| Total disbursements | | \$4,298,031 40 |
| Balance..... | | \$6,468,493 25 |

LEDGER ASSETS.

| | | |
|---|----------------|----------------|
| Book value of stocks and bonds, excluding interest | \$5,427,562 65 | |
| Cash in office and in bank | 480,299 13 | |
| Agents balances, representing business written subsequent to Oct. 1, last | 546,968 43 | |
| Agents balances, representing business written prior to Oct. 1, last.... | 9,375 41 | |
| Cash in hands of trustees | 766 15 | |
| Due from other companies | 3,521 48 | |
| Total ledger assets | | \$6,468,493 25 |

NON-LEDGER ASSETS.

| | | |
|---|--|----------------|
| Interest due and accrued on stocks and bonds..... | | \$62,339 57 |
| Gross assets | | \$6,530,832 82 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|------------|----------------|
| Agents balances, representing business written prior to Oct. 1, last | \$9,375 41 | |
| Book value of stocks and bonds over market value | 39,816 05 | \$49,191 46 |
| Total admitted assets..... | | \$6,481,641 36 |

LIABILITIES.

| | | |
|--|--------------|----------------|
| Losses adjusted and unpaid | \$88,906 61 | |
| Losses in process of adjustment, or in suspense..... | 279,353 27 | |
| Losses resisted..... | 30,761 58 | |
| Total claims for losses | \$399,021 46 | |
| Deduct reinsurance..... | 34,010 35 | |
| Net amount of unpaid losses | | \$365,011 11 |
| Unearned premiums on outstanding risks | | 3,148,823 84 |
| Reclaimable on perpetual fire policies | | 20,048 43 |
| Statutory deposit | \$200,000 00 | |
| Surplus over all liabilities | 2,747,757 98 | |
| Surplus to policy holders..... | | \$2,947,757 98 |
| Total liabilities | | \$6,481,641 36 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|--|-----------------|------------------|
| In force December 31, 1903 | \$621,826,913 | \$6,180,749 64 |
| Written during the year | 560,327,632 | 5,379,769 41 |
| Total | \$1,182,154,545 | \$11,560,519 05 |
| Expired and terminated | 523,955,137 | 4,960,111 82 |
| In force at end of the year | \$658,199,408 | \$6,600,407 23 |
| Deduct amount reinsured..... | 66,324,778 | 484,144 11 |
| Net amount in force | \$591,874,630 | \$6,116,263 12 |
| Perpetual risks not included above, \$760,320.00; premiums on same, \$21,103.61. | | |

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..... | \$62,000 | \$23,156 91 |
| Virginia | 71,545 | 37,739 15 |
| Georgia | 10,400 | 36,583 14 |
| New Mexico | 10,000 | 7,054 91 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$3,448,290 00 |
| Premiums received | 53,389 63 |
| Losses paid | 30,314 37 |
| Losses incurred..... | 32,079 04 |

NORTHERN ASSURANCE COMPANY,

LONDON, ENG.

INCORPORATED IN 1836. COMMENCED BUSINESS IN UNITED STATES IN 1876.

GEORGE W. BABB, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

| | | |
|---|----------------|----------------|
| Gross premiums (Fire) | \$3,684,289 16 | |
| Deduct reinsurance, abatement, rebate and return premiums | 1,264,325 11 | |
| Net premiums | | \$2,479,964 05 |
| Interest on bonds and dividends on stocks | \$98,747 50 | |
| Interest from all other sources | 1,928 76 | |
| Rents—including company's own occupancy | 7,000 00 | 107,676 26 |
| Received from home office | | 1,135,960 09 |
| Total income | | \$3,723,600 40 |
| Ledger assets Dec. 31, 1903 | | 3,440,540 63 |
| Total | | \$7,164,141 03 |

DISBURSEMENTS.

| | | |
|---|----------------|----------------|
| Gross amount paid for losses (Fire) | \$2,610,255 76 | |
| Deduct salvage, \$9,606.11; reinsurance, \$723,315.57 | 732,921 68 | |
| Net amount paid for losses | | \$1,877,334 08 |
| Commissions or brokerage | 400,829 27 | |
| Salaries, fees and other charges of officers, agents and employes | 151,130 46 | |
| Rents—including company's own occupancy | 16,210 00 | |
| Repairs and expenses on real estate | 2,387 39 | |
| Taxes on real estate | 2,622 47 | |
| All other taxes, licenses and insurance department fees | 71,285 06 | |
| Remitted to home office | 400,915 97 | |
| Miscellaneous expenditures | 197,503 64 | |
| Total disbursements | | \$3,120,218 34 |
| Balance | | \$4,043,922 69 |

LEDGER ASSETS.

| | | |
|---|--------------|----------------|
| Book value of real estate | \$115,000 00 | |
| Book value of stocks and bonds, excluding interest | 3,118,541 56 | |
| Cash in office and in bank | 191,160 26 | |
| Agents balances, representing business written subsequent to Oct. 1, last | 570,816 53 | |
| Agents balances, representing business written prior to Oct. 1, last | 31,606 26 | |
| Bills receivable taken for fire risks | 16,798 08 | |
| Total ledger assets | | \$4,043,922 69 |

NON-LEDGER ASSETS.

| | | |
|--|------------|-----------------------|
| Interest due and accrued on stocks and bonds | \$7,685 27 | |
| Market value of real estate over book value | 50,000 00 | |
| Due from other companies for reinsurance..... | 2,278 58 | |
| | | <u>\$4,103,886 54</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|-------------|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$31,606 26 | |
| Bills receivable, past due, taken for fire risks | 16,798 08 | |
| Book value of ledger assets over market value..... | 32,366 56 | \$80,770 90 |
| | | <u>\$4,023,115 64</u> |

LIABILITIES.

| | | |
|--|--------------|-----------------------|
| Losses adjusted and unpaid | \$19,276 68 | |
| Losses in process of adjustment, or in suspense..... | 186,757 51 | |
| Losses resisted | 44,466 44 | |
| | | <u>\$250,500 63</u> |
| Deduct reinsurance..... | 6,530 03 | |
| | | <u>\$243,970 60</u> |
| Net amount of unpaid losses | | \$243,970 60 |
| Unearned premiums on outstanding risks..... | 2,066,466 27 | |
| Salaries and other miscellaneous expenses due or accrued | 500 00 | |
| Commissions and other charges due agents and brokers..... | 73,432 96 | |
| Due for return premiums and reinsurance | 126,627 52 | |
| All other liabilities..... | 2,388 03 | |
| Statutory deposit..... | \$200,000 00 | |
| Surplus over all liabilities | 1,309,730 26 | |
| | | <u>\$1,509,730 26</u> |
| Surplus to policy holders | | \$1,509,730 26 |
| Total liabilities | | <u>\$4,023,115 64</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1903..... | \$327,728,039 | \$3,718,864 70 |
| Written during the year..... | 323,705,178 | 3,684,289 16 |
| Total | \$651,433,217 | \$7,403,153 86 |
| Expired and terminated | 278,790,685 | 3,267,253 60 |
| In force at end of the year | \$372,672,532 | \$4,135,900 26 |
| Deduct amount reinsured..... | 24,416,716 | 225,803 33 |
| Net amount in force..... | \$348,255,816 | \$3,910,096 93 |

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 | \$65,500 | \$37,582 24 |
| Georgia | 13,100 | 36,625 64 |
| Oregon..... | 55,340 | 28,374 21 |
| New Mexico..... | 13,100 | 6,458 28 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$1,748,097 00 |
| Premiums received | 24,478 80 |
| Losses paid | 7,567 79 |
| Losses incurred..... | 9,220 79 |

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.

Statutory Deposit, \$200,000.

INCOME.

| | | |
|---|----------------|----------------|
| Gross premiums (Fire)..... | \$2,780,430 39 | |
| Deduct reinsurance, abatement, rebate and return premiums | 654,385 44 | |
| Net premiums..... | | \$2,126,044 95 |
| Interest on mortgage loans..... | \$1,800 00 | |
| Interest on bonds and dividends on stocks | 79,105 13 | 80,905 13 |
| Profit on sale or maturity of ledger assets..... | | 432 50 |
| Received from home office..... | | 578,590 00 |
| Total income..... | | \$2,785,972 58 |
| Ledger assets Dec. 31, 1908 | | 2,554,808 95 |
| Total..... | | \$5,340,781 53 |

DISBURSEMENTS.

| | | |
|---|----------------|----------------|
| Gross amount paid for losses (Fire) | \$1,872,205 29 | |
| Deduct salvage, \$4,376.35; reinsurance, \$205,683.75..... | 210,060 10 | |
| Net amount paid for losses..... | | \$1,662,145 19 |
| Commissions or brokerage | | 435,531 49 |
| Salaries, fees and other charges of officers, agents and employes | | 165,525 47 |
| Rents | | 18,279 17 |
| Taxes, licenses and insurance department fees | | 51,436 71 |
| Remitted to home office | | 245,000 52 |
| Miscellaneous expenditures..... | | 124,817 57 |
| Total disbursements..... | | \$2,702,736 12 |
| Balance..... | | \$2,638,045 41 |

LEDGER ASSETS.

| | |
|---|----------------|
| Mortgage loans on real estate..... | \$40,000 00 |
| Book value of stocks and bonds, excluding interest..... | 2,008,224 08 |
| Cash in office and in bank | 347,482 06 |
| Agents balances, representing business written subsequent to Oct. 1, last | 234,278 46 |
| Agents balances, representing business written prior to Oct. 1, last..... | 8,060 81 |
| Total ledger assets | \$2,638,045 41 |

NON-LEDGER ASSETS.

| | | |
|---|-----------|----------------|
| Interest accrued on mortgages..... | \$150 00 | |
| Interest accrued on stocks and bonds | 23,607 63 | \$23,757 56 |
| Market value of stocks and bonds over book value..... | | 98,570 67 |
| Due from other companies for reinsurance..... | | 76 97 |
| Gross assets..... | | \$2,760,450 68 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$8,060 81 |
| Total admitted assets..... | \$2,752,389 87 |

LIABILITIES.

| | | |
|--|--------------|----------------|
| Losses adjusted and unpaid | \$92,117 67 | |
| Losses in process of adjustment, or in suspense..... | 89,069 92 | |
| Losses resisted | 19,232 74 | |
| Total claims for losses | \$200,420 33 | |
| Deduct re-insurance..... | 22,176 64 | |
| Net amount of unpaid losses | | \$178,243 69 |
| Unearned premiums on outstanding risks..... | | 1,649,524 27 |
| Salaries and other miscellaneous expenses due or accrued | | 25,236 39 |
| Commissions and other charges due agents and brokers..... | | 4,416 65 |
| Statutory deposit | \$200,000 00 | |
| Surplus over all liabilities | 694,968 87 | |
| Surplus to policy holders | | \$894,968 87 |
| Total liabilities..... | | \$2,752,389 87 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1903 | \$301,885,353 | \$3,326,353 88 |
| Written during the year | 242,255,482 | 2,780,430 39 |
| Total | \$544,140,835 | \$6,107,284 27 |
| Expired and terminated | 228,524,530 | 2,658,883 04 |
| In force at end of the year..... | \$315,616,305 | \$3,448,401 23 |
| Deduct amount reinsured | 29,626,461 | 284,403 43 |
| Net amount in force | \$285,989,844 | \$3,163,997 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> |
|------------------|------------------|---------------------|
| Oregon | \$55,750 00 | \$22,281 01 |
| Virginia..... | 36,960 00 | 33,084 27 |
| Georgia | 10,487 50 | 34,477 66 |
| New Mexico | 10,443 75 | 10,440 86 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$1,242,887 00 |
| Premiums received | 20,615 89 |
| Losses paid..... | 7,196 55 |
| Losses incurred..... | 10,632 13 |

PALATINE INSURANCE COMPANY,
LONDON, ENG.

INCORPORATED IN 1900. COMMENCED BUSINESS IN UNITED STATES IN 1901.

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

Statutory Deposit, \$200,000.

INCOME.

| | | |
|---|----------------|----------------|
| Gross premiums (Fire)..... | \$2,085,737 88 | |
| Deduct reinsurance, abatement, rebate and return premiums | 672,600 50 | |
| Net premiums | | \$1,413,137 38 |
| Interest on bonds and dividends on stocks..... | \$46,067 03 | |
| Interest from all other sources..... | 1,243 11 | 47,310 14 |
| Profit on sale or maturity of ledger assets..... | | 423 75 |
| Received from home office | | 48,425 06 |
| Total income..... | | \$1,509,296 33 |
| Ledger assets Dec. 31, 1903 | | 1,958,074 06 |
| Total..... | | \$3,467,370 39 |

DISBURSEMENTS.

| | | |
|---|----------------|----------------|
| Gross amount paid for losses (Fire) | \$1,136,469 70 | |
| Deduct salvage, \$5,046.34; reinsurance, \$251,305.22 | 256,351 56 | |
| Net amount paid for losses | | \$880,118 14 |
| Commissions or brokerage | | 295,618 23 |
| Salaries, fees and other charges of officers, agents and employes | | 75,058 77 |
| Rents | | 8,131 56 |
| Taxes, licenses and insurance department fees | | 41,954 03 |
| Miscellaneous expenditures..... | | 69,773 52 |
| Total disbursements..... | | \$1,370,654 25 |
| Balance..... | | \$2,096,716 |

LEDGER ASSETS.

| | | |
|---|----------------|----------------|
| Book value of stocks and bonds, excluding interest | \$1,438,437 14 | |
| Cash in office and in bank | 388,430 22 | |
| Agents balances, representing business written subsequent to Oct. 1, last | 271,212 73 | |
| Agents balances, representing business written prior to Oct. 1, last.... | 2,569 60 | |
| Due from other companies for reinsurance | 1,066 45 | |
| Total ledger assets | | \$2,096,716 14 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|------------|----------------|
| Agents balances, representing business written prior to Oct. 1, last | \$2,569 60 | |
| Book value of ledger assets over market value | 10,199 64 | \$12,769 24 |
| Total admitted assets | | \$2,083,946 90 |

LIABILITIES.

| | | |
|--|--------------|----------------|
| Losses adjusted and unpaid | \$30,415 00 | |
| Losses in process of adjustment, or in suspense | 100,829 33 | |
| Losses resisted | 14,100 00 | |
| Total claims for losses | \$145,344 33 | |
| Deduct reinsurance | 23,431 33 | |
| Net amount of unpaid losses | | \$121,913 00 |
| Unearned premiums on outstanding risks | | 1,047,130 24 |
| Salaries and other miscellaneous expenses due or accrued | | 3,044 63 |
| Commissions and other charges due agents and brokers | | 10,458 66 |
| Due for return premiums and reinsurance | | 39,119 09 |
| Statutory deposit | \$200,000 00 | |
| Surplus over all liabilities | 662,281 28 | |
| Surplus to policy holders | | \$662,281 28 |
| Total liabilities | | \$2,083,946 90 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1903 | \$160,600,577 | \$2,042,560 73 |
| Written during the year | 160,429,707 | 2,065,737 88 |
| Total | \$321,030,284 | \$4,128,298 61 |
| Expired and terminated | 140,331,710 | 1,840,470 69 |
| In force at end of the year | \$180,698,574 | \$2,287,827 92 |
| Deduct amount reinsured | 22,919,139 | 313,221 50 |
| Net amount in force | \$157,779,435 | \$1,974,606 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 | \$52,250 | \$9,467 55 |
| Virginia | 52,250 | 17,588 58 |
| Georgia | 10,450 | 46,074 24 |
| New Mexico | 10,450 | 7,446 66 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$402,896 00 |
| Premiums received | 5,619 19 |
| Losses paid | 1,525 95 |
| Losses incurred | 1,596 95 |

PHENIX ASSURANCE COMPANY,
LONDON, ENG.

INCORPORATED IN 1782. COMMENCED BUSINESS IN UNITED STATES IN 1879.

A. D. IRVING, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

| | |
|---|-----------------------|
| Gross premiums (Fire) | \$3,763,090 05 |
| Deduct reinsurance, abatement, rebate and return premiums | 1,185,724 63 |
| Net premiums | <u>\$2,577,365 42</u> |
| Interest on bonds | 90,394 67 |
| Received from home office | 468,608 75 |
| Total income | <u>\$3,136,368 84</u> |
| Ledger assets Dec. 31, 1903 | 3,049,932 08 |
| Total | <u>\$6,186,300 92</u> |

DISBURSEMENTS.

| | |
|---|-----------------------|
| Gross amount paid for losses (Fire) | \$2,665,221 51 |
| Deduct salvage, \$22,584.98; reinsurance, \$651,173.78 | 673,768 76 |
| Net amount paid for losses | <u>\$1,991,462 75</u> |
| Commissions or brokerage | 483,272 66 |
| Salaries, fees and other charges of officers, agents and employes | 229,436 92 |
| Rents | 23,657 71 |
| Taxes, licenses and insurance department fees | 80,736 95 |
| Miscellaneous expenditures | 114,757 25 |
| Total disbursements | <u>\$2,923,324 24</u> |
| Balance | <u>\$3,262,976 68</u> |

LEDGER ASSETS.

| | |
|---|-----------------------|
| Book value of bonds, excluding interest | \$2,707,359 98 |
| Cash in office and in bank and in hands of U. S. Trustees | 395,587 37 |
| Agents balances, representing business written subsequent to Oct. 1, last | 158,326 76 |
| Agents balances, representing business written prior to Oct. 1, last | 1,702 57 |
| Total ledger assets | <u>\$3,262,976 68</u> |

NON-LEDGER ASSETS.

| | | |
|---|-------------|----------------|
| Interest due and accrued on bonds | \$32,865 42 | |
| Due from other companies for reinsurance..... | 3,108 69 | |
| Gross assets..... | | \$3,298,950 79 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|------------|----------------|
| Agents balances, representing business written prior to Oct. 1, last | \$1,702 57 | |
| Book value of bonds over market value..... | 94,372 48 | \$96,075 05 |
| Total admitted assets..... | | \$3,202,875 74 |

LIABILITIES.

| | | |
|---|--------------|----------------|
| Losses adjusted and unpaid | \$57,446 00 | |
| Losses in process of adjustment or in suspense..... | 216,800 00 | |
| Losses resisted | 22,859 00 | |
| Total claims for losses | \$297,105 00 | |
| Deduct reinsurance..... | 77,446 00 | |
| Net amount of unpaid losses | | \$219,659 00 |
| Unearned premiums on outstanding risks..... | 1,871,129 99 | |
| Salaries and other miscellaneous expenses due or accrued..... | 3,541 76 | |
| Due for return premiums and reinsurance | 39,536 19 | |
| Statutory deposit | \$200,000 00 | |
| Surplus over all liabilities | 869,008 80 | |
| Surplus to policy holders..... | | \$1,069,008 80 |
| Total liabilities | | \$3,202,875 74 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1903 | \$382,705,089 | \$4,524,586 80 |
| Written during the year | 310,574,625 | 3,763,090 05 |
| Total | \$693,279,714 | \$8,287,676 85 |
| Expired and terminated..... | 301,026,603 | 3,751,050 92 |
| In force at end of the year | \$392,253,111 | \$4,536,625 93 |
| Deduct amount reinsured | 77,163,578 | 896,121 29 |
| Net amount in force..... | \$315,089,533 | \$3,640,504 64 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$702,053 00 |
| Premiums received | 13,871 56 |
| Losses paid | 5,825 95 |
| Losses incurred..... | 4,226 95 |

PRUSSIAN NATIONAL INSURANCE COMPANY,
STETTIN, GERMANY.

INCORPORATED IN 1845. COMMENCED BUSINESS IN UNITED STATES IN 1891.

THEO. W. LETTON, *Manager*, Chicago, Ill.

Statutory Deposit, \$200,000.

INCOME.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|----------------|----------------|----------------|
| Gross premiums | \$1,168,413 64 | \$2,839 81 | |
| Deduct reinsurance, abatement, rebate and return premiums..... | 409,169 18 | - | |
| Net premiums | \$759,244 46 | \$2,839 81 | \$762,084 27 |
| Interest on bonds..... | | | 33,021 64 |
| Income from other sources..... | | | 60 35 |
| Total income..... | | | \$795,166 26 |
| Ledger assets, Dec. 31, 1903 | | | 1,036,712 68 |
| Total..... | | | \$1,831,878 94 |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|--|--------------|----------------|----------------|
| Gross amount paid for losses | \$442,347 92 | \$1,589 05 | |
| Deduct salvage, \$2,270.52; reinsurance, \$69,650.39 | 71,920 91 | - | |
| Net amount paid for losses | \$370,427 01 | \$1,589 05 | \$372,016 06 |
| Commissions or brokerage | | | 160,137 05 |
| Salaries, fees and other charges of officers, agents and employes..... | | | 69,022 52 |
| Rents | | | 3,666 72 |
| Taxes, licenses and insurance department fees..... | | | 21,773 02 |
| Loss on sale or maturity of ledger assets | | | 24,632 19 |
| Remitted to home office..... | | | 13,982 07 |
| Miscellaneous expenditures | | | 37,174 62 |
| Total disbursements | | | \$702,404 25 |
| Balance | | | \$1,129,474 69 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of bonds, excluding interest..... | \$341,196 07 |
| Cash in office and in bank | 78,470 37 |
| Agents balances, representing business written subsequent to Oct. 1, last | 108,853 85 |
| Agents balances, representing business written prior to Oct. 1, last.. | 954 40 |
| Total ledger assets | \$1,129,474 69 |

NON-LEDGER ASSETS.

| | |
|---|-----------------------|
| Interest due and accrued on bonds..... | \$10,126 40 |
| Due from other companies for reinsurance..... | 151 44 |
| Gross assets..... | <u>\$1,139,752 53</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$954 40 |
| Book value of bonds over market value..... | 3,403 38 |
| Total admitted assets..... | <u>\$1,135,394 75</u> |

LIABILITIES.

| | |
|---|-----------------------|
| Losses adjusted and unpaid..... | \$44,485 29 |
| Losses in process of adjustment, or in suspense..... | 42,404 00 |
| Losses resisted..... | 1,700 00 |
| Total claims for losses..... | <u>\$88,589 29</u> |
| Deduct reinsurance..... | 21,495 92 |
| Net amount of unpaid losses..... | \$67,093 37 |
| Unearned premiums on outstanding risks..... | 604,424 81 |
| Salaries and other miscellaneous expenses due or accrued..... | 1,173 70 |
| Commissions and other charges due agents and brokers..... | 792 62 |
| Due for reinsurance..... | 510 14 |
| Statutory deposit..... | \$200,000 00 |
| Surplus over all liabilities..... | <u>261,400 11</u> |
| Surplus to policy holders..... | \$461,400 11 |
| Total liabilities..... | <u>\$1,135,394 75</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|---------------------------------|----------------------|-----------------------|--------------------|-------------------|
| In force December 31, 1903..... | \$87,179,419 | \$1,136,573 78 | \$540 | \$4 05 |
| Written during the year..... | 85,525,276 | 1,168,413 64 | 1,097,710 | 2,839 81 |
| Total..... | <u>\$172,704,695</u> | <u>\$2,304,987 42</u> | <u>\$1,098,250</u> | <u>\$2,843 86</u> |
| Expired and terminated..... | 64,725,119 | 905,392 15 | 1,098,148 | 2,843 36 |
| In force at end of the year.... | \$107,979,576 | \$1,399,595 27 | \$102 | \$ 50 |
| Deduct amount re-insured..... | 18,829,903 | 270,436 25 | - | - |
| Net amount in force..... | <u>\$89,149,673</u> | <u>\$1,129,159 02</u> | <u>\$102</u> | <u>\$ 50</u> |

BUSINESS IN MAINE

| | |
|------------------------|------------------------------|
| Risks written..... | <i>Fire.</i> \$499,738 00 |
| Premiums received..... | 7,918 41 |
| Losses paid..... | 4,882 79 |
| Losses incurred..... | 4,785 03 |

ROYAL INSURANCE COMPANY,
LIVERPOOL, ENG.

INCORPORATED IN 1845. COMMENCED BUSINESS IN UNITED STATES IN 1851.
E. F. BEDDALL, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

| | | |
|---|--------------|----|
| Gross premiums (Fire)..... | \$7,693,341 | 43 |
| Deduct reinsurance, abatement, rebate and return premiums | 2,434,300 | 56 |
| Net premiums..... | \$5,259,040 | 87 |
| Deposit premiums on perpetual risks | 6,637 | 75 |
| Interest on mortgage loans | \$11,193 | 50 |
| Interest on bonds and dividends on stocks..... | 173,982 | 32 |
| Interest from all other sources..... | 12,066 | 78 |
| Rents—including company's own occupancy | 178,070 | 12 |
| Received from home office..... | 1,098,293 | 25 |
| Total income..... | \$6,730,284 | 69 |
| Ledger assets Dec. 31, 1903 | 8,458,178 | 69 |
| Total..... | \$15,188,463 | 28 |

DISBURSEMENTS.

| | | |
|---|-------------|----|
| Gross amount paid for losses (Fire) | \$4,106,029 | 84 |
| Deduct salvage, \$30,637.25; reinsurance, \$706,192.43..... | 736,829 | 68 |
| Net amount paid for losses | \$3,369,200 | 16 |
| Deposit premiums returned..... | 60,680 | 86 |
| Commissions or brokerage | 885,543 | 48 |
| Salaries, fees and other charges of officers, agents and employes | 395,633 | 02 |
| Rents—including company's own occupancy..... | 43,687 | 96 |
| Repairs and expenses on real estate..... | 74,487 | 67 |
| Taxes on real estate..... | 26,154 | 57 |
| All other taxes, licenses and insurance department fees..... | 162,093 | 71 |
| Remitted to home office..... | 1,486,179 | 18 |
| Miscellaneous expenditures..... | 304,498 | 99 |
| Total disbursements | \$6,808,109 | 60 |
| Balance..... | \$8,380,353 | 68 |

LEDGER ASSETS.

| | | |
|---|-------------|----|
| Book value of real estate | \$2,576,900 | 63 |
| Mortgage loans on real estate..... | 320,000 | 00 |
| Book value of stocks and bonds, excluding interest | 4,229,153 | 43 |
| Cash in office and in bank | 422,382 | 17 |
| Agents balances, representing business written subsequent to Oct. 1, last | 813,034 | 88 |
| Agents balances, representing business written prior to Oct. 1, last.... | 16,597 | 86 |
| Bills receivable taken for fire risks..... | 2,185 | 34 |
| Other ledger assets..... | 99 | 37 |
| Total ledger assets | \$8,380,353 | 68 |

NON-LEDGER ASSETS.

| | | |
|---|------------|----------------|
| Interest accrued on mortgages..... | \$2,311 25 | |
| Interest accrued on stocks and bonds | 46,905 15 | |
| Interest accrued on other assets..... | 20 00 | |
| Rents accrued on company's property | 11,822 61 | \$61,059 01 |
| Due from other companies for reinsurance..... | | 48,529 39 |
| Gross assets..... | | \$3,489,942 08 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|-------------|----------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$16,597 86 | |
| Book value of bonds over market value | 22,521 25 | \$39,119 11 |
| Total admitted assets | | \$3,450,822 97 |

LIABILITIES.

| | | |
|---|--------------|----------------|
| Losses adjusted and unpaid | \$50,652 17 | |
| Losses in process of adjustment, or in suspense..... | 425,165 18 | |
| Losses resisted..... | 56,258 00 | |
| Total claims for losses | \$582,075 35 | |
| Deduct reinsurance..... | 131,896 33 | |
| Net amount of unpaid losses | | \$400,179 02 |
| Unearned premiums on outstanding risks..... | | 4,534,338 67 |
| Reclaimable on perpetual fire policies | | 144,994 85 |
| Salaries and other miscellaneous expenses due or accrued | | 62,536 12 |
| Commissions and other charges due agents and brokers..... | | 15,624 57 |
| Due for return premiums and reinsurance | | 96,127 16 |
| Net premium reserve and other liabilities under life and other special departments | | 100,583 33 |
| Statutory deposit..... | \$200,000 00 | |
| Surplus over all liabilities | 2,896,439 25 | |
| Surplus to policy holders | | \$3,096,439 25 |
| Total liabilities | | \$3,450,822 97 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|--------------------|------------------|
| In force December 31, 1903..... | \$927,057,512 19 | \$9,756,986 90 |
| Written during the year | 718,492,163 57 | 7,693,341 43 |
| Total | \$1,645,549,675 76 | \$17,450,328 33 |
| Expired and terminated | 678,320,476 92 | 7,167,100 12 |
| In force at end of the year..... | \$967,229,498 54 | \$10,283,228 21 |
| Deduct amount reinsured..... | 134,364,498 61 | 1,545,044 04 |
| Net amount in force | \$832,865,000 23 | \$8,738,184 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> |
|------------------|------------------|---------------------|
| Virginia | \$51,000 | \$47,856 13 |
| Georgia | 10,175 | 76,168 48 |
| Oregon | 51,250 | 36,058 91 |
| New Mexico | 10,300 | 17,002 25 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$5,510,787 00 |
| Premiums received | 84,479 92 |
| Losses paid..... | 53,643 24 |
| Losses incurred..... | 50,755 16 |

ROYAL EXCHANGE ASSURANCE,

LONDON, ENG.

INCORPORATED IN 1720. COMMENCED BUSINESS IN UNITED STATES IN 1891.

E. P. HILES, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

| | |
|---|----------------|
| Gross premiums (Fire)..... | \$2,952,143 22 |
| Deduct reinsurance, abatement, rebate and return premiums | 1,382,018 91 |
| Net premiums..... | \$1,570,124 31 |
| Interest on bonds and dividends on stocks | 75,760 19 |
| Received from home office | 404,311 12 |
| Total income | \$2,050,195 62 |
| Ledger assets Dec. 31, 1903 | 2,228,388 43 |
| Total | \$4,278,584 05 |

DISBURSEMENTS.

| | |
|---|----------------|
| Gross amount paid for losses (Fire)..... | \$1,673,358 48 |
| Deduct salvage, \$6,729.48; reinsurance, \$450,859.78..... | 457,589 26 |
| Net amount paid for losses | \$1,220,769 22 |
| Commissions or brokerage | 297,075 11 |
| Salaries, fees and other charges of officers, agents and employes | 118,400 39 |
| Rents | 8,500 02 |
| Taxes, licenses and insurance department fees | 49,913 78 |
| Remitted to home office | 76,081 05 |
| Miscellaneous expenditures..... | 104,493 97 |
| Total disbursements | \$1,875,233 54 |
| Balance..... | \$2,403,350 51 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of stocks and bonds, excluding interest | \$1,854,405 30 |
| Cash in office and in bank | 46,147 85 |
| Agents balances, representing business written subsequent to Oct. 1, last | 443,025 81 |
| Agents balances, representing business written prior to Oct. 1, last | 14,999 94 |
| Furniture and maps..... | 25,013 22 |
| Due from other companies for reinsurance..... | 19,658 39 |
| Other ledger assets..... | 100 00 |
| Total ledger assets | \$2,403,350 51 |

NON-LEDGER ASSETS.

| | |
|--|----------------|
| Interest due and accrued on stocks and bonds | \$22,940 89 |
| Gross assets..... | \$2,426,291 40 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|----------------|
| Furniture and maps | \$25,013 22 |
| Agents balances, representing business written prior to Oct. 1, last..... | 14,999 94 |
| Book value of stocks and bonds over market value..... | 23,553 42 |
| | \$63,566 58 |
| Total admitted assets | \$2,362,724 82 |

LIABILITIES.

| | |
|---|----------------|
| Losses adjusted and unpaid | \$11,700 00 |
| Losses in process of adjustment, or in suspense..... | 206,014 00 |
| Losses resisted..... | 7,600 00 |
| Total claims for losses | \$225,314 00 |
| Deduct reinsurance..... | 105,289 00 |
| Net amount of unpaid losses | \$120,025 00 |
| Unearned premiums on outstanding risks | 1,124,975 46 |
| Commissions and other charges due agents and brokers..... | 87,687 83 |
| Due for reinsurance | 110,526 35 |
| All other liabilities..... | 4,738 98 |
| Statutory deposit..... | \$200,000 00 |
| Surplus over all liabilities | 714,771 20 |
| Surplus to policy holders | \$914,771 20 |
| Total liabilities..... | \$2,362,724 82 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1903 | \$193,451,524 | \$2,252,246 61 |
| Written during the year | 251,130,394 | 2,952,143 22 |
| Total | \$444,581,918 | \$5,204,389 83 |
| Expired and terminated..... | 188,254,803 | 2,275,619 64 |
| In force at end of the year | \$256,327,115 | \$2,928,770 19 |
| Deduct amount reinsured..... | 69,128,832 | 833,080 09 |
| Net amount in force..... | \$187,198,283 | \$2,095,690 10 |

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 | \$57,750 | \$20,820 47 |
| Ohio..... | 104,500 | 54,730 05 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|------------------------|----------------|
| Risks written | \$1,017,954 00 |
| Premiums received..... | 14,341 76 |
| Losses paid | 10,705 39 |
| Losses incurred..... | 12,324 09 |

SCOTTISH UNION AND NATIONAL INSURANCE
 COMPANY,
 EDINBURGH, SCOTLAND.

INCORPORATED IN 1824. COMMENCED BUSINESS IN UNITED STATES IN 1880.

JAMES H. BREWSTER, *Manager*, Hartford, Conn.

Statutory Deposit, \$200,000.

INCOME.

| | | |
|---|----------------|----------------|
| Gross premiums (Fire)..... | \$3,358,496 22 | |
| Deduct reinsurance, abatement, rebate and return premiums | 1,385,222 37 | |
| Net premiums | | \$1,964,273 85 |
| Interest on mortgage loans..... | \$40,558 46 | |
| Interest on collateral loans..... | 100 00 | |
| Interest on bonds and dividends on stocks..... | 118,949 12 | |
| Interest from all other sources..... | 4,297 69 | |
| Rents..... | 21,777 84 | 185,683 11 |
| Total income..... | | \$2,149,956 96 |
| Ledger assets Dec. 31, 1903 | | 4,663,726 96 |
| Total | | \$6,813,683 92 |

DISBURSEMENTS.

| | | |
|---|----------------|----------------|
| Gross amount paid for losses (Fire) | \$2,155,101 06 | |
| Deduct salvage, \$36,830.44; reinsurance, \$832,591.30..... | 869,421 74 | |
| Net amount paid for losses | | \$1,288,679 32 |
| Commissions or brokerage..... | 410,422 98 | |
| Salaries, fees and other charges of officers, agents and employes | 98,137 91 | |
| Rents | 10,844 48 | |
| Repairs and expenses on real estate | 11,922 86 | |
| Taxes on real estate..... | 4,272 63 | |
| All other taxes, licenses and insurance department fees | 59,971 50 | |
| Loss on sale or maturity of ledger assets | 16,006 63 | |
| Remitted to home office..... | 1,124 02 | |
| Miscellaneous expenditures | 109,460 35 | |
| Total disbursements | | \$2,010,842 73 |
| Balance..... | | \$4,802,841 19 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate | \$189,830 65 |
| Mortgage loans on real estate..... | 776,148 42 |
| Loans secured by collateral..... | 2,000 00 |
| Book value of stocks and bonds, excluding interest..... | 3,340,344 05 |
| Cash in office and in bank | 234,545 26 |
| Agents balances, representing business written subsequent to Oct. 1, last | 255,475 03 |
| Agents balances, representing business written prior to Oct. 1, last | 4,497 78 |
| Total ledger assets | \$4,802,841 19 |

NON-LEDGER ASSETS.

| | | |
|---|-------------|-----------------------|
| Interest due and accrued on mortgages..... | \$11,576 58 | |
| Interest due and accrued on stocks and bonds | 11,991 91 | |
| Interest due on collateral loans | 50 00 | |
| Interest due and accrued on other assets | 431 23 | \$24,049 72 |
| Market value of stocks and bonds over book value..... | | 8,516 20 |
| Gross assets..... | | <u>\$4,835,407 11</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|--|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | | \$4,497 78 |
| Total admitted assets | | <u>\$4,830,909 33</u> |

LIABILITIES.

| | | |
|---|---------------------|-----------------------|
| Losses adjusted and unpaid | \$82,819 67 | |
| Losses in process of adjustment, or in suspense | 192,259 94 | |
| Losses resisted..... | 20,704 92 | |
| Total claims for losses | <u>\$295,784 53</u> | |
| Deduct reinsurance | 93,657 48 | |
| Net amount of unpaid losses | | \$202,127 05 |
| Unearned premiums on outstanding risks..... | | 1,665,434 93 |
| Statutory deposit | \$200,000 00 | |
| Surplus over all liabilities | <u>2,763,347 35</u> | |
| Surplus to policy holders | | <u>\$2,963,347 35</u> |
| Total liabilities..... | | <u>\$4,830,909 33</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|----------------------|-----------------------|
| In force December 31, 1903..... | \$422,115,235 | \$4,531,849 77 |
| Written during the year..... | 290,802,493 | 3,359,496 22 |
| Total | <u>\$712,917,728</u> | <u>\$7,891,345 99</u> |
| Expired and terminated | 318,940,064 | 3,621,069 83 |
| In force at end of the year | \$393,977,664 | \$4,270,276 16 |
| Deduct amount reinsured | 98,909,652 | 994,023 96 |
| Net amount in force | <u>\$295,068,012</u> | <u>\$3,276,252 20</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 | \$57,437 50 | \$18,600 00 |
| Georgia | 10,725 00 | 26,923 94 |
| Virginia..... | 56,175 00 | 22,435 71 |
| Canada..... | 166,290 00 | 165,509 45 |
| New Mexico..... | 10,000 00 | 9,000 00 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|------------------|
| Risks written | \$978,735 00 |
| Premiums received | 16,626 16 |
| Losses paid | 6,485 90 |
| Losses incurred | <u>14,441 45</u> |

STATE FIRE INSURANCE COMPANY,
LIVERPOOL, ENG.

INCORPORATED IN 1891. COMMENCED BUSINESS IN UNITED STATES IN 1897.

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

Statutory Deposit, \$200,000.

INCOME.

| | | |
|---|--------------|--------------|
| Gross premiums (Fire)..... | \$275,150 42 | |
| Deduct reinsurance, abatement, rebate and return premiums | 65,085 85 | |
| Net premiums | | \$210,064 57 |
| Interest on bonds | | 11,775 00 |
| Received from home office | | 68,637 50 |
| Total income..... | | \$290,477 07 |
| Ledger assets Dec. 31, 1903..... | | 364,404 71 |
| Total..... | | \$654,881 78 |

DISBURSEMENTS.

| | | |
|---|--------------|--------------|
| Gross amount paid for losses (Fire) | \$184,034 48 | |
| Deduct salvage, \$219.28; reinsurance, \$4,016.02..... | 4,235 30 | |
| Net amount paid for losses | | \$179,798 88 |
| Commissions or brokerage | | 44,031 13 |
| Salaries, fees and other charges of officers, agents and employes | | 13,154 30 |
| Rents | | 650 04 |
| Taxes, licenses and insurance department fees | | 5,120 36 |
| Remitted to home office | | 36,469 74 |
| Miscellaneous expenditures | | 12,240 51 |
| Total disbursements | | \$291,464 96 |
| Balance..... | | \$363,416 82 |

LEDGER ASSETS.

| | |
|--|--------------|
| Book value of bonds, excluding interest..... | \$328,686 15 |
| Cash in office and in bank..... | 20,847 43 |
| Agents balances, representing business written subsequent to Oct. 1, last | 13,023 76 |
| Agents balances, representing business written prior to Oct. 1, last | 859 48 |
| Total ledger assets | \$363,416 82 |

NON-LEDGER ASSETS.

| | | |
|---|--|---------------------|
| Interest accrued on stocks and bonds..... | | \$2,633 33 |
| Due from other companies | | 284 96 |
| Gross assets | | <u>\$366,335 13</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|----------|---------------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$859 48 | |
| Book value of bonds over market value..... | 7,646 15 | \$8,505 63 |
| Total admitted assets | | <u>\$357,829 50</u> |

LIABILITIES.

| | | |
|--|--------------|---------------------|
| Losses adjusted and unpaid | \$8,953 50 | |
| Losses in process of adjustment, or in suspense..... | 16,984 45 | |
| Losses resisted..... | 2,231 25 | |
| Amount of unpaid losses | | \$28,169 20 |
| Unearned premiums on outstanding risks..... | | 117,789 57 |
| Due for return premiums and reinsurance..... | | 3,066 20 |
| Statutory deposit | \$200,000 00 | |
| Surplus over all liabilities | 8,804 53 | |
| Surplus to policy holders | | <u>\$208,804 53</u> |
| Total liabilities..... | | <u>\$357,829 50</u> |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------------|---------------------|
| In force December 31, 1903..... | \$15,290,471 | \$206,762 43 |
| Written during the year..... | 21,088,291 | 275,150 42 |
| Total | <u>\$36,378,762</u> | <u>\$481,912 85</u> |
| Expired and terminated | 18,165,456 | 245,443 70 |
| In force at end of the year | \$18,213,306 | \$236,469 15 |
| Deduct amount reinsured | 875,793 | 11,490 50 |
| Net amount in force | <u>\$17,337,513</u> | <u>\$224,978 65</u> |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written | \$116,342 00 |
| Premiums received | 913 14 |
| Losses paid | 05 |
| Losses incurred | 4 05 |

SUN INSURANCE OFFICE,

LONDON, ENG.

INCORPORATED IN 1710. COMMENCED BUSINESS IN UNITED STATES IN 1882.

J. J. GUILLE, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

| | | |
|---|----------------|----------------|
| Gross premiums (Fire)..... | \$3,080,292 77 | |
| Deduct reinsurance, abatement, rebate and return premiums | 700,475 89 | |
| Net premiums | | \$2,329,816 88 |
| Interest on mortgage loans..... | \$2,468 53 | |
| Interest on bonds and dividends on stocks | 79,440 77 | |
| Interest from all other sources..... | 4,715 35 | |
| Rents—including company's own occupancy | 23,094 50 | 109,719 15 |
| Profit on sale or maturity of ledger assets..... | | 7,674 46 |
| Received from home office | | 536,854 86 |
| Total income..... | | \$2,984,065 35 |
| Ledger assets Dec. 31, 1903 | | 2,891,867 60 |
| Total..... | | \$5,875,932 95 |

DISBURSEMENTS.

| | | |
|--|----------------|----------------|
| Gross amount paid for losses (Fire)..... | \$1,816,365 33 | |
| Deduct salvage, \$11,082.96; reinsurance, \$98,519.13..... | 109,602 09 | |
| Net amount paid for losses | | \$1,706,763 24 |
| Commissions or brokerage..... | 535,722 51 | |
| Salaries, fees and other charges of officers, agents and employes..... | 114,694 57 | |
| Rents—including company's own occupancy..... | 21,356 00 | |
| Repairs and expenses on real estate..... | 7,474 61 | |
| Taxes on real estate..... | 4,108 64 | |
| All other taxes, licenses and insurance department fees | 54,556 69 | |
| Remitted to home office | 181,410 49 | |
| Miscellaneous expenditures..... | 153,195 28 | |
| Total disbursements | | \$2,759,262 03 |
| Balance..... | | \$3,116,670 92 |

LEDGER ASSETS.

| | | |
|---|--------------|----------------|
| Book value of real estate | \$309,837 79 | |
| Mortgage loans on real estate | 50,000 00 | |
| Book value of stocks and bonds, excluding interest..... | 2,180,195 39 | |
| Cash in office and in bank | 266,246 74 | |
| Agents balances, representing business written subsequent to Oct. 1, last | 310,303 99 | |
| Agents balances, representing business written prior to Oct. 1, last.... | 87 01 | |
| Total ledger assets | | \$3,116,670 92 |

NON-LEDGER ASSETS.

| | | |
|--|-----------|----------------|
| Interest accrued on mortgages | \$375 00 | |
| Interest accrued on stocks and bonds..... | 25,084 06 | |
| Interest accrued on other assets..... | 1,814 85 | |
| Rents accrued on company's property | 1,316 67 | \$28,590 58 |
| Market value of stocks and bonds over book value | | 99,112 86 |
| Gross assets..... | | \$3,244,373 86 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|-----------|----------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$87 01 | |
| Book value of real estate over market value | 48,837 79 | \$48,924 80 |
| Total admitted assets | | \$3,195,449 06 |

LIABILITIES.

| | | |
|---|--------------|----------------|
| Losses adjusted and unpaid | \$43,151 61 | |
| Losses in process of adjustment, or in suspense | 141,105 00 | |
| Losses resisted..... | 20,177 43 | |
| Total claims for losses | \$204,434 04 | |
| Deduct reinsurance..... | 11,955 99 | |
| Net amount of unpaid losses | | \$192,478 05 |
| Unearned premiums on outstanding risks | | 1,906,602 03 |
| Salaries and other miscellaneous expenses due or accrued..... | | 5,379 88 |
| Due for reinsurance..... | | 6,405 13 |
| Statutory deposit..... | \$200,000 00 | |
| Surplus over all liabilities..... | 884,583 97 | |
| Surplus to policy holders | | \$1,084,583 97 |
| Total liabilities | | \$3,195,449 06 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|---|------------------|---------------------|
| In force December 31, 1903..... | \$358,399,016 | \$3,613,896 95 |
| Written during the year | 269,828,180 | 3,030,292 77 |
| Total | \$628,227,196 | \$6,644,189 72 |
| Expired and terminated | 247,103,920 | 2,718,561 45 |
| In force at end of the year | \$381,123,276 | \$3,925,628 27 |
| Deduct amount reinsured | 25,084,078 | 247,341 00 |
| Net amount in force | \$356,039,198 | \$3,678,287 27 |
| 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..... | \$104,500 00 | \$89,442 32 |
| Georgia | 10,450 00 | 26,352 15 |
| Oregon..... | 52,250 00 | 22,557 96 |
| Virginia..... | 11,360 00 | 13,150 66 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-------------------------|----------------|
| Risks written | \$1,410,825 00 |
| Premiums received | 28,270 13 |
| Losses paid | 8,814 22 |
| Losses incurred | 12,804 98 |

UNION ASSURANCE SOCIETY,

LONDON, ENG.

INCORPORATED IN 1714. COMMENCED BUSINESS IN UNITED STATES IN 1891.

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

Statutory Deposit, \$200,000.

INCOME.

| | | | |
|---|-------------|----|----------------|
| Gross premiums (Fire) | \$1,776,182 | 38 | |
| Deduct reinsurance, abatement, rebate and return premiums | 633,246 | 97 | |
| Net premiums | | | \$1,142,935 41 |
| Interest on bonds and dividends on stocks | \$43,155 | 42 | |
| Interest from all other sources | 1,888 | 20 | |
| Rents—including company's own occupancy | 16,375 | 84 | 61,419 46 |
| Profit on sale or maturity of ledger assets | | | 599 18 |
| Received from home office | | | 532,200 00 |
| Total income | \$1,737,154 | 05 | |
| Ledger assets Dec. 31, 1903 | 1,677,520 | 00 | |
| Total | \$3,414,674 | 05 | |

DISBURSEMENTS.

| | | | |
|---|-------------|----|--------------|
| Gross amount paid for losses (Fire) | \$1,137,452 | 25 | |
| Deduct salvage, \$3,140.42; reinsurance, \$176,848.52 | 179,988 | 94 | |
| Net amount paid for losses | | | \$957,463 31 |
| Commissions or brokerage | 285,165 | 80 | |
| Salaries, fees and other charges of officers, agents and employes | 39,423 | 61 | |
| Rents—including company's own occupancy | 5,000 | 04 | |
| Repairs and expenses on real estate | 4,004 | 02 | |
| Taxes on real estate | 3,371 | 82 | |
| All other taxes, licenses and insurance department fees | 27,563 | 20 | |
| Remitted to home office | 295,863 | 90 | |
| Miscellaneous expenditures | 45,083 | 36 | |
| Total disbursements | \$1,662,939 | 06 | |
| Balance | \$1,751,734 | 99 | |

LEDGER ASSETS.

| | | | |
|---|-------------|----|--|
| Book value of real estate | \$190,973 | 19 | |
| Book value of stocks and bonds, excluding interest | 1,293,027 | 03 | |
| Cash in office and in bank | 84,512 | 87 | |
| Agents balances, representing business written subsequent to Oct. 1, last | 179,940 | 32 | |
| Agents balances, representing business written prior to Oct. 1, last | 1,676 | 24 | |
| Due from other companies for reinsurance | 1,605 | 34 | |
| Total ledger assets | \$1,751,734 | 99 | |

NON-LEDGER ASSETS.

| | | |
|--|-------------|----------------|
| Interest accrued on stocks and bonds | \$13,344 96 | |
| Interest accrued on other assets | 100 98 | \$13,445 94 |
| Market value of real estate over book value | | 9,026 81 |
| Market value of stocks and bonds over book value | | 10,422 97 |
| Gross assets | | \$1,784,630 71 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last | \$1,676 24 |
| Total admitted assets | \$1,782,954 47 |

LIABILITIES.

| | |
|---|----------------|
| Losses adjusted and unpaid | \$30,575 71 |
| Losses in process of adjustment, or in suspense | 118,149 82 |
| Losses resisted | 23,842 50 |
| Total claims for losses | \$172,568 03 |
| Deduct reinsurance | 38,333 49 |
| Net amount of unpaid losses | \$134,234 54 |
| Unearned premiums on outstanding risks | 704,326 06 |
| Due for return premiums and reinsurance | 11,165 07 |
| Statutory deposit | \$200,000 00 |
| Surplus over all liabilities | 673,228 80 |
| Surplus to policy holders | \$873,228 80 |
| Total liabilities | \$1,782,954 47 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> |
|---------------------------------------|---------------|------------------|
| In force Dec. 31, 1903 | \$151,296,590 | \$1,615,975 89 |
| Written during the year | 169,412,875 | 1,776,182 38 |
| Total | \$320,709,465 | \$3,392,158 27 |
| Expired and terminated | 149,867,048 | 1,618,445 46 |
| In force at end of the year | \$17,942,417 | \$1,773,712 81 |
| Deduct amount reinsured | 33,394,558 | 308,477 07 |
| Net amount in force | \$137,447,859 | \$1,465,235 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> |
|----------------------|------------------|---------------------|
| Oregon | \$58,276 00 | \$30,276 70 |
| Virginia | 47,500 00 | 27,846 34 |
| Georgia | 10,500 00 | 14,276 92 |
| New Mexico | 10,300 00 | 2,510 53 |

BUSINESS IN MAINE.

| | <i>Fire.</i> |
|-----------------------------|--------------|
| Risks written | \$680,298 00 |
| Premiums received | 5,401 93 |
| Losses paid | 5,209 05 |
| Losses incurred | 3,060 41 |

WESTERN ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN UNITED STATES IN 1874.

GEO. A. COX, *President.*

C. C. FOSTER, *Secretary.*

Statutory Deposit, \$200,000.

INCOME.

| | <i>Fire.</i> | <i>Marine.</i> | |
|--|----------------|----------------|-----------------------|
| Gross premiums | \$2,981,233 74 | \$532,892 59 | |
| Deduct reinsurance, abatement, rebate and return premiums | 804,430 37 | 70,554 48 | |
| Net premiums | \$2,176,803 37 | \$462,338 11 | \$2,639,141 48 |
| Interest on mortgage loans | | 755 80 | |
| Interest on bonds and dividends on stocks.. .. | | 64,970 70 | |
| Interest from all other sources | | 9,409 19 | 75,135 69 |
| Received from home office | | | 100,044 50 |
| Total income..... | | | \$2,814,321 67 |
| Ledger assets Dec. 31, 1903 | | | 2,444,366 07 |
| Total..... | | | \$5,258,687 74 |

DISBURSEMENTS.

| | <i>Fire.</i> | <i>Marine.</i> | |
|---|----------------|----------------|-----------------------|
| Gross amount paid for losses | \$1,747,594 27 | \$378,670 32 | |
| Deduct salvage and reinsurance..... | 121,602 13 | 42,129 41 | |
| Net amount paid for losses..... | \$1,625,992 14 | \$336,540 91 | \$1,962,533 05 |
| Commissions or brokerage | | | 533,199 65 |
| Salaries, fees and other charges of officers, agents and employes | | | 92,565 97 |
| Rents | | | 5,953 88 |
| Taxes, licenses and insurance department fees | | | 71,241 25 |
| Loss on sale or maturity of ledger assets | | | 2,376 25 |
| Miscellaneous expenditures | | | 185,481 40 |
| Total disbursements | | | \$2,853,851 45 |
| Balance..... | | | \$2,404,836 29 |

LEDGER ASSETS.

| | |
|---|-----------------------|
| Mortgage loans on real estate..... | \$15,000 00 |
| Book value of stocks and bonds, excluding interest | 1,902,561 19 |
| Cash in office and in bank | 68,070 94 |
| Agents balances, representing business written subsequent to Oct. 1, last | 382,608 38 |
| Agents balances, representing business written prior to Oct. 1, last..... | 11,216 57 |
| Bills receivable, not matured, taken for marine and inland risks..... | 15,574 05 |
| Bills receivable taken for fire risks..... | 9,805 16 |
| Total ledger assets | \$2,404,836 29 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|-------------|----------------|
| Agents balances, representing business written prior to Oct. 1, last | \$11,216 57 | |
| Bills receivable, past due, taken for fire risks | 4,405 16 | |
| Book value of ledger assets over market value..... | 28,718 10 | \$44,339 83 |
| Total admitted assets..... | | \$2,360,496 48 |

LIABILITIES.

| | | |
|---|--------------|----------------|
| Losses adjusted and unpaid | \$15,005 77 | |
| Losses in process of adjustment, or in suspense | 89,587 11 | |
| Losses resisted..... | 6,732 47 | |
| Amount of unpaid losses | | \$110,325 35 |
| Unearned premiums on outstanding risks..... | | 1,527,371 86 |
| Statutory deposit..... | \$200,000 00 | |
| Surplus over all liabilities | 522,799 25 | |
| Surplus to policy holders..... | | \$722,799 25 |
| Total liabilities..... | | \$2,360,496 48 |

RISKS AND PREMIUMS.

| | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1903..... | \$253,545,683 | \$2,917,474 28 | \$8,002,648 | \$237,553 58 |
| Written during the year..... | 289,235,463 | 2,981,233 74 | 65,203,245 | 532,892 59 |
| Total | \$542,781,146 | \$5,898,708 02 | \$73,205,893 | \$770,446 17 |
| Expired and terminated | 295,194,885 | 2,757,526 37 | 65,710,363 | 550,305 40 |
| In force at end of the year..... | \$277,586,261 | \$3,141,181 65 | \$7,495,530 | \$220,140 77 |
| Deduct amount reinsured | 34,845,683 | 339,680 34 | 1,190,969 | 32,033 22 |
| Net amount in force | \$242,740,578 | \$2,801,501 31 | \$6,304,561 | \$188,107 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> |
|-----------------|------------------|---------------------|
| Georgia | \$10,600 00 | \$28,201 50 |
| Virginia..... | 44,293 20 | 23,668 28 |
| Oregon..... | 55,267 50 | 12,485 44 |
| California..... | 113,894 00 | 109,894 84 |

BUSINESS IN MAINE.

| | <i>Fire.</i> | <i>Marine.</i> | <i>Aggregate.</i> |
|------------------------|----------------|----------------|-------------------|
| Risks written..... | \$2,059,443 00 | \$638,386 00 | \$2,697,829 00 |
| Premiums received..... | 24,628 30 | 16,278 41 | 40,906 71 |
| Losses paid | 14,111 42 | 11,312 07 | 25,423 49 |
| Losses incurred | 18,868 82 | 15,437 07 | 34,305 89 |

MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1904.

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 | \$8 29 |
| Supplies, printed matter, stationery, etc | 57 50 |
| Gross assets, not including premium notes..... | \$65 70 |

(Balance due on premium notes subject to assessment, \$87,425.38.)

LIABILITIES.

| | |
|---|----------|
| Losses reported, not adjusted (estimated) | \$15 00 |
| Due for borrowed money and interest | 822 00 |
| Gross liabilities | \$837 00 |

INCOME.

| | |
|--|------------|
| Cash premiums on policies written or renewed..... | \$1,456 40 |
| Assessments on premium notes | 167 59 |
| Cash loaned to the company, to pay losses or expenses..... | 722 00 |
| Gross cash income | \$2,346 99 |

EXPENDITURES.

| | |
|---|------------|
| Losses paid during the year | \$1,087 50 |
| Return premiums on policies cancelled | 76 86 |
| Salaries of officers and directors | 543 00 |
| Traveling expenses of officers, directors and employes | 63 30 |
| Borrowed money repaid | 880 86 |
| Interest | 22 54 |
| Printing, \$22.50; postage, \$26.63; blank books, \$.25 | 49 38 |
| Stationery, \$2.00; express charges, \$.60..... | 2 60 |
| All other expenditures | 5 00 |
| Gross cash expenditures | \$2,731 04 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$1,542,346 00 | \$77,117 30 |
| Written and renewed during the year..... | 582,556 00 | 29,127 80 |
| Total | \$2,124,902 00 | \$106,245 10 |
| Deduct amount terminated during the year | 220,778 00 | 11,038 90 |
| Amount in force Dec. 31, 1904 | \$1,904,124 00 | \$95,206 20 |
| Date of last assessment, July 1, 1903, amount collected | | \$8,998 36 |
| 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 deposited in bank | \$272 44 |
| Assessments on premium notes unpaid | 93 |
| Interest due and accrued | 7 01 |
| Gross assets, not including premium notes | \$280 38 |
| (Balance due on premium notes subject to assessment, \$5,886.42.) | |

LIABILITIES.

| | |
|---------------------------------|--------|
| Due officers for services | \$1 32 |
|---------------------------------|--------|

INCOME.

| | |
|--|---------|
| Cash premiums on policies written or renewed | \$45 62 |
| Interest from all sources | 7 01 |
| Gross cash income | \$52 03 |

EXPENDITURES.

| | |
|--|---------|
| Salaries of officers and directors | \$8 60 |
| Postage \$3.00; stationery \$.35 | 3 35 |
| Gross cash expenditures | \$11 35 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$92,305 00 | \$6,013 80 |
| Written and renewed during the year | 13,875 00 | 332 50 |
| Total | \$106,180 00 | \$6,346 30 |
| Deduct amount terminated during the year | 11,300 00 | 750 00 |
| Amount in force Dec. 31, 1904 | \$94,880 00 | \$6,196 30 |
| 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 deposited in bank..... | \$80 46 |
| Assessments on premium notes unpaid | 16 01 |
| Office desk | 19 63 |
| Gross assets, not including premium notes | \$116 10 |
| (Balance due on premium notes subject to assessment, \$11,867.86.) | |

INCOME.

| | |
|--|----------|
| Cash premiums on policies written or renewed | \$105 56 |
| Policy fees..... | 28 00 |
| Assessments on premium notes | 55 08 |
| Gross cash income | \$188 64 |

EXPENDITURES.

| | |
|--|----------|
| Losses paid during the year..... | \$25 00 |
| Return premiums on policies cancelled | 2 45 |
| Salaries of officers and directors | 78 00 |
| Stationery, \$.25; advertising, \$5.75..... | 6 00 |
| Postage, \$1.75; express charges, \$.25..... | 2 00 |
| All other expenditures | 6 00 |
| Gross cash expenditures | \$119 45 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1903..... | \$236,734 00 | \$14,214 04 |
| Written and renewed during the year..... | 54,450 00 | 3,227 00 |
| Total | \$291,184 00 | \$17,491 04 |
| Deduct amount terminated during the year | 48,633 00 | 2,927 98 |
| Amount in force Dec. 31, 1904..... | \$242,551 00 | \$14,563 06 |
| Date of last assessment, June 9, 1903, amount collected..... | | \$2,041 21 |
| 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 229, Portland, Maine.

ASSETS.

| | |
|---|----------------|
| Cash in office | \$3 79 |
| Assessments on premium notes unpaid | 43 00 |
| Cash premiums due on policies issued..... | 30 50 |
| Gross assets, not including premium notes | <u>\$77 29</u> |
| (Balance due on premium notes subject to assessment, \$8,186.10.) | |

LIABILITIES.

| | |
|---------------------------------|---------|
| Due officers for services | \$25 00 |
|---------------------------------|---------|

INCOME.

| | |
|--|-------------------|
| Cash premiums on policies written or renewed | \$453 40 |
| Assessments on premium notes | 1,031 75 |
| Interest from all sources | 7 47 |
| Vacancy permits..... | 8 00 |
| Gross cash income | <u>\$1,500 62</u> |

EXPENDITURES.

| | |
|---|-------------------|
| Losses paid during the year | \$1,850 00 |
| Return premiums on policies cancelled | 32 68 |
| Salaries of officers and directors | 40 00 |
| Printing, \$1.00; postage, \$4.00; stationery, \$2.50 | 7 50 |
| Gross cash expenditures | <u>\$1,930 18</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|---------------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$108,025 00 | \$10,802 50 |
| Written and renewed during the year..... | 43,450 00 | 4,345 00 |
| Total | <u>\$151,475 00</u> | <u>\$15,147 50</u> |
| Deduct amount terminated during the year | 52,000 00 | 5,200 00 |
| Amount in force Dec. 31, 1904 | \$99,475 00 | \$9,947 50 |
| Losses incurred during the year | | \$1,850 00 |
| Assessments,laid or ordered to be laid,on premium notes during the year | | 1,074 75 |
| 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, Maine.

ASSETS.

| | |
|---|--------|
| Cash in office | \$2 66 |
| (Balance due on premium notes subject to assessment, \$5,245.15.) | |

INCOME.

| | |
|-------------------|--------|
| Policy fees | \$5 25 |
|-------------------|--------|

EXPENDITURES.

| | |
|--|--------|
| Salaries of officers and directors | \$5 25 |
| Justice fee | 25 |
| Gross cash expenditures | \$5 50 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|--------------------|---------------------------|
| Amount in force Dec. 31, 1903..... | \$51,215 00 | \$5,224 50 |
| Written and renewed during the year..... | 3,175 00 | 327 50 |
| Total | \$54,390 00 | \$5,552 00 |
| Deduct amount terminated during the year | 2,100 00 | 210 00 |
| Amount in force Dec. 31, 1904..... | \$52,290 00 | \$5,342 00 |
| 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 | \$26 59 |
| Cash deposited in bank | 298 31 |
| Gross assets, not including premium notes..... | \$324 90 |
| (Balance due on premium notes subject to assessment, \$4,313.06) | |

INCOME.

| | |
|---|----------|
| Cash premiums on policies written or renewed..... | \$80 80 |
| Policy fees | 41 00 |
| Interest from all sources..... | 7 55 |
| Gross cash income..... | \$129 35 |

EXPENDITURES.

| | |
|--|---------|
| Salaries of officers and directors | \$41 00 |
| Traveling expenses of officers directors and employes..... | 5 68 |
| Printing, \$3.50; postage, \$3.35 | 6 85 |
| Justice fee | 50 |
| Gross cash expenditures..... | \$54 03 |

GENERAL ITEMS

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1903..... | \$86,390 00 | \$3,904 09 |
| Written and renewed during the year..... | 28,000 00 | 1,662 00 |
| Total | \$114,390 00 | \$5,566 09 |
| Deduct amount terminated during the year | 20,600 00 | 1,240 00 |
| Amount in force Dec. 31, 1904 | \$93,790 00 | \$4,326 09 |
| 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 | \$29 30 |
| Cash deposited in bank | 672 90 |
| Gross assets, not including premium notes | \$702 20 |
| (Balance due on premium notes subject to assessment, \$17,264.79.) | |

INCOME.

| | |
|--|----------|
| Cash premiums on policies written or renewed | \$167 70 |
| Policy fees..... | 36 50 |
| Interest from all sources..... | 20 69 |
| Gross cash income | \$164 89 |

EXPENDITURES.

| | |
|---|---------|
| Salaries of officers and directors | \$37 39 |
| Advertising, \$3.75; postage, \$1.20; stationery, \$.50 | 5 45 |
| All other expenditures | 88 |
| Gross cash expenditures | \$43 72 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903..... | \$313,812 00 | \$18,108 29 |
| Written and renewed during the year..... | 62,025 00 | 3,632 00 |
| Total..... | \$375,837 00 | \$21,740 29 |
| Deduct amount terminated during the year | 59,367 00 | 3,384 77 |
| Amount in force Dec. 31, 1904 | \$316,470 00 | \$18,355 52 |
| Date of last assessment, Nov. 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 | \$67 87 |
| Cash deposited in bank..... | 581 08 |
| Cash in the hands of officers or agents..... | 36 53 |
| Safe..... | 62 50 |
| Gross assets, not including premium notes | \$747 98 |

(Balance due on premium notes subject to assessment, \$7,823.70.)

LIABILITIES.

| | |
|--------------------------------|--------|
| Due officers for services..... | \$5 00 |
|--------------------------------|--------|

INCOME.

| | |
|---|----------|
| Cash premiums on policies written or renewed..... | \$114 38 |
| Policy fees..... | 35 00 |
| Interest from all sources | 16 20 |
| Gross cash income..... | \$165 58 |

EXPENDITURES.

| | |
|---|---------|
| Return premiums on policies cancelled | \$2 65 |
| Salaries of officers and directors | 12 65 |
| Salaries of agents and employes | 17 50 |
| Postage, \$1.50; stationery, \$.50 | 2 00 |
| Justice fees | 25 |
| Gross cash expenditures..... | \$35 05 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$148,975 00 | \$8,938 50 |
| Written and renewed during the year..... | 39,009 00 | 2,348 50 |
| Total | \$187,984 00 | \$11,287 00 |
| Deduct amount terminated during the year | 40,930 00 | 2,455 80 |
| Amount in force Dec. 31, 1904..... | \$147,054 00 | \$8,831 20 |
| Date of last assessment, October 25, 1902, amount collected..... | | \$1,226 68 |
| Largest sum insured in a single risk | | 2,240 00 |

DIRIGO MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

FREDERICK ROBIE, *President.*T. F. MILLETT, *Secretary.*

P. O. Address of the Secretary, Gorham, Maine.

ASSETS.

| | |
|---|------------|
| Cash deposited in bank..... | \$232 14 |
| Cash value of notes, bonds or other securities | 2,729 75 |
| Assessments on premium notes unpaid | 1,045 52 |
| Office supplies..... | 185 00 |
| Safes..... | 35 00 |
| Adding machine | 375 00 |
| Gross assets, not including premium notes..... | \$4,552 41 |
| (Balance due on premium notes subject to assessment, \$229,489.82.) | |

LIABILITIES.

| | |
|--|-------------|
| Losses resisted | \$1,400 00 |
| Due for borrowed money and interest..... | 9,161 76 |
| Unearned premiums on cash plan..... | 2,961 89 |
| Gross liabilities | \$13,523 65 |

INCOME.

| | |
|--|-------------|
| Cash premiums on policies written or renewed | \$11,042 34 |
| Policy fees | 762 50 |
| Assessments on premium notes..... | 7,998 26 |
| Interest from all sources | 27 65 |
| Cash loaned to the company, to pay losses or expenses..... | 9,836 45 |
| Vacancy permits and transfers..... | 223 80 |
| Gross cash income | \$29,881 00 |

EXPENDITURES.

| | |
|---|-------------|
| Losses paid during the year | \$14,502 74 |
| Adjusting losses..... | 288 72 |
| Collecting assessments | 185 40 |
| Return premiums on policies cancelled | 171 35 |
| Dividends to policyholders | 956 36 |
| Salaries of officers and directors | 1,236 50 |
| Salaries of agents and employes..... | 1,838 05 |
| Traveling expenses of officers, directors and employes..... | 720 83 |
| Making assessments | 156 95 |
| Borrowed money repaid | 9,379 45 |
| Interest | \$19 15 |
| Rent, \$58.75; advertising, \$25.90..... | 84 65 |
| Printing, \$86.85; postage, \$97.47 | 184 32 |
| Stationery, \$19.16; express charges, \$2.85..... | 22 01 |
| All other expenditures | 765 29 |
| Gross cash expenditures | \$31,126 37 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|-----------------------|
| Amount in force Dec. 31, 1903 | \$3,261,950 00 | \$233,723 09 |
| Written and renewed during the year..... | 1,738,875 00 | 89,979 56 |
| Total | \$5,000,825 00 | \$323,702 65 |
| Deduct amount terminated during the year | 926,755 00 | 85,645 23 |
| Amount in force Dec. 31, 1904 | \$4,074,070 00 | \$238,057 42 |
| Losses incurred during the year..... | | \$14,880 54 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 8,567 60 |
| Date of last assessment, May, 1904, amount collected | | 7,645 33 |
| Largest sum insured in a single risk | | 3,000 00 |

DRESDEN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1888. COMMENCED BUSINESS IN 1888.

FRANK H. CATE, *President*,

JOHN H. MAYERS, *Secretary*.

P. O. Address of the Secretary, Dresden, Maine.

ASSETS.

| | |
|--|----------|
| Cash in office..... | \$60 96 |
| Cash deposited in bank..... | 448 55 |
| Safe..... | 31 00 |
| Gross assets, not including premium notes..... | \$540 51 |
| (Balance due on premium notes subject to assessment, \$8,267.37) | |

INCOME.

| | |
|---|----------|
| Cash premiums on policies written or renewed..... | \$168 55 |
| Policy fees..... | 31 50 |
| Vacaney permits..... | 12 15 |
| Gross cash income..... | \$212 20 |

EXPENDITURES.

| | |
|--|---------|
| Return premiums on policies cancelled..... | \$ 39 |
| Salaries of agents and employes..... | 31 50 |
| All other expenditures..... | 18 |
| Gross cash expenditures..... | \$32 07 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903..... | \$183,845 00 | \$8,965 50 |
| Written and renewed during the year..... | 68,000 00 | 3,327 00 |
| Total..... | \$249,845 00 | \$12,292 50 |
| Deduct amount terminated during the year..... | 70,600 00 | 3,573 00 |
| Amount in force Dec. 31, 1904..... | \$179,245 00 | \$8,719 50 |
| Date of last assessment, Feb. 17, 1897, amount collected..... | | \$699 47 |
| Largest sum insured in a single risk..... | | 2,000 00 |

EDGECOMB MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

ARNOLD B. HAGGETT, *President.* CHARLES W. CATE, *Secretary.*

P. O. Address of the Secretary, North Edgcomb, Maine.

ASSETS.

| | |
|---|----------|
| Cash in office | \$41 64 |
| Cash deposited in bank..... | 581 14 |
| Gross assets, not including premium notes | \$622 78 |
| (Balance due on premium notes subject to assessment, \$7,227.72.) | |

LIABILITIES.

| | |
|------------------------------------|---------|
| Losses adjusted and not paid | \$15 20 |
|------------------------------------|---------|

INCOME.

| | |
|--|----------|
| Cash premiums on policies written or renewed | \$194 14 |
| Policy fees..... | 22 50 |
| Interest from all sources | 17 37 |
| Permits | 1 00 |
| Gross cash income | \$235 01 |

EXPENDITURES.

| | |
|---|---------|
| Return premiums on policies cancelled | \$14 04 |
| Salaries of officers and directors | 37 50 |
| Postage | 50 |
| All other expenditures, viz.: Traveling expenses..... | 50 |
| Gross cash expenditures | \$52 54 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$82,350 00 | \$7,039 50 |
| Written and renewed during the year | 34,680 00 | 3,112 40 |
| Total | \$117,030 00 | \$10,151 90 |
| Deduct amount terminated during the year | 27,650 00 | 2,443 00 |
| Amount in force Dec. 31, 1904 | \$89,380 00 | \$7,708 90 |
| Losses incurred during the year | | \$15 20 |
| Date of last assessment, July 25, 1899, amount collected | | 225 32 |
| Largest sum insured in a single risk..... | | 1,500 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, Kittery Depot, Maine.

ASSETS.

| | |
|---|-----------------|
| Cash in office | \$186 23 |
| Cash in the hands of officers or agents | 280 69 |
| Gross assets, not including premium notes | <u>\$466 92</u> |

(Balance due on premium notes subject to assessment, \$68,815.50.)

LIABILITIES.

| | |
|--|------------|
| Due for borrowed money and interest..... | \$3,650 00 |
|--|------------|

INCOME.

| | |
|---|-------------------|
| Cash premiums on policies written or renewed | \$249 34 |
| Assessments on premium notes | 20 00 |
| Cash loaned to the company, to pay losses or expenses | 1,450 00 |
| Income from all other sources | 3 50 |
| Gross cash income | <u>\$1,722 84</u> |

EXPENDITURES.

| | |
|---|-------------------|
| Losses paid during the year | \$1,257 00 |
| Adjusting losses..... | 11 00 |
| Salaries of officers and directors | 290 00 |
| Making assessments..... | 30 00 |
| Interest | 133 50 |
| Rent, \$25.00; stationery, \$5.33 | 30 33 |
| Printing, \$15.00; postage, \$8.85; blank books, \$2.25 | 26 10 |
| Gross cash expenditures | <u>\$1,777 93</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|-----------------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$1,107,420 00 | \$66,445 20 |
| Written and renewed during the year..... | 155,940 00 | 9,356 40 |
| Total | <u>\$1,263,360 00</u> | <u>\$75,801 60</u> |
| Deduct amount terminated during the year | 116,435 00 | 6,986 10 |
| Amount in force Dec. 31, 1904 | \$1,146,925 00 | \$68,815 50 |
| Losses incurred during the year | | \$750 00 |
| Date of last assessment, November, 1902, amount collected | | 5,601 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..... | \$172 00 |
| Cash deposited in bank..... | 63 16 |
| Safe..... | 40 00 |
| Gross assets, not including premium notes | \$275 16 |

(Balance due on premium notes subject to assessment, \$39,089.52.)

INCOME.

| | |
|--|------------|
| Cash premiums on policies written or renewed | \$223 25 |
| Policy fees..... | 91 50 |
| Assessments on premium notes | 2,014 17 |
| Interest from all sources | 19 35 |
| Gross cash income | \$2,348 27 |

EXPENDITURES.

| | |
|---|------------|
| Losses paid during the year | \$3,274 70 |
| Adjusting losses..... | 10 00 |
| Collecting assessments..... | 20 00 |
| Return premiums on policies cancelled | 14 45 |
| Salaries of officers and directors..... | 73 50 |
| Making assessments..... | 18 00 |
| Interest | 2 41 |
| Printing, \$2.75; postage, \$7.70 | 10 45 |
| Gross cash expenditures..... | \$3,423 51 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1903..... | \$413,095 00 | \$41,309 50 |
| Written and renewed during the year..... | 74,664 00 | 7,466 40 |
| Total | \$487,759 00 | \$48,775 90 |
| Deduct amount terminated during the year | 79,840 00 | 7,984 00 |
| Amount in force Dec. 31, 1904..... | \$407,919 00 | \$40,791 90 |
| Losses incurred during the year..... | | \$3,274 70 |
| Assessments,laid or ordered to be laid, on premium notes during the year | | 2,051 23 |
| Date of last assessment February 13, 1904, amount collected..... | | 2,014 17 |
| Largest sum insured in a single risk..... | | 4,100 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..... | \$82 08 |
| Cash deposited in bank | 6 32 |
| Assessments on premium notes unpaid..... | 48 87 |
| Cash premiums due on policies issued..... | 49 95 |
| Gross assets, not including premium notes..... | \$197 17 |
| (Balance due on premium notes subject to assessment, \$22,695.49) | |

LIABILITIES.

| | |
|----------------------|---------|
| Losses resisted..... | \$15 00 |
|----------------------|---------|

INCOME.

| | |
|---|----------|
| Cash premiums on policies written or renewed..... | \$307 50 |
| Policy fees | 111 00 |
| Assessments on premium notes | 335 03 |
| Gross cash income..... | \$753 53 |

EXPENDITURES.

| | |
|--|----------|
| Losses paid during the year..... | \$383 00 |
| Collecting assessments | 16 25 |
| Return premiums on policies cancelled..... | 9 64 |
| Salaries of officers and directors..... | 223 84 |
| Salaries of agents and employes..... | 12 40 |
| Traveling expenses of officers, directors and employes..... | 19 75 |
| Making assessments | 6 00 |
| Advertising, \$5.00; printing, \$7.25; postage, \$15.20..... | 27 45 |
| All other expenditures | 5 00 |
| Gross cash expenditures..... | \$703 33 |

GENERAL ITEMS.

| | Amount | Premium Notes. |
|---|--------------|----------------|
| Amount in force Dec. 31, 1903 | \$226,540 00 | \$22,654 00 |
| Written and renewed during the year..... | 83,350 00 | 8,335 00 |
| Total | \$309,890 00 | \$30,989 00 |
| Deduct amount terminated during the year..... | 70,000 00 | 7,000 00 |
| Amount in force Dec. 31, 1904 | \$239,890 00 | \$23,989 00 |
| Losses incurred during the year..... | | \$383 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 383 90 |
| Date of last assessment, June 25, 1904, amount collected | | 335 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 | \$19 16 |
| Cash deposited in bank..... | 467 29 |
| Safe..... | 27 00 |
| Gross assets, not including premium notes | <u>\$513 45</u> |
| (Balance due on premium notes subject to assessment, \$5,876.45.) | |

INCOME.

| | |
|--|----------------|
| Cash premiums on policies written or renewed | \$66 39 |
| Policy fees..... | 11 50 |
| Interest from all sources | 15 18 |
| Gross cash income | <u>\$93 07</u> |

EXPENDITURES.

| | |
|--|----------------|
| Losses paid during the year | \$20 00 |
| Adjusting losses..... | 1 00 |
| Return premiums on policies cancelled | 8 55 |
| Salaries of officers and directors | 16 00 |
| Printing, \$4.61; postage, \$.68; stationery, \$.15..... | 5 44 |
| Gross cash expenditures | <u>\$45 99</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|--------------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$54,205 00 | \$6,069 75 |
| Written and renewed during the year..... | 17,475 00 | 1,659 75 |
| Total..... | <u>\$71,680 00</u> | <u>\$7,729 50</u> |
| Deduct amount terminated during the year | 17,215 00 | 1,608 20 |
| Amount in force Dec. 31, 1904 | \$54,465 00 | \$6,121 30 |
| Losses incurred during the year | | \$20 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 | \$89 86 |
| Assessments on premium notes unpaid | 8 10 |
| Safe | 55 00 |
| | \$152 96 |
| Gross assets, not including premium notes | \$152 96 |
| (Balance due on premium notes subject to assessment, \$19,254.11) | |

INCOME.

| | |
|---|------------|
| Cash premiums on policies written or renewed | \$127 45 |
| Policy fees | 38 00 |
| Assessments on premium notes | 3,126 59 |
| Cash loaned to the company, to pay losses or expenses | 325 00 |
| | \$3,617 04 |
| Gross cash income | \$3,617 04 |

EXPENDITURES.

| | |
|--|------------|
| Losses paid during the year | \$2,948 50 |
| Collecting assessments | 82 75 |
| Return premiums on policies cancelled | 4 00 |
| Salaries of officers and directors | 151 90 |
| Traveling expenses of officers, directors and employes | 1 50 |
| Making assessments | 25 75 |
| Borrowed money repaid | 325 00 |
| Interest | 4 80 |
| Printing, \$3.00; postage, \$25.57; stationery \$3.50 | 32 07 |
| | \$3,546 27 |
| Gross cash expenditures | \$3,546 27 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|-----------------------|
| Amount in force Dec. 31, 1903 | \$468,565 00 | \$23,432 00 |
| Written and renewed during the year | 63,725 00 | 3,186 25 |
| Total | \$532,290 00 | \$26,618 25 |
| Deduct amount terminated during the year | 61,225 00 | 3,065 00 |
| Amount in force Dec. 31, 1904 | \$471,065 00 | \$23,553 25 |
| Losses incurred during the year | | \$2,933 93 |
| Assessments laid, or ordered to be laid, on premium notes during the year | | 3,134 69 |
| Date of last assessment, Nov. 5, 1904, amount collected | | 694 15 |
| 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 | \$381 66 |
| Assessments on premium notes unpaid | 5 26 |
| Gross assets, not including premium notes | \$386 92 |
| (Balance due on premium notes subject to assessment, \$21,684.69) | |

INCOME.

| | |
|------------------------------------|------------|
| Policy fees..... | \$115 00 |
| Assessments on premium notes | 1,150 92 |
| Interest from all sources | 7 00 |
| Gross cash income | \$1,272 92 |

EXPENDITURES.

| | |
|---|------------|
| Losses paid during the year..... | \$930 00 |
| Adjusting losses | 7 00 |
| Collecting assessments..... | 25 00 |
| Salaries of officers and directors | 7 00 |
| Salaries of agents and employes | 115 00 |
| Making assessments..... | 10 00 |
| Printing, \$2.00; postage, \$13.72; stationery, \$40..... | 16 12 |
| Gross cash expenditures | \$1,110 12 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903..... | \$462,225 00 | \$23,116 25 |
| Written and renewed during the year..... | 107,250 00 | 5,372 50 |
| Total | \$569,475 00 | \$28,488 75 |
| Deduct amount terminated during the year | 92,270 00 | 4,613 50 |
| Amount in force Dec. 31, 1904..... | \$477,205 00 | \$23,875 25 |
| Losses incurred during the year..... | | \$930 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 1,156 18 |
| Date of last assessment, November 20, 1904, amount collected..... | | 1,150 92 |
| 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 TOTTMAN, *President.*

DANIEL BROWN, *Secretary.*

P. O. Address of the Secretary, R. F. D. No. 13, Gardiner, Maine.

ASSETS.

| | |
|--|----------|
| Cash in office..... | \$38 24 |
| Cash deposited in bank..... | 390 78 |
| Safe..... | 19 00 |
| Books and supplies..... | 20 00 |
| Gross assets, not including premium notes..... | \$468 02 |

(Balance due on premium notes subject to assessment, \$19,420.30.)

INCOME.

| | |
|---|----------|
| Cash premiums on policies written or renewed..... | \$149 89 |
| Policy fees..... | 80 00 |
| Interest from all sources..... | 24 64 |
| Vacancy permits..... | 25 20 |
| Gross cash income..... | \$279 73 |

EXPENDITURES.

| | |
|---|----------|
| Losses paid during the year..... | \$514 00 |
| Salaries of agents and employes..... | 80 50 |
| Traveling expenses of officers, directors and employes..... | 1 50 |
| Stationery, \$3.33; advertising, \$2.50..... | 5 83 |
| Printing, \$7.50; postage, \$2.10..... | 9 60 |
| Gross cash expenditures..... | \$611 43 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903..... | \$220,120 00 | \$18,988 80 |
| Written and renewed during the year..... | 64,185 00 | 4,988 25 |
| Total..... | \$284,305 00 | \$23,977 05 |
| Deduct amount terminated during the year..... | 54,210 00 | 4,556 75 |
| Amount in force Dec. 31, 1904..... | \$230,095 00 | \$19,420 30 |
| Losses incurred during the year..... | | \$514 00 |
| 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 | \$104 07 |
| Assessments on premium notes unpaid..... | 20 61 |
| | \$124 68 |
| Gross assets, not including premium notes | |
| | \$124 68 |

(Balance due on premium notes subject to assessment, \$31,004.94)

INCOME.

| | |
|---|------------|
| Policy fees | \$72 00 |
| Assessments on premium notes | 1,159 63 |
| Interest from all sources | 11 35 |
| Cash loaned to the company, to pay losses or expenses | 15 57 |
| | \$1,258 55 |

EXPENDITURES.

| | |
|--|------------|
| Losses paid during the year..... | \$1,200 00 |
| Collecting assessments | 28 00 |
| Salaries of officers and directors..... | 72 00 |
| Making assessments | 6 00 |
| Borrowed money repaid | 2 58 |
| Printing, \$6.50; postage, \$2.71; express charges, \$.10..... | 9 31 |
| | \$1,317 89 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$351,530 00 | \$35,153 00 |
| Written and renewed during the year..... | 80,425 00 | 8,042 50 |
| Total | \$431,955 00 | \$43,195 50 |
| Deduct amount terminated during the year..... | 84,005 00 | 8,400 50 |
| Amount in force Dec. 31, 1904 | \$347,950 00 | \$34,795 00 |
| Losses incurred during the year..... | | \$1,200 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 1,186 07 |
| Date of last assessment, October 28, 1904, amount collected | | 1,166 46 |
| 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 | \$136 49 |
| Cash deposited in bank | 574 97 |
| Interest due and accrued..... | 6 74 |
| Gross assets, not including premium notes..... | \$718 20 |
| (Balance due on premium notes subject to assessment, \$26,199.00). | |

INCOME.

| | |
|---|----------|
| Cash premiums on policies written or renewed..... | \$171 36 |
| Policy fees | 33 00 |
| Interest from all sources..... | 6 74 |
| Gross cash income..... | \$211 10 |

EXPENDITURES.

| | |
|--|---------|
| Return premiums on policies cancelled | \$4 67 |
| Traveling expenses of officers directors and employes..... | 59 00 |
| Postage, \$3.00; stationery, \$1.20..... | 4 20 |
| Gross cash expenditures..... | \$67 87 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903..... | \$279,100 00 | \$28,000 00 |
| Written and renewed during the year..... | 54,950 00 | 5,510 00 |
| Total | \$334,050 00 | \$33,510 00 |
| Deduct amount terminated during the year | 59,980 00 | 6,015 00 |
| Amount in force Dec. 31, 1904 | \$274,070 00 | \$27,495 00 |
| 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..... | \$195 26 |
| Assessments on premium notes unpaid..... | 7 12 |
| Safe..... | 35 00 |
| Gross assets, not including premium notes..... | \$237 38 |
| (Balance due on premium notes subject to assessment, \$33,918.50.) | |

INCOME.

| | |
|-----------------------------------|----------|
| Policy fees..... | \$100 00 |
| Assessments on premium notes..... | 8 72 |
| Interest from all sources..... | 4 99 |
| Gross cash income..... | \$113 71 |

EXPENDITURES.

| | |
|---|---------|
| Salaries of agents and employes..... | \$67 00 |
| Printing, \$7.00; postage, \$3.00; blank books, \$6.50..... | 16 50 |
| Stationery, \$1.00; express charges, \$3.35..... | 1 35 |
| Gross cash expenditures..... | \$84 85 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|-----------------------|
| Amount in force Dec. 31, 1903..... | \$311,975 00 | \$32,662 00 |
| Written and renewed during the year..... | 112,325 00 | 11,767 50 |
| Total..... | \$424,300 00 | \$44,429 50 |
| Deduct amount terminated during the year..... | 92,390 00 | 9,446 00 |
| Amount in force Dec. 31, 1904..... | \$331,910 00 | \$34,983 50 |
| Date of last assessment, June, 1903, amount collected..... | | \$1,491 15 |
| 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..... | \$200 95 |
| (Balance due on premium notes subject to assessment, \$12,438.72.) | |

INCOME.

| | |
|---|---------|
| Cash premiums on policies written or renewed..... | \$65 00 |
| Policy fees | 10 50 |
| Interest from all sources | 6 88 |
| Gross cash income..... | \$82 38 |

EXPENDITURES.

| | |
|---|---------|
| Salaries of officers and directors..... | \$35 80 |
| Printing, \$.75; postage, \$4.75..... | 5 50 |
| Gross cash expenditures..... | \$41 30 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$207,324 66 | \$12,583 11 |
| Written and renewed during the year..... | 25,111 00 | 1,506 66 |
| Total..... | \$232,435 66 | \$14,089 77 |
| Deduct amount terminated during the year..... | 26,692 66 | 1,622 55 |
| Amount in force Dec. 31, 1904 | \$205,743 00 | \$12,467 22 |
| Date of last assessment, July 1, 1899, amount collected | | \$368 37 |
| 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 | \$ 99 |
| Cash deposited in bank..... | 1,072 84 |
| Cash value of notes, bonds or other securities | 1,600 00 |
| Interest due and accrued..... | 94 77 |
| All other assets and property owned by the company, viz.: | |
| Safe | 45 00 |
| Stamped envelopes and postals | 3 26 |
| Gross assets, not including premium notes | \$2,816 86 |

(Balance due on premium notes subject to assessment, \$32,200.92.)

INCOME.

| | |
|--|----------|
| Cash premiums on policies written or renewed | \$726 94 |
| Policy fees..... | 139 00 |
| Interest from all sources | 106 70 |
| Extra notes..... | 3 91 |
| Gross cash income | \$976 55 |

EXPENDITURES.

| | |
|---|----------|
| Losses paid during the year | \$18 40 |
| Commissions for collecting cash premiums..... | 87 87 |
| Return premiums on policies cancelled | 25 79 |
| Salaries of officers and directors | 100 25 |
| Salaries of agents and employes..... | 183 60 |
| Rent, \$.75; printing, \$22.25; postage, \$6.26 | 29 26 |
| Stationery, \$1.42; express charges, \$.10..... | 1 52 |
| All other expenditures | 78 |
| Gross cash expenditures | \$447 17 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|-----------------------|
| Amount in force Dec. 31, 1903 | \$611,530 00 | \$34,652 77 |
| Written and renewed during the year..... | 139,895 00 | 7,889 55 |
| Total | \$751,425 00 | \$42,542 32 |
| Deduct amount terminated during the year | 82,385 00 | 4,490 90 |
| Amount in force Dec. 31, 1904 | \$669,040 00 | \$38,051 42 |
| Losses incurred during the year | | \$18 40 |
| Date of last assessment, June 20, 1903, amount collected | | 1,904 80 |
| 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 deposited in bank | \$94 03 |
| Safe | 35 00 |
| Books and blanks | 4 00 |
| Gross assets, not including premium notes | \$133 03 |
| (Balance due on premium notes subject to assessment, \$11,348.89.) | |

LIABILITIES.

| | |
|--|--------|
| All debts, claims and demands against the company..... | \$5 00 |
|--|--------|

INCOME.

| | |
|--|----------|
| Cash premiums on policies written or renewed | \$106 20 |
| Policy fees..... | 20 50 |
| Interest from all sources..... | 3 75 |
| Transfer fees | 4 75 |
| Gross cash income | \$135 20 |

EXPENDITURES.

| | |
|---|----------|
| Losses paid during the year | \$20 00 |
| Adjusting losses..... | 1 50 |
| Return premiums on policies cancelled | 9 76 |
| Salaries of officers and directors | 50 70 |
| Printing, \$1.50; postage, \$2.62 | 4 12 |
| Stationery, \$.45; blank books, \$.85 | 1 30 |
| All other expenditures | 39 26 |
| Gross cash expenditures | \$126 64 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$208,800 00 | \$13,047 15 |
| Written and renewed during the year..... | 33,750 00 | 2,140 00 |
| Total..... | \$242,550 00 | \$15,187 15 |
| Deduct amount terminated during the year | 31,650 00 | 1,951 00 |
| Amount in force Dec. 31, 1904 | \$210,900 00 | \$13,236 15 |
| Losses incurred during the year | | \$20 00 |
| Date of last assessment, January 30, 1903, amount collected | | 908 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..... | \$55 73 |
| Cash deposited in bank | 1,106 95 |
| Gross assets, not including premium notes..... | \$1,162 68 |
| (Balance due on premium notes subject to assessment, \$6,061.84.) | |

INCOME.

| | |
|--|----------|
| Cash premiums on policies written or renewed | \$357 63 |
| Policy fees..... | 47 60 |
| Interest from all sources | 30 14 |
| Rents..... | 93 |
| Gross cash income | \$435 70 |

EXPENDITURES.

| | |
|---|----------|
| Losses paid during the year | \$100 00 |
| Return premiums on policies cancelled | 12 78 |
| Salaries of officers and directors | 47 00 |
| Stationery \$.25; postage \$1.00 | 1 25 |
| Justice fee | 25 |
| Gross cash expenditures | \$161 28 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|-----------------------|
| Amount in force Dec. 31, 1903..... | \$132,150 00 | \$6,646 00 |
| Written and renewed during the year..... | 69,975 00 | 3,567 37 |
| Total | \$202,125 00 | \$10,213 37 |
| Deduct amount terminated during the year | 69,050 00 | 3,478 00 |
| Amount in force Dec. 31, 1904..... | \$133,075 00 | \$6,735 37 |
| Losses incurred during the year..... | | \$100 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.*

GEO. A. PERKINS, *Secretary.*

P. O. Address of the Secretary, R. F. D. No. 1, Biddeford, Maine.

ASSETS.

| | |
|--|------------|
| Cash in office | \$20 30 |
| Cash deposited in bank | 1,937 81 |
| | \$1,958 11 |
| Gross assets, not including premium notes..... | |
| (Balance due on premium notes subject to assessment, \$23,552.87.) | |

INCOME.

| | |
|---|----------|
| Cash premiums on policies written or renewed..... | \$661 56 |
| Policy fees | 86 00 |
| Interest from all sources..... | 42 58 |
| | \$790 08 |
| Gross cash income..... | |

EXPENDITURES.

| | |
|--------------------------------------|---------|
| Salaries of agents and employes..... | \$50 00 |
| Printing..... | 1 50 |
| All other expenditures..... | 5 50 |
| | \$57 00 |
| Gross cash expenditures | |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1903..... | \$247,495 00 | \$24,749 50 |
| Written and renewed during the year..... | 132,300 00 | 13,230 00 |
| | \$379,795 00 | \$37,979 50 |
| Total | | |
| Deduct amount terminated during the year | 131,870 00 | 13,187 00 |
| | \$247,925 00 | \$24,792 50 |
| Amount in force Dec. 31, 1904..... | | |
| Largest sum insured in a single risk | | \$3,000 00 |

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1874.

E. P. SPRINGER, *President.*

J. E. CHASE, *Secretary.*

P. O. Address of the Secretary, Litchfield Corners, Maine.

ASSETS.

| | |
|--|---------|
| Cash in office | \$46 17 |
| (Balance due on premium notes subject to assessment, \$10,563.75.) | |

INCOME.

| | |
|--|---------|
| Cash premiums on policies written or renewed | \$53 80 |
| Policy fees..... | 31 00 |
| Assessments on premium notes | 80 |
| Gross cash income | \$85 60 |

EXPENDITURES.

| | |
|--|---------|
| Salaries of officers and directors | \$49 60 |
| Salaries of agents and employes | 1 50 |
| Postage | 45 |
| Rebate on policies | 2 43 |
| Gross cash expenditures | \$53 98 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$196,255 00 | \$10,492 75 |
| Written and renewed during the year | 48,700 00 | 2,681 60 |
| Total | \$244,955 00 | \$13,173 75 |
| Deduct amount terminated during the year | 50,125 00 | 2,610 00 |
| Amount in force Dec. 31, 1904 | \$194,830 00 | \$10,563 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 1865. COMMENCED BUSINESS IN 1865.

MELLEN EASTMAN, *President.*

J. F. STEARNS, *Secretary.*

P. O. Address of the Secretary, Center Lovell, Maine.

ASSETS.

| | |
|---|----------|
| Cash in office | \$7 71 |
| Assessments on premium notes unpaid | 13 11 |
| Cash in hands of officers or agents | 45 43 |
| Safe | 50 00 |
| Gross assets, not including premium notes..... | \$116 25 |
| (Balance due on premium notes subject to assessment, \$4,378.35.) | |

LIABILITIES.

| | |
|-----------------------------------|---------|
| Losses adjusted and not paid..... | \$11 40 |
|-----------------------------------|---------|

INCOME.

| | |
|--|------------|
| Cash premiums on policies written or renewed | \$26 37 |
| Policy fees | 10 80 |
| Assessments on premium notes..... | 1,779 43 |
| Interest from all sources | 1 03 |
| Gross cash income | \$1,817 63 |

EXPENDITURES.

| | |
|--|------------|
| Losses paid during the year | \$1,738 60 |
| Collecting assessments | 27 23 |
| Salaries of officers and directors | 21 60 |
| Making assessments | 4 25 |
| All other expenditures | 5 00 |
| Gross cash expenditures | \$1,796 68 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$81,900 00 | \$4,761 35 |
| Written and renewed during the year..... | 21,975 00 | 1,318 50 |
| Total | \$103,875 00 | \$6,079 85 |
| Deduct amount terminated during the year | 28,525 00 | 1,701 50 |
| Amount in force Dec. 31, 1904 | \$75,350 00 | \$4,378 35 |
| Losses incurred during the year..... | | \$1,750 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 1,792 54 |
| Date of last assessment, April 22, 1904, amount collected | | 925 11 |
| 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 | \$18 19 |
| Cash deposited in bank | 1,060 02 |
| Cash premiums due on policies issued..... | 51 70 |
| Gross assets, not including premium notes | \$1,129 91 |
| (Balance due on premium notes subject to assessment, \$20,563.95.) | |

LIABILITIES.

| | |
|--------------------------------|---------|
| Due officers for services..... | \$25 00 |
|--------------------------------|---------|

INCOME.

| | |
|--|----------|
| Cash premiums on policies written or renewed | \$520 14 |
| Policy fees | 88 50 |
| Interest from all sources | 126 24 |
| Gross cash income | \$734 88 |

EXPENDITURES.

| | |
|---|------------|
| Losses paid during the year | \$873 70 |
| Return premiums on policies cancelled | 8 20 |
| Salaries of officers and directors | 125 50 |
| Printing, \$2.75; postage, \$5.26 | 8 01 |
| Gross cash expenditures | \$1,015 41 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|-----------------------|
| Amount in force Dec. 31, 1903 | \$411,700 00 | \$20,585 00 |
| Written and renewed during the year..... | 144,800 00 | 7,240 00 |
| Total | \$556,500 00 | \$27,825 00 |
| Deduct amount terminated during the year | 116,750 00 | 5,837 50 |
| Amount in force Dec. 31, 1904 | \$439,750 00 | \$21,987 50 |
| Losses incurred during the year | | \$873 70 |
| 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 | \$2,540 91 |
| Cash deposited in bank | 74 87 |
| Assessments on premium notes unpaid | 3,650 64 |
| Cash premiums due on policies issued | 205 50 |
| Office furniture, supplies, printed matter and stationery | 100 00 |

Gross assets, not including premium notes..... \$6,571 92

(Balance due on premium notes subject to assessment, \$121,140.43.)

LIABILITIES.

| | |
|---|------------|
| Losses adjusted and not paid | \$4,775 22 |
| Due for borrowed money and interest | 3,000 00 |
| Due agents | 444 50 |

Gross liabilities

INCOME.

| | |
|---|------------|
| Cash premiums on policies written or renewed | \$2,746 40 |
| Policy fees | 429 50 |
| Assessments on premium notes | 7,790 73 |
| Cash loaned to the company, to pay losses or expenses | 4,500 00 |
| Income from all other sources | 2 46 |

Gross cash income

EXPENDITURES.

| | |
|--|------------|
| Losses paid during the year | \$7,296 82 |
| Adjusting losses | 82 38 |
| Return premiums on policies cancelled | 29 51 |
| Salaries of officers and directors | 1,121 00 |
| Salaries of agents and employes | 1,208 00 |
| Traveling expenses of officers, directors and employes | 722 27 |
| Borrowed money repaid | 1,500 00 |
| Interest | 94 83 |
| Rent and gas, \$166.67; printing, \$235.75 | 402 42 |
| Postage, \$291.11; express charges, \$1.50 | 292 61 |
| All other expenditures | 151 08 |

Gross cash expenditures

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$172,500 00 | \$21,954 00 |
| Written and renewed during the year | 946,714 00 | 138,194 00 |
| Total | \$1,119,214 00 | \$160,148 00 |
| Deduct amount terminated during the year | 225,800 00 | 30,530 00 |
| Amount in force Dec. 31, 1904 | \$893,414 00 | \$129,618 00 |
| Losses incurred during the year | | \$12,072 04 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 11,441 37 |
| Date of last assessment, December 30, 1904, amount collected | | 2,670 72 |
| Largest sum insured in a single risk | | 2,000 00 |

MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

A. G. PRENTISS, *President.*

M. H. KELLY, *Secretary.*

P. O. Address of the Secretary, Saco, Maine.

ASSETS.

| | |
|--|--------------|
| Cash in office and national bank..... | \$3,311 98 |
| Cash deposited in savings bank..... | 4,000 00 |
| Book value of notes, bonds or other securities..... | 93,691 00 |
| Real estate..... | 3,500 00 |
| Gross assets, not including premium notes..... | \$104,502 98 |
| (Balance due on premium notes subject to assessment, \$12,569.60.) | |

LIABILITIES.

| | |
|---|------------|
| Fifty per cent cash premiums on policies in force | \$6,284 80 |
|---|------------|

INCOME.

| | |
|---|-------------|
| Cash premiums on policies written or renewed..... | \$5,095 86 |
| Interest from all sources | 6,423 94 |
| Rents..... | 221 00 |
| Gross cash income | \$11,740 80 |

EXPENDITURES.

| | |
|--|------------|
| Losses paid during the year..... | \$2,438 38 |
| Return premiums on policies cancelled | 346 23 |
| Salaries of officers and directors..... | 1,230 00 |
| Salaries of agents and employes | 329 16 |
| Rent, \$100.00; taxes, \$364.50; advertising, \$10.00..... | 474 50 |
| Printing, \$34.00; postage, \$9.00..... | 43 00 |
| Stationery, \$4.75; express charges, \$.15..... | 4 90 |
| All other expenditures..... | 43 75 |
| Gross cash expenditures | \$4,909 92 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$1,101,200 00 | \$11,923 41 |
| Written and renewed during the year..... | 409,695 00 | 5,095 86 |
| Total | \$1,510,895 00 | \$17,019 27 |
| Deduct amount terminated during the year | 421,245 00 | 4,449 67 |
| Amount in force Dec. 31, 1904 | \$1,089,650 00 | \$12,569 60 |
| Losses incurred during the year | | \$2,438 38 |
| 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, R. F. D. No. 1, Hampden Corner, Maine.

ASSETS.

| | |
|--|---------|
| Cash in office..... | \$66 73 |
| (Balance due on premium notes subject to assessment, \$10,140.50.) | |

INCOME.

| | |
|--|----------------|
| Cash premiums on policies written or renewed | \$9 00 |
| Policy fees..... | 10 00 |
| Gross cash income | <u>\$19 00</u> |

EXPENDITURES.

| | |
|---|----------------|
| Salaries of officers and directors..... | \$10 00 |
| Salaries of agents and employes..... | 1 50 |
| Postage, \$.42; stationery \$.25..... | 67 |
| Gross cash expenditures | <u>\$12 17</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|---------------------|---------------------------|
| Amount in force Dec. 31, 1903..... | \$99,280 00 | \$10,260 50 |
| Written and renewed during the year | 13,100 00 | 1,360 00 |
| Total | <u>\$112,380 00</u> | <u>\$11,620 50</u> |
| Deduct amount terminated during the year | 14,500 00 | 1,480 00 |
| Amount in force Dec. 31, 1904 | \$97,880 00 | \$10,140 50 |
| Largest sum insured in a single risk..... | | \$1,000 00 |

NEWCASTLE MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

JAMES M. TUKEY *President.*

JONATHAN DODGE, *Secretary.*

P. O. Address of the Secretary, Newcastle, Maine.

ASSETS.

| | |
|---|---------|
| Cash in office | \$28 00 |
| Cash deposited in bank..... | 60 00 |
| Interest due and accrued..... | 2 11 |
| | <hr/> |
| Gross assets, not including premium notes | \$90 11 |
| (Balance due on premium notes subject to assessment, \$6,996.82.) | |

LIABILITIES.

| | |
|---|---------|
| Losses reported, not adjusted (estimated) | \$10 00 |
|---|---------|

INCOME.

| | |
|--|---------|
| Cash premiums on policies written or renewed | \$26 50 |
| Policy fees..... | 4 50 |
| Interest from all sources | 2 11 |
| | <hr/> |
| Gross cash income | \$33 11 |

EXPENDITURES.

| | |
|---|---------|
| Return premiums on policies cancelled | \$3 02 |
| Salaries of officers and directors..... | 4 50 |
| Printing..... | 3 50 |
| | <hr/> |
| Gross cash expenditures | \$10 02 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1903..... | \$104,775 00 | \$7,334 25 |
| Written and renewed during the year..... | 5,300 00 | 371 00 |
| | <hr/> | <hr/> |
| Total | \$110,075 00 | \$7,705 25 |
| Deduct amount terminated during the year | 2,200 00 | 154 00 |
| | <hr/> | <hr/> |
| Amount in force Dec. 31, 1904..... | \$107,875 00 | \$7,551 25 |
| Losses incurred during the year..... | | \$10 00 |
| Largest sum insured in a single risk | | 1,500 00 |

NEW PORTLAND MUTUAL FIRE INSURANCE
COMPANY.

—

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

H. F. WEYMOUTH, *President.*

JOHN KNOWLTON, *Secretary.*

P. O. Address of the Secretary, East New Portland, Maine.

—

ASSETS.

| | |
|--|----------|
| Cash in office | \$25 09 |
| Cash deposited in bank | 198 62 |
| Cash in the hands of officers or agents..... | 5 48 |
| Safe | 32 00 |
| | \$261 19 |

Gross assets, not including premium notes

(Balance due on premium notes subject to assessment, \$12,766.76.)

LIABILITIES.

| | |
|--------------------------------|---------|
| Due officers for services..... | \$28 50 |
|--------------------------------|---------|

INCOME.

| | |
|--|----------|
| Cash premiums on policies written or renewed | \$156 05 |
| Policy fees | 91 00 |
| Interest from all sources | 1 54 |
| Income from all other sources..... | 1 00 |
| | \$249 59 |

Gross cash income.....

EXPENDITURES.

| | |
|--|---------|
| Salaries of officers and directors..... | \$23 30 |
| Salaries of agents and employes..... | 62 05 |
| Printing and stationery, \$6.00; postage, \$3.43; express charges, \$35..... | 9 78 |
| | \$95 13 |

Gross cash expenditures

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$113,715 00 | \$11,371 50 |
| Written and renewed during the year..... | 78,950 00 | 7,895 00 |
| | \$192,665 00 | \$19,266 50 |
| Deduct amount terminated during the year..... | 61,425 00 | 6,142 50 |
| | \$131,240 00 | \$13,124 00 |
| Amount in force Dec. 31, 1904..... | | |
| Date of last assessment, July 28, 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.

| | |
|--|---------|
| Safe..... | \$29 25 |
| Books | 15 00 |
| Gross assets, not including premium notes..... | \$44 25 |
| (Balance due on premium notes subject to assessment, \$14,591.98.) | |

LIABILITIES.

| | |
|--|---------|
| Due for borrowed money and interest..... | \$60 16 |
|--|---------|

INCOME.

| | |
|---|----------|
| Cash premiums on policies written or renewed..... | \$131 71 |
| Cash loaned to the company, to pay losses or expenses | 10 16 |
| Gross cash income..... | \$141 87 |

EXPENDITURES.

| | |
|---|----------|
| Losses paid during the year..... | \$64 00 |
| Adjusting losses..... | 7 00 |
| Return premiums on policies cancelled | 7 84 |
| Salaries of officers and directors..... | 19 00 |
| Salaries of agents and employes..... | 38 98 |
| Interest | 2 00 |
| Postage | 3 35 |
| Justice fees..... | 25 |
| Gross cash expenditures..... | \$142 42 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|-----------------------|
| Amount in force Dec. 31, 1903..... | \$287,683 00 | \$15,738 14 |
| Written and renewed during the year..... | 60,001 00 | 3,292 56 |
| Total | \$347,684 00 | \$19,030 70 |
| Deduct amount terminated during the year | 50,371 00 | 2,737 05 |
| Amount in force Dec. 31, 1904 | \$297,313 00 | \$16,293 65 |
| Losses incurred during the year..... | | \$64 00 |
| Date of last assessment, Nov. 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 | \$146 17 |
| Cash deposited in bank..... | 470 30 |
| Safe..... | 40 00 |
| Gross assets, not including premium notes | \$656 47 |

(Balance due on premium notes subject to assessment, \$119,047.00.)

LIABILITIES.

| | |
|--|------------|
| Losses adjusted and not paid | \$724 00 |
| Due for borrowed money and interest..... | 1,040 00 |
| Due officers for services (estimated)..... | 180 00 |
| Gross liabilities | \$1,944 00 |

INCOME.

| | |
|---|------------|
| Cash premiums on policies written or renewed | \$1,448 03 |
| Assessments on premium notes | 6,110 07 |
| Cash loaned to the company, to pay losses or expenses | 1,150 00 |
| Vacancy permits..... | 39 87 |
| Gross cash income..... | \$8,747 97 |

EXPENDITURES.

| | |
|--|------------|
| Losses paid during the year | \$8,709 62 |
| Adjusting losses..... | 11 25 |
| Collecting assessments | 1 12 |
| Return premiums on policies cancelled | 20 02 |
| Salaries of officers and directors | 302 00 |
| Traveling expenses of officers directors and employes..... | 6 00 |
| Borrowed money repaid | 150 00 |
| Interest | 14 74 |
| Printing, \$8.25; postage, \$76.55; stationery, \$14.46..... | 99 26 |
| All other expenditures | 3 00 |
| Gross cash expenditures..... | \$9,317 01 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$2,032,611 00 | \$105,065 00 |
| Written and renewed during the year..... | 568,412 00 | 29,421 00 |
| Total | \$2,601,023 00 | \$134,486 00 |
| Deduct amount terminated during the year | 307,811 00 | 15,439 00 |
| Amount in force Dec. 31, 1904..... | \$2,293,212 00 | \$119,047 00 |
| Losses incurred during the year | | \$7,140 62 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 6,107 72 |
| Date of last assessment, August 13, 1904, amount collected | | 6,110 07 |
| 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..... | \$464 40 |
| Office furniture and safes | 104 00 |
| Gross assets, not including premium notes | \$568 40 |
| (Balance due on premium notes subject to assessment, \$272,504.00.) | |

LIABILITIES.

| | |
|--|------------|
| Losses adjusted and not paid..... | \$2,716 00 |
| Losses reported, not adjusted, (estimated) | 1,250 00 |
| Losses resisted..... | 400 00 |
| Gross liabilities | \$4,366 00 |

INCOME.

| | |
|---|-------------|
| Cash premiums on policies written or renewed | \$4,476 10 |
| Assessments on premium notes..... | 17,023 95 |
| Interest from all sources..... | 10 00 |
| Cash loaned to the company, to pay losses or expenses | 9,482 50 |
| Income from all other sources..... | 1 81 |
| Gross cash income | \$30,994 36 |

EXPENDITURES.

| | |
|--|-------------|
| Losses paid during the year | \$19,815 74 |
| Adjusting losses | 21 50 |
| Collecting assessments..... | 145 19 |
| Return premiums on policies cancelled | 76 40 |
| Salaries of officers and directors | 853 25 |
| Salaries of agents and employes | 40 00 |
| Traveling expenses of officers, directors and employes | 208 73 |
| Borrowed money repaid | 9,482 50 |
| Interest | 227 95 |
| Printing and stock, \$107.66; postage, \$241.00; express charges, \$2.15 | 350 81 |
| All other expenditures | 20 41 |
| Gross cash expenditures..... | \$31,242 48 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1903..... | \$6,047,847 00 | \$307,356 61 |
| Written and renewed during the year..... | 1,758,893 00 | 89,522 00 |
| Total | \$7,806,740 00 | \$396,878 61 |
| Deduct amount terminated during the year | 1,066,132 00 | 53,788 50 |
| Amount in force Dec. 31, 1904..... | \$6,740,608 00 | \$343,090 11 |
| Losses incurred during the year..... | | \$16,888 00 |
| Date of last assessment, August 6, 1904. | | |
| 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, Whitefield, Maine.

ASSETS.

| | |
|---|----------|
| Cash in office | \$122 35 |
| Cash deposited in bank | 421 82 |
| Assessments on premium notes unpaid | 50 44 |
| Cash premiums due on policies issued..... | 21 93 |
| Cash in hands of officers or agents | 13 24 |
| Interest due and accrued..... | 11 67 |
| Gross assets, not including premium notes | \$641 45 |

(Balance due on premium notes subject to assessment, \$29,746.62.)

LIABILITIES.

| | |
|--|----------|
| Losses adjusted and not paid | \$50 00 |
| Losses reported, not adjusted, (estimated) | 100 00 |
| Due officers for services..... | 10 00 |
| Gross liabilities | \$160 00 |

INCOME.

| | |
|---|------------|
| Cash premiums on policies written or renewed..... | \$411 61 |
| Assessments on premium notes | 606 82 |
| Interest from all sources..... | 11 67 |
| Gross cash income | \$1,030 10 |

EXPENDITURES.

| | |
|--|----------|
| Losses paid during the year | \$820 49 |
| Collecting assessments..... | 20 00 |
| Return premiums on policies cancelled | 16 46 |
| Salaries of officers and directors | 10 00 |
| Traveling expenses of officers, directors and employes | 4 00 |
| Printing, \$11.00; postage, \$21.66; stationery, \$1.86..... | 34 52 |
| Gross cash expenditures | \$905 47 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$356,812 00 | \$31,240 16 |
| Written and renewed during the year | 136,925 60 | 12,011 00 |
| Total | \$493,737 00 | \$43,251 16 |
| Deduct amount terminated during the year | 124,925 00 | 10,942 00 |
| Amount in force Dec. 31, 1904 | \$368,812 00 | \$32,309 16 |
| Losses incurred during the year | | \$870 49 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 630 86 |
| Date of last assessment, August 18, 1904, amount collected..... | | 590 02 |
| Largest sum insured in a single risk..... | | 2,000 00 |

SAGADAHOC MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1904.

W. B. KENDALL, *President.*

W. D. HUTCHINS, *Secretary.*

P. O. Address of the Secretary, Bowdoinham, Maine.

ASSETS.

| | |
|---|----------|
| Cash in office | \$31 16 |
| Cash deposited in bank..... | 4 91 |
| Assessments on premium notes unpaid | 585 58 |
| Cash premiums due on policies issued..... | 9 30 |
| Books and supplies | 5 00 |
| Gross assets, not including premium notes..... | \$585 95 |
| (Balance due on premium notes subject to assessment, \$5,966.40.) | |

LIABILITIES.

| | |
|---|----------|
| Losses adjusted and not paid | \$925 00 |
| Due for borrowed money and interest | 27 00 |
| Due officers for services..... | 37 00 |
| All other debts, claims and demands against the company | 2 75 |
| Gross liabilities | \$991 75 |

INCOME.

| | |
|---|----------|
| Cash premiums on policies written or renewed..... | \$250 75 |
| Policy fees | 128 00 |
| Assessments on premium notes | 31 35 |
| Cash loaned to the company, to pay losses or expenses | 100 00 |
| Vacancy permits..... | 2 40 |
| Gross cash income | \$512 50 |

EXPENDITURES.

| | |
|---|----------|
| Losses paid during the year | \$230 00 |
| Salaries of agents and employes | 96 00 |
| Borrowed money repaid | 75 00 |
| Printing, \$27.50; postage, \$7.03..... | 34 53 |
| Express charges, \$1.50; blank books, \$6.00..... | 7 50 |
| Charter..... | 20 00 |
| Miscellaneous expenditures | 4 15 |
| Gross cash expenditures | \$467 18 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|-----------------------|
| Written during the year..... | \$74,575 00 | \$6,277 75 |
| Deduct amount terminated during the year | 2,400 00 | 280 00 |
| Amount in force Dec. 31, 1904 | \$72,175 00 | \$5,997 75 |
| Losses incurred during the year..... | | \$1,155 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 597 72 |
| Largest sum insured in a single risk | | 1,000 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 | \$130 69 |
| (Balance due on premium notes subject to assessment, \$9,035.80.) | |

INCOME.

| | |
|---|---------|
| Cash premiums on policies written or renewed..... | \$60 90 |
| Policy fees | 24 00 |
| Gross cash income | \$84 90 |

EXPENDITURES.

| | |
|---|---------|
| Commissions for collecting cash premiums..... | \$24 00 |
| Return premiums on policies cancelled | 2 22 |
| Salaries of officers and directors | 10 00 |
| Advertising, \$2.00; postage, \$.80; stationery, \$.55..... | 3 35 |
| Gross cash expenditures | \$39 57 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903..... | \$95,150 00 | \$9,515 00 |
| Written and renewed during the year..... | 20,300 00 | 2,030 00 |
| Total | \$115,450 00 | \$11,545 00 |
| Deduct amount terminated during the year | 17,550 00 | 1,755 00 |
| Amount in force Dec. 31, 1904..... | \$97,900 00 | \$9,790 00 |
| Date of last assessment, Aug. 25, 1903, 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.

E. S. BUCKLIN, *President,*

I. P. STARRETT, *Secretary.*

P. O. Address of the Secretary, Warren, Maine.

ASSETS.

| | |
|---|------------|
| Cash in office | \$6 10 |
| Cash deposited in bank | 2,135 47 |
| Cash premiums and policy fees due on policies issued | 20 73 |
| Gross assets, not including premium notes | \$2,162 30 |
| (Balance due on premium notes subject to assessment, \$9,393.12.) | |

INCOME.

| | |
|--|------------|
| Cash premiums on policies written or renewed | { \$297 54 |
| Policy fees | { |
| Interest from all sources | 54 08 |
| Gross cash income | \$351 62 |

EXPENDITURES.

| | |
|---|----------|
| Return premiums on policies cancelled | \$7 79 |
| Salaries of officers and directors | 92 00 |
| Postage and stationery, \$.50; express charges, \$.15 | 65 |
| Gross cash expenditures | \$106 44 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 12, 1903 | \$207,085 00 | \$10,566 30 |
| Written and renewed during the year | 64,425 00 | 3,221 25 |
| Total | \$271,510 00 | \$13,787 55 |
| Deduct amount terminated during the year | 67,015 00 | 3,350 75 |
| Amount in force Dec. 10, 1904 | \$204,495 00 | \$10,436 80 |
| Date of last assessment, Sept. 16, 1876. | | |
| 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 | \$45 90 |
| (Balance due on premium notes subject to assessment, \$12,617.46.) | |

LIABILITIES.

| | |
|---|-----------------|
| Losses adjusted and not paid..... | \$450 00 |
| Due for borrowed money and interest..... | 81 34 |
| All other debts, claims and demands against the company | 40 00 |
| Gross liabilities | <u>\$571 34</u> |

INCOME.

| | |
|---|-------------------|
| Cash premiums on policies written or renewed | \$126 68 |
| Policy fees | 38 50 |
| Assessments on premium notes | 2,452 73 |
| Cash loaned to the company, to pay losses or expenses | 1,431 34 |
| Extra premiums | 66 |
| Gross cash income | <u>\$4,019 91</u> |

EXPENDITURES.

| | |
|---|-------------------|
| Losses paid during the year | \$1,350 00 |
| Adjusting losses..... | 8 50 |
| Return premiums on policies cancelled | 1 15 |
| Salaries of officers and directors | 210 35 |
| Making assessments | 20 50 |
| Borrowed money repaid | 2,256 98 |
| Interest | 103 72 |
| Rent, \$5.00; printing, \$9.95..... | 14 95 |
| Postage, \$4.87; blank books, \$17.00 | 21 87 |
| Gross cash expenditures | <u>\$3,988 02</u> |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|---------------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$255,827 00 | \$15,936 69 |
| Written and renewed during the year..... | 64,535 00 | 4,222 55 |
| Total | <u>\$320,362 00</u> | <u>\$20,159 24</u> |
| Deduct amount terminated during the year | 50,425 00 | 3,201 75 |
| Amount in force Dec. 31, 1904 | \$269,937 00 | \$16,957 49 |
| Losses incurred during the year..... | | \$1,350 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 2,499 33 |
| Amount collected on last assessment..... | | 2,453 43 |
| 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..... | \$18 94 |
| Cash deposited in bank..... | 84 77 |
| Gross assets, not including premium notes..... | \$103 71 |
| (Balance due on premium notes subject to assessment, \$15,244.35.) | |

LIABILITIES.

| | |
|---|---------|
| Due officers for services, (estimated)..... | \$25 00 |
|---|---------|

INCOME.

| | |
|--------------------------------|---------|
| Policy fees..... | \$49 00 |
| Interest from all sources..... | 2 47 |
| Gross cash income..... | \$51 47 |

EXPENDITURES.

| | |
|---|---------|
| Losses paid during the year..... | \$10 00 |
| Salaries of officers and directors..... | 49 00 |
| Postage, \$.50; stationery \$.20..... | 70 |
| Gross cash expenditures..... | \$59 70 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903..... | \$155,460 00 | \$15,546 00 |
| Written and renewed during the year..... | 35,050 00 | 3,505 00 |
| Total..... | \$190,510 00 | \$19,051 00 |
| Deduct amount terminated during the year..... | 34,170 00 | 3,417 00 |
| Amount in force Dec. 31, 1904..... | \$156,340 00 | \$15,634 00 |
| Losses incurred during the year..... | | \$10 00 |
| Date of last assessment, March 1, 1901, amount collected..... | | 300 00 |
| 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, R. F. D. No. 17, Litchfield, Maine.

ASSETS.

| | |
|---|---------|
| Cash in office | \$81 53 |
| (Balance due on premium notes subject to assessment, \$5,499.61.) | |

INCOME.

| | |
|--|----------------|
| Cash premiums on policies written or renewed | \$20 44 |
| Policy fees | 15 50 |
| Gross cash income | <u>\$35 94</u> |

EXPENDITURES.

| | |
|---|-------------|
| Return premiums on policies cancelled | \$ 83 |
| Salaries of officers and directors | 9 30 |
| Salaries of agents and employes | 15 50 |
| Printing, \$1.00; postage, \$1.12 | <u>2 12</u> |
| Gross cash expenditures | \$27 75 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|---------------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$112,750 00 | \$5,778 50 |
| Written and renewed during the year | 20,440 00 | 1,022 00 |
| Total | <u>\$133,190 00</u> | <u>\$6,800 50</u> |
| Deduct amount terminated during the year | 15,995 00 | 799 75 |
| Amount in force Dec. 31, 1904 | \$117,195 00 | \$6,000 75 |
| 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..... | \$282 13 |
| Assessments on premium notes unpaid..... | 26 60 |
| Gross assets, not including premium notes..... | \$308 73 |
| (Balance due on premium notes subject to assessment, \$15,637.98.) | |

INCOME.

| | |
|---|----------|
| Cash premiums on policies written or renewed..... | \$87 32 |
| Policy fees..... | 40 50 |
| Assessments on premium notes..... | 528 94 |
| Transfer fees..... | 5 00 |
| Gross cash income..... | \$661 76 |

EXPENDITURES.

| | |
|---|----------|
| Losses paid during the year..... | \$400 00 |
| Return premiums on policies cancelled..... | 1 40 |
| Salaries of officers and directors..... | 77 00 |
| Postage, \$1.50; express charges, \$25..... | 1 75 |
| Gross cash expenditures..... | \$480 15 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|-----------------------|
| Amount in force Dec. 31, 1903..... | \$251,405 00 | \$15,796 90 |
| Written and renewed during the year..... | 69,740 00 | 4,423 90 |
| Total..... | \$321,145 00 | \$20,220 80 |
| Deduct amount terminated during the year..... | 57,825 00 | 3,627 50 |
| Amount in force Dec. 31, 1904..... | \$263,320 00 | \$16,593 30 |
| Losses incurred during the year..... | | \$400 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year..... | | 555 54 |
| Date of last assessment, October 25, 1904, amount collected..... | | 528 94 |
| Largest sum insured in a single risk..... | | 1,500 00 |

WINDHAM MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

JOSEPH W. DOUGHFY, *President.* JOHN N. SWETT, *Secretary.*

P. O. Address of the Secretary, Windham, Maine.

ASSETS.

| | |
|--|----------|
| Cash in office | \$217 47 |
| Cash deposited in bank..... | 126 11 |
| Cash premiums due on policies issued..... | 31 13 |
| Gross assets, not including premium notes | \$374 71 |
| (Balance due on premium notes subject to assessment, \$17,539.53.) | |

INCOME.

| | |
|--|----------|
| Cash premiums on policies written or renewed | \$277 50 |
| Policy fees..... | 70 50 |
| Assessments on premium notes | 504 65 |
| Gross cash income | \$852 65 |

EXPENDITURES.

| | |
|--|----------|
| Losses paid during the year | \$557 00 |
| Collecting assessments..... | 10 10 |
| Salaries of officers and directors..... | 68 50 |
| Making assessments..... | 3 00 |
| Postage, \$1.81; stationery, \$1.56..... | 3 37 |
| Gross cash expenditures | \$641 97 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|-----------------------|
| Amount in force Dec. 31, 1903 | \$244,946 00 | \$17,392 26 |
| Written and renewed during the year..... | 103,505 00 | 7,267 60 |
| Total | \$348,451 00 | \$24,659 86 |
| Deduct amount terminated during the year | 89,477 00 | 6,415 68 |
| Amount in force Dec. 31, 1904 | \$258,974 00 | \$18,244 18 |
| Losses incurred during the year | | \$557 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 511 89 |
| Date of last assessment, April, 1904, amount collected | | 504 65 |
| 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 | \$47 12 |
| Cash deposited in bank..... | 264 31 |
| Cash premiums, due and unpaid, on policies issued..... | 5 07 |
| Books, blanks, etc..... | 12 00 |
| Gross assets, not including premium notes | \$328 50 |
| (Balance due on premium notes subject to assessment, \$10,541.33.) | |

LIABILITIES.

| | |
|--------------------------------|--------|
| Due officers for services..... | \$5 00 |
|--------------------------------|--------|

INCOME.

| | |
|--|----------|
| Cash premiums on policies written or renewed | \$111 82 |
| Policy fees | 27 75 |
| Assessments on premium notes | 2 64 |
| Interest from all sources | 6 64 |
| Gross cash income | \$148 85 |

EXPENDITURES.

| | |
|--|---------|
| Return premiums on policies cancelled | \$4 84 |
| Salaries of officers and directors..... | 32 75 |
| Printing, \$8.00; postage, \$.36; stationery, \$.45..... | 8 81 |
| All other expenditures | 5 25 |
| Gross cash expenditures | \$51 65 |

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1903 | \$164,595 00 | \$11,068 27 |
| Written and renewed during the year | 33,875 00 | 2,325 27 |
| Total | \$198,470 00 | \$13,393 54 |
| Deduct amount terminated during the year | 31,070 00 | 2,203 48 |
| Amount in force Dec. 31, 1904..... | \$167,400 00 | \$11,190 06 |
| Date of last assessment, February 21, 1903; amount collected..... | | \$432 22 |
| 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*, JOSEPH F. WARREN, *Secretary*.
P. O. Address of the Secretary, West Buxton, Maine.

ASSETS.

| | |
|---|----------|
| Cash in office | \$593 82 |
| Cash deposited in bank | 509 00 |
| Assessments on premium notes unpaid | 576 19 |
| Office furniture, supplies, printed matter and stationery | 462 92 |

Gross assets, not including premium notes..... \$2,141 93
(Balance due on premium notes subject to assessment, \$191,934.40.)

LIABILITIES.

| | |
|---|----------|
| Losses adjusted and not paid | \$600 00 |
| Losses reported, not adjusted, (estimated)..... | 405 00 |
| Due for borrowed money and interest..... | 3,126 00 |

Gross liabilities..... \$4,131 00

INCOME.

| | |
|---|------------|
| Cash premiums on policies written or renewed..... | \$2,459 86 |
| Policy fees | 405 00 |
| Assessments on premium notes..... | 6,346 25 |
| Interest from all sources..... | 19 50 |
| Cash loaned to the company, to pay losses or expenses | 4,040 00 |
| Vacancy permits | 121 72 |

Gross cash income..... \$13,392 33

EXPENDITURES.

| | |
|--|------------|
| Losses paid during the year..... | \$6,860 00 |
| Adjusting losses..... | 51 35 |
| Return premiums on policies cancelled..... | 59 68 |
| Salaries of officers and directors..... | 1,109 87 |
| Salaries of agents and employes..... | 1,220 00 |
| Traveling expenses of officers, directors and employes..... | 90 30 |
| Borrowed money repaid..... | 2,200 00 |
| Interest..... | 149 43 |
| Rent, \$50.00; advertising, \$5.00; | 55 00 |
| Printing, \$54.17; postage, \$317.49; blank books, \$9.15..... | 380 81 |
| Stationery, \$16.77; express charges, \$11.02..... | 27 79 |
| All other expenditures | 269 87 |

Gross cash expenditures

\$12,474 10
Premium Notes.

GENERAL ITEMS.

| | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|-----------------------|-----------------------|
| Amount in force Dec. 31, 1903..... | \$2,020,665 00 | \$202,066 50 |
| Written and renewed during the year..... | 820,565 00 | 82,055 50 |
| Total..... | \$2,841,220 00 | \$284,122 00 |
| Deduct amount terminated during the year..... | 671,395 00 | 67,139 50 |
| Amount in force Dec. 31, 1904 | \$2,169,825 00 | \$216,982 50 |
| Losses incurred during the year..... | | \$7,460 00 |
| Assessments, laid or ordered to be laid, on premium notes during the year | | 6,572 50 |
| Amount collected on last assessment..... | | 5,996 31 |
| 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, 1904.

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..... | \$338,223 63 | |
| Dividends applied to purchase paid-up additions and annuities..... | 39,897 62 | |
| Surrender values applied to purchase paid-up insurance and annuities | 18,996 78 | |
| Consideration for original annuities involving life contingencies | 4,794 00 | |
| Total new premiums | \$401,912 03 | |
| Renewal premiums..... | 1,713,262 31 | |
| Dividends applied to pay renewal premiums | 33,490 70 | |
| Surrender values applied to pay renewal premiums..... | 5,785 47 | |
| Total renewal premiums..... | \$1,752,538 48 | |
| Total premium income | \$2,154,450 51 | |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | 1,770 00 | |
| Premium notes, loans or liens restored by revival of policies | 1,799 79 | |
| Interest on mortgage loans | \$60,910 71 | |
| Interest on collateral loans | 39,450 07 | |
| Interest on bonds and dividends on stocks | 252,701 88 | |
| Interest on premium notes, policy loans or liens | 4,310 81 | |
| Interest on other debts due the company | 4,179 78 | |
| Discount on claims paid in advance..... | 323 86 | |
| Rents—including company's own occupancy..... | 60,943 50 | 422,820 61 |
| Total income..... | \$2,560,840 91 | |
| Ledger assets Dec. 31, 1903 | 9,686,592 53 | |
| Total..... | \$12,267,433 44 | |

DISBURSEMENTS.

| | |
|--|-----------------|
| Death claims and additions | \$690,548 50 |
| Matured and discounted endowments and additions | 104,502 20 |
| Total death claims and endowments..... | \$795,050 70 |
| Annuities involving life contingencies | 1,847 08 |
| Premium notes voided by lapse | 17,813 84 |
| Surrender values paid in cash..... | 121,557 12 |
| Surrender values applied to pay renewal premiums | 5,785 47 |
| Surrender values applied to purchase paid-up insurance and annuities | 18,996 78 |
| Collateral loan on policy notes voided by lapse..... | 17,646 28 |
| Dividends paid policy holders in cash | 33,507 14 |
| Dividends applied to pay renewal premiums | 33,490 70 |
| Dividends applied to purchase paid-up additions and annuities | 39,897 62 |
| Total paid policy holders \$1,085,592.73 | |
| Supplementary contracts <i>not</i> involving life contingencies | 4,243 31 |
| Commissions and bonuses to agents | 324,920 32 |
| Commuting renewal commissions..... | 2,222 31 |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 94,822 71 |
| Agency supervision, traveling and all other agency expenses | 16,231 32 |
| Medical examiners fees | 35,436 50 |
| Salaries and all other compensation of officers and home office employes..... | 88,707 88 |
| Rents—including company's own occupancy..... | 29,361 24 |
| Advertising, printing, stationery and postage | 32,506 47 |
| Legal expenses | 5,855 93 |
| Furniture, fixtures and safes | 2,687 93 |
| Insurance taxes, licenses and department fees | 43,549 92 |
| Taxes on real estate..... | 12,506 59 |
| Repairs and expenses (other than taxes) on real estate..... | 17,563 83 |
| Profit and loss | 64,086 51 |
| Miscellaneous expenditures | 21,767 14 |
| Total disbursements | \$1,882,102 64 |
| Balance..... | \$10,385,330 80 |

LEDGER ASSETS.

| | |
|--|-----------------|
| Book value of real estate | \$1,262,302 57 |
| Mortgage loans on real estate..... | 1,231,666 76 |
| Loans secured by collateral..... | 688,459 51 |
| Loans on company's policies assigned as collateral | 204,842 06 |
| Premium notes on policies in force including \$59,304.27 short time notes taken in settlement of premiums..... | 137,459 27 |
| Book value of stocks and bonds—excluding interest | 6,783,472 24 |
| Deposited in trust companies and banks on interest | 15,739 59 |
| Cash in office and deposited in banks, not on interest..... | 55,237 52 |
| Agents' balances | 5,413 41 |
| Cash in transit Dec. 31, 1904 (since received)..... | 737 87 |
| Total ledger assets | \$10,385,330 80 |

NON-LEDGER ASSETS.

| | | |
|---|-------------|-------------|
| Interest due and accrued on mortgages | \$17,526 21 | |
| Interest accrued on stocks and bonds | 51,155 39 | |
| Interest due and accrued on collateral loans | 3,987 35 | |
| Interest due and accrued on premium notes, loans or liens | 4,893 66 | |
| Interest due and accrued on other assets..... | 6,194 15 | |
| Rents accrued on company's property | 2,773 45 | \$86,530 21 |
| Market value of stocks and bonds over book value..... | | 373,419 71 |

| | <i>New Business.</i> | <i>Renewals.</i> | |
|--|--------------------------|------------------|-----------------|
| Gross premiums due and unreported | \$4,135 05 | \$181,528 44 | |
| Gross deferred premiums | 21,771 60 | 122,514 24 | |
| Total | \$25,906 65 | \$254,042 68 | |
| Deduct loading.. | 5,181 33 | 50,808 54 | |
| Net uncollected and deferred premiums..... | \$20,725 32 | \$203,234 14 | \$223,959 46 |
| Gross assets..... | | | \$11,069,240 18 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|-----------------------------|-----------------|
| Agents' debit balances..... | \$5,413 41 |
| Total admitted assets..... | \$11,063,826 77 |

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, 1904.

| Description of Collateral. | Par value. | Market value. | Amount loaned thereon. |
|--|------------|---------------|------------------------|
| Mt. Vernon Water Co., 6s..... | \$1,000 00 | \$1,000 00 | \$681 17 |
| Central Wharf, Portland, Me., 9 shares | 9,000 00 | 9,000 00 | |
| Portland Water Co., Me., 52 shares | 5,200 00 | 6,240 00 | |
| Portland Railroad Co., Me., 90 shares | 9,000 00 | 10,800 00 | 23,700 00 |
| Consolidated Electric Light Co., 5s..... | 1,500 00 | 1,500 00 | |
| Standish Water & Construction Co., 5s | 3,500 00 | 3,780 00 | |
| Sandy River Railroad Co., 5s | 12,000 00 | 12,000 00 | 10,000 00 |
| P. H. & J. M. Brown Co., Me., 300 shares | 30,000 00 | 30,000 00 | 15,000 00 |
| Rockland Building Syndicate, 400 shares | 40,000 00 | 40,000 00 | 7,000 00 |
| Certificate of Deposit, Chapman National Bank, Me. | 1,218 42 | 1,218 42 | 1,000 00 |
| Aroostook Trust & Banking Co., Me., 8 shares | 800 00 | 1,120 00 | 750 00 |
| First National Bank, Portland, Me., 4 shares | 400 00 | 436 00 | 100 00 |
| Merchants National Bank, Portland Me., 200 shares .. | 15,000 00 | 21,000 00 | 18,000 00 |
| John Bird Company, 25 shares | 25,000 00 | 25,000 00 | 20,000 00 |
| Torrington Co., 50 shares | 1,250 00 | 1,500 00 | |
| Rockland-Rockport Lime Co., Preferred, 50 shares.. | 5,000 00 | 5,000 00 | |
| Rockland-Rockport Lime Co., Common, 30 shares ... | 3,000 00 | 1,500 00 | |
| Mousam Water Co., 5s | 1,000 00 | 1,000 00 | 10,000 00 |
| Amalgamated Copper Co., 25 shares | 2,500 00 | 1,825 00 | |
| New York Central & Hudson River R. R., 5 shares ... | 500 00 | 725 00 | |
| American Realty Co., 5s..... | 1,000 00 | 1,000 00 | |
| Rockland Water Co., 5s..... | 500 00 | 585 00 | |
| Athol Water Co., 40 shares | 4,000 00 | 3,600 00 | |
| Hawkes Brick Works, 200 shares | 2,000 00 | 2,000 00 | 2,700 00 |
| Bar Harbor Electric Light Co., 4½s..... | 4,000 00 | 4,000 00 | |
| Springfield Water Works Co., 6s..... | 11,000 00 | 11,000 00 | 12,000 00 |
| Portland Railroad Co., 62 shares | 6,200 00 | 7,440 00 | 6,200 00 |
| Rockland-Rockport Lime Co., Preferred, 10 shares .. | 1,000 00 | 1,000 00 | 710 00 |
| Central Oil Co., 25 shares | 625 00 | 175 00 | |
| United States Steel Corp., Common, 5 shares | 500 00 | 145 00 | |
| United States Steel Corp., Common, 36 shares | 3,600 00 | 1,044 00 | |
| Atlantic Shore Line Railway, 5s..... | 500 00 | 500 00 | 4,375 00 |
| Rockport Water Works Co., 6s | 500 00 | 550 00 | |
| Leadville Water Co., warrant..... | 500 00 | 500 00 | |
| Atlantic Shore Line Ry., 5s..... | 500 00 | 500 00 | |
| United States Steel Corp., Preferred, 370 shares..... | 37,000 00 | 34,040 00 | |
| Amalgamated Copper Co., 50 shares..... | 5,000 00 | 3,650 00 | |
| Oxford Paper Co., 5s..... | 10,000 00 | 10,500 00 | 45,610 00 |
| American Realty Co., 5s..... | 4,000 00 | 4,000 00 | |
| Rockland-Rockport Lime Co., 5s..... | 5,000 00 | 5,000 00 | |
| United States Steel Corp., Common, 300 shares..... | 30,000 00 | 8,700 00 | |
| Goodall Worsted Co., 5 shares..... | 500 00 | 550 00 | |
| Maine Alpaca Co., 1 share | 100 00 | 100 00 | 500 00 |
| York Light & Heat Co., Preferred, 21 shares..... | 2,100 00 | 2,100 00 | |
| Springfield Water Works Co., 6s..... | 4,000 00 | 4,000 00 | |
| Bar Harbor Electric Light Co., 4½s..... | 1,500 00 | 1,500 00 | 16,600 00 |
| Winterport Water Co., 4s..... | 750 00 | 750 00 | |
| Portland Gas Light Co., 50 shares..... | 2,500 00 | 4,375 00 | |
| Springfield Water Works Co., 4s | 6,500 00 | 6,500 00 | |
| United States Steel Corp., Preferred, 110 shares..... | 11,000 00 | 10,120 00 | 5,705 11 |
| United States Steel Corp., Common, 125 shares..... | 12,500 00 | 3,825 00 | |
| Amalgamated Copper Co., 25 shares..... | 2,500 00 | 1,825 00 | 962 50 |
| Pennsylvania Railroad Co., 70 shares | 3,500 00 | 4,900 00 | |
| United States Steel Corp., Preferred, 50 shares | 5,000 00 | 4,600 00 | 2,375 00 |
| United States Steel Corp., Preferred, 25 shares | 2,500 00 | 2,300 00 | |
| Amalgamated Copper Co., 10 shares..... | 1,000 00 | 750 00 | 3,451 25 |
| Camden & Rockland Water Co., 19 shares | 1,900 00 | 1,900 00 | |
| United States Steel Corp., Preferred, 25 shares | 2,500 00 | 2,300 00 | |
| Amalgamated Copper Co., 25 shares..... | 2,500 00 | 1,825 00 | |
| Metropolitan Street Ry., 25 shares..... | 2,500 00 | 3,000 00 | 8,578 62 |
| Oxford Paper Co., 5s | 1,000 00 | 1,050 00 | |
| Lowell, Lawrence & Haverhill Street Ry., 5s..... | 1,000 00 | 1,060 00 | |
| New York & New England R. R., 7s | 1,000 00 | 1,080 00 | |
| Rockland Building Syndicate, 500 shares | 50,000 00 | 50,000 00 | 45,900 00 |
| Glencoe Lime & Cement Co., of St. Louis, Mo., 165 shares | 16,500 00 | 33,000 00 | |
| Rockland-Rockport Lime Co., Preferred, 33 shares .. | 3,300 00 | 3,300 00 | 2,000 00 |
| Portland Railroad Co., 154 shares | 15,400 00 | 18,480 00 | 15,400 00 |
| American Realty Co., 5s | 8,000 00 | 8,000 00 | 8,000 00 |
| First National Bank, Boothbay Harbor, Me., 10 shares | 1,000 00 | 1,000 00 | 800 00 |
| Limerick National Bank, 140 shares | 14,000 00 | 24,500 00 | 20,000 00 |

STOCKS BONDS, ETC.—CONCLUDED.

| Description of Collateral. | Par value. | Market value. | Amount loaned thereon. |
|--|--------------|---------------|------------------------|
| Portland & Rumford Falls Railway, 500 shares..... | \$50,000 00 | \$100,000 00 | \$50,000 00 |
| Rensselaer Water Co., 4½s..... | 31,000 00 | 31,000 00 | 27,483 75 |
| Bangor & Aroostook Railroad Co., 5s..... | 6,000 00 | 6,840 00 | |
| Indianapolis Water Co., 5s..... | 3,000 00 | 3,000 00 | |
| Cleveland City Cable Railway, 5s..... | 2,000 00 | 2,000 00 | |
| Scranton Suburban Railway, 6s..... | 2,000 00 | 2,200 00 | |
| Akron Water Works Co., 5s..... | 1,000 00 | 1,000 00 | |
| Sterling Water Co., 6s..... | 1,000 00 | 1,000 00 | |
| Maine Water Co., 5s..... | 2,000 00 | 2,000 00 | |
| Ellsworth Elec. Illuminating Co., 5s..... | 1,500 00 | 1,500 00 | |
| Clifton Forge Light & Water Co., 6s..... | 1,500 00 | 1,500 00 | |
| Rochester Water Co., 5s..... | 4,000 00 | 4,000 00 | |
| Leadville Water Co., 4s..... | 2,500 00 | 2,500 00 | |
| Hudson Water Works Co., 5s..... | 1,000 00 | 1,000 00 | 56,400 00 |
| Seattle Electric Co., 5s..... | 1,000 00 | 1,000 00 | |
| Canton-Massillon Electric Railway Co., 5s..... | 1,000 00 | 1,000 00 | |
| Omaha Street Railway Co., 5s..... | 1,000 00 | 1,100 00 | |
| Oakland Water Co., 5s..... | 500 00 | 500 00 | |
| Western Union Telegraph Co., 4½s..... | 15,000 00 | 15,525 00 | |
| Bangor & Aroostook Railroad Co., 5s..... | 7,000 00 | 7,980 00 | |
| Cortland Water Works Co., 5s..... | 3,000 00 | 3,000 00 | |
| City of Duluth, Minn., 5s..... | 1,000 00 | 1,100 00 | |
| County of Bexar, Texas, 5s..... | 1,000 00 | 1,000 00 | |
| State Publishing Association, 50 shares..... | 5,000 00 | 5,000 00 | 3,500 00 |
| Oxford Paper Co., 5s..... | 2,000 00 | 2,100 00 | 1,500 00 |
| Torrington Co., Class B., 40 shares..... | 1,000 00 | 1,000 00 | |
| Pennsylvania Railroad Co., 20 shares..... | 1,000 00 | 1,400 00 | 1,367 50 |
| Rockland, Thomaston & Camden Street Ry., 4s..... | 3,500 00 | 3,500 00 | 3,000 00 |
| Springfield Water Works Co., 4,000 shares..... | 400,000 00 | 100,000 00 | 40,000 00 |
| Casco National Bank, 43 shares..... | 4,300 00 | 4,300 00 | |
| Merchants National Bank, 14 shares..... | 1,050 00 | 1,470 00 | 5,000 00 |
| Portland Water Co., 12 shares..... | 1,200 00 | 1,440 00 | |
| National Traders Bank, 10 shares..... | 1,000 00 | 1,050 00 | 1,700 00 |
| Rockland-Rockport Lime Co., Preferred, 233 shares..... | 23,300 00 | 23,300 00 | |
| Camden & Rockland Water Co., 100 shares..... | 10,000 00 | 10,000 00 | |
| Rockland-Rockport Lime Co., Preferred, 50 shares..... | 5,000 00 | 5,000 00 | 43,000 00 |
| Rockland-Rockport Lime Co., Common, 56 shares..... | 5,600 00 | 2,800 00 | |
| Rockland-Rockport Lime Co., 5s..... | 22,000 00 | 25,100 00 | |
| Rockland-Rockport Lime Co., Preferred, 159 shares..... | 15,900 00 | 15,900 00 | 15,900 00 |
| Camden & Rockland Water Co., 163 shares..... | 16,300 00 | 16,300 00 | |
| Rockland-Rockport Lime Co., Preferred, 50 shares..... | 5,000 00 | 5,000 00 | |
| Rockland-Rockport Lime Co., Common, 56 shares..... | 5,600 00 | 2,800 00 | 9,500 00 |
| Camden & Rockland Water Co., 36 shares..... | 3,600 00 | 3,600 00 | |
| Torrington Co., Class A., 150 shares..... | 3,750 00 | 4,500 00 | |
| An amalgamated Copper Co., 100 shares..... | 10,000 00 | 7,300 00 | |
| Rockland-Rockport Lime Co., Preferred, 10 shares..... | 1,000 00 | 1,000 00 | |
| International Paper Co., Preferred, 10 shares..... | 1,000 00 | 760 00 | |
| Hackensack Meadows Co., 300 shares..... | 30,000 00 | 3,750 00 | 16,409 61 |
| Sanford Power Co., 5s..... | 500 00 | 500 00 | |
| Kennebec Light & Heat Co., 5s..... | 500 00 | 520 00 | |
| Dana Warp Mills, 5s..... | 500 00 | 500 00 | |
| Rumford Falls Light & Water Co., 83 shares..... | 8,300 00 | 8,300 00 | 15,000 00 |
| Portland & Rumford Falls Railway, 114 shares..... | 11,400 00 | 22,800 00 | |
| Chicago, Burlington & Quincy R. R. Co., 3½s..... | 6,000 00 | 6,000 00 | |
| St. Louis County, Mo., Park, 6s..... | 7,000 00 | 7,700 00 | 16,000 00 |
| Portland, Maine, 6s..... | 3,000 00 | 3,300 00 | |
| Westbrook Trust Co., 7 shares..... | 700 00 | 700 00 | |
| Boston Elevated Railway Co., 100 shares..... | 10,000 00 | 15,500 00 | 14,100 00 |
| Portland Railroad Co., 22 shares..... | 2,200 00 | 2,640 00 | |
| Portland Trust Co., 80 shares..... | 8,000 00 | 24,000 00 | 20,000 00 |
| American Writing Paper Co., 5s..... | 7,000 00 | 5,740 60 | |
| Lime Rock Railroad Co., 4s..... | 2,000 00 | 2,000 00 | |
| Rensselaer Water Co., 4½s..... | 3,000 00 | 3,000 00 | |
| Puget Sound Elec. Railway Co., 5s..... | 4,000 00 | 4,000 00 | |
| Raton Water Works Co., 6s..... | 1,000 00 | 1,000 00 | |
| Western Tel. & Tel. Co., 5s..... | 2,000 00 | 2,120 00 | |
| Michigan State Tel. Co., 5s..... | 3,000 00 | 3,000 00 | 28,000 00 |
| Seattle Electric Co., Common, 75 shares..... | 7,500 00 | 7,500 00 | |
| Seattle Electric Co., Preferred, 28 shares..... | 2,800 00 | 2,800 00 | |
| Calumet & Arizona Mining Co., 50 shares..... | 500 00 | 5,100 00 | |
| Michigan State Tel. Co., Preferred, 52 shares..... | 5,200 00 | 4,940 00 | |
| Massachusetts Gas Companies, Preferred, 50 shares..... | 5,000 00 | 4,050 00 | |
| Galesburg Railway & Light Co., 5s..... | 15,000 00 | 15,000 00 | 12,500 00 |
| | 1,304,043 42 | 1,063,768 42 | \$688,459 51 |

BONDS AND STOCKS OWNED BY THE COMPANY, DECEMBER 31, 1904.

| Description. | YEAR OF | | Book value. | Par value. | Market value. (ex-interest.) |
|---|-----------|---------|--------------|--------------|---------------------------------|
| | Maturity. | Option. | | | |
| United States, Gold..... | 1925 | | \$293,900 07 | \$242,000 00 | \$317,020 00 |
| Province of Manitoba, Gold | 1930 | | 106,000 00 | 100,000 00 | 108,000 00 |
| Province of New Brunswick | 1930 | } | 60,577 37 | 60,000 00 | 66,378 00 |
| | 1931 | | | | |
| The Commonwealth of Mass., Metro- politan Sewerage Loan, Registered.. | 1930 | | 48,187 50 | 50,000 00 | 47,500 00 |
| Province of Ontario, Annuities, 1905 to 1925, \$7,000 payable semi-annually | } | | 323,649 62 | 327,295 00 | 327,295 59 |
| Province of Ontario, Annuities, 1905 to 1932, \$4,000 payable semi-annually ... | | | | | |
| St. John, N. B. | | | | | |
| Vancouver, B.C., Local Imp. Debentures | 1937 | } | 110,653 59 | 100,000 00 | 105,000 00 |
| Vancouver, B.C., Local Imp. Debentures | 1910 | | 71,121 06 | 37,600 00 | 37,600 00 |
| National War Loan of Great Britain ... | 1938 | } | 8,645 36 | 31,300 00 | 32,035 55 |
| | 1910 | | 8,645 36 | 8,636 36 | 8,645 36 |
| Montreal Harbour Debentures. | 1917 | } | 30,432 50 | 30,000 00 | 31,500 00 |
| | 1918 | | | | |
| British Consols | | | 45,584 25 | 45,584 25 | 45,584 25 |
| St. Henri, P. Q., Can., Debentures..... | 1949 | | 82,662 36 | 76,000 00 | 80,111 60 |
| Berlin, N. H., Funding | 1917 | | 7,306 25 | 7,000 00 | 7,280 00 |
| Cheboygan, Mich., Water works | 1914 | | 18,846 00 | 18,000 00 | 18,900 00 |
| Cote, St. Antoine, Can | 1934 | | 48,773 50 | 45,000 00 | 47,250 00 |
| Colorado Springs, Colorado, City Hall, Gold | 1916 | 1911 | 27,510 30 | 27,000 00 | 27,000 00 |
| Connor Plantation, Me., (Notes)..... | 1905 | } | 1,300 00 | 1,300 00 | 1,300 00 |
| | 1910 | | | | |
| Carthage (Mo.), School District Bonds. | 1923 | 1908 | 10,100 00 | 10,000 00 | 10,900 00 |
| City of Columbus, O., Scioto River Storage Dam | 1933 | 1913 | 9,216 00 | 9,000 00 | 9,090 00 |
| City of Columbus, O., Public Improve- ments | 1913 | | 10,240 00 | 10,000 00 | 10,100 00 |
| City of Chicago, Ills., Permanent Im- provement | 1918 | | 10,337 50 | 10,000 00 | 10,300 00 |
| Fort Kent, Me | 1922 | | 6,240 00 | 6,000 00 | 6,060 00 |
| Helena, Mont., 10-20, Funding | 1911 | 1901 | 26,937 50 | 25,000 00 | 25,000 00 |
| Morris, Ill., Water Works | 1905 | } | 20,596 00 | 20,000 00 | 20,000 00 |
| | 1914 | | | | |
| City of Omaha (Neb.), Paving Renewal | 1933 | | 10,250 00 | 10,000 00 | 10,100 00 |
| Pueblo, Colo., Deficiency | 1906 | | 11,325 00 | 10,000 00 | 10,000 00 |
| Piqua, Ohio, Street Improvement | 1905 | | 3,127 50 | 3,000 00 | 3,000 00 |
| City of Paducah, Ky., Refunding | 1926 | | 10,650 00 | 10,000 00 | 10,500 00 |
| City Philadelphia, Pa., Registered Loan | 1934 | | 20,500 00 | 20,000 00 | 20,500 00 |
| Pawtucket, R.I., General Funding Loan, Gold (Series No. 1) | 1944 | | 15,768 75 | 15,000 00 | 15,750 00 |
| Richmond, Va., Currency, Registered. | 1926 | } | 10,735 00 | 11,000 00 | 11,000 00 |
| | 1927 | | | | |
| Rockland, Me | 1916 | | 1,580 55 | 1,500 00 | 1,500 00 |
| Shelburne, N. H. (Notes) | 1905 | | 500 00 | 500 00 | 500 00 |
| Salt Lake City, Utah, Refunding | 1921 | | 25,850 00 | 25,000 00 | 25,500 00 |
| West Duluth, Minn., General Fund, Gold | 1911 | | 27,875 00 | 25,000 00 | 27,000 00 |
| RAILROAD BONDS. | | | | | |
| Augusta-Aiken Railway & Electric Co., Coll., Trust Gold | 1953 | | 20,000 00 | 20,000 00 | 20,000 00 |
| Atlantic Shore Line Ry. Co., 1st Mortg. | 1924 | 1905 | 23,750 00 | 25,000 00 | 25,000 00 |
| Bridgton & Saco River R. R. Co., 1st Mortg., Gold | 1928 | | 14,000 00 | 14,000 00 | 14,000 00 |
| Bangor & Aroostook R. R. Co., Con- Ref. Mortg., Gold | 1951 | | 57,000 00 | 60,000 00 | 60,000 00 |
| Berlin (N.H.) Street Ry., 1st Mortg., Gold | 1922 | | 4,750 00 | 5,000 00 | 4,750 00 |
| Chicago, Wisconsin & Minnesota R. R. Co., 1st Mortg., Gold | 1916 | | 4,740 00 | 4,000 00 | 4,200 00 |
| Canadian Northern Ry. Co., 1st Mortg., Guaranteed by Prov. of Manitoba.... | 1930 | | 225,570 00 | 220,460 00 | 232,337 10 |

BONDS AND STOCKS OWNED BY THE COMPANY—CONTINUED.

| Description. | YEAR OF | | Book value. | Par value. | Market value. (ex-interest.) |
|---|-----------|---------|-------------|-------------|---------------------------------|
| | Maturity. | Option. | | | |
| Connecticut Ry. & Lighting Co., 1st & Refund, Mortg., Gold, Int. Guaranteed by the United Gas Improvement Co., Philadelphia, Pa. | 1951 | | \$14,625 00 | \$15,000 00 | \$14,550 00 |
| Hudson Valley Ry. Co., Con. Mortg., Gold | 1951 | | 70,000 00 | 70,000 00 | 70,000 00 |
| Illinois Central R. R. Co., Reg., Gold ... | 1953 | | 10,100 00 | 10,000 00 | 10,000 00 |
| Joliet, Ill., R. R. Co., 1st Con. Mortg., Gold | 1918 | | 5,000 00 | 5,000 00 | 5,000 00 |
| Lime Rock R. R. Co., 1st Mortg. | 1929 | | 99,980 00 | 99,000 00 | 101,970 00 |
| Lake Shore & Michigan Southern R. R. Co., Gold | 1928 | | 35,037 50 | 35,000 00 | 35,175 00 |
| Long Island, N. Y., R. R. Co., Refunding, Gold, Guaranteed by Pennsylvania R. R. Co. | 1949 | | 35,137 50 | 35,000 00 | 35,175 00 |
| Lexington & Boston Street Railway Co., 1st Mortg., Gold..... | 1920 | 1905 | 7,210 00 | 7,000 00 | 7,000 00 |
| Norway & Paris St. Ry., 1st Mortg., Gold | 1916 | | 18,900 00 | 18,000 00 | 18,000 00 |
| New York, New Haven & Hartford R. R. Co., Harlem River & Port Chester Div., 1st Mortg., Gold..... | 1954 | | 26,125 00 | 25,000 00 | 27,062 50 |
| New York, New Haven & Hartford R. R. Co., Gold, Debenture..... | 1914 | | 20,400 00 | 20,000 00 | 20,600 00 |
| New York, New Haven & Hartford R. R. Co., Debenture..... | 1954 | | 9,725 00 | 10,000 00 | 9,725 00 |
| New York Central & Hudson River R. R. Co., Gold, Debenture | 1934 | | 32,716 25 | 33,000 00 | 33,000 00 |
| Newton & Northwestern Railroad Co., 1st Mortg., Gold..... | 1932 | | 9,650 00 | 10,000 00 | 9,600 00 |
| Rockland, Thomaston & Camden St. Ry. | 1921 | | 80,000 00 | 80,000 00 | 80,000 00 |
| Rumford Falls & Rangeley Lakes R. R. | 1923 | | 10,000 00 | 10,000 00 | 10,000 00 |
| Seaboard Air Line Ry., 1st Mortg., Gold | 1950 | | 21,575 00 | 25,000 00 | 21,000 00 |
| Sanford & Cape Porpoise Ry. Co., 1st Mortg. | 1928 | | 9,500 00 | 10,000 00 | 10,000 00 |
| Schenectady, N. Y., Ry. Co., 1st Mortg., Gold | 1941 | 1911 | 25,270 00 | 24,000 00 | 25,200 00 |
| The Toledo Railway & Terminal Co., 1st Mortg., Gold, Guaranteed by the Cincinnati, Hamilton & Dayton Ry. Co. & Pere Marquette R. R. Co., Jointly..... | 1954 | | 20,600 00 | 20,000 00 | 20,400 00 |
| Toronto, Hamilton & Buffalo Ry. Co., 1st Mortg., Gold..... | 1946 | | 45,000 00 | 45,000 00 | 42,750 00 |
| Ulster & Delaware R. R. Co., 1st Refunding, Gold Mortg. | 1952 | | 9,250 00 | 10,000 00 | 9,200 00 |
| Utica & Mohawk Valley Ry. Co., Gold.. | 1941 | | 10,150 00 | 10,000 00 | 10,000 00 |
| Wabash, Pittsburgh Terminal Ry. Co., 1st Mortg., Gold | 1954 | | 24,637 50 | 27,000 00 | 24,840 00 |
| CORPORATION BONDS. | | | | | |
| Athol Water Co., 1st Mortg., Gold | 1912 | | 18,800 00 | 19,000 00 | 19,000 00 |
| Arkansas Water Co., Ark. Con. Sinking Fund Mortg., G'd by Am. Water Works & Guarantee Co. of McKeesport, Pa. | 1909 | 1894 | 10,100 00 | 10,000 00 | 10,000 00 |
| American Writing Paper Co., 1st Mortg., Sinking Fund, Gold | 1919 | 1909 | 21,754 60 | 23,000 00 | 18,860 00 |
| American Realty Co., 1st Mortg., Gold, Interest Guaranteed by International Paper Co. | 1941 | 1903 | 93,000 00 | 93,000 00 | 93,000 00 |
| Berlin Water Co., 1st Mortg., 5-20, Gold.. | 1917 | 1902 | 25,000 00 | 25,000 00 | 26,250 00 |
| Biddeford & Saco Water Co., 1st Mortg., Gold | 1924 | | 24,375 00 | 25,000 00 | 25,000 00 |
| Bar Harbor Electric Lt. Co., 1st Mortg., Gold | 1921 | | \$4,875 00 | 5,000 00 | 5,000 00 |
| Boston Steamship Co., 1st Mortg., Gold | 1922 | 1902 | 7,070 00 | 7,000 00 | 7,070 00 |
| Council Bluffs Gas & Electric Co., 1st Mortg., Gold..... | 1928 | | 20,200 00 | 20,000 00 | 20,000 00 |
| Central Foundry Co., Sinking Fund, Gold, Debentures | 1919 | 1901 | 31,521 50 | 35,000 00 | 29,750 00 |
| Consolidated Electric Light Co. of Me., 1st Con. Mortg., Gold | 1925 | | 29,640 00 | 30,000 00 | 30,000 00 |

STOCKS AND BONDS OWNED BY THE COMPANY—CONTINUED.

| Description. | YEAR OF | | Book value. | Par value. | Market value. (ex-interest) |
|---|-----------|---------|-------------|-------------|--------------------------------|
| | Maturity. | Option. | | | |
| Cascade Electric Light & Power Co., 1st Mortg..... | 1921 | | \$9,800 00 | \$10,000 00 | \$10,000 00 |
| Camden & Rockland Water Co..... | 1922 | 1912 | 31,500 00 | 31,500 00 | 32,445 00 |
| Camden & Rockland Water Co., 1st Mortg..... | 1905 | | 76,854 75 | 75,500 00 | 75,500 00 |
| Crystal Water Co., Staten Island, N. Y., 1st Mortg..... | 1924 | | 24,500 00 | 24,500 00 | 24,500 00 |
| Dana Warp Mills, 1st Mortg..... | 1922 | | 28,000 00 | 28,000 00 | 28,000 00 |
| Detroit Edison Co., 1st Mortg., Gold... | 1933 | | 29,000 00 | 29,000 00 | 29,000 00 |
| Ellsworth Water Co., W. & E. Lt. Properties..... | 1908 | | 7,955 00 | 8,000 00 | 8,000 00 |
| Freeport Water Co., Me..... | 1911 | | 18,000 00 | 18,000 00 | 18,000 00 |
| Hebron Water Co. (Me.) 1st Mortg..... | 1922 | 1904 | 5,000 00 | 5,000 00 | 5,000 00 |
| Kennebec Light & Heat Co., 1st Mortg., Gold..... | 1918 | | 24,990 00 | 25,000 00 | 26,000 00 |
| Kalispell Water & Electric Co., 1st Mortg., Gold..... | 1912 | | 1,500 00 | 3,000 00 | 3,000 00 |
| Kennebunk Electric Lt. Co., 1st Mortg..... | 1923 | 1904 | 2,000 00 | 2,000 00 | 2,000 00 |
| Kanawha & Hocking Coal & Coke Co., 1st Mortg., Gold, Guaranteed by the Toledo & Ohio Central Ry. Co. & Hocking Valley Ry. Co..... | 1951 | 1911 | 5,225 00 | 5,000 00 | 5,000 00 |
| Leadville Water Co., 1st Mortg., Gold.. | 1916 | | 20,000 00 | 20,000 00 | 20,000 00 |
| Lancaster & Jefferson Electric Co., 1st Mortg..... | 1922 | 1907 | 9,800 00 | 10,000 00 | 10,000 00 |
| Maine Water Co., 1st Con. Mortg..... | 1931 | | 21,000 00 | 21,000 00 | 21,000 00 |
| Manitowoc Water Works Co. (Wis.), 1st Mortg., Gold..... | 1922 | | 25,003 75 | 25,000 00 | 15,000 00 |
| Mousam Water Co..... | 1921 | | 35,000 00 | 35,000 00 | 35,000 00 |
| Municipal Water Works Co., Me..... | 1922 | 1903 | 20,250 00 | 20,250 00 | 20,250 00 |
| Mallison Power Co., 1st Mortg., Gold.. | 1923 | 1908 | 19,000 00 | 20,000 00 | 20,000 00 |
| New England Elevator Co., 1st Mortg., Gold..... | 1902 | | 116,000 00 | 116,000 00 | 116,000 00 |
| Norfolk Railway & Light Co., 1st Mortg., Gold..... | 1941 | | | | |
| New England Cotton Yarn Co., 1st Mortg., Gold..... | 1949 | | 33,750 00 | 35,000 00 | 35,000 00 |
| New England Cotton Yarn Co., 1st Mortg., Gold..... | 1929 | 1905 | 28,275 00 | 30,000 00 | 30,000 00 |
| Portland Elevator Co., Gold, G'd by Grand Trunk Ry. Co..... | 1905 | | 31,000 00 | 31,000 00 | 31,000 00 |
| Raton Water Works Co. (N. M.) 1st Mortg., Gold..... | 1933 | | | | |
| Richmond Water & Light Co., (Ky.), Income..... | 1912 | | 14,700 00 | 15,000 00 | 15,000 00 |
| Richmond Water & Lt. Co., (Ky.), 1st Mortg., Gold..... | 1951 | 1906 | 3,600 00 | 3,600 00 | 2,700 00 |
| Rumford Falls Power Co. (Coll. Trust), Gold..... | 1921 | | 5,500 00 | 5,500 00 | 5,500 00 |
| Rumford Falls Realty Co., 1st Mortg..... | 1922 | | 238,000 00 | 238,000 00 | 249,900 00 |
| Rumford Falls Lt. & Water Co., Refund., Gold..... | 1922 | | 92,625 00 | 95,000 00 | 99,750 00 |
| Standish Water & Con. Co., 1st Mortg., Gold..... | 1922 | | 18,900 00 | 21,000 00 | 21,000 00 |
| Stevens Electric Co. (Fort Fairfield, Me.), 1st Mortg..... | 1929 | | 112,700 00 | 107,000 00 | 112,350 00 |
| Sagadahook Light & Power Co., 1st Mortg., Gold..... | 1905 | | 13,500 00 | 13,500 00 | 13,500 00 |
| Sagadahook Light & Power Co., 1st Mortg., Gold..... | 1917 | | | | |
| Umbagog Paper Co., 1st Mortg., Gold.. | 1922 | | 33,000 00 | 33,000 00 | 33,000 00 |
| United States Steel Corporation, 10-60 Sinking Fund, Gold..... | 1918 | 1903 | 40,000 00 | 40,000 00 | 40,000 00 |
| United States Steel Corporation, 10-60 Sinking Fund, Gold..... | 1963 | 1913 | 86,879 60 | 100,000 00 | 93,000 00 |
| Warren Water Co., 1st Mortg..... | 1919 | | 4,900 00 | 5,000 00 | 2,500 00 |
| Western Union Telegraph Co., Funding and Real Estate Mortg., Gold..... | 1950 | | 26,000 00 | 26,000 00 | 26,910 00 |
| York Shore Water Co., 1st Mortg., Gold | 1916 | | 6,000 00 | 6,000 00 | 6,300 00 |
| York Light & Heat Co., 1st Mortg., Gold | 1920 | | 30,120 00 | 30,000 00 | 30,000 00 |

BONDS AND STOCKS OWNED BY THE COMPANY--CONCLUDED.

| Description. | Book value. | Par value. | Market value. (ex-dividend.) |
|---|---------------------|---------------------|---------------------------------|
| RAILROAD STOCK. | | | |
| Boston & Maine R. R., Common, with dividend, 2760 Sh..... | \$496,442 24 | \$276,000 00 | \$485,760 00 |
| Boston Elevated Ry. Co., with dividend, 500 Sh... | 70,818 25 | 50,000 00 | 77,500 00 |
| Hereford Railway Co., 200 Sh | 19,400 00 | 20,000 00 | 20,000 00 |
| Maine Central R. R. Co., with dividend, 2952 Sh... | 505,820 22 | 295,200 00 | 531,360 00 |
| New York Central & Hudson R. R. Co., with dividend, 2872 Sh..... | 401,950 50 | 287,200 00 | 416,440 00 |
| Pennsylvania R. R. Co., with dividend, 1500 Sh... | 119,281 25 | 75,000 00 | 105,000 00 |
| Portland & Rumford Falls Ry., with dividend, 800 Sh..... | 98,000 00 | 80,000 00 | 160,000 00 |
| CORPORATION STOCK. | | | |
| Biddeford & Saco Water Co., 91 Sh..... | 9,193 00 | 9,100 00 | 9,100 00 |
| Consolidated Electric Light Co., 632 Sh..... | 5,027 80 | 6,320 00 | 5,056 00 |
| Dixfield & Peru Bridge Co., Dixfield, Me., 138 Sh. Mechanic Falls Water & Electric Light & Power Co., 1 Sh..... | 13,800 00 100 00 | 13,800 00 100 00 | 13,800 00 100 00 |
| Massachusetts Gas Companies, Preferred, 1500 Sh | 116,300 00 | 150,000 00 | 121,500 00 |
| Massachusetts Gas Companies, Common, 500 Sh... | 20,500 00 | 50,000 00 | 20,000 00 |
| New England Cotton Yarn Co., Preferred, 150 Sh... | 13,500 00 | 15,000 00 | 12,000 00 |
| New England Cotton Yarn Co., Common, 350 Sh... | 12,250 00 | 35,000 00 | 7,000 00 |
| Portland Water Co., 345 Sh..... | 41,950 00 | 34,500 00 | 41,400 00 |
| Rockland-Rockport Lime Co., Preferred, 500 Sh... | 50,000 00 | 50,000 00 | 50,000 00 |
| The Standish Water & Construction Co., 438 Sh... | 44,710 00 | 43,800 00 | 45,990 00 |
| Union Mills, Preferred, 500 Sh..... | 47,500 00 | 50,000 00 | 47,500 00 |
| BANK STOCK. | | | |
| First National Bank, Portland, Me., 78 Sh..... | 8,076 00 | 7,800 00 | 8,502 00 |
| Canal National Bank, Portland, Me., 150 Sh..... | 18,000 00 | 15,000 00 | 15,750 00 |
| Casco National Bank, Portland, Me., 26 Sh..... | 2,600 00 | 2,600 00 | 2,600 00 |
| Cumberland National Bank, Portland, Me., 29 Sh. | 2,900 00 | 2,900 00 | 3,074 00 |
| Merchants National Bank, Portland, Me., 36 Sh .. | 4,176 00 | 2,700 00 | 3,780 00 |
| National Traders Bank, Portland, Me., 17 Sh..... | 1,700 00 | 1,700 00 | 1,785 00 |
| Portland National Bank, Portland, Me., 1506 Sh... | 197,880 00 | 150,500 00 | 263,375 00 |
| Union Safe Deposit & Trust Co., Portland, Me., 2190 Sh | 219,275 00 | 219,000 00 | 383,250 00 |
| Westbrook Trust Co., Westbrook, Me., 75 Sh..... | 7,550 00 | 7,500 00 | 7,500 00 |
| Rumford Falls Trust Co., Rumford Falls, Me., 120 Sh..... | 15,700 00 | 12,000 00 | 24,000 00 |
| Manufacturers National Bank, Lewiston, Me., 50 Sh | 5,000 00 | 5,000 00 | 5,000 00 |
| North National Bank, Rockland, Me., 50 Sh..... | 6,670 50 | 5,000 00 | 7,250 00 |
| First National Bank, Biddeford, Me., 50 Sh..... | 7,000 00 | 5,000 00 | 7,000 00 |
| Biddeford National Bank, Biddeford, Me., 20 Sh... | 2,400 00 | 2,000 00 | 2,000 00 |
| First National Bank, Bangor, Me., 12 Sh..... | 1,560 00 | 1,200 00 | 1,800 00 |
| Northern National Bank, Hallowell, Me., 100 Sh .. | 12,500 00 | 16,000 00 | 11,000 00 |
| Norway National Bank, Norway, Me., 5 Sh..... | 540 00 | 500 00 | 550 00 |
| First National Bank, Wiscasset, Me., 15 Sh..... | 1,300 00 | 1,500 00 | 1,125 00 |
| Richmond National Bank, Richmond, Me., 5 3-5 Sh | 560 00 | 560 00 | 560 00 |
| National Shawmut Bank, Boston, Mass., 100 Sh... | 15,000 00 | 10,000 00 | 25,300 00 |
| National Bank of Commerce, Omaha, Neb., 20 Sh. | 2,000 00 | 2,000 00 | 400 00 |
| Commercial National Bank, Omaha, Neb., 50 Sh... | 3,500 00 | 5,000 00 | 5,000 00 |
| Sioux Falls National Bank, Sioux Falls, Dak., 20 Sh | 2,000 00 | 2,000 00 | 1,200 00 |
| National Shoe & Leather Bank, Auburn, Me., 55 Sh | 5,500 00 | 5,500 00 | 5,775 00 |
| | \$6,783,472 24 | \$6,105,505 61 | \$7,156,891 95 |

LIABILITIES,

| | | |
|---|-----------------|-----------------|
| Net present value of outstanding policies..... | \$10,056,493 00 | |
| Same for reversionary additions..... | 223,259 00 | |
| Same for annuities | 14,240 00 | |
| Total..... | \$10,293,992 00 | |
| Deduct net value of risks reinsured | 3,525 00 | |
| Net reserve..... | | \$10,290,467 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies | | 27,797 00 |
| Death losses in process of adjustment..... | \$45,295 29 | |
| Death losses reported, no proofs received | 54,888 41 | |
| Matured endowments due and unpaid..... | 6,400 60 | |
| Death losses and other policy claims resisted | 1,000 00 | |
| Total policy claims..... | | 107,584 30 |
| Premiums paid in advance, including surrender values so applied... | | 2,520 82 |
| Dividends or other profits due policy holders..... | | 6,088 58 |
| Other liabilities | | 1,833 00 |
| Unassigned funds (surplus) | | 627,536 07 |
| Total liabilities | | \$11,063,826 77 |

PREMIUM NOTE ACCOUNT.

| | | |
|--|-------------|-------------|
| On hand December 31, 1903..... | \$92,782 00 | |
| Received during the year on old policies | 2,224 00 | |
| Restored by revival of policies | 48 00 | \$95,054 00 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims..... | \$11,683 00 | |
| Used in purchase of surrender policies | 862 00 | |
| Voided by lapse..... | 1,004 00 | |
| Used in payment of dividends to policy holders | 2,443 00 | |
| Redeemed by maker in cash..... | 1,507 00 | |
| Total reduction of premium note account | | 17,499 00 |
| Balance, note assets at end of the year | | \$77,555 00 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|-----------------|----------------|----------------------|
| Whole life | 24,401 | \$34,197,823 00 | | |
| Endowment | 10,430 | 14,358,005 00 | | |
| All other | 4,496 | 8,498,500 72 | | |
| Additions by dividends | - | 330,869 05 | 39,327 | \$57,385,197 77 |

NEW POLICIES ISSUED.

| | | | | |
|------------------------------|-------|----------------|-------|----------------|
| Whole life..... | 3,331 | \$4,364,554 00 | | |
| Endowment | 2,620 | 3,060,148 00 | | |
| All other..... | 723 | 1,597,420 64 | | |
| Additions by dividends | - | 62,335 50 | 6,674 | \$9,084,458 14 |

OLD POLICIES REVIVED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 39 | \$48,410 00 | | |
| Endowment | 28 | 41,802 00 | | |
| All other | 10 | 20,500 00 | | |
| Additions by dividends | - | 1,260 80 | 77 | \$111,472 80 |

OLD POLICIES INCREASED.

| | | | | |
|---|----|------------|--------|-----------------|
| Whole life..... | 2 | \$2,000 00 | | |
| Endowment | 23 | 11,822 46 | 25 | \$13,822 40 |
| Total | | | 46,103 | \$66,594,951 11 |
| Policies terminated during the year | | | 3,948 | 5,996,114 04 |
| * Policies in force Dec. 31, 1904 | | | 42,155 | \$60,598,837 07 |
| Annuities in force Dec. 31, 1904 | | | 17 | 2,207 49 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------|
| Policies in force December 31st of the previous year..... | 9,482 | \$10,376,032 37 |
| Policies issued during the year..... | 1,624 | 1,681,418 69 |
| Total | 11,106 | \$12,057,451 06 |
| Deduct policies ceased to be in force..... | 876 | 917,433 97 |
| Policies in force in Maine, December 31, 1904..... | 10,230 | \$11,140,017 09 |
| Losses and claims unpaid December 31, of the previous year | 9 | \$8,143 49 |
| Losses and claims incurred during the year | 91 | 108,995 86 |
| Total | 100 | \$117,139 35 |
| Losses and claims settled during the year | 87 | 97,878 51 |
| Losses and claims unpaid Dec. 31, 1904..... | 13 | \$19,260 84 |
| Premiums received | | 455,495 34 |

* Policies reinsured, 10, \$80,000.00.

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, 1904.

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 | \$1,198,925 31 | |
| Surrender values applied to pay first year's premiums.... | 5,065 42 | |
| Total first year's premiums on original policies | \$1,203,990 73 | |
| Dividends applied to purchase paid-up additions and annuities | 11,076 72 | |
| Surrender values applied to purchase paid-up insurance and annuities | 280,699 49 | |
| Consideration for supplementary contracts involving life contingencies | 10,000 00 | |
| Total new premiums | \$1,505,766 94 | |
| Renewal premiums..... | 7,463,580 10 | |
| Dividends applied to pay renewal premiums..... | 500,520 36 | |
| Surrender values applied to pay renewal premiums | 570 44 | |
| Total renewal premiums..... | \$7,964,670 90 | |
| Total premium income | \$9,470,437 84 | |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | 25,771 52 | |
| Interest on mortgage loans | \$1,607,528 18 | |
| Interest on collateral loans | 61,029 17 | |
| Interest on bonds and dividends on stocks | 1,040,448 60 | |
| Interest on premium notes, policy loans or liens | 240,123 14 | |
| Interest on other debts due the company..... | 68,406 01 | |
| Discount on claims paid in advance..... | 1,611 32 | |
| Rents—including company's own occupancy.. .. | 41,950 27 | 3,061,096 69 |
| Profit on sale or maturity of ledger assets | 1,520 32 | |
| Profit and loss..... | 16 98 | |
| Total income, life department | \$12,558,843 35 | |
| Premium income, accident department..... | 3,372,713 41 | |
| Total income | \$15,931,556 76 | |
| Ledger assets Dec. 31, 1903..... | 64,711,536 13 | |
| Total..... | \$80,643,392 89 | |

DISBURSEMENTS.

| | |
|--|-----------------|
| Death claims | \$2,890,372 30 |
| Matured endowments..... | 1,528,085 00 |
| Total death claims and endowments..... | \$4,418,457 30 |
| Annuities involving life contingencies | 1,276 79 |
| Surrender values paid in cash | 258,587 42 |
| Surrender values applied to pay new premiums..... | 5,065 42 |
| Surrender values applied to pay renewal premiums | 570 44 |
| Surrender values applied to purchase paid-up insurance and annuities | 280,699 49 |
| Dividends paid policy holders in cash..... | 212,426 84 |
| Dividends applied to pay renewal premiums | 500,520 36 |
| Dividends applied to purchase paid-up additions and annuities | 11,076 72 |
| Total paid policy holders..... | \$5,688,680.78 |
| Supplementary contracts <i>not</i> involving life contingencies..... | 7,937 52 |
| Dividends to stockholders..... | 200,000 00 |
| Commissions and bonuses to agents | 1,097,478 26 |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 50,088 24 |
| Agency supervision, traveling and all other agency expenses | 20,021 33 |
| Medical examiners fees and inspection of risks | 109,676 79 |
| Salaries and all other compensation of officers and home office employes..... | 207,971 30 |
| Rent—including company's own occupancy..... | 54,811 88 |
| Advertising, printing, stationery and postage | 87,055 10 |
| Legal expenses..... | 18,873 44 |
| Furniture, fixtures and safes | 15,352 65 |
| Insurance taxes, licenses and department fees | 346,458 39 |
| Taxes on real estate..... | 8,479 65 |
| Repairs and expenses (other than taxes) on real estate..... | 32,241 17 |
| Miscellaneous expenditures | 60,337 43 |
| Total disbursements, life department..... | \$8,005,413 93 |
| Total disbursements, accident department | 2,753,442 08 |
| Total disbursements..... | \$10,758,855 96 |
| Balance | \$69,884,536 93 |

LEDGER ASSETS.

| | |
|---|-----------------|
| Book value of real estate..... | \$633,164 74 |
| Mortgage loans on real estate..... | \$2,686,317 72 |
| Loans secured by collateral..... | 1,051,394 62 |
| Loans on company's policies assigned as collateral..... | 3,553,880 50 |
| Premium notes on policies in force | 337,623 58 |
| Book value of stocks and bonds—excluding interest | 24,490,366 90 |
| Deposited in trust companies and banks on interest..... | 3,538,958 62 |
| Cash in office and deposited in banks, not on interest..... | 3,537,664 68 |
| Bills receivable..... | 32,071 16 |
| Agents' balances | 23,074 41 |
| Total ledger assets | \$69,884,536 93 |

PREMIUM NOTE ACCOUNT.

| | | |
|---|--------------|--------------|
| On hand December 31, 1903 | \$359,858 60 | |
| Received during the year on new policies | 15,229 70 | |
| Received during the year on old policies..... | 11,730 67 | \$386,818 97 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims..... | \$16,902 78 | |
| Used in purchase of surrendered policies | 5,834 88 | |
| Used in payment of dividends to policyholders | 8,932 11 | |
| Redeemed by maker in cash..... | 17,525 62 | |
| Total reduction of premium note account | | 49,195 39 |
| Balance, note assets at end of the year | | \$337,623 58 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 40,186 | \$63,343,964 | | |
| Endowment..... | 79,323 | 136,593,584 | | |
| All other | 10,589 | 23,865,329 | 130,098 | \$223,302,877 |

NEW POLICIES ISSUED.

| | | | | |
|------------------|--------|------------|--------|--------------|
| Whole life | 240 | \$258,493 | | |
| Endowment | 15,603 | 25,986,904 | | |
| All other | 1,103 | 2,413,600 | 16,946 | \$28,658,997 |

OLD POLICIES REVIVED.

| | | | | |
|-----------------|----|----------|----|-----------|
| Whole life..... | 2 | \$14,480 | | |
| Endowment | 36 | 152,867 | | |
| All other | 10 | 25,000 | 48 | \$192,347 |

OLD POLICIES INCREASED.

| | | | | |
|-----------------|---|-------|---|---------|
| Whole life..... | - | \$623 | | |
| Endowment | - | 5,000 | - | \$5,623 |

| | | | | |
|---|--|--|---------|---------------|
| Total | | | 147,092 | \$252,159,844 |
| Policies terminated during the year | | | 8,554 | 14,855,105 |
| * Policies in force Dec. 31, 1904 | | | 138,538 | \$237,304,739 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year..... | 1,592 | \$2,090,828 |
| Policies issued during the year..... | 152 | 167,836 |
| Total | 1,744 | \$2,258,664 |
| Deduct policies ceased to be in force | 113 | 156,639 |
| Policies in force in Maine, December 31, 1904..... | 1,631 | \$2,102,025 |
| Losses and claims unpaid December 31, of the previous year | 3 | \$376 |
| Losses and claims incurred during the year | 90 | 119,638 |
| Total | 93 | \$120,014 |
| Losses and claims settled during the year | 87 | 118,790 |
| Losses and claims unpaid Dec. 31, 1904..... | 6 | \$1,224 |
| Premiums received | | \$71,940 37 |

* Policies re-insured, 28, \$154,221.

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..... | \$154,483 86 | |
| Surrender values applied to pay first year's premiums.... | 1,889 26 | |
| Total first year's premiums on original policies | <u>\$156,373 12</u> | |
| Dividends applied to purchase paid-up insurance and endowments | 4,666 71 | |
| Surrender values applied to purchase paid-up insurance.. | 19,809 14 | |
| Consideration for original annuities involving life con- tingencies | 472 62 | |
| Total new premiums..... | <u>\$181,321 59</u> | |
| Renewal premiums | 712,263 64 | |
| Dividends applied to pay renewal premiums | 20,266 25 | |
| Surrender values applied to pay renewal premiums | 494 41 | |
| Total renewal premiums..... | <u>\$733,024 30</u> | |
| Total premium income | | \$914,345 89 |
| Consideration for supplementary contracts <i>not</i> involving life con- tingencies | | 5,000 00 |
| Premium notes, loans or liens restored by revival of policies..... | | 50 50 |
| Interest on mortgage loans | \$140,409 65 | |
| Interest on bonds and dividends on stocks..... | 64,259 31 | |
| Interest on premium notes, policy loans or liens..... | 23,378 94 | |
| Interest on other debts due the company | 4,190 92 | |
| Discount on claims paid in advance | 58 00 | |
| Rents..... | 2,776 21 | 235,073 03 |
| Profit on sale or maturity of ledger assets | | <u>1,903 17</u> |
| Total income..... | | <u>\$1,156,372 59</u> |
| Ledger assets Dec. 31, 1903 | | <u>4,731,622 75</u> |
| Total | | <u>\$5,887,995 34</u> |

DISBURSEMENTS.

| | | |
|---|--------------|---------------------|
| Death claims | \$257,200 90 | |
| Matured endowments | 81,550 00 | |
| Total death claims and endowments | | <u>\$338,750 90</u> |
| Annuities involving life contingencies..... | 644 98 | |
| Premium notes voided by lapse | 127 20 | |
| Surrender values paid in cash..... | 76,838 99 | |
| Surrender values applied to pay new premiums..... | 1,889 26 | |

| | |
|--|----------------|
| Surrender values applied to pay renewal premiums | \$494 41 |
| Surrender values applied to purchase paid-up insurance | 19,809 14 |
| Dividends paid policy holders | 16,504 10 |
| Dividends applied to pay renewal premiums | 20,266 25 |
| Dividends applied to purchase paid-up insurance and endowments.. | 4,666 71 |
| Total paid policy holders, \$480,091.94. | |
| Supplementary contracts <i>not</i> involving life contingencies..... | 795 80 |
| Dividends to stockholders..... | 12,000 00 |
| Commissions and bonuses to agents | 112,133 92 |
| Salaries and allowances for agencies, including managers, agents and clerks | 10,109 72 |
| Agency supervision, traveling and all other agency expenses | 40,876 72 |
| Medical examiners fees and inspection of risks..... | 12,133 49 |
| Salaries and all other compensation of officers and home office employees | 40,870 35 |
| Rent—including company's own occupancy | 3,300 00 |
| Advertising, printing, stationery and postage | 10,293 87 |
| Legal expenses | 3,395 29 |
| Furniture, fixtures and safes..... | 579 93 |
| Insurance taxes, licenses and department fees..... | 14,860 44 |
| Taxes on real estate..... | 808 87 |
| Repairs and expenses (other than taxes) on real estate..... | 763 44 |
| Loss on sale or maturity of ledger assets | 6,061 12 |
| Premium on securities purchased..... | 437 38 |
| Miscellaneous expenditures..... | 3,773 89 |
| Total disbursements | \$753,285 17 |
| Balance..... | \$5,134,710 17 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of real estate | \$47,481 18 |
| Mortgage loans on real estate | 2,869,360 33 |
| Loans on company's policies assigned as collateral..... | 406,672 63 |
| Premium notes on policies in force | 38,208 36 |
| Book value of stocks and bonds—excluding interest | 1,634,554 77 |
| Deposited in trust companies and banks on interest | 134,396 90 |
| Cash in office and deposited in banks, not on interest..... | 3,342 66 |
| Agents' balances | 693 34 |
| Total ledger assets..... | \$5,134,710 17 |

NON-LEDGER ASSETS.

| | | |
|---|------------------|------------------|
| Interest due and accrued on mortgages..... | \$59,881 17 | |
| Interest due and accrued on stocks and bonds | 23,160 18 | |
| Interest due and accrued on premium notes, loans or liens | 13,984 14 | \$97,025 49 |
| Market value of stocks and bonds over book value | | 53,740 23 |
| | <i>New</i> | <i>Renewals.</i> |
| | <i>Business.</i> | |
| Gross premiums due and unreported | \$1,540 87 | \$16,803 00 |
| Gross deferred premiums..... | 23,131 08 | 115,529 52 |
| Total | \$24,671 95 | \$132,332 52 |
| Deduct loading..... | 4,194 23 | 22,496 53 |
| Net uncollected and deferred premiums..... | \$20,477 72 | \$109,835 99 |
| Gross assets..... | | \$30,313 71 |
| | | \$5,415,789 60 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|----------|-----------------------|
| Agents' debit balances | \$727 17 | |
| Premium notes on policies and net premiums in excess of the net value of their policies | 691 44 | \$1,418 61 |
| Total admitted assets | | \$5,414,370 99 |

LIABILITIES.

| | | |
|---|-----------------------|-----------------------|
| Net present value of outstanding policies | \$4,812,904 00 | |
| Same for reversionary additions | 4,833 00 | |
| Same for annuities | 6,759 00 | |
| Total | \$4,824,596 00 | |
| Deduct net value of risks re-insured | 80,726 00 | |
| Net reserve | | \$4,743,870 00 |
| Present value of supplementary contracts <i>not</i> involving life con- tingencies | | 4,174 00 |
| Surrender values claimable on policies cancelled | | 2,852 80 |
| Death losses in process of adjustment | \$13,628 00 | |
| Death losses reported, no proofs received | 4,500 00 | |
| Matured endowments due and unpaid | 12,246 00 | |
| Total policy claims | | 30,374 00 |
| Premiums paid in advance, including surrender values so applied... | | 6,428 31 |
| Bills and accounts, due or accrued | | 2,000 00 |
| Dividends or other profits due policy holders | | 3,134 51 |
| Dividends apportioned, payable to policy holders during 1905 | | 153,949 86 |
| Dividends apportioned, payable to policy holders subsequent to 1905 } | | |
| Cash capital | | 150,000 00 |
| Unassigned funds (surplus) | | 317,587 49 |
| Total liabilities | | \$5,414,370 97 |

PREMIUM NOTE ACCOUNT.

| | | |
|--|-------------|--------------------|
| On hand December 31, 1903 | \$43,935 48 | |
| Received during the year on old policies | 10,746 61 | |
| Restored by revival of policies | 82 90 | \$54,764 99 |
| Deductions during the year as follows: | | |
| Used in purchase of surrendered policies | \$649 07 | |
| Voided by lapse | 127 20 | |
| Used in payment of dividends to policyholders | 316 43 | |
| Redeemed by maker in cash | 15,463 93 | |
| Total reduction of premium note account | | 16,556 63 |
| Balance, note assets at end of the year | | \$38,208 36 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life | 7,993 | \$12,427,401 | | |
| Endowment | 7,416 | 9,114,156 | | |
| All other | 577 | 1,422,154 | | |
| Additions by dividends | - | 2,431 | 15,986 | \$22,966,142 |

NEW POLICIES ISSUED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 1,252 | \$2,218,374 | | |
| Endowment | 1,268 | 1,638,881 | | |
| All other | 319 | 1,024,289 | | |
| Additions by dividends | - | 7,376 | 2,839 | \$4,888,920 |

OLD POLICIES REVIVED.

| | | | | |
|------------------------------|----|----------|----|----------|
| Whole life..... | 14 | \$27,000 | | |
| Endowment | 23 | 32,000 | | |
| All other | 1 | 3,000 | | |
| Additions by dividends | - | 13 | 38 | \$62,013 |

OLD POLICIES INCREASED.

| | | | | |
|---|---|----------|--------|--------------|
| Whole life..... | - | \$11,177 | | |
| Endowment | 2 | 10,000 | | |
| All other | - | 7,508 | | |
| Additions by dividends | - | 1 | 2 | \$28,686 |
| Total | | | 18,865 | \$27,945,761 |
| Policies terminated during the year | | | 1,103 | 1,901,454 |
| *Policies in force Dec. 31, 1904 | | | 17,762 | \$26,044,307 |
| Annuities in force Dec. 31, 1904..... | | | 5 | 644 71 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year | 41 | \$49,172 00 |
| Policies issued during the year | 33 | 46,715 00 |
| Total | 74 | \$95,887 00 |
| Deduct policies ceased to be in force..... | 5 | 14,000 00 |
| Policies in force in Maine, December 31, 1904 | 69 | \$81,887 00 |
| Losses and claims incurred during the year..... | 3 | \$11,000 00 |
| Losses and claims settled during the year | 3 | 11,000 00 |
| Premiums received | | \$3,653 14 |

* Policies reinsured, 98, \$646,470.

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 | \$370,104 27 | |
| Surrender values applied to pay first year's premiums.... | 1,947 92 | |
| Total first year's premiums on original policies | \$372,052 19 | |
| Surrender values applied to purchase paid-up insurance and annuities | 108,422 58 | |
| Consideration for original annuities involving life con- tingencies | 61,992 29 | |
| Total new premiums | \$542,467 06 | |
| Renewal premiums..... | 3,976,322 82 | |
| Dividends applied to pay renewal premiums | 885,265 58 | |
| Surrender values applied to pay renewal premiums..... | 7,321 98 | |
| Total renewal premiums..... | \$4,868,910 38 | |
| Total premium income | \$5,411,377 44 | |
| Premium notes, loans or liens restored by revival of policies..... | | 33 00 |
| Interest on mortgage loans | \$1,228,927 13 | |
| Interest on collateral loans..... | 9,848 00 | |
| Interest on bonds and dividends on stocks | 1,125,830 82 | |
| Interest on premium notes, policy loans or liens | 45,112 54 | |
| Interest on other debts due the company | 13,086 78 | |
| Discount on claims paid in advance | 1,586 20 | |
| Rents—including company's own occupancy | 534,241 48 | 2,958,582 95 |
| Total income..... | \$8,369,986 39 | |
| Ledger assets Dec. 31, 1903 | | 63,211,528 59 |
| Total | \$71,581,522 28 | |

DISBURSEMENTS.

| | | |
|--|----------------|------------|
| Death claims | \$5,153,977 40 | |
| Matured endowments..... | 263,385 00 | |
| Total death claims and endowments..... | \$5,417,362 40 | |
| Annuities involving life contingencies..... | 13,437 92 | |
| Premium notes voided by lapse | 360 00 | |
| Surrender values paid in cash..... | 534,347 59 | |
| Surrender values applied to pay new premiums | 1,947 92 | |
| Surrender values applied to pay renewal premiums | 7,321 98 | |
| Surrender values applied to purchase paid-up insurance and annuities | 108,422 58 | |
| Dividends paid policy holders in cash | 266,161 85 | |
| Dividends applied to pay renewal premiums | 885,265 58 | |
| Total paid policy holders..... | \$7,234,627 82 | |
| Commissions and bonuses to agents | | 369,620 00 |

LIABILITIES.

| | | |
|--|-----------------|-----------------|
| Net present value of outstanding policies..... | \$58,052,392 00 | |
| Same for annuities | 164,533 00 | |
| Net reserve..... | | \$58,216,925 00 |
| Surrender values claimable on policies cancelled | | 154,337 00 |
| Death losses due and unpaid | \$37,435 39 | |
| Death losses in process of adjustment..... | 75,046 00 | |
| Death losses reported, no proofs received | 153,766 00 | |
| Matured endowments due and unpaid | 5,969 00 | |
| Total policy claims..... | | 272,216 39 |
| Premiums paid in advance, including surrender values so applied... | | 31,448 46 |
| Dividends or other profits due policy holders | | 1,362,247 75 |
| Real estate contingent depreciation account | | 346,690 29 |
| Unassigned funds (surplus) | | 4,825,722 16 |
| Total liabilities | | \$65,209,587 05 |

PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|--------------|
| On hand December 31, 1908..... | \$577,521 21 | |
| Restored by revival of policies | 33 00 | \$577,554 21 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims | \$23,951 97 | |
| Used in purchase of surrendered policies | 4,577 27 | |
| Voids by lapse..... | 360 00 | |
| Used in payment of dividends to policyholders..... | 30,885 09 | |
| Redeemed by maker in cash..... | 5,759 80 | |
| Total reduction of premium note account | | 65,534 13 |
| Balance, note assets at end of the year | | \$512,020 08 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | Number. | Amount. | Total Number. | Total Amount. |
|------------------|---------|---------------|------------------|------------------|
| Whole life | 61,012 | \$145,812,877 | | |
| Endowment | 8,146 | 17,977,444 | | |
| All other..... | 801 | 2,135,165 | 69,959 | \$165,925,486 |

NEW POLICIES ISSUED.

| | | | | |
|------------------|-------|-------------|-------|-------------|
| Whole life | 2,708 | \$7,359,405 | | |
| Endowment | 773 | 1,970,600 | | |
| All other | 228 | 651,700 | 3,709 | \$9,981,705 |

OLD POLICIES REVIVED.

| | | | | |
|-----------------|----|----------|----|----------|
| Whole life..... | 15 | \$23,567 | | |
| Endowment | 1 | 1,000 | 16 | \$24,567 |

OLD POLICIES INCREASED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|---|----------------|----------------|--------------------------|--------------------------|
| Whole life | - | \$61,013 | | |
| Endowment | - | 8,606 | - | \$69,619 |
| Total | | | 73,684 | \$176,001,377 |
| Policies terminated during the year | | | 3,477 | 9,583,862 |
| Policies in force Dec. 31, 1904 | | | 70,207 | \$166,417,515 |
| Annuities in force Dec. 31, 1904 | | | 46 | \$17,604 52 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------------|
| Policies in force December 31st of the previous year | 2,129 | \$3,237,432 00 |
| Policies issued during the year | 137 | 236,374 00 |
| Total | 2,266 | \$3,473,806 00 |
| Deduct policies ceased to be in force | 138 | 233,986 00 |
| Policies in force in Maine, December 31, 1904 | 2,128 | \$3,239,820 00 |
| Losses and claims incurred during the year | 83 | \$159,939 00 |
| Losses and claims settled during the year | 82 | 158,939 00 |
| Losses and claims unpaid Dec. 31, 1904 | 1 | \$1,000 00 |
| Premiums received | | \$103,513 73 |

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 | \$8,493,221 28 | |
| Dividends applied to purchase paid-up additions and annuities | 509,960 92 | |
| Surrender values applied to purchase paid-up insurance and annuities | 1,901,889 00 | |
| Consideration for original annuities involving life contingencies | 1,496,651 47 | |
| Consideration for supplementary contracts involving life contingencies | 123,705 00 | |
| Total new premiums | \$12,825,427 67 | |
| Renewal premiums | 49,818,409 07 | |
| Total premium income | \$62,643,836 74 | |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | | 191,664 00 |
| Interest on mortgage loans | \$3,352,127 75 | |
| Interest on collateral loans | 86,746 38 | |
| Interest on bonds and dividends on stocks | 8,091,383 12 | |
| Interest on premium notes, policy loans or liens | 1,163,757 33 | |
| Interest on other debts due the company | 1,318,346 76 | |
| Rents—including company's own occupancy | 1,864,757 77 | 15,877,119 11 |
| Profit on sale or maturity of ledger assets | | 364,076 10 |
| Total income | \$79,076,695 95 | |
| Ledger assets Dec. 31, 1903 | 358,275,299 46 | |
| Total | \$437,351,995 41 | |

DISBURSEMENTS.

| | | |
|--|-----------------|--|
| Death claims and additions | \$18,049,539 55 | |
| Matured endowments and additions | 3,003,525 08 | |
| Total death claims and endowments | \$21,053,064 43 | |
| Annuities involving life contingencies | 980,349 94 | |
| Surrender values paid in cash | 6,451,841 42 | |
| Surrender values applied to purchase paid-up insurance and annuities | 1,901,889 00 | |
| Dividends paid policy holders in cash | 5,191,941 59 | |
| Dividends applied to purchase paid-up additions and annuities | 809,960 92 | |
| Total paid policy holders | \$36,389,047.30 | |

| | |
|---|------------------|
| Supplementary contracts <i>not</i> involving life contingencies..... | \$226,346 47 |
| Dividends to stockholders..... | 7,000 00 |
| Commissions and bonuses to agents..... | 7,400,371 68 |
| Commuting renewal commissions..... | 950,081 03 |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 638,448 20 |
| Agency supervision, traveling and all other agency expenses..... | 439,762 21 |
| Medical examiners fees and inspection of risks..... | 888,523 93 |
| Salaries and all other compensation of officers and home office employees..... | 1,177,501 12 |
| Rent—including company's own occupancy..... | 335,031 00 |
| Advertising, printing, stationery and postage..... | 772,645 50 |
| Legal expenses..... | 204,019 25 |
| Furniture, fixtures and safes..... | 24,034 96 |
| Insurance taxes, licenses and department fees..... | 707,865 19 |
| Taxes on real estate..... | 365,295 98 |
| Repairs and expenses (other than taxes) on real estate..... | 549,667 00 |
| Real estate sinking fund..... | 500,000 00 |
| Miscellaneous expenditures..... | • 393,010 63 |
| Total disbursements..... | \$51,968,651 45 |
| Balance..... | \$385,383,343 96 |

LEDGER ASSETS.

| | |
|---|------------------|
| Book value of real estate..... | \$36,895,647 44 |
| Mortgage loans on real estate..... | 81,623,709 11 |
| Loans secured by collateral..... | 10,805,000 00 |
| Loans on company's policies assigned as collateral..... | 23,544,439 69 |
| Book value of stocks and bonds—excluding interest..... | 208,348,241 00 |
| Deposited in trust companies and banks on interest..... | 22,638,905 89 |
| Cash in office and deposited in banks, not on interest..... | 15,760 93 |
| Agents' balances..... | 1,514,639 90 |
| Total ledger assets..... | \$385,383,343 96 |

NON-LEDGER ASSETS.

| | | | |
|---|------------------|----------------|------------------|
| Interest due and accrued on mortgages..... | \$344,144 63 | | |
| Interest accrued on stocks and bonds..... | 2,670,510 00 | | |
| Interest accrued on collateral loans..... | 3,090 53 | | |
| Interest accrued on other assets..... | 134,672 74 | | |
| Rents due and accrued on company's property..... | 150,600 88 | | |
| Market value of stocks and bonds over book value..... | 17,321,133 00 | | |
| | <i>New</i> | | |
| | <i>Business.</i> | | |
| | <i>Renewals.</i> | | |
| Gross premiums due and unreported..... | \$61,213 00 | \$4,972,168 00 | |
| Gross deferred premiums..... | 262,946 00 | 2,953,206 00 | |
| Total..... | \$324,159 00 | \$7,925,374 00 | |
| Deduct loading..... | 64,832 00 | 1,585,075 00 | |
| Net uncollected and deferred premiums..... | \$259,327 00 | \$6,340,299 00 | 6,599,626 00 |
| Gross assets..... | | | \$412,607,121 74 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|-----------------------------|------------------|
| Agents' debit balances..... | \$1,514,639 90 |
| Total admitted assets..... | \$411,092,481 84 |

LIABILITIES.

| | | |
|---|------------------|------------------|
| Net present value of outstanding policies | \$310,993,427 00 | |
| Same for reversionary additions | 4,327,838 00 | |
| Same for annuities | 11,306,762 00 | |
| Net reserve | | \$326,628,027 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies | | 1,371,935 00 |
| Death losses due and unpaid | \$21,125 00 | |
| Death losses in process of adjustment | 148,253 00 | |
| Death losses reported, no proofs received | 1,910,635 00 | |
| Matured endowments due and unpaid | 386,213 33 | |
| Death losses and other policy claims resisted | 15,500 00 | |
| Annuity claims, involving life contingencies, due and unpaid | 52,179 56 | |
| Total policy claims | | 2,533,905 89 |
| Due and unpaid on supplementary contracts <i>not</i> involving life contingencies | | 1,719 90 |
| Premiums paid in advance, including surrender values so applied ... | | 412,627 00 |
| Dividends or other profits due policy holders | | 540,900 26 |
| Interest paid in advance | | 559,305 48 |
| Cash capital | | 100,000 00 |
| Unassigned funds (surplus) | | 78,944,061 31 |
| Total liabilities | | \$411,092,481 84 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|----------------------|----------------------|
| Whole life | 351,217 | \$979,164,291 | | |
| Endowment | 138,936 | 362,533,953 | | |
| All other | 9,794 | 22,379,443 | | |
| Additions by dividends | - | 6,570,545 | 499,947 | \$1,370,648,232 |

NEW POLICIES ISSUED.

| | | | | |
|------------------|--------|---------------|---------|---------------|
| Whole life | 61,612 | \$134,417,628 | | |
| Endowment | 37,417 | 75,453,821 | | |
| All other | 6,053 | 15,897,828 | 105,082 | \$225,769,277 |

OLD POLICIES REVIVED.

| | | | | |
|---|-----|-------------|---------|-----------------|
| Whole life | 468 | \$1,363,454 | | |
| Endowment | 278 | 811,076 | | |
| All other | 11 | 42,793 | 757 | \$2,217,323 |
| Additions by dividends | | | | 1,190,467 |
| Total | | | 605,786 | \$1,599,825,299 |
| Policies terminated during the year | | | 54,324 | 139,513,210 |
| Policies in force Dec. 31, 1904 | | | 551,462 | \$1,460,312,089 |
| Annuities in force Dec. 31, 1904 | | | 3,557 | 1,168,153 17 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------------|
| Policies in force December 31st of the previous year | 6,789 | \$10,189,252 00 |
| Policies issued during the year..... | 1,298 | 1,561,679 00 |
| Total | 8,087 | \$11,750,931 00 |
| Deduct policies ceased to be in force..... | 493 | 633,186 00 |
| Policies in force in Maine, December 31, 1904 | 7,594 | \$11,117,745 00 |
| Losses and claims unpaid December 31, of the previous year.. | 3 | \$1,190 00 |
| Losses and claims incurred during the year | 61 | 77,351 00 |
| Total | 64 | \$78,541 00 |
| Losses and claims settled during the year..... | 57 | 71,442 00 |
| Losses and claims unpaid Dec. 31, 1904..... | 7 | \$7,099 00 |
| Premiums received..... | | \$420,030 66 |

FIDELITY MUTUAL LIFE INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1879.

L. G. FOUSE, *President.*

W. S. CAMPBELL, *Secretary.*

INCOME.

| | | |
|--|----------------|----------------|
| First year's premiums on original policies | \$694,315 88 | |
| Surrender values applied to pay first year's premiums ... | 814 95 | |
| Total first year's premiums on original policies | \$695,130 83 | |
| Consideration for original annuities involving life con- tingencies | 3,237 38 | |
| Total new premiums | \$698,368 21 | |
| Renewal premiums | 2,772,116 82 | |
| Dividends applied to pay renewal premiums | 30,863 66 | |
| Surrender values applied to pay renewal premiums | 1,251 57 | |
| Renewal premiums for deferred annuities | 1,374 87 | |
| Total renewal premiums | \$2,805,606 92 | |
| Total premium income | \$3,503,975 13 | |
| Consideration for supplementary contracts <i>not</i> involving life con- tingencies | | 39,174 90 |
| Interest on mortgage loans | \$17,275 75 | |
| Interest on collateral loans | 6,634 44 | |
| Interest on bonds and dividends on stocks | 124,606 38 | |
| Interest on premium notes, policy loans or liens | 60,038 46 | |
| Interest on other debts due the company | 40,879 60 | |
| Rents—including company's own occupancy | 79,291 04 | 328,725 67 |
| Profit on sale or maturity of ledger assets | | 11,357 47 |
| Fees for exchange and alteration of policies | | 152,561 50 |
| Total income | | \$4,035,794 67 |
| Ledger assets Dec. 31, 1903 | | 5,647,070 52 |
| Total | | \$9,682,865 19 |

DISBURSEMENTS.

| | |
|--|-----------------|
| Death claims | \$1,144,812 77 |
| Annuities involving life contingencies | 1,028 46 |
| Surrender values paid in cash | 82,627 01 |
| Surrender values applied to pay new premiums | 524 95 |
| Surrender values applied to pay renewal premiums | 1,251 57 |
| Dividends paid policy holders in cash | 16,164 66 |
| Dividends applied to pay renewal premiums | 30,863 66 |
| Total paid policy holders | \$1,277,563.08. |
| Supplementary contracts <i>not</i> involving life contingencies | 15,754 42 |
| Commissions and bonuses to agents | 564,504 26 |
| Commuting renewal commissions | 1,778 06 |
| Salaries and allowances for agencies, including managers, agents and clerks | 118,282 69 |
| Agency supervision, traveling and all other agency expenses | 62,451 19 |
| Medical examiners fees and inspection of risks | 73,203 14 |

| | |
|---|-----------------------|
| Salaries and all other compensation of officers and home office employees | \$165,064 64 |
| Rent—including company's own occupancy | 53,844 50 |
| Advertising, printing, stationery and postage | 80,134 03 |
| Legal expenses | 9,472 79 |
| Furniture, fixtures and safes | 10,130 55 |
| Insurance taxes, licenses and department fees | 59,947 53 |
| Taxes on real estate and investments | 19,540 72 |
| Repairs and expenses (other than taxes) on real estate | 24,351 74 |
| Miscellaneous expenditures | 39,352 58 |
| Total disbursements | <u>\$2,575,375 92</u> |
| Balance | \$7,107,489 27 |

LEDGER ASSETS.

| | |
|--|-----------------------|
| Book value of real estate | \$1,334,315 70 |
| Mortgage loans on real estate | 499,699 38 |
| Loans secured by collateral | 126,260 51 |
| Loans on company's policies assigned as collateral | 843,533 76 |
| Premium notes on policies in force | 396,925 63 |
| Book value of stocks and bonds—excluding interest | 3,266,115 31 |
| Deposited in trust companies and banks on interest | 304,056 02 |
| Cash in office and deposited in banks, not on interest | 7,571 63 |
| Bills receivable | 2,605 37 |
| Agents' balances | 326,406 96 |
| Total ledger assets | <u>\$7,107,489 27</u> |

NON-LEDGER ASSETS.

| | | |
|--|-----------------|-----------------------|
| Interest due and accrued on mortgages | \$7,295 02 | |
| Interest due and accrued on stocks and bonds | 34,631 24 | |
| Interest accrued on collateral loans | 777 69 | |
| Rents due on company's property | 1,354 24 | \$44,058 19 |
| Market value of real estate over book value | | 39,834 30 |
| Market value of stocks and bonds over book value | | 111,622 34 |
| | <i>New</i> | <i>Renewals.</i> |
| | <i>Business</i> | |
| Gross premiums due and unreported | \$23,597 96 | \$125,350 23 |
| Gross deferred premiums | 42,080 01 | 357,542 45 |
| Total | \$65,677 97 | \$482,892 68 |
| Deduct loading | 13,135 59 | 96,578 54 |
| Net uncollected and deferred premiums | \$52,542 38 | \$386,314 14 |
| Gross assets | | <u>\$7,741,860 62</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|--------------|-----------------------|
| Agents' debit balances | \$326,406 96 | |
| Bills receivable | 2,605 37 | |
| Premium notes or loans on policies and net premiums in excess of the net value of their policies | 4,459 71 | \$323,472 04 |
| Total admitted assets | | <u>\$7,408,388 58</u> |

LIABILITIES.

| | | |
|--|----------------|----------------|
| Net present value of outstanding policies..... | \$6,116,551 00 | |
| Special reserve..... | 16,600 00 | |
| Same for annuities..... | 16,433 00 | |
| Total..... | \$6,149,584 00 | |
| Deduct net value of risks re-insured..... | 1,835 00 | |
| Net reserve..... | | \$6,147,749 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies..... | | 136,729 92 |
| Surrender values claimable on policies cancelled..... | | 9,325 83 |
| Death losses in process of adjustment..... | \$8,500 00 | |
| Death losses reported, no proofs received..... | 47,767 50 | |
| Death losses and other policy claims resisted..... | 14,000 00 | |
| Total policy claims..... | | 70,267 50 |
| Premiums paid in advance, including surrender values so applied.... | | 7,164 37 |
| Commissions due agents on premium notes, when paid..... | | 36,735 00 |
| Salaries, rents, commissions and other accounts, due or accrued..... | | 14,642 23 |
| Dividends or other profits due policy holders..... | | 2,120 76 |
| Unassigned funds (surplus)..... | | 983,653 97 |
| Total liabilities..... | | \$7,408,388 58 |

PREMIUM NOTE ACCOUNT.

| | | |
|---|--------------|----------------|
| On hand December 31, 1903..... | \$215,996 27 | |
| Received during the year on new policies..... | 207,567 81 | |
| Received during the year on old policies..... | 673,731 52 | \$1,097,295 60 |
| Deductions during the year as follows: | | |
| Redeemed by maker in cash..... | | 700,369 97 |
| Balance, note assets at end of the year..... | | \$396,925 63 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | Number. | Amount. | Total Number. | Total Amount. |
|-----------------|---------|--------------|------------------|------------------|
| Whole life..... | 23,068 | \$43,265,447 | | |
| Endowment..... | 6,239 | 10,197,608 | | |
| All other..... | 20,392 | 46,877,492 | 49,699 | \$100,340,547 |

NEW POLICIES ISSUED.

| | | | | |
|-----------------|-------|-------------|--------|--------------|
| Whole life..... | 4,784 | \$8,048,326 | | |
| Endowment..... | 4,836 | 7,962,112 | | |
| All other..... | 2,508 | 5,952,221 | 12,128 | \$21,962,659 |

OLD POLICIES REVIVED.

| | | | | |
|-----------------|-----|-----------|-----|-------------|
| Whole life..... | 246 | \$433,138 | | |
| Endowment..... | 106 | 151,000 | | |
| All other..... | 197 | 475,247 | 549 | \$1,059,385 |

OLD POLICIES INCREASED.

| | | | | |
|-----------------|----|----------|----|-----------|
| Whole life..... | 21 | \$11,125 | | |
| Endowment..... | 12 | 14,353 | | |
| All other..... | 17 | 200,992 | 50 | \$226,470 |

| | | | | |
|--|--|--|--------|---------------|
| Total..... | | | 62,426 | \$123,589,061 |
| Policies terminated during the year..... | | | 7,161 | 14,442,403 |
| *Policies in force Dec. 31, 1904..... | | | 55,265 | \$109,146,658 |
| Annuities in force Dec. 31, 1903..... | | | 11 | \$3,064 83 |

* Policies re-insured, 12, \$170,000.

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year | 113 | \$159,850 00 |
| Policies issued during the year | 22 | 34,280 00 |
| Total | 135 | \$194,130 00 |
| Deduct policies ceased to be in force | 7 | 11,844 00 |
| Policies in force in Maine, December 31, 1904 | 128 | \$182,286 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 | | \$4,875 48 |

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..... | \$466,584 91 | |
| Surrender values applied to pay first year's premiums.... | 3,791 48 | |
| Total first year's premiums on original policies | \$470,376 39 | |
| Dividends applied to purchase paid-up additions and annuities..... | 200,792 26 | |
| Consideration for original annuities involving life contingencies | 21,258 27 | |
| Consideration for supplementary contracts involving life contingencies | 11,431 77 | |
| Total new premiums | \$703,858 69 | |
| Renewal premiums..... | 2,238,169 86 | |
| Dividends applied to pay renewal premiums | 42,301 42 | |
| Surrender values applied to pay renewal premiums..... | 7 08 | |
| Renewal premiums for deferred annuities..... | 31,556 56 | |
| Total renewal premiums..... | \$2,312,034 92 | |
| Total premium income | \$3,015,893 61 | |
| Consideration for supplementary contracts <i>not</i> involving life contingencies..... | | 22,139 00 |
| Interest on mortgage loans..... | \$204,955 81 | |
| Interest on collateral loans..... | 1,205 08 | |
| Interest on bonds and dividends on stocks | 274,314 17 | |
| Interest on premium notes, policy loans or liens | 96,498 85 | |
| Interest on other debts due the company..... | 6,715 37 | |
| Rents—including company's own occupancy | 100,014 27 | 683,703 55 |
| Profit on sale or maturity of ledger assets..... | | 944 30 |
| Total income..... | \$3,722,680 46 | |
| Ledger assets Dec. 31, 1903 | | 14,762,091 14 |
| Total..... | \$18,484,771 60 | |

DISBURSEMENTS.

| | | |
|--|-----------------|--|
| Death claims and additions..... | \$827,435 98 | |
| Matured endowments and additions..... | 296,348 99 | |
| Total death claims and endowments..... | \$1,123,784 97 | |
| Annuities involving life contingencies | 35,086 32 | |
| Surrender values paid in cash | 190,344 96 | |
| Surrender values applied to pay new premiums..... | 3,791 48 | |
| Surrender values applied to pay renewal premiums | 7 08 | |
| Dividends paid policy holders in cash..... | 5,856 97 | |
| Dividends applied to pay renewal premiums..... | 42,301 42 | |
| Dividends applied to purchase paid-up additions and annuities..... | 200,792 26 | |
| Total paid policy holders..... | \$1,601,965.46. | |

| | |
|---|------------------------|
| Supplementary contracts <i>not</i> involving life contingencies..... | \$3,360 65 |
| Dividends to stockholders | 15,000 00 |
| Commissions and bonuses to agents..... | 413,016 67 |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 144,364 97 |
| Agency supervision, traveling and all other agency expenses..... | 3,535 82 |
| Medical examiners fees and inspection of risks | 41,655 83 |
| Salaries and all other compensation of officers and home office em- ployees..... | 112,641 00 |
| Rent—including company's own occupancy..... | 24,000 00 |
| Advertising, printing, stationery and postage | 37,135 66 |
| Legal expenses | 4,743 75 |
| Furniture, fixtures and safes..... | 1,898 84 |
| Insurance taxes, licenses and department fees..... | 46,035 89 |
| Taxes on real estate..... | 12,852 65 |
| Repairs and expenses (other than taxes) on real estate..... | 35,340 50 |
| Miscellaneous expenditures..... | 19,869 50 |
| Total disbursements | <u>\$2,517,417 19</u> |
| Balance..... | <u>\$15,967,354 41</u> |

LEDGER ASSETS.

| | |
|---|------------------------|
| Book value of real estate | \$1,660,606 28 |
| Mortgage loans on real estate..... | 4,735,239 19 |
| Loans secured by collateral | 12,750 00 |
| Loans on company's policies assigned as collateral..... | 1,008,268 50 |
| Premium notes on policies in force | 543,243 28 |
| Book value of stocks and bonds—excluding interest | 7,623,896 18 |
| Deposited in trust companies and banks on interest | 299,656 36 |
| Cash in office and deposited in banks, not on interest..... | 32,643 32 |
| Agents' balances | 51,051 30 |
| Total ledger assets | <u>\$15,967,354 41</u> |

NON-LEDGER ASSETS.

| | | |
|---|-------------|--------------|
| Interest due and accrued on mortgages..... | \$17,898 79 | |
| Interest accrued on stocks and bonds | 101,405 27 | |
| Interest accrued on collateral loans | 303 75 | |
| Interest accrued on other assets | 500 00 | |
| Rents accrued on company's property | 2,528 57 | \$122,636 38 |
| Market value of real estate over book value..... | | 70,447 48 |
| Market value of stocks and bonds over book value..... | | 228,211 31 |

| | <i>New Business.</i> | <i>Renewals.</i> | |
|--|--------------------------|---------------------|------------------------|
| Gross premiums due and unreported | \$6,702 89 | \$143,541 11 | |
| Gross deferred premiums..... | 30,501 57 | 155,042 91 | |
| Total | <u>\$37,204 46</u> | <u>\$298,584 02</u> | |
| Deduct loading..... | 7,440 89 | 59,716 80 | |
| Net uncollected and deferred premiums..... | \$29,763 57 | \$238,867 22 | \$268,630 79 |
| Gross assets..... | | | <u>\$16,657,280 37</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|-----------------------------|------------------------|
| Agents' debit balances..... | \$51,051 30 |
| Total admitted assets | <u>\$16,606,229 07</u> |

LIABILITIES.

| | | |
|--|------------------------|------------------------|
| Net present value of outstanding policies..... | \$13,428,653 00 | |
| Same for reversionary additions..... | 1,303,178 00 | |
| Same for annuities | 410,507 00 | |
| Total | <u>\$15,142,338 00</u> | |
| Deduct net value of risks reinsured | 68,790 00 | |
| Net reserve..... | | \$15,073,548 00 |
| Present value of supplementary contracts <i>not</i> involving life contingencies | | 49,088 00 |
| Death losses reported, no proofs received | \$73,394 46 | |
| Death losses and other policy claims resisted..... | 2,500 00 | |
| Total policy claims..... | | 75,894 46 |
| Premiums paid in advance, including surrender values so applied... | | 39,730 96 |
| Dividends or other profits due policy holders..... | | 5,652 09 |
| Fund voluntarily set aside to meet possible fluctuations in market value of securities, etc..... | | 228,211 31 |
| Reserve to provide for all other contingencies..... | | 1,009,104 25 |
| Cash capital..... | | 125,000 00 |
| Total liabilities..... | | <u>\$16,606,229 07</u> |

PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|---------------------|
| On hand Dec. 31, 1903 | \$512,470 94 | |
| Received during the year on new policies | 505 23 | |
| Received during the year on old policies..... | 98,231 63 | \$611,207 80 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims | \$19,887 38 | |
| Used in purchase of surrendered policies | 13,134 30 | |
| Used in payment of dividends to policyholders..... | 17,104 76 | |
| Redeemed by maker in cash | 17,838 08 | |
| Total reduction of premium note account | | 67,964 52 |
| Balance, note assets at end of the year..... | | <u>\$543,243 28</u> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | Number. | Amount. | Total Number. | Total Amount. |
|------------------------------|---------|--------------|---------------|---------------|
| Whole life | 29,145 | \$52,475,259 | | |
| Endowment..... | 7,306 | 11,719,531 | | |
| All other | 1,654 | 3,433,940 | | |
| Additions by dividends | - | 1,781,852 | 38,105 | \$69,410,582 |

NEW POLICIES ISSUED.

| | | | | |
|-----------------------------|-------|-------------|-------|--------------|
| Whole life..... | 4,638 | \$8,301,117 | | |
| Endowment | 2,020 | 3,087,700 | | |
| All other | 433 | 862,797 | | |
| Additions by dividends..... | - | 316,697 | 7,091 | \$12,568,311 |

OLD POLICIES REVIVED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 80 | \$145,500 | | |
| Endowment..... | 42 | 68,000 | | |
| All other..... | 5 | 6,000 | 127 | \$219,500 |

OLD POLICIES INCREASED.

| | | | | |
|--|---|---------|--------|--------------|
| Whole life..... | - | \$2,550 | | |
| Endowment..... | - | 9,020 | - | \$11,570 |
| Total..... | | | 45,323 | \$82,209,963 |
| Policies terminated during the year..... | | | 3,782 | \$7,317,674 |
| *Policies in force Dec. 31, 1904..... | | | 41,541 | 74,892,289 |
| Annuities in force Dec. 31, 1904..... | | | 92 | 36,111 40 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 270 | \$351,720 00 |
| Policies issued during the year..... | 155 | 195,000 00 |
| Total..... | 425 | \$546,720 00 |
| Deduct policies ceased to be in force..... | 89 | 104,850 00 |
| Policies in force in Maine, December 31, 1904..... | 336 | \$441,870 00 |
| Premiums received..... | | \$21,219 30 |

*Policies re-insured, 53, \$894,421.

* JOHN HANCOCK MUTUAL LIFE INSURANCE
COMPANY,

BOSTON, MASS.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

STEPHEN H. RHODES, *President.* WALTON L. CROCKER, *Secretary.*

INCOME.

| | | |
|---|--------------|----|
| First year's premiums on original policies | \$1,026,074 | 71 |
| Dividends applied to purchase paid-up additions and annuities | 69,420 | 11 |
| Surrender values applied to purchase paid-up insurance and annuities | 24,752 | 19 |
| Total new premiums | \$1,120,247 | 01 |
| Renewal premiums | 11,792,844 | 08 |
| Dividends applied to pay renewal premiums | 709,258 | 43 |
| Total renewal premiums | \$12,502,102 | 51 |
| Total premium income | \$13,622,349 | 52 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | 21,610 | 00 |
| Premium notes, loans or liens restored by revival of policies | 668 | 03 |
| Interest on mortgage loans | \$528,468 | 93 |
| Interest on collateral loans | 7,539 | 67 |
| Interest on bonds and dividends on stocks | 509,889 | 55 |
| Interest on premium notes, policy loans or liens | 60,094 | 88 |
| Interest on other debts due the company | 18,343 | 05 |
| Discount on claims paid in advance | 694 | 64 |
| Rents—including company's own occupancy | 161,649 | 05 |
| Profit on sale or maturity of ledger assets | 10,349 | 81 |
| Total income | \$14,941,657 | 13 |
| Ledger assets Dec. 31, 1903 | 26,073,797 | 94 |
| Total | \$41,015,455 | 07 |

DISBURSEMENTS.

| | | |
|--|--------------|----|
| Death claims and additions | \$3,971,330 | 16 |
| Matured endowments and additions | 115,074 | 52 |
| Total death claims and endowments | \$4,086,404 | 68 |
| Premium notes voided by lapse | 2,820 | 29 |
| Surrender values paid in cash | 433,592 | 09 |
| Surrender values applied to purchase paid-up insurance and annuities | 24,752 | 19 |
| Dividends paid policy holders in cash | 18,721 | 08 |
| Dividends applied to pay renewal premiums | 709,258 | 43 |
| Dividends applied to purchase paid-up additions and annuities | 69,420 | 11 |
| Total paid policy holders | \$5,344,968. | 87 |
| Supplementary contracts <i>not</i> involving life contingencies | 17,666 | 67 |

* Re-admitted March 1, 1905.

| | |
|--|------------------------|
| Commissions and bonuses to agents | \$3,071,993 55 |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 892,011 08 |
| Agency supervision, traveling and all other agency expenses | 40,518 79 |
| Medical examiners fees and inspection of risks | 354,402 79 |
| Salaries and all other compensation of officers and home office employes | 341,129 90 |
| Rent—including company's own occupancy..... | 109,157 46 |
| Advertising, printing, stationery and postage | 136,914 38 |
| Legal expenses | 33,122 77 |
| Furniture, fixtures and safes..... | 32,953 39 |
| Insurance taxes, licenses and department fees | 156,102 80 |
| Taxes on real estate | 32,234 32 |
| Repairs and expenses (other than taxes) on real estate | 46,660 08 |
| Miscellaneous expenditures | 34,409 49 |
| Total disbursements | <u>\$10,644,246 64</u> |
| Balance..... | \$30,371,208 43 |

LEDGER ASSETS.

| | |
|---|------------------------|
| Book value of real estate..... | \$2,970,979 06 |
| Mortgage loans on real estate | 10,717,493 75 |
| Loans secured by collateral | 125,000 00 |
| Loans on company's policies assigned as collateral..... | 1,230,608 00 |
| Premium notes on policies in force | 148,958 87 |
| Book value of bonds—excluding interest | 14,224,592 62 |
| Deposited in trust companies and banks on interest | 854,867 90 |
| Cash in office and deposited in banks, not on interest..... | 37,428 91 |
| Agents' balances..... | 2,632 57 |
| Loans on personal security | 58,646 85 |
| Total ledger assets..... | <u>\$30,371,208 43</u> |

NON-LEDGER ASSETS.

| | | |
|---|---------------------|------------------------|
| Interest due and accrued on mortgages..... | \$159,391 88 | |
| Interest due and accrued on stocks and bonds | 201,187 65 | |
| Interest accrued on collateral loans | 427 24 | |
| Interest due and accrued on premium notes, loans or liens | 32,547 77 | |
| Rents due and accrued on company's property..... | 10,555 12 | |
| Market value of bonds over book value..... | <u>\$404,109 66</u> | |
| | 294,981 06 | |
| | | |
| | <i>New</i> | <i>Renewals.</i> |
| | <i>Business.</i> | |
| Gross premiums due and unreported | \$107,544 00 | \$264,941 00 |
| Gross deferred premiums..... | 125,959 00 | 399,545 00 |
| Total..... | <u>\$233,503 00</u> | <u>\$664,486 00</u> |
| Deduct loading..... | 46,700 00 | 132,897 00 |
| Net uncollected and deferred premiums..... | \$186,803 00 | \$531,589 00 |
| Trust funds deposited in United States Trust Co., Boston..... | | 29,903 63 |
| Gross assets..... | | <u>\$31,818,594 78</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---------------------------------|------------------------|
| Agents' debit balances | \$8,571 87 |
| Loans on personal security..... | 58,646 85 |
| Total admitted assets..... | <u>\$67,218 72</u> |
| | <u>\$31,751,376 06</u> |

LIABILITIES.

| | | |
|--|-----------------|-----------------|
| Net present value of outstanding policies | \$26,823,449 00 | |
| Same for reversionary additions..... | 260,568 00 | |
| Total | \$26,884,017 00 | |
| Deduct net value of risks re-insured..... | 62,751 00 | |
| Net reserve..... | | \$26,821,266 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies..... | | 176,176 00 |
| Surrender values claimable on policies cancelled..... | | 153,803 00 |
| Death losses in process of adjustment | \$10,000 00 | |
| Death losses reported, no proofs received..... | 29,992 00 | |
| Matured endowments due and unpaid..... | 154 00 | |
| Death losses and other policy claims resisted..... | 8,000 00 | |
| Total policy claims | | 48,146 00 |
| Premiums paid in advance, including surrender values so applied... | 49,993 14 | |
| Salaries, rents, commissions and other accounts due or accrued..... | 141,060 46 | |
| Dividends or other profits due policy holders..... | 49,026 04 | |
| Dividends apportioned, payable to policy holders during 1905..... | 76,094 31 | |
| Trust funds held by company..... | 29,903 63 | |
| Special reserve for accumulating dividends and possible depreciation | 723,109 00 | |
| Unassigned funds (surplus)..... | 3,482,778 48 | |
| Total liabilities..... | | \$31,751,376 06 |

PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|--------------|
| On hand December 31, 1903 | \$130,137 33 | |
| Received during the year on old policies | 61,869 48 | |
| Restored by revival of policies..... | 668 03 | \$192,674 84 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims | \$2,377 46 | |
| Used in purchase of surrendered policies | 6,043 26 | |
| Voided by lapse..... | 2,820 29 | |
| Used in payment of dividends to policy holders | 16,001 27 | |
| Redeemed by maker in cash..... | 16,473 69 | |
| Total reduction of premium note account | 43,715 97 | |
| Balance, note assets at end of the year | | \$148,958 87 |

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life | 40,521 | \$75,251,974 | | |
| Endowment | 11,507 | 18,843,231 | | |
| All other | 1,585 | 4,859,552 | | |
| Additions by dividends | - | 460,719 | 53,613 | \$99,415,476 |

NEW POLICIES ISSUED.

| | | | | |
|------------------------------|--------|--------------|--------|--------------|
| Whole life | 14,523 | \$22,730,125 | | |
| Endowment | 4,270 | 4,791,950 | | |
| All other | 958 | 2,596,500 | | |
| Additions by dividends | - | 133,356 | 19,657 | \$30,251,931 |

OLD POLICIES REVIVED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 127 | \$172,800 | | |
| Endowment..... | 43 | 61,000 | | |
| All other..... | 7 | 34,000 | 177 | \$267,800 |

OLD POLICIES CHANGED AND INCREASED.

| | | | | |
|--|---|----------|---------------|----------------------|
| Whole life..... | - | \$92,969 | | |
| Endowment..... | - | 14,803 | - | \$107,772 |
| Total..... | | | 73,447 | \$130,042,979 |
| Policies terminated during the year..... | | | 5,718 | 10,655,933 |
| * Policies in force Dec. 31, 1904..... | | | 67,729 | \$119,387,046 |

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 1,366,252 | \$208,100,113 | | |
| Endowment..... | 29,527 | 8,275,847 | 1,395,779 | \$216,375,960 |

NEW POLICIES ISSUED.

| | | | | |
|-----------------|---------|--------------|---------|------------|
| Whole life..... | 309,730 | \$50,035,000 | | |
| Endowment..... | 31,022 | 7,755,000 | 340,752 | 57,790,000 |

OLD POLICIES REVIVED.

| | | | | |
|--|--------|-------------|------------------|----------------------|
| Whole life..... | 23,406 | \$3,853,360 | | |
| Endowment..... | 711 | 197,240 | 24,117 | 4,050,600 |
| Total..... | | | 1,760,648 | \$278,216,560 |
| Policies terminated during the year..... | | | 286,249 | 45,146,793 |
| Policies in force Dec. 31, 1904..... | | | 1,474,399 | \$233,069,767 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|---------------------|
| Policies in force December 31st of the previous year..... | 79 | \$98,460 00 |
| Policies issued during the year..... | 5 | 7,000 00 |
| Total..... | 84 | \$105,460 00 |
| Deduct policies ceased to be in force..... | 2 | 5,370 00 |
| Policies in force in Maine, December 31, 1904..... | 82 | \$100,090 00 |
| Losses and claims incurred during the year..... | 1 | \$10,000 00 |
| Losses and claims unpaid Dec. 31, 1904..... | 1 | 10,000 00 |
| Premiums received..... | | \$3,886 69 |

* Policies re-insured, 47, \$663,552.

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 | \$492,267 72 | |
| Surrender values applied to pay first year's premiums ... | 939 94 | |
| Total first year's premiums on original policies | \$493,207 66 | |
| Dividends applied to purchase paid-up additions and annuities | 5,351 62 | |
| Surrender values applied to purchase paid-up insurance and annuities | 22,403 18 | |
| Consideration for original annuities involving life contingencies | 2,507 23 | |
| Total new premiums | \$523,469 69 | |
| Renewal premiums | 1,998,801 19 | |
| Dividends applied to pay renewal premiums | 35,358 18 | |
| Surrender values applied to pay renewal premiums | 1,432 70 | |
| Total renewal premiums | \$2,035,592 07 | |
| Total premium income | \$2,559,061 76 | |
| Premium notes, loans or liens restored by revival of policies | 5,140 13 | |
| Interest on mortgage loans..... | \$284,591 11 | |
| Interest on collateral loans..... | 15,408 98 | |
| Interest on bonds and dividends on stocks | 180,329 18 | |
| Interest on premium notes, policy loans or liens | 83,531 24 | |
| Interest on other debts due the company | 64,544 32 | |
| Rents..... | 284,693 07 | 913,157 90 |
| Profit on sale or maturity of ledger assets..... | 75,829 73 | |
| Surrender value on reinsurance | 4,727 00 | |
| Total income | \$3,557,916 62 | |
| Ledger assets Dec. 31, 1903 | 16,809,448 38 | |
| Total | \$20,367,364 90 | |

DISBURSEMENTS.

| | | |
|--|-----------------------|--|
| Death claims and additions | \$1,159,828 75 | |
| Matured endowments and additions | 197,049 00 | |
| Total death claims and endowments | \$1,356,877 75 | |
| Annuities involving life contingencies | 10,315 36 | |
| Premium notes voided by lapse | 19,329 55 | |
| Surrender values paid in cash | 308,333 89 | |
| Surrender values applied to pay new premiums..... | 939 94 | |
| Surrender values applied to pay renewal premiums | 1,432 70 | |
| Surrender values applied to purchase paid-up insurance and annuities | 22,403 18 | |
| Dividends paid policy holders in cash | 84,216 56 | |
| Dividends applied to pay renewal premiums | 35,358 18 | |
| Dividends applied to purchase paid-up additions and annuities | 5,351 62 | |
| Total paid policy holders | \$1,844,558 73 | |

LIABILITIES.

| | | |
|--|-----------------|-----------------|
| Net present value of outstanding policies | \$16,190,501 00 | |
| Same for reversionary additions..... | 29,602 00 | |
| Same for annuities..... | 96,682 00 | |
| Total | \$16,316,785 00 | |
| Deduct net value of risks re-insured..... | 53,616 00 | |
| Net reserve..... | | \$16,263,169 00 |
| Surrender values claimable on policies cancelled | | 6,047 00 |
| Death losses in process of adjustment | \$24,931 00 | |
| Death losses reported, no proofs received | 21,268 00 | |
| Matured endowments due and unpaid..... | 2,549 00 | |
| Death losses and other policy claims resisted | 7,500 00 | |
| Annuity claims, involving life contingencies, due and unpaid | | 135 80 |
| Total policy claims..... | | 56,383 80 |
| Premiums paid in advance, including surrender values so applied .. | 27,033 71 | |
| Commissions due agents on premium notes, when paid | 10,777 13 | |
| Dividends or other profits due policy holders | 19,794 54 | |
| Fund voluntarily set aside to provide for possible depreciation in assets | | 200,000 00 |
| Cash capital..... | | 100,000 00 |
| Unassigned funds | | 1,760,184 13 |
| Total liabilities | | \$18,443,389 31 |

PREMIUM NOTE ACCOUNT.

| | | |
|---|--------------|--------------|
| On hand December 31, 1903..... | \$334,787 17 | |
| Received during the year on new policies, { | 316,764 67 | |
| Received during the year on old policies, { | | |
| Restored by revival of policies | 2,086 13 | \$653,637 97 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims..... | \$19,063 08 | |
| Used in purchase of surrendered policies..... | 9,484 10 | |
| Voided by lapse..... | 19,329 55 | |
| Used in payment of dividends to policyholders | 1,066 43 | |
| Redeemed by maker in cash..... | 277,875 13 | |
| Total reduction of premium note account .. | | 326,818 29 |
| Balance, note assets at end of the year..... | | \$326,819 68 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | Number. | Amount. | Total Number. | Total Amount. |
|------------------------------|---------|--------------|------------------|------------------|
| Whole life | 28,178 | \$61,639,003 | | |
| Endowment | 3,324 | 6,686,129 | | |
| All other | 316 | 735,230 | | |
| Additions by dividends | - | 748,755 | 31,818 | \$69,809,117 |

NEW POLICIES ISSUED.

| | | | | |
|------------------|-------|--------------|-------|--------------|
| Whole life | 4,475 | \$11,011,787 | | |
| Endowment | 710 | 1,286,980 | | |
| All other | 60 | 166,250 | 5,245 | \$12,465,017 |

OLD POLICIES REVIVED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life | 193 | \$399,509 | | |
| Endowment | 23 | 81,880 | | |
| All other | 3 | 10,239 | 225 | \$491,608 |

OLD POLICIES CHANGED AND INCREASED.

| | | | | |
|---|---|----------|--------|--------------|
| Whole life..... | - | \$23,675 | | |
| Endowment | - | 6,450 | | |
| Additions by dividends | - | 47,198 | - | \$77,323 |
| Additions by dividends..... | | | | 7,549 |
| Total | | | 37,288 | \$82,850,614 |
| Policies terminated during the year | | | 3,437 | 10,244,743 |
| *Policies in force Dec. 31, 1904 | | | 33,851 | \$72,605,871 |
| Annuities in force Dec. 31, 1904..... | | | 37 | \$10,436 16 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year | 198 | \$262,473 00 |
| Policies issued during the year | 7 | 9,787 00 |
| Total..... | 205 | \$272,260 00 |
| Deduct policies ceased to be in force | 16 | 18,942 00 |
| Policies in force in Maine, December 31, 1904 | 189 | \$253,318 00 |
| Losses and claims incurred during the year..... | 2 | \$2,427 00 |
| Losses and claims settled during the year..... | 2 | 2,427 00 |
| Premiums received | | \$8,934 03 |
| * Policies reinsured, \$960,670. | | |

MASSACHUSETTS MUTUAL LIFE INSURANCE
COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JOHN A. HALL, *President.*

W. H. SARGEANT, *Secretary.*

INCOME.

| | | |
|---|-----------------------|------------------------|
| First year's premiums on original policies..... | \$840,954 99 | |
| Dividends applied to purchase paid-up additions and annuities | 73,734 76 | |
| Total new premiums | \$914,689 75 | |
| Renewal premiums..... | 4,856,326 14 | |
| Dividends applied to pay renewal premiums..... | 723,425 11 | |
| Total renewal premiums..... | \$5,579,751 25 | |
| Total premium income | | \$6,494,441 00 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | | 93,581 78 |
| Premium notes, loans or liens restored by revival of policies..... | | 5,908 91 |
| Interest on mortgage loans..... | \$659,602 06 | |
| Interest on bonds and dividends on stocks | 571,272 12 | |
| Interest on premium notes, policy loans or liens..... | 253,330 93 | |
| Interest on other debts due the company..... | 2,866 34 | |
| Discount on claims paid in advance | 356 48 | |
| Rents—including company's own occupancy..... | 14,641 16 | 1,502,069 09 |
| Total income..... | | \$8,095,950 78 |
| Ledger assets Dec. 31, 1903 | | 31,802,946 84 |
| Total..... | | \$39,898,897 62 |

DISBURSEMENTS.

| | | |
|--|-----------------------|-----------------------|
| Death claims and additions..... | \$1,859,883 86 | |
| Matured endowments and additions | 281,324 00 | |
| Total death claims and endowments..... | | \$2,141,207 86 |
| Premium notes voided by lapse | 49,771 77 | |
| Surrender values paid in cash | 481,540 41 | |
| Surrender values applied to pay interest..... | 947 17 | |
| Dividends paid policy holders in cash..... | 17,558 82 | |
| Dividends applied to pay renewal premiums | 723,425 11 | |
| Dividends allowed in 1904, subject to the order of the policy holder.. | 66,995 32 | |
| Dividends applied to purchase paid-up additions and annuities..... | 73,734 76 | |
| Dividends applied in payment of premium notes | 60,112 58 | |
| Total paid policy holders..... | \$3,615,293.80 | |

| | |
|--|------------------------|
| Supplementary contracts <i>not</i> involving life contingencies..... | \$36,512 59 |
| Commissions to agents | 747,358 48 |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 84,247 77 |
| Agency supervision, traveling and all other agency expenses | 10,492 52 |
| Medical examiners fees and inspection of risks | 65,665 58 |
| Salaries and all other compensation of officers and home office employes..... | 163,582 48 |
| Rent—including company's own occupancy..... | 43,764 01 |
| Advertising, printing, stationery and postage | 71,497 03 |
| Legal expenses..... | 2,917 41 |
| Furniture, fixtures and safes | 5,453 15 |
| Insurance taxes, licenses and department fees | 110,009 56 |
| Taxes on real estate..... | 5,876 42 |
| Repairs and expenses (other than taxes) on real estate..... | 2,632 66 |
| Premiums on securities purchased..... | 16,190 77 |
| Profit and loss..... | 8,746 04 |
| Miscellaneous expenditures | 30,593 72 |
| Total disbursements..... | \$5,020,833 99 |
| Balance | \$34,878,063 63 |

LEDGER ASSETS.

| | |
|---|------------------------|
| Book value of real estate..... | \$592,122 15 |
| Mortgage loans on real estate..... | 13,996,175 35 |
| Loans on company's policies assigned as collateral..... | 3,594,646 00 |
| Premium notes on policies in force | 778,297 15 |
| Book value of stocks and bonds—excluding interest | 15,177,962 75 |
| Deposited in trust companies and banks on interest..... | 609,541 56 |
| Cash in office and deposited in banks, not on interest..... | 329,318 67 |
| Total ledger assets | \$34,878,063 63 |

NON-LEDGER ASSETS.

| | | |
|---|--------------------|------------------------|
| Interest due and accrued on mortgages..... | \$218,883 52 | |
| Interest accrued on stocks and bonds | 214,843 31 | |
| Interest due and accrued on premium notes, loans or liens | 73,978 16 | \$507,704 99 |
| Market value of stocks and bonds over book value..... | | 875,274 75 |
| | <i>New</i> | <i>Renewals.</i> |
| | <i>Business.</i> | |
| Gross premiums due and unreported..... | \$4,064 62 | \$223,977 48 |
| Gross deferred premiums..... | 63,039 28 | 619,954 68 |
| Total | \$67,103 90 | \$843,932 16 |
| Deduct loading..... | 13,420 78 | 168,786 43 |
| Net uncollected and deferred premiums | \$53,683 12 | \$675,145 73 |
| Total admitted assets..... | | \$36,989,872 22 |

LIABILITIES.

| | | |
|--|-----------------|-----------------|
| Net present value of outstanding policies..... | \$32,858,276 00 | |
| Same for reversionary additions..... | 575,406 00 | |
| Total | \$33,433,682 00 | |
| Deduct net value of risks re-insured..... | 491,488 00 | |
| Net reserve..... | | \$32,942,194 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies | | 220,000 25 |
| Death losses and matured endowments in process of adjustment..... | \$27,525 30 | |
| Death losses reported, no proofs received | 95,099 62 | |
| Total policy claims..... | | 122,624 92 |
| Premiums paid in advance..... | | 23,782 28 |
| Salaries, rents, commissions and other accounts, due or accrued | | 18,548 43 |
| Dividends or other profits due policy holders..... | | 121,910 57 |
| Dividends apportioned, payable to policy holders on demand or at maturity of policy..... | | 234,561 09 |
| Dividends apportioned, payable to policy holders on payment of future premiums | | 23,741 00 |
| Unassigned funds (surplus) | | 3,282,509 68 |
| Total liabilities..... | | \$36,989,872 22 |

PREMIUM NOTE ACCOUNT.

| | | |
|---|--------------|--------------|
| On hand December 31, 1903 | \$751,876 02 | |
| Received during the year on old policies..... | 174,514 80 | |
| Restored by revival of policies..... | 5,908 91 | \$932,299 73 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims..... | \$19,742 30 | |
| Used in purchase of surrendered policies and voided by lapse..... | 49,771 77 | |
| Used in payment of dividends to policyholders | 60,112 58 | |
| Redeemed by maker in cash..... | 19,662 79 | |
| Total reduction of premium note account | | 149,289 44 |
| Balance, note assets at end of the year | | \$783,010 29 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|----------------------|----------------------|
| Whole life..... | 62,243 | \$145,686,719 | | |
| Endowment..... | 7,843 | 15,043,261 | | |
| All other | 1,864 | 5,222,370 | | |
| Additions by dividends | - | 1,097,956 | 71,950 | \$167,050,306 |

NEW POLICIES ISSUED.

| | | | | |
|------------------|-------|--------------|--------|--------------|
| Whole life | 9,242 | \$18,704,011 | | |
| Endowment | 1,802 | 2,864,651 | | |
| All other | 401 | 1,133,300 | 11,445 | \$22,701,962 |

OLD POLICIES REVIVED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 72 | \$167,268 | | |
| Endowment | 9 | 16,000 | | |
| Additions by dividends | - | 189 | 81 | \$183,457 |

OLD POLICIES INCREASED.

| | | | | |
|--|---|----------|---------------|----------------------|
| Whole life..... | - | \$70,461 | | |
| Endowment | - | 1,650 | | |
| Additions by dividends..... | - | 140,783 | - | \$212,894 |
| Total | | | 83,476 | \$190,148,619 |
| Policies terminated during the year | | | 4,496 | 10,062,363 |
| * Policies in force Dec. 31, 1904 | | | 78,980 | \$180,086,256 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------------|
| Policies in force December 31st of the previous year..... | 1,577 | \$2,267,838 00 |
| Policies issued during the year..... | 107 | 180,618 00 |
| Total | 1,684 | \$2,448,456 00 |
| Deduct policies ceased to be in force | 86 | 126,683 00 |
| Policies in force in Maine, December 31, 1904..... | 1,598 | \$2,321,773 00 |
| Losses and claims incurred during the year | 24 | \$27,256 00 |
| Losses and claims settled during the year | 23 | 26,856 00 |
| Losses and claims unpaid Dec. 31, 1904 | 1 | \$400 00 |
| Premiums received | | \$86,096 34 |

* Policies re-insured, \$3,014,831.

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..... | \$6,971,123 | 31 |
| Consideration for original annuities involving life contingencies..... | 166,519 | 36 |
| Total new premiums..... | \$7,137,642 | 67 |
| Renewal premiums..... | 42,941,983 | 00 |
| Dividends applied to pay renewal premiums..... | 729,298 | 30 |
| Total renewal premiums..... | \$43,671,281 | 30 |
| Total premium income..... | \$50,808,923 | 97 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies..... | | 28,990 00 |
| Interest on mortgage loans..... | \$1,695,395 | 35 |
| Interest on bonds and dividends on stocks..... | 2,203,873 | 47 |
| Interest on premium notes, policy loans or liens..... | 113,706 | 55 |
| Interest on other debts due the company..... | 210,858 | 46 |
| Rents—including company's own occupancy..... | 824,161 | 83 |
| | | 5,047,995 66 |
| Profit on sale or maturity of ledger assets..... | | 22,782 71 |
| Agents cash deposit in lieu of bonds..... | | 77,064 57 |
| Total income..... | \$55,985,756 | 91 |
| Ledger assets Dec. 31, 1903..... | 103,648,680 | 47 |
| Total..... | \$159,634,437 | 38 |

DISBURSEMENTS.

| | | |
|--|---------------|-----------|
| Death claims..... | \$14,826,975 | 98 |
| Matured endowments..... | 123,131 | 04 |
| Total death claims and endowments..... | \$14,950,107 | 02 |
| Annuities involving life contingencies..... | 74,773 | 25 |
| Premium notes voided by lapse..... | 26,915 | 01 |
| Surrender values paid in cash..... | 630,900 | 87 |
| Dividends paid policy holders in cash..... | 124,329 | 55 |
| Dividends applied to pay renewal premiums..... | 729,298 | 30 |
| Dividends applied to purchase paid-up additions and annuities..... | | 23,170 10 |
| Total paid policy holders..... | \$16,559,494. | 10 |

| | |
|--|------------------------|
| Supplementary contracts <i>not</i> involving life contingencies..... | \$3,534 50 |
| Dividends to stockholders..... | 140,000 00 |
| Commissions and bonuses to agents | 7,630,820 45 |
| Cummuting renewal commissions..... | 1,907,866 62 |
| Salaries and allowances for agencies, including managers, agents and clerks | 3,541,076 51 |
| Agency supervision, traveling and all other agency expenses | 608,892 49 |
| Medical examiners fees and inspection of risks..... | 555,973 89 |
| Salaries and all other compensation of officers and home office employes..... | 1,940,044 05 |
| Rent—including company's own occupancy | 664,955 40 |
| Advertising, printing, stationery and postage | 635,822 54 |
| Legal expenses | 81,587 91 |
| Furniture, fixtures and safes..... | 124,249 68 |
| Insurance taxes, licenses and department fees..... | 724,637 12 |
| Taxes on real estate..... | 156,945 79 |
| Repairs and expenses (other than taxes) on real estate..... | 287,482 01 |
| Reduction in book value of real estate..... | 250,000 00 |
| Miscellaneous expenditures..... | 320,862 88 |
| Total disbursements | <u>\$36,434,245 94</u> |
| Balance..... | \$123,200,191 44 |

LEDGER ASSETS.

| | |
|---|-------------------------|
| Book value of real estate..... | \$16,806,932 86 |
| Mortgage loans on real estate..... | 33,094,145 00 |
| Loans on company's policies assigned as collateral..... | 2,202,635 37 |
| Premium notes on policies in force | 687,014 26 |
| Book value of stocks and bonds—excluding interest | 63,057,308 19 |
| Deposited in trust companies and banks on interest | 6,825,970 21 |
| Cash in office and deposited in banks, not on interest..... | 497,402 53 |
| Agents' balances | 28,783 02 |
| Total ledger assets | <u>\$123,200,191 44</u> |

NON-LEDGER ASSETS.

| | |
|---|---------------------|
| Interest due and accrued on mortgages..... | \$526,122 58 |
| Interest due and accrued on stocks and bonds | 149,973 18 |
| Interest due and accrued on premium notes, loans or liens | 12,691 63 |
| Interest due and accrued on other assets | 11,126 88 |
| Rents due and accrued on company's property..... | 10,557 24 |
| Market value of stocks and bonds over book value | <u>\$710,471 56</u> |
| | 1,213,509 93 |

*New
Business. Renewals.*

| | | |
|--|--------------|-------------------------|
| Gross premiums due and unreported | \$89,868 75 | \$522,709 95 |
| Gross deferred premiums..... | 823,495 97 | 2,073,999 33 |
| Total | \$913,364 72 | \$2,596,709 28 |
| Deduct loading..... | 182,672 95 | 519,341 85 |
| Net uncollected and deferred premiums..... | \$730,691 77 | \$2,077,367 43 |
| Unpaid industrial premiums..... | | 9,925 93 |
| Gross assets..... | | <u>\$127,942,158 06</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|---------------|----|
| Agents' debit balances | \$28,783 | 02 |
| Premium notes or loans on policies and net premiums in excess of the net value of their policies | 247,155 | 80 |
| | \$275,938 | 82 |
| Total admitted assets | \$127,666,219 | 24 |

LIABILITIES.

| | | |
|---|---------------|------------|
| Net present value of outstanding policies | \$110,115,707 | 00 |
| Same for annuities | 669,361 | 00 |
| Total | \$110,785,068 | 00 |
| Deduct net value of risks re-insured | 82,994 | 00 |
| Net reserve | \$110,702,074 | 00 |
| Present value of supplementary contracts <i>not</i> involving life con- tingencies | | 40,864 |
| Surrender values claimable on policies cancelled | | 21,253 |
| Death losses in process of adjustment | \$115,852 | 55 |
| Death losses reported, no proofs received | 134,434 | 83 |
| Death losses and other policy claims resisted | 42,795 | 20 |
| Total policy claims | | 293,082 |
| Premiums paid in advance, including surrender values so applied ... | | 137,904 |
| Salaries, rents, commissions and other accounts, due or accrued | | 184,571 |
| Dividends or other profits due policy holders | | 74,324 |
| Agents cash deposit in lieu of bonds | | 196,636 |
| Special reserve | | 1,180,289 |
| Cash capital | | 2,000,000 |
| Unassigned funds (surplus) | | 12,835,219 |
| Total liabilities | \$127,666,219 | 24 |

PREMIUM NOTE ACCOUNT.

| | | |
|---|-----------|-----------|
| On hand December 31, 1903 | \$675,496 | 17 |
| Received during the year on old policies | 83,141 | 92 |
| | \$758,638 | 09 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims | \$23,888 | 35 |
| Used in purchase of surrendered policies | 13,149 | 29 |
| Voided by lapse | 26,915 | 01 |
| Used in payment of dividends to policyholders | 763 | 42 |
| Redeemed by maker in cash | 6,907 | 76 |
| Total reduction of premium note account | | 71,623 |
| Balance, note assets at end of the year | | \$687,014 |

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | Number. | Amount. | Total Number. | Total Amount. |
|------------------|---------|---------------|------------------|------------------|
| Whole life | 151,441 | \$150,084,839 | | |
| Endowment | 172,053 | 112,436,990 | | |
| All other | 1,615 | 10,788,415 | 325,109 | \$273,310,244 |

NEW POLICIES ISSUED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 43,870 | \$45,943,799 | | |
| Endowment | 86,451 | 48,750,407 | | |
| All other | 303 | 3,588,520 | 130,624 | \$98,282,726 |

OLD POLICIES REVIVED.

| | | | | |
|-----------------|-------|-------------|-------|-------------|
| Whole life..... | 3,642 | \$3,105,254 | | |
| Endowment | 4,665 | 2,706,733 | | |
| All other..... | 44 | 142,806 | 8,351 | \$5,954,793 |

OLD POLICIES INCREASED.

| | | | | |
|---|---|----------|----------------|----------------------|
| Whole life..... | - | \$49,609 | | |
| Endowment | - | 50,406 | | |
| All other | - | 964 | - | \$100,979 |
| Total | | | 464,084 | \$377,648,742 |
| Policies terminated during the year | | | 64,943 | 47,088,916 |
| *Policies in force Dec. 31, 1904 | | | 399,141 | \$330,609,826 |
| Annuities in force Dec. 31, 1904..... | | | 160 | 95,342 00 |

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 2,992,871 | \$413,947,915 | | |
| Endowment..... | 3,986,657 | 639,435,861 | | |
| All other..... | 207,817 | 6,492,051 | 7,187,345 | \$1,059,875,827 |

NEW POLICIES ISSUED AND REVIVED.

| | | | | |
|--|-----------|--------------|------------------|------------------------|
| Whole life..... | 351,964 | \$58,875,125 | | |
| Endowment..... | 1,454,476 | 245,551,431 | | |
| All other..... | 23,119 | 831,599 | 1,829,559 | \$305,258,155 |
| Total..... | | | 9,016,904 | \$1,365,133,829 |
| Policies terminated during the year..... | | | 1,402,175 | 237,244,753 |
| Policies in force Dec. 31, 1904..... | | | 7,614,729 | \$1,127,889,229 |

ORDINARY BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------------|
| Policies in force December 31st of the previous year..... | 4,870 | \$3,150,429 00 |
| Policies issued during the year..... | 2,088 | 1,338,608 00 |
| Total | 6,958 | \$4,489,037 00 |
| Deduct policies ceased to be in force..... | 1,182 | 712,782 00 |
| Policies in force in Maine, December 31, 1904 | 5,776 | \$3,776,255 00 |
| Losses and claims unpaid December 31, of the previous year..... | 3 | 2,000 00 |
| Losses and claims incurred during the year..... | 35 | 18,980 00 |
| Total..... | 38 | \$20,980 00 |
| Losses and claims settled during the year..... | 35 | 18,980 00 |
| Losses and claims unpaid Dec. 31, 1904..... | 3 | 2,000 00 |
| Premiums received | | \$173,192 64 |

* Policies reinsured, 33, \$808,148

INDUSTRIAL BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------|
| Policies in force December 31st of the previous year..... | 52,346 | \$8,898,033 00 |
| Policies issued during the year..... | 16,696 | 3,381,742 00 |
| Total..... | 69,042 | \$12,279,775 00 |
| Deduct policies ceased to be in force | 11,475 | 2,398,074 00 |
| Policies in force in Maine, December 31, 1904 | 57,567 | \$9,881,701 00 |
| Losses and claims unpaid December 31st of the previous year | 1 | \$65 00 |
| Losses and claims incurred during the year..... | 854 | 88,479 89 |
| Total..... | 855 | \$88,544 89 |
| Losses and claims settled during the year..... | 854 | 88,534 39 |
| Losses and claims unpaid Dec. 31, 1904..... | 1 | \$10 50 |
| Premiums received..... | | \$316,722 58 |

| | |
|--|------------------------|
| Supplementary contracts <i>not</i> involving life contingencies..... | \$242,273 51 |
| Commissions and bonuses to agents | 8,546,165 25 |
| Salaries and allowances for agencies, including managers, agents and clerks | 1,804,125 90 |
| Agency supervision, traveling and all other agency expenses | 243,828 11 |
| Medical examiners fees and inspection of risks | 845,860 24 |
| Salaries and all other compensation of officers and home office em- ployes | 1,022,001 39 |
| Rent—including company's own occupancy | 582,032 47 |
| Advertising, printing, stationery and postage | 1,134,893 76 |
| Legal expenses | 364,254 95 |
| Furniture, fixtures and safes | 152,077 48 |
| Insurance taxes, licenses and department fees | 809,964 02 |
| Taxes on real estate | 328,638 72 |
| Repairs and expenses (other than taxes) on real estate..... | 606,583 32 |
| Miscellaneous expenditures | 215,754 49 |
| Total disbursements | <u>\$51,382,731 44</u> |
| Balance | \$408,293,315 73 |

LEDGER ASSETS.

| | |
|---|-------------------------|
| Book value of real estate..... | \$34,701,700 61 |
| Mortgage loans on real estate..... | 102,027,893 42 |
| Loans secured by collateral | 11,210,000 00 |
| Loans on company's policies assigned as collateral | 23,277,736 49 |
| Book value of stocks and bonds—excluding interest | 217,380,752 73 |
| Deposited in trust companies and banks on interest | 17,717,287 40 |
| Cash in office and deposited in banks, not on interest..... | 255,872 19 |
| Agents' balances | 836,202 69 |
| Suspense | 885,870 20 |
| Total ledger assets | <u>\$408,293,315 73</u> |

NON-LEDGER ASSETS.

| | | |
|---|------------------|-----------------------|
| Interest due and accrued on mortgages | \$1,117,816 50 | |
| Interest accrued on stocks and bonds | 1,878,804 06 | |
| Interest due on collateral loans | 22,172 74 | |
| Interest accrued on other assets | 75,835 98 | |
| Rents due and accrued on company's property..... | 165,577 28 | |
| Market value of stocks and bonds over book value..... | 25,810,689 51 | |
| | | |
| | <i>New</i> | |
| | <i>Business.</i> | |
| | <i>Renewals.</i> | |
| Gross premiums due and unreported | \$80,576 75 | \$3,930,481 84 |
| Gross deferred premiums..... | 260,493 34 | 2,615,048 61 |
| Total | \$341,070 09 | \$6,545,530 45 |
| Deduct loading | 76,740 77 | 1,472,744 35 |
| Net uncollected and deferred premiums | \$264,329 32 | \$5,072,786 10 |
| Gross assets..... | | <u>\$5,337,115 42</u> |
| | | \$442,701,327 22 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|-----------------------------|-----------------------|
| Agents' debit balances..... | \$837,085 86 |
| Suspense..... | 885,870 20 |
| Total admitted assets | <u>\$1,722,956 06</u> |
| | \$440,978,371 16 |

LIABILITIES.

| | | |
|--|------------------|--|
| Net present value of outstanding policies | \$321,316,451 00 | |
| Same for reversionary additions | 13,112,495 00 | |
| Same for annuities | 27,949,410 00 | |
| Total | \$382,378,356 00 | |
| Deduct net value of risks re-insured | 33,001 00 | |
| Net reserve | \$362,345,355 00 | |
| Present value of supplementary contracts <i>not</i> involving life contingencies | 1,290,000 19 | |
| Death losses in process of adjustment | \$1,192,028 34 | |
| Death losses reported, no proofs received | 307,841 00 | |
| Matured endowments due and unpaid | 196,511 92 | |
| Death losses and other policy claims resisted | 181,066 00 | |
| Annuity claims, involving life contingencies, due and unpaid | 188,094 94 | |
| Total policy claims | 2,065,542 20 | |
| Due and unpaid on supplementary contracts <i>not</i> involving life con- tingencies | 1,068 39 | |
| Premiums paid in advance, including surrender values so applied... | 695,468 43 | |
| Salaries, rents, commissions and other accounts, due or accrued | 48,730 57 | |
| Dividends or other profits due policy holders | 174,387 95 | |
| Reserve for contingent guarantee fund | 71,457,818 43 | |
| Surplus to be apportioned in 1905 | 2,900,000 00 | |
| Total liabilities | \$440,978,371 16 | |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|-----------------|--------------------------|--------------------------|
| Whole life | 482,931 | \$1,169,030,911 | | |
| Endowment | 112,454 | 245,361,448 | | |
| All other | 3,587 | 10,299,466 | | |
| Additions by dividends | - | 29,536,856 | 598,972 | \$1,445,228,681 |

NEW POLICIES ISSUED.

| | | | | |
|------------------------------|--------|---------------|---------|---------------|
| Whole life | 85,774 | \$180,599,692 | | |
| Endowment | 21,374 | 40,088,864 | | |
| All other | 2,017 | 6,527,538 | | |
| Additions by dividends | - | 2,316,336 | 109,165 | \$229,532,430 |

OLD POLICIES REVIVED.

| | | | | |
|------------------------------|-----|-------------|-----|-------------|
| Whole life | 439 | \$1,438,542 | | |
| Endowment | 252 | 468,479 | | |
| All other | 19 | 68,768 | | |
| Additions by dividends | - | 40 | 710 | \$1,975,829 |

OLD POLICIES INCREASED.

| | | | | |
|------------------|----|---|----|---|
| Whole life | 71 | - | | |
| Endowment | 18 | - | | |
| All other | 3 | - | 92 | - |

| | | | | |
|---|---------|-----------------|--|--|
| Total | 708,939 | \$1,676,736,940 | | |
| Policies terminated during the year | 49,395 | 129,125,280 | | |
| *Policies in force Dec. 31, 1904 | 659,544 | \$1,547,611,660 | | |
| Annuities in force Dec. 31, 1904 | 9,114 | 2,686,419 46 | | |

* Policies re-insured, \$5,842,040.

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------|
| Policies in force December 31st of the previous year | 7,987 | \$14,021,936 00 |
| Policies issued during the year..... | 813 | 1,230,952 00 |
| Total | 8,800 | \$15,252,888 00 |
| Deduct policies ceased to be in force | 370 | 607,720 00 |
| Policies in force in Maine, December 31, 1904..... | 8,430 | \$14,645,168 00 |
| Losses and claims unpaid December 31, of the previous year | 7 | \$5,229 9 |
| Losses and claims incurred during the year..... | 92 | 226,297 84 |
| Total..... | 99 | \$231,527 74 |
| Losses and claims settled during the year..... | 92 | 223,387 71 |
| Losses and claims unpaid Dec. 31, 1904 | 7 | \$8,140 03 |
| Premiums received | | \$480,502 00 |

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

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

FREDERICK FRELINGHUYSEN, *President*. EDWARD L. DOBBINS, *Secretary*.

INCOME.

| | | |
|---|-----------------|------------------|
| First year's premiums on original policies | \$1,752,599 69 | |
| Surrender values applied to pay first year's premiums | 83 73 | |
| Total first year's premiums on original policies. | \$1,752,683 42 | |
| Dividends applied to purchase paid-up additions and annuities | 379,190 49 | |
| Consideration for original annuities involving life contingencies | 222,506 35 | |
| Total new premiums | \$2,354,380 26 | |
| Renewal premiums | 10,112,826 91 | |
| Dividends applied to pay renewal premiums | 1,218,407 34 | |
| Surrender values applied to pay renewal premiums | 13,015 17 | |
| Renewal premiums for deferred annuities..... | 4,201 06 | |
| Total renewal premiums | \$11,348,450 48 | |
| Total premium income | | \$13,702,830 74 |
| Interest on mortgage loans | \$2,167,519 91 | |
| Interest on collateral loans..... | 70,767 67 | |
| Interest on bonds and dividends on stocks | 951,632 22 | |
| Interest on premium notes, policy loans or liens..... | 754,914 25 | |
| Interest on other debts due the company | 10,623 47 | |
| Discount on claims paid in advance | 673 91 | |
| Rents | 174,106 72 | 4,130,238 15 |
| Profit on sale or maturity of ledger assets..... | | 14,697 65 |
| Total income | | \$17,847,766 54 |
| Ledger assets Dec. 31, 1903 | | 83,901,850 44 |
| Total..... | | \$101,749,616 98 |

DISBURSEMENTS.

| | | |
|---|----------------|----------------|
| Death claims and additions..... | \$5,081,321 91 | |
| Matured endowments and additions..... | 1,293,830 92 | |
| Total death claims and endowments..... | | \$6,375,152 83 |
| Annuities involving life contingencies | | 120,694 45 |
| Premium notes voided by lapse | | 10,136 52 |
| Surrender values paid in cash | | 1,414,324 02 |
| Surrender values applied to pay new premiums..... | | 83 73 |
| Surrender values applied to pay renewal premiums | | 13,015 17 |
| Dividends paid policy holders in cash | | 323,176 72 |
| Dividends applied to pay renewal premiums | | 1,218,407 34 |
| Dividends applied to purchase paid-up additions and annuities | | 379,190 49 |
| Total paid policy holders..... | \$9,854,781.27 | |

| | |
|---|------------------------|
| Commissions and bonuses to agents | \$1,408,653 03 |
| Salaries and allowances for agencies, including managers, agents and clerks | 88,285 50 |
| Agency supervision, traveling and all other agency expenses | 2,039 06 |
| Medical examiners fees | 150,584 26 |
| Salaries and all other compensation of officers and home office employes..... | 310,530 29 |
| Advertising, printing, stationery and postage | 108,649 23 |
| Legal expenses..... | 45,852 12 |
| Insurance taxes, licenses and department fees | 401,113 44 |
| Taxes on real estate..... | 52,800 03 |
| Repairs and expenses (other than taxes) on real estate..... | 56,533 00 |
| Investment expenses | 41,328 67 |
| Premiums on bonds purchased | 69,261 31 |
| Miscellaneous expenditures..... | 57,614 40 |
| Total disbursements..... | \$12,648,025 61 |
| Balance..... | \$89,101,591 37 |

LEDGER ASSETS.

| | |
|---|------------------------|
| Book value of real estate | \$3,109,690 97 |
| Mortgage loans on real estate..... | 46,302,397 97 |
| Loans secured by collateral | 1,957,450 00 |
| Loans on company's policies assigned as collateral..... | 8,621,307 65 |
| Premium notes on policies in force | 4,873,593 77 |
| Book value of bonds—excluding interest..... | 22,994,401 33 |
| Deposited in trust companies and banks on interest | 463,761 00 |
| Cash in office and deposited in banks, not on interest..... | 708,628 91 |
| Agents' balances | 70,419 77 |
| Total ledger assets | \$89,101,591 37 |

NON-LEDGER ASSETS.

| | |
|--|---------------------|
| Interest due and accrued on mortgages | \$1,105,410 31 |
| Interest accrued on stocks and bonds | 199,633 21 |
| Interest accrued on premium notes, loans or liens..... | 315,967 11 |
| Market value of stocks and bonds over book value..... | 1,397,044 87 |

| | <i>New Business.</i> | <i>Renewals.</i> | |
|---|--------------------------|-----------------------|------------------------|
| Gross premiums due and unreported | \$26,235 03 | \$382,730 49 | |
| Gross deferred premiums..... | 114,497 42 | 784,092 84 | |
| Total | \$140,732 45 | \$1,166,823 33 | |
| Deduct loading..... | 28,146 49 | 233,364 67 | |
| Net uncollected and deferred premiums..... | \$112,585 96 | \$933,458 66 | \$1,046,044 62 |
| Gross assets..... | | | \$93,165,691 49 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|-----------------------------------|------------------------|
| Agents' debit balances..... | \$72,496 43 |
| Total admitted assets..... | \$93,093,195 06 |

LIABILITIES.

| | | |
|---|-----------------|-----------------|
| Net present value of outstanding policies..... | \$79,808,694 35 | |
| Same for reversionary additions..... | 3,359,336 00 | |
| Same for annuities | 1,220,012 00 | |
| Net reserve..... | | \$84,388,042 38 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies | | 517,264 87 |
| Death losses in process of adjustment..... | \$131,042 33 | |
| Death losses reported, no proofs received | 300,000 00 | |
| Matured endowments due and unpaid..... | 52,545 00 | |
| Death losses and other policy claims resisted | 11,000 00 | |
| Total policy claims..... | | 494,587 33 |
| Premiums paid in advance, including surrender values so applied... | | 56,961 06 |
| Cost of collection on uncollected and deferred premiums in excess of loading | | 30,961 14 |
| Salaries, rents, commissions and other accounts due or accrued..... | | 25,000 00 |
| Dividends or other profits due policy holders..... | | 294,220 04 |
| Unassigned funds (surplus) | | 7,286,158 24 |
| Total liabilities | | \$93,093,195 06 |

PREMIUM NOTE ACCOUNT.

| | | |
|---|----------------|----------------|
| On hand December 31, 1903..... | \$4,805,600 54 | |
| Received during the year on new policies | 23,707 47 | |
| Received during the year on old policies | 737,759 24 | |
| Restored by revival of policies..... | 44 22 | \$5,567,111 47 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims..... | \$238,360 14 | |
| Used in purchase of surrender policies | 210,751 57 | |
| Voided by lapse..... | 10,180 74 | |
| Used in payment of dividends to policy holders..... | 5,990 62 | |
| Redeemed by maker in cash..... | 228,234 63 | |
| Total reduction of premium note account..... | | 693,517 70 |
| Balance, note assets at end of the year..... | | \$4,873,593 77 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | Number. | Amount. | Total Number. | Total Amount. |
|------------------------------|---------|---------------|---------------|---------------|
| Whole life | 106,541 | \$251,399,891 | | |
| Endowment | 29,268 | 65,569,257 | | |
| All other | 3,678 | 7,023,952 | | |
| Additions by dividends | - | 5,860,642 | 139,487 | \$329,853,542 |

NEW POLICIES ISSUED.

| | | | | |
|------------------------------|--------|--------------|--------|--------------|
| Whole life..... | 17,764 | \$36,183,112 | | |
| Endowment | 4,108 | 7,512,782 | | |
| All other..... | 1,403 | 2,751,812 | | |
| Additions by dividends | - | 682,337 | 23,275 | \$47,130,043 |

OLD POLICIES REVIVED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 100 | \$209,655 | | |
| Endowment | 22 | 37,235 | | |
| Additions by dividends | - | 3,386 | 122 | \$250,276 |

OLD POLICIES INCREASED.

| | | | | |
|---|---|----------|---------|---------------|
| Whole life..... | 5 | \$10,000 | | |
| Endowment | 3 | 38,853 | | |
| Additions by dividends | - | 49 | 8 | \$48,902 |
| Total | | | 162,892 | \$377,282,763 |
| Policies terminated during the year | | | 10,360 | 22,413,695 |
| Policies in force Dec. 31, 1904 | | | 152,532 | \$354,869,668 |
| Annuities in force Dec. 31, 1904..... | | | 477 | \$158,945 69 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year..... | 3,245 | \$4,785,105 00 |
| Policies issued during the year..... | 393 | 546,904 00 |
| Total | 3,638 | \$5,332,009 00 |
| Deduct policies ceased to be in force..... | 227 | 349,555 00 |
| Policies in force in Maine, December 31, 1904..... | 3,411 | \$4,982,454 00 |
| Losses and claims unpaid December 31, of the previous year | 7 | \$7,616 00 |
| Losses and claims incurred during the year | 98 | 143,483 00 |
| Total | 105 | \$151,099 00 |
| Losses and claims settled during the year | 93 | 145,039 00 |
| Losses and claims unpaid Dec. 31, 1904..... | 12 | \$6,060 00 |
| Premiums received | | \$190,243 39 |

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..... | \$529,922 71 | |
| Surrender values applied to purchase paid-up insurance and annuities | 13,823 44 | |
| Consideration for original annuities involving life con- tingencies | 1,650 00 | |
| Total new premiums | \$545,396 15 | |
| Renewal premiums..... | 3,855,341 41 | |
| Dividends applied to pay renewal premiums | 79,369 51 | |
| Surrender values applied to pay renewal premiums | 600 97 | |
| Total renewal premiums..... | \$3,935,311 89 | |
| Total premium income | \$4,480,708 04 | |
| Premium notes, loans or liens restored by revival of policies..... | | 11,242 13 |
| Interest on mortgage loans..... | \$18,600 68 | |
| Interest on bonds and dividends on stocks | 18,048 93 | |
| Interest on premium notes, policy loans or liens | 196,800 04 | |
| Interest on other debts due the company | 13,402 19 | |
| Rents—including company's own occupancy | 154,650 08 | 401,501 92 |
| Profit on sale or maturity of ledger assets | | 92 67 |
| From other sources | | 163 84 |
| Total income..... | \$4,893,708 60 | |
| Ledger assets Dec. 31, 1903 | 4,653,530 93 | |
| Total..... | \$9,547,239 53 | |

DISBURSEMENTS.

| | |
|---|----------------|
| Death claims | \$2,708,671 06 |
| Annuities involving life contingencies | 75 00 |
| Premium notes voided by lapse | 220,396 00 |
| Surrender values paid in cash | 98,729 50 |
| Surrender values applied to pay renewal premiums | 600 97 |
| Surrender values applied to purchase paid-up insurance and annuities | 13,823 44 |
| Dividends paid policy holders in cash | 7,213 01 |
| Dividends applied to pay renewal premiums..... | 79,369 51 |
| Total paid policy holders..... | \$3,128,878.49 |
| Commissions and bonuses to agents | 397,063 37 |
| Commuting renewal commissions..... | 15,000 00 |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 125,556 32 |
| Agency supervision, traveling and all other agency expenses | 67,692 24 |
| Medical examiners fees and inspection of risks | 29,785 44 |
| Salaries and all other compensation of officers and home office em- ployes | 310,412 18 |

| | |
|---|-----------------------|
| Rent—including company's own occupancy..... | \$76,614 92 |
| Advertising, printing, stationery and postage..... | 67,849 91 |
| Legal expenses..... | 87,196 82 |
| Furniture, fixtures and safes..... | 2,938 17 |
| Insurance taxes, licenses and department fees..... | 44,601 96 |
| Taxes on real estate..... | 25,092 06 |
| Repairs and expenses (other than taxes) on real estate..... | 107,304 07 |
| Miscellaneous expenditures..... | 268,227 70 |
| Total disbursements..... | <u>\$4,754,213 65</u> |
| Balance..... | \$4,793,025 88 |

LEDGER ASSETS.

| | |
|---|-----------------------|
| Book value of real estate..... | \$680,310 96 |
| Mortgage loans on real estate..... | 452,750 00 |
| Loans on company's policies assigned as collateral..... | 1,869,548 19 |
| Premium notes on policies in force..... | 292,758 29 |
| Book value of stocks and bonds—excluding interest..... | 559,521 59 |
| Deposited in trust companies and banks on interest..... | 621,087 42 |
| Cash in office and deposited in banks, not on interest..... | 112,841 88 |
| Agents' balances..... | 75,879 18 |
| On deposit with collecting banks and bonded collectors..... | 188,328 37 |
| Total ledger assets..... | <u>\$4,793,025 88</u> |

NON-LEDGER ASSETS.

| | | | |
|--|------------------|------------------|-----------------------|
| Interest accrued on mortgages..... | \$3,389 03 | | |
| Interest due and accrued on stocks and bonds..... | 4,333 48 | | |
| Interest due and accrued on premium notes, loans or liens..... | 65,666 00 | | |
| Interest due and accrued on other assets..... | 1,844 15 | | |
| Rents due on company's property..... | 3,558 22 | \$78,790 88 | |
| Market value of real estate over book value..... | | 34,687 04 | |
| | <i>New</i> | <i>Renewals.</i> | |
| | <i>Business.</i> | | |
| Gross deferred premiums..... | \$79,110 00 | \$944,508 00 | |
| Deduct loading..... | 39,555 00 | 94,451 00 | |
| Net uncollected and deferred premiums..... | \$39,555 00 | \$850,057 00 | \$889,612 00 |
| Net premiums in transit reserve charged in liability..... | | | 181,083 63 |
| Taxes overpaid to State of New York..... | | | 17,456 70 |
| Gross assets..... | | | <u>\$5,994,656 13</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|-----------------------|
| Agents' debit balances..... | \$75,879 18 |
| Premium notes or loans on policies and net premiums in excess of the net value of their policies..... | 137,056 67 |
| Book value of bonds over market value..... | 4,346 29 |
| Total admitted assets..... | <u>\$5,777,373 99</u> |

LIABILITIES.

| | | |
|---|----------------|----------------|
| Net present value of outstanding policies..... | \$4,396,618 00 | |
| Same for annuities..... | 1,370 00 | |
| Net reserve..... | | \$4,397,988 00 |
| Death losses in process of adjustment..... | \$595,283 40 | |
| Death losses reported, no proofs received..... | 140,897 77 | |
| Death losses and other policy claims resisted..... | 60,523 14 | |
| Total policy claims..... | | 796,704 31 |
| Premiums paid in advance, including surrender values so applied... | | 758 05 |
| Salaries, rents, commissions and other accounts due or accrued..... | | 184,913 25 |
| Dividends or other profits due policy holders..... | | 12,568 31 |
| Dividends apportioned, payable to policy holders during 1905..... | | 7,773 79 |
| Unassigned funds (surplus)..... | | 376,068 28 |
| Total liabilities..... | | \$5,777,373 99 |

PREMIUM NOTE ACCOUNT.

| | | |
|---|----------------|----------------|
| On hand December 31, 1903..... | \$2,007,971 71 | |
| Received during the year on new policies..... | 161,286 24 | |
| Received during the year on old policies..... | 286,737 63 | |
| Restored by revival of policies..... | 11,242 13 | \$2,467,237 71 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims..... | \$95,882 96 | |
| Used in purchase of surrendered policies..... | 37,004 32 | |
| Voided by lapse..... | 220,396 00 | |
| Used in payment of dividends to policy holders..... | 4,788 95 | |
| Redeemed by maker in cash..... | 6,859 00 | |
| Total reduction of premium note account..... | | 364,931 23 |
| Balance, note assets at end of the year..... | | \$2,102,306 48 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 22,029 | \$34,198,733 | | |
| Endowment..... | 1,066 | 881,593 | | |
| All other..... | 37,817 | 84,516,501 | 60,912 | \$119,596,827 |

NEW POLICIES ISSUED.

| | | | | |
|-----------------|--------|--------------|--------|--------------|
| Whole life..... | 15,350 | \$15,435,691 | | |
| Endowment..... | 2,571 | 1,515,878 | | |
| All other..... | 751 | 910,784 | 18,672 | \$17,862,353 |

OLD POLICIES REVIVED.

| | | | | |
|-----------------|-----|-----------|-------|-------------|
| Whole life..... | 865 | \$853,929 | | |
| Endowment..... | 44 | 33,175 | | |
| All other..... | 358 | 740,734 | 1,267 | \$1,627,838 |

OLD POLICIES CHANGED AND INCREASED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|--|----------------|----------------|--------------------------|--------------------------|
| Whole life | - | \$13,683 | | |
| All other..... | 25 | 6,000 | 25 | \$19,683 |
| Total | | | 80,876 | \$139,106,701 |
| Policies terminated during the year..... | | | 19,394 | 25,583,395 |
| Policies in force Dec. 31, 1904 | | | 61,482 | \$113,523,306 |
| Annuities in force Dec. 31, 1904..... | | | 2 | 152 00 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------------|
| Policies in force December 31st of the previous year..... | 397 | \$817,460 00 |
| Policies issued during the year..... | 99 | 279,525 00 |
| Total | 496 | \$1,096,988 00 |
| Deduct policies ceased to be in force | 85 | 145,912 00 |
| Policies in force in Maine, December 31, 1904..... | 411 | \$951,076 00 |
| Losses and claims unpaid December 31, of the previous year | 5 | \$6,900 00 |
| Losses and claims incurred during the year | 18 | 28,763 71 |
| Total | 23 | \$35,663 71 |
| Losses and claims settled during the year | 17 | 30,163 71 |
| Losses and claims unpaid Dec. 31, 1904..... | 6 | \$5,500 00 |
| Premiums received | | \$34,398 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 | \$776,012 21 | |
| Surrender values applied to pay first year's premiums ... | 2,127 59 | |
| Total first year's premiums on original policies | \$778,139 80 | |
| Dividends applied to purchase paid-up additions and annuities | 7,781 10 | |
| Consideration for original annuities involving life contingencies | 397,023 42 | |
| Total new premiums | \$1,182,944 32 | |
| Renewal premiums | 4,161,468 82 | |
| Dividends applied to pay renewal premiums | 149,793 42 | |
| Renewal premiums for deferred annuities | 202 10 | |
| Total renewal premiums | \$4,311,464 34 | |
| Total premium income | \$5,494,408 66 | |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | | 17,516 50 |
| Interest on mortgage loans | \$607,299 28 | |
| Interest on collateral loans | 1,322 25 | |
| Interest on bonds and dividends on stocks | 420,487 31 | |
| Interest on premium notes, policy loans or liens | 226,567 60 | |
| Interest on other debts due the company | 25,544 75 | |
| Discount on claims paid in advance | 879 52 | |
| Rents—including company's own occupancy | 100,687 67 | 1,383,088 38 |
| Total income | \$6,895,013 54 | |
| Ledger assets Dec. 31, 1903 | | 27,039,702 81 |
| Total | \$33,934,716 35 | |

DISBURSEMENTS.

| | | |
|---|----------------|--|
| Death claims and additions | \$1,115,883 78 | |
| Matured endowments | 461,769 00 | |
| Total death claims and endowments | \$1,577,652 78 | |
| Annuities involving life contingencies | 126,224 39 | |
| Surrender values paid in cash | 529,399 33 | |
| Surrender values applied to pay new premiums | 2,127 59 | |
| Dividends paid policy holders in cash | 33,752 54 | |
| Dividends applied to pay renewal premiums | 149,793 42 | |
| Dividends applied to purchase paid-up additions and annuities | 7,781 10 | |
| Total paid policy holders | \$2,426,681.15 | |

| | |
|---|------------------------|
| Supplementary contracts <i>not</i> involving life contingencies | \$3,407 56 |
| Commissions and bonuses to agents..... | 756,848 51 |
| Commuting renewal commissions..... | 25,529 68 |
| Salaries and allowances for agencies, including managers, agents and clerks | 124,287 62 |
| Agency supervision, traveling and all other agency expenses..... | 5,955 10 |
| Medical examiners fees and inspection of risks..... | 68,165 08 |
| Salaries and all other compensation of officers and home office employees..... | 125,809 89 |
| Rent—including company's own occupancy..... | 24,492 25 |
| Advertising, printing, stationery and postage | 67,221 81 |
| Legal expenses | 6,936 24 |
| Furniture, fixtures and safes..... | 20,354 27 |
| Insurance taxes, licenses and department fees | 114,609 89 |
| Taxes on real estate..... | 21,994 47 |
| Repairs and expenses (other than taxes) on real estate..... | 44,564 53 |
| Loss on sale or maturity of ledger assets..... | 72,891 08 |
| Premiums on securities purchased..... | 47,809 07 |
| Miscellaneous expenditures..... | 4,859 46 |
| Total disbursements | \$3,962,417 66 |
| Balance..... | \$29,972,298 69 |

LEDGER ASSETS.

| | |
|---|------------------------|
| Book value of real estate | \$1,215,476 08 |
| Mortgage loans on real estate..... | 12,153,742 02 |
| Loans secured by collateral | 16,500 00 |
| Loans on company's policies assigned as collateral..... | 3,090,557 21 |
| Premium notes on policies in force..... | 1,108,070 21 |
| Book value of stocks and bonds—excluding interest | 11,568,174 28 |
| Deposited in trust companies and banks on interest | 814,534 61 |
| Cash in office and deposited in banks, not on interest..... | 3,972 75 |
| Agents' balances | 1,271 53 |
| Total ledger assets | \$29,972,298 69 |

NON-LEDGER ASSETS.

| | |
|---|-------------------|
| Interest due and accrued on mortgages | \$223,206 06 |
| Interest accrued on stocks and bonds | 163,257 56 |
| Interest accrued on collateral loans | 845 67 |
| Interest due and accrued on premium notes, loans or liens | 130,206 18 |
| Interest accrued on other assets..... | 966 00 |
| Rents accrued on company's property..... | 5,577 04 |
| Market value of stocks and bonds over book value..... | 259,706 72 |

| | <i>New Business.</i> | <i>Renewals.</i> | |
|--|--------------------------|---------------------|------------------------|
| Gross premiums due and unreported | \$8,648 08 | \$235,379 35 | |
| Gross deferred premiums | 52,087 97 | 367,952 83 | |
| Total | \$60,736 05 | \$603,332 18 | |
| Deduct loading..... | 12,147 21 | 120,666 44 | |
| Net uncollected and deferred premiums | \$48,588 84 | \$482,665 74 | \$531,254 58 |
| All other assets..... | | | 1,491 05 |
| Gross assets..... | | | \$31,288,829 55 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|------------------------------|-----------------|
| Agents' debit balances | \$1,271 53 |
| Total admitted assets..... | \$31,287,558 02 |

LIABILITIES.

| | |
|---|-----------------|
| Net present value of outstanding policies..... | \$25,452,214 98 |
| Same for reversionary additions..... | 54,405 21 |
| Same for annuities..... | 1,773,904 17 |
| Net reserve..... | \$27,280,524 36 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies | 68,610 99 |
| Surrender values claimable on policies cancelled | 13,598 55 |
| Death losses in process of adjustment | \$3,712 00 |
| Death losses reported, no proofs received | 21,480 69 |
| Matured endowments due and unpaid..... | 1,150 00 |
| Death losses and other policy claims resisted | 2,000 00 |
| Annuity claims, involving life contingencies, due and unpaid..... | 3,029 81 |
| Total policy claims..... | 31,372 50 |
| Premiums paid in advance, including surrender values so applied... | 13,202 64 |
| Salaries, rents, commissions and other accounts, due or accrued..... | 141,128 11 |
| Dividends or other profits due policy holders..... | 14,771 76 |
| Extra life rate endowment reserve..... | 282,705 31 |
| Agent credit balances..... | 1,491 05 |
| Unassigned funds (surplus) | 3,440,152 75 |
| Total liabilities | \$31,287,558 02 |

PREMIUM NOTE ACCOUNT.

| | |
|--|----------------|
| On hand December 31, 1903 | \$995,492 59 |
| Received during the year on old policies | 346,386 57 |
| Deductions during the year as follows: | |
| Used in payment of losses and claims..... | \$19,380 24 |
| Used in purchase of surrendered policies | 90,315 08 |
| Used in payment of dividends to policyholders..... | 71 38 |
| Redeemed by maker in cash..... | 124,042 25 |
| Total reduction of premium note account..... | 233,808 95 |
| Balance, note assets at end of the year | \$1,108,070 21 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------------------|----------------|----------------|----------------------|----------------------|
| Whole life..... | 36,982 | \$77,758,653 | | |
| Endowment..... | 22,693 | 39,151,204 | | |
| All other | 2,444 | 6,077,234 | | |
| Additions by dividends..... | - | 87,286 | 62,029 | \$123,074,377 |

NEW POLICIES ISSUED.

| | | | | |
|-----------------------------|-------|-------------|--------|--------------|
| Whole life | 4,852 | \$3,877,118 | | |
| Endowment..... | 4,939 | 7,924,945 | | |
| All other | 1,516 | 3,512,844 | | |
| Additions by dividends..... | - | 14,517 | 11,307 | \$20,329,424 |

OLD POLICIES REVIVED.

| | | | | |
|---|----|-----------|---------------|----------------------|
| Whole life..... | 69 | \$140,000 | | |
| Endowment | 60 | 87,000 | | |
| All other | 7 | 29,054 | 136 | \$256,054 |
| Total | | | 73,472 | \$143,659,855 |
| Policies terminated during the year | | | 6,092 | 12,058,208 |
| Policies in force Dec. 31, 1904..... | | | 67,380 | \$131,601,647 |
| Annuities in force Dec. 31, 1904..... | | | 537 | \$167,682 47 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------------|
| Policies in force December 31st of the previous year..... | 1,110 | \$1,582,043 81 |
| Policies issued during the year..... | 159 | 227,906 02 |
| Total | 1,269 | \$1,809,949 83 |
| Deduct policies ceased to be in force | 50 | 43,114 41 |
| Policies in force in Maine, December 31, 1904 | 1,219 | \$1,766,885 42 |
| Losses and claims incurred during the year | 6 | \$11,136 00 |
| Losses and claims settled during the year | 6 | 11,136 00 |
| Premiums received..... | | \$67,611 90 |

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..... | \$699,249 54 | |
| Distributions applied to purchase paid-up additions..... | 58,320 80 | |
| Surrender values applied to purchase paid-up insurance..... | 29,075 52 | |
| Consideration for supplementary contracts involving life contingencies | 6,882 05 | |
| Total new premiums | \$793,477 91 | |
| Renewal premiums..... | 4,075,739 69 | |
| Distributions applied to pay renewal premiums | 458,654 76 | |
| Renewal premiums for deferred annuities..... | 11,355 45 | |
| Total renewal premiums..... | \$4,545,749 30 | |
| Total premium income | | \$5,339,227 21 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies..... | | 67,808 00 |
| Premium notes, loans or liens restored by revival of policies..... | | 1,670 88 |
| Interest on mortgage loans..... | \$418,892 82 | |
| Interest on collateral loans..... | 65,167 57 | |
| Interest on bonds and dividends on stocks | 782,499 00 | |
| Interest on premium notes, policy loans or liens | 162,308 89 | |
| Interest on other debts due the company..... | 10,416 02 | |
| Discount on claims paid in advance..... | 1,888 51 | |
| Rents—including company's own occupancy | 190,535 94 | 1,631,768 75 |
| Profit and loss | | 8,426 81 |
| Total income..... | | \$7,048,841 15 |
| Ledger assets Dec. 31, 1903 | | 33,547,470 43 |
| Total..... | | \$40,596,311 58 |

DISBURSEMENTS.

| | | |
|--|----------------|----------------|
| Death claims and additions..... | \$2,063,186 80 | |
| Matured endowments and additions..... | 286,870 00 | |
| Total death claims and endowments..... | | \$2,350,056 80 |
| Premium notes voided by lapse | | 7,610 84 |
| Surrender values paid in cash..... | | 397,339 70 |
| Surrender values used to pay premium notes, \$6,636.18; policy loans, \$74,814.69..... | | 81,450 87 |
| Surrender values applied to purchase paid-up insurance | | 29,075 52 |
| Distributions paid policy holders in cash, \$61,724.72; notes, \$722.75 | | 62,447 47 |
| Distributions applied to pay renewal premiums | | 458,654 76 |
| Distributions applied to purchase paid-up additions..... | | 58,320 80 |
| Total paid policy holders..... | \$3,444,956.76 | |

| | |
|--|------------------------|
| Supplementary contracts <i>not</i> involving life contingencies..... | \$16,144 00 |
| Commissions and bonuses to agents..... | 618,156 99 |
| Commuting renewal commissions..... | 2,417 80 |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 74,958 46 |
| Agency supervision, traveling and all other agency expenses..... | 8,539 78 |
| Medical examiners fees and inspection of risks..... | 59,683 84 |
| Salaries and all other compensation of officers and home office employees..... | 181,907 99 |
| Rent—including company's own occupancy..... | 55,589 21 |
| Advertising, printing, stationery and postage..... | 60,988 57 |
| Legal expenses..... | 1,484 34 |
| Furniture, fixtures and safes..... | 11,637 71 |
| Insurance taxes, licenses and department fees..... | 92,381 34 |
| Taxes on real estate..... | 37,775 25 |
| Repairs and expenses (other than taxes) on real estate..... | 80,749 36 |
| Miscellaneous expenditures..... | 18,942 98 |
| Total disbursements..... | \$4,761,314 38 |
| Balance..... | \$35,834,997 20 |

LEDGER ASSETS.

| | |
|---|------------------------|
| Book value of real estate..... | \$2,438,314 00 |
| Mortgage loans on real estate..... | 10,462,825 00 |
| Loans secured by collateral..... | 1,362,040 00 |
| Loans on company's policies assigned as collateral..... | 2,467,797 62 |
| Premium notes on policies in force..... | 169,691 43 |
| Book value of stocks and bonds—excluding interest..... | 18,484,381 00 |
| Deposited in trust companies and banks on interest..... | 449,948 15 |
| Total ledger assets..... | \$35,834,997 20 |

NON-LEDGER ASSETS.

| | | |
|--|-------------|--------------|
| Interest due and accrued on mortgages..... | \$88,147 75 | |
| Interest accrued on stocks and bonds..... | 54,078 33 | |
| Interest accrued on collateral loans..... | 7,877 55 | |
| Interest due and accrued on premium notes, loans or liens..... | 40,436 09 | |
| Interest accrued on other assets..... | 370 47 | |
| Rents due and accrued on company's property..... | 14,798 00 | \$205,708 19 |
| Market value of stocks and bonds over book value..... | | 1,606,927 00 |

| | <i>New Business.</i> | <i>Renewals.</i> | |
|---|--------------------------|---------------------|------------------------|
| Gross premiums due and unreported..... | \$53,855 19 | \$213,299 63 | |
| Gross deferred premiums..... | 89,567 00 | 510,958 10 | |
| Total..... | \$143,422 19 | \$724,257 73 | |
| Deduct loading..... | 31,552 88 | 159,336 70 | |
| Net uncollected and deferred premiums..... | \$111,869 31 | \$564,921 03 | \$676,790 34 |
| Total admitted assets..... | | | \$35,834,422 73 |

LIABILITIES.

| | | | |
|--|--------------|----|-----------------|
| Net present value of outstanding policies..... | \$33,534,663 | 32 | |
| Same for reversionary additions..... | 409,915 | 27 | |
| Same for annuities | 23,351 | 16 | |
| Net reserve..... | \$33,967,929 | 75 | |
| Present value of supplementary contracts <i>not</i> involving life contingencies | | | 109,437 94 |
| Death losses due and unpaid | \$43,352 | 00 | |
| Death losses in process of adjustment | 105,160 | 00 | |
| Death losses reported, no proofs received | 89,077 | 00 | |
| Matured endowments due and unpaid..... | 15,856 | 00 | |
| Death losses and other policy claims resisted..... | 11,500 | 60 | |
| Total policy claims..... | | | 264,945 00 |
| Premiums paid in advance, including surrender values so applied... | | | 32,859 89 |
| Distributions or other profits due policy holders | | | 179,076 54 |
| Distributions apportioned, payable to policy holders during 1905..... | | | 2,692 40 |
| Distributions apportioned, payable to policy holders subsequent to 1905, viz: | | | |
| 1906 | \$16,262 | 40 | |
| 1907 | 33,911 | 20 | |
| 1908 | 25,181 | 36 | 75,354 96 |
| Unassigned funds (surplus) | | | 3,686,126 25 |
| Total liabilities..... | | | \$38,324,422 73 |

PREMIUM NOTE ACCOUNT.

| | | | |
|--|-----------|----|--------------|
| On hand December 31, 1903 | \$196,659 | 36 | |
| Received during the year on old policies..... | 10,795 | 33 | |
| Restored by revival of policies | 1,670 | 38 | \$209,125 07 |
| Deductions during the year as follows: | | | |
| Used in payment of losses and claims | \$18,335 | 20 | |
| Used in purchase of surrendered policies | 6,636 | 18 | |
| Voided by lapse..... | 5,704 | 47 | |
| Used in payment of distributions to policyholders..... | 722 | 75 | |
| Redeemed by maker in cash | 8,035 | 04 | |
| Total reduction of premium note account | | | 39,433 64 |
| Balance, note assets at end of the year..... | | | \$169,691 43 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | Number. | Amount. | Total Number. | Total Amount. |
|-----------------------------|---------|--------------|------------------|------------------|
| Whole life..... | 27,735 | \$68,754,289 | | |
| Endowment | 27,617 | 67,392,610 | | |
| All other | 2,338 | 7,392,459 | | |
| Additions by dividends..... | - | 646,489 | 57,690 | \$144,185,847 |

NEW POLICIES ISSUED.

| | | | | |
|-----------------------------|-------|--------------|-------|--------------|
| Whole life..... | 6,027 | \$12,420,763 | | |
| Endowment | 2,275 | 3,798,824 | | |
| All other | 708 | 2,388,776 | | |
| Additions by dividends..... | - | 109,633 | 9,010 | \$18,717,996 |

OLD POLICIES REVIVED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 41 | \$115,178 | | |
| Endowment..... | 12 | 16,500 | | |
| All other..... | 5 | 18,000 | 58 | \$149,678 |

OLD POLICIES INCREASED.

| | | | | |
|---|----|----------|--------|---------------|
| Whole life..... | 8 | \$63,190 | | |
| Endowment..... | 7 | 70,823 | | |
| All other..... | 17 | 47,539 | 32 | \$181,552 |
| Total..... | | | 66,790 | \$163,235,073 |
| Policies terminated during the year..... | | | 3,759 | 9,306,925 |
| Policies in force Dec. 31, 1904..... | | | 63,031 | \$153,928,148 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 2,141 | \$3,469,415 00 |
| Policies issued during the year..... | 208 | 358,172 00 |
| Total..... | 2,349 | \$3,827,587 00 |
| Deduct policies ceased to be in force..... | 121 | 176,431 00 |
| Policies in force in Maine, December 31, 1904..... | 2,228 | \$3,651,156 00 |
| Losses and claims unpaid December 31, of the previous year..... | 17 | \$5,308 00 |
| Losses and claims incurred during the year..... | 51 | 67,078 00 |
| Total..... | 68 | \$72,386 00 |
| Losses and claims settled during the year..... | 49 | 67,884 00 |
| Losses and claims unpaid Dec. 31, 1904..... | 19 | \$4,502 00 |
| Premiums received..... | | \$105,141 03 |

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

ORGANIZED IN 1841. COMMENCED BUSINESS IN 1845.

JOHN A. McCALL, *President*. JOHN CHAPMAN McCALL, { *Secretaries*.
 SEYMOUR M. BALLARD, }

INCOME.

| | | |
|---|---------------|----|
| First year's premiums on original policies..... | \$14,048,536 | 60 |
| Dividends applied to purchase paid-up additions and annuities | 511,740 | 43 |
| Consideration for original annuities involving life contingencies | 1,525,782 | 28 |
| Consideration for supplementary contracts involving life contingencies | 47,763 | 95 |
| Total new premiums..... | \$16,133,823 | 26 |
| Renewal premiums | 63,750,386 | 33 |
| Dividends applied to pay renewal premiums | 624,103 | 61 |
| Surrender values applied to pay renewal premiums..... | 10,900 | 46 |
| Renewal premiums for deferred annuities..... | 37,363 | 94 |
| Total renewal premiums..... | \$64,422,754 | 34 |
| Total premium income | \$80,556,577 | 60 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | 538,945 | 14 |
| Premium notes, loans or liens restored by revival of policies..... | 5,045 | 41 |
| Interest on mortgage loans..... | \$1,069,231 | 72 |
| Interest on collateral loans..... | 228,334 | 68 |
| Interest on bonds..... | 10,634,986 | 99 |
| Interest on premium notes, policy loans or liens | 1,938,017 | 65 |
| Interest on other debts due the company | 460,529 | 92 |
| Discount on claims paid in advance | 13,192 | 95 |
| Rents—including company's own occupancy | 946,722 | 63 |
| Profit on sale or maturity of ledger assets..... | 499,687 | 63 |
| Total income..... | \$96,891,272 | 32 |
| Ledger assets Dec. 31, 1903 | 344,298,648 | 59 |
| Total..... | \$441,189,920 | 91 |

DISBURSEMENTS.

| | | |
|---|--------------|----|
| Death claims and additions | \$19,734,244 | 92 |
| Matured endowments and additions | 5,051,628 | 89 |
| Total death claims and endowments | \$24,785,873 | 81 |
| Annuities involving life contingencies | 1,723,160 | 22 |
| Surrender values paid in cash | 7,779,157 | 63 |
| Surrender values applied to pay renewal premiums | 10,900 | 46 |
| Dividends paid policy holders in cash | 4,853,646 | 96 |
| Dividends applied to pay renewal premiums | 624,103 | 61 |
| Dividends applied to purchase paid-up additions and annuities | 511,740 | 43 |

| | | |
|--|-----------------|------------------|
| Total paid policy holders..... | \$40,288,583.12 | |
| Supplementary contracts <i>not</i> involving life contingencies..... | | \$95,278 68 |
| Commissions and bonuses to agents..... | | 9,363,650 65 |
| Commuting renewal commissions..... | | 727,282 50 |
| Salaries and allowances for agencies, including managers, agents and clerks..... | | 2,844,724 46 |
| Agency supervision, traveling and all other agency expenses..... | | 1,058,590 97 |
| Medical examiners fees and inspection of risks..... | | 906,916 07 |
| Salaries and all other compensation of officers and home office employees..... | | 900,475 90 |
| Rents—including company's own occupancy..... | | 725,100 76 |
| Advertising, printing, stationery and postage..... | | 851,284 68 |
| Legal expenses..... | | 172,698 42 |
| Furniture, fixtures and safes..... | | 201,357 07 |
| Insurance taxes, licenses and department fees..... | | 906,189 15 |
| Taxes on real estate..... | | 213,201 71 |
| Repairs and expenses (other than taxes) on real estate..... | | 273,305 32 |
| Miscellaneous expenditures..... | | 243,089 51 |
| Total disbursements..... | | \$59,831,728 97 |
| Balance..... | | \$381,358,191 94 |

LEDGER ASSETS.

| | |
|---|------------------|
| Book value of real estate..... | \$13,257,500 00 |
| Mortgage loans on real estate..... | 23,595,105 00 |
| Loans secured by collateral..... | 550,000 00 |
| Loans on company's policies assigned as collateral..... | 35,867,475 61 |
| Premium notes on policies in force..... | 3,331,617 71 |
| Book value of stocks and bonds—excluding interest..... | 287,062,384 31 |
| Deposited in trust companies and banks on interest..... | 15,241,793 49 |
| Cash in office and deposited in banks, not on interest..... | 2,452,315 82 |
| Total ledger assets..... | \$381,358,191 94 |

NON-LEDGER ASSETS.

| | |
|--|----------------|
| Interest due and accrued on mortgages..... | \$159,196 30 |
| Interest accrued on bonds..... | 2,075,586 03 |
| Interest accrued on collateral loans..... | 666 67 |
| Interest accrued on premium notes, loans or liens..... | 156,709 00 |
| Interest accrued on other assets..... | 44,654 99 |
| Rents due and accrued on company's property..... | 32,757 77 |
| | \$2,469,570 76 |

| | <i>New Business.</i> | <i>Renewals.</i> | |
|--|--------------------------|------------------|------------------|
| Gross premiums due and unreported..... | - | \$3,543,647 00 | |
| Gross deferred premiums..... | 732,690 00 | 4,539,789 00 | |
| Total..... | \$732,690 00 | \$8,083,436 00 | |
| Deduct loading..... | 164,855 25 | 1,818,773 10 | |
| Net uncollected and deferred premiums..... | \$567,834 75 | \$6,264,662 90 | \$6,832,497 65 |
| Total admitted assets..... | | | \$390,660,260 35 |

LIABILITIES.

| | | |
|---|---------------|---------------|
| Net present value of outstanding policies | \$316,560,430 | 00 |
| Same for reversionary additions | 3,024,374 | 00 |
| Same for annuities | 16,828,075 | 00 |
| Total | \$336,412,879 | 00 |
| Deduct net value of risks re-insured | 190,420 | 00 |
| Net reserve | \$336,222,459 | 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies | | 1,518,462 83 |
| Surrender values claimable on policies cancelled | | 88,365 01 |
| Death losses in process of adjustment | \$515,073 | 61 |
| Death losses reported, no proofs received | 2,203,437 | 78 |
| Matured endowments due and unpaid | 349,700 | 38 |
| Death losses and other policy claims resisted | 84,106 | 00 |
| Annuity claims, involving life contingencies, due and unpaid | 142,138 | 91 |
| Total policy claims | | 3,294,456 68 |
| Due and unpaid on supplementary contracts <i>not</i> involving life contingencies | | 1,081 76 |
| Premiums paid in advance, including surrender values so applied ... | | 1,586,164 49 |
| Commissions due agents on premium notes, when paid | | 41,459 40 |
| Dividends or other profits due policy holders | | 379,671 65 |
| Additional policy reserve | | 6,830,023 00 |
| Reserve to provide dividends payable to policy holders in 1905 and thereafter as the periods mature, viz: | | |
| To holders of 20 year period policies and longer ... | \$24,982,787 | 06 |
| To holders of 15 year period policies | 5,736,259 | 46 |
| To holders of 10 year period policies | 344,600 | 56 |
| To holders of 5 year period policies | 303,837 | 47 |
| To holders of annual dividend policies | 868,953 | 00 |
| Total | | 32,236,437 55 |
| Reserve to provide for all other contingencies | | 8,461,678 98 |
| Total liabilities | \$390,660,260 | 35 |

PREMIUM NOTE ACCOUNT.

| | | |
|---|-------------|----------------|
| On hand December 31, 1903 | \$3,139,284 | 12 |
| Received during the year on old policies | 801,504 | 94 |
| Restored by revival of policies | 5,045 | 41 |
| Total | \$3,945,834 | 47 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims | \$72,038 | 72 |
| Used in purchase of surrendered policies | 210,520 | 82 |
| Used in payment of dividends to policyholders | 674 | 64 |
| Redeemed by maker in cash | 330,982 | 58 |
| Total reduction of premium note account | | 614,216 76 |
| Balance, note assets at end of the year | | \$3,331,617 71 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | Number. | Amount. | Total Number. | Total Amount. |
|------------------------------|---------|-----------------|------------------|------------------|
| Whole life | 520,627 | \$1,107,862,130 | | |
| Endowment | 278,177 | 551,466,037 | | |
| All other | 13,907 | 81,688,287 | | |
| Additions by dividends | - | 4,196,425 | 812,711 | \$1,745,212,899 |

NEW POLICIES ISSUED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 111,629 | \$207,934,017 | | |
| Endowment..... | 73,364 | 121,102,418 | | |
| All other..... | 374 | 1,830,530 | | |
| Additions by dividends..... | - | 428,641 | 185,367 | \$331,285,606 |

OLD POLICIES REVIVED.

| | | | | |
|-----------------------------|-------|-------------|-------|-------------|
| Whole life..... | 1,077 | \$2,140,160 | | |
| Endowment..... | 708 | 1,323,000 | | |
| All other..... | 12 | 45,400 | | |
| Additions by dividends..... | - | 1,454 | 1,797 | \$3,509,954 |

OLD POLICIES INCREASED.

| | | | | |
|--|---|-------------|---------|-----------------|
| Whole life..... | - | \$1,686,572 | | |
| Endowment..... | - | 1,891,221 | | |
| All other..... | - | 7,339,170 | - | \$10,916,963 |
| Total..... | | | 999,875 | \$2,090,935,422 |
| Policies terminated during the year..... | | | 75,163 | 162,326,114 |
| *Policies in force Dec. 31, 1904..... | | | 924,712 | \$1,928,609,308 |
| Annuities in force Dec. 31, 1904..... | | | 10,360 | \$2,043,895 91 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 4,999 | \$7,438,514 00 |
| Policies issued during the year..... | 683 | 881,655 00 |
| Total..... | 5,682 | \$8,320,169 00 |
| Deduct policies ceased to be in force..... | 308 | 504,830 00 |
| Policies in force in Maine, December 31, 1904..... | 5,374 | \$7,815,339 00 |
| Losses and claims unpaid December 31, of the previous year..... | 2 | \$3,733 48 |
| Losses and claims incurred during the year..... | 88 | 148,808 80 |
| Total..... | 90 | \$152,542 28 |
| Losses and claims settled during the year..... | 89 | 152,060 80 |
| Losses and claims unpaid Dec. 31, 1904..... | 1 | \$431 48 |
| Premiums received..... | | \$308,181 82 |

* Policies reinsured, \$4,418,388.

NORTHWESTERN MUTUAL LIFE INSURANCE
COMPANY,

MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER *President.*

J. W. SKINNER, *Secretary.*

INCOME.

| | | |
|---|-------------------------|--------------|
| First year's premiums on original policies..... | \$3,133,647 86 | |
| Dividends applied to purchase paid-up additions and annuities | 779,300 95 | |
| Consideration for original annuities involving life contingencies | 41,353 15 | |
| Consideration for supplementary contracts involving life contingencies | 1,063 69 | |
| Total new premiums..... | \$3,955,365 65 | |
| Renewal premiums..... | 21,711,898 66 | |
| Dividends applied to pay renewal premiums..... | 2,371,115 65 | |
| Renewal premiums for deferred annuities | 2,359 69 | |
| Total renewal premiums | \$24,085,374 00 | |
| Total premium income | \$28,040,739 65 | |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | 255,599 00 | |
| Premium notes, loans or liens restored by revival of policies | 2,702 88 | |
| Interest on mortgage loans..... | \$4,070,175 14 | |
| Interest on bonds | 2,817,718 63 | |
| Interest on premium notes, policy loans or liens..... | 787,749 04 | |
| Interest on other debts due the company..... | 266,392 47 | |
| Discount on claims paid in advance | 4,332 47 | |
| Rents—including company's own occupancy..... | 387,442 77 | 8,333,510 52 |
| Profit on sale or maturity of ledger assets..... | 20,242 36 | |
| Appreciation in book value of real estate..... | 57,947 16 | |
| From other sources | 108 00 | |
| Total income..... | \$36,711,149 57 | |
| Ledger assets Dec. 31, 1903 | 173,357,567 04 | |
| Total..... | \$210,068,716 61 | |

DISBURSEMENTS.

| | | |
|--|------------------------|--|
| Death claims and additions..... | \$6,985,326 03 | |
| Matured endowments and additions | 1,289,077 80 | |
| Total death claims and endowments..... | \$8,274,403 83 | |
| Annuities involving life contingencies | 50,896 88 | |
| Premium notes voided by lapse | 9,191 78 | |
| Surrender values paid in cash..... | 3,015,268 39 | |
| Dividends paid policy holders in cash..... | 2,190,065 93 | |
| Dividends applied to pay renewal premiums | 2,371,115 65 | |
| Dividends applied to purchase paid-up additions and annuities..... | 779,300 95 | |
| Total paid policy holders..... | \$16,690,243.41 | |

| | |
|--|------------------|
| Supplementary contracts <i>not</i> involving life contingencies..... | \$98,140 41 |
| Commissions and bonuses to agents..... | 3,094,046 18 |
| Agency supervision, traveling and all other agency expenses..... | 12,246 33 |
| Medical examiners fees and inspection of risks..... | 187,484 21 |
| Salaries and all other compensation of officers and home office employees..... | 513,277 72 |
| Rent—including company's own occupancy..... | 41,042 30 |
| Advertising, printing, stationery and postage..... | 142,512 71 |
| Legal expenses..... | 24,395 68 |
| Furniture, fixtures and safes..... | 5,991 43 |
| Insurance taxes, licenses and department fees..... | 620,896 52 |
| Taxes on real estate..... | 79,757 56 |
| Repairs and expenses (other than taxes) on real estate..... | 182,078 62 |
| Miscellaneous expenditures..... | 211,070 89 |
| Total disbursements..... | \$21,903,183 97 |
| Balance..... | \$188,165,532 64 |

LEDGER ASSETS.

| | |
|---|------------------|
| Book value of real estate..... | \$3,374,607 53 |
| Mortgage loans on real estate..... | 93,386,076 20 |
| Loans on company's policies assigned as collateral..... | 16,555,450 00 |
| Premium notes on policies in force..... | 313,740 46 |
| Book value of bonds—excluding interest..... | 70,930,530 58 |
| Deposited in banks on interest..... | 3,314,581 07 |
| Cash in office and deposited in banks, not on interest..... | 273,455 78 |
| Agents' balances..... | 17,091 02 |
| Total ledger assets..... | \$188,165,532 64 |

NON-LEDGER ASSETS.

| | |
|--|----------------|
| Interest due and accrued on mortgages..... | \$1,274,356 80 |
| Interest accrued on bonds..... | 1,060,056 00 |
| Interest due and accrued on premium notes, loans or liens..... | 549,312 44 |
| Rents due and accrued on company's property..... | 26,357 16 |
| Market value of stocks and bonds over book value..... | 1,712,819 35 |

| | <i>New Business.</i> | <i>Renewals.</i> | |
|--|--------------------------|------------------|------------------|
| Gross premiums due and unreported..... | \$27,767 00 | \$866,388 16 | |
| Gross deferred premiums..... | 214,415 00 | 1,463,340 00 | |
| Total..... | \$242,182 00 | \$2,329,728 16 | |
| Deduct loading..... | 53,280 04 | 512,540 20 | |
| Net uncollected and deferred premiums..... | \$188,901 96 | \$1,817,187 96 | \$2,006,089 92 |
| Gross assets..... | | | \$194,794,524 31 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|-----------------------------|------------------|
| Agents' debit balances..... | \$17,091 02 |
| Total admitted assets..... | \$194,777,433 29 |

LIABILITIES.

| | | |
|---|------------------|------------------|
| Net present value of outstanding policies..... | \$154,166,451 00 | |
| Same for reversionary additions..... | 4,141,056 00 | |
| Same for annuities | 519,127 00 | |
| Net reserve..... | | \$158,826,634 60 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies | | 788,354 00 |
| Death losses due and unpaid | \$65,795 36 | |
| Death losses in process of adjustment..... | 258,432 64 | |
| Death losses reported, no proofs received | 139,339 16 | |
| Matured endowments due and unpaid | 65,843 83 | |
| Death losses and other policy claims resisted..... | 49,492 00 | |
| Annuity claims, involving life contingencies, due and unpaid | 1,773 98 | |
| Total policy claims..... | | 583,676 97 |
| Due and unpaid on supplementary contracts <i>not</i> involving life contingencies..... | | 2,215 00 |
| Premiums paid in advance, including surrender values so applied... | | 36,917 72 |
| Commissions and other accounts, due or accrued..... | | 75,280 72 |
| Dividends or other profits due policy holders..... | | 466,937 12 |
| Dividends apportioned, payable to policy holders during 1905..... | | 2,921,181 03 |
| Tontine surplus payable to policy holders subsequent to 1905, as the periods of participation mature..... | | 22,859,507 97 |
| Unassigned funds (surplus) | | 8,276,778 76 |
| Total liabilities..... | | \$194,777,433 29 |

PREMIUM NOTE ACCOUNT.

| | | |
|---|--------------|--------------|
| On hand December 31, 1903 | \$312,311 54 | |
| Received during the year on old policies..... | 149,409 07 | |
| Restored by revival of policies..... | 2,702 88 | \$464,423 49 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims..... | \$10,313 59 | |
| Used in purchase of surrendered policies..... | 9,963 80 | |
| Voided by lapse..... | 9,191 78 | |
| Used in payment of dividends to policyholders | 44,362 23 | |
| Redeemed by maker in cash..... | 76,851 63 | |
| Total reduction of premium note account | | 150,683 03 |
| Balance, note assets at end of the year | | \$313,740 46 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | Number. | Amount. | Total Number. | Total Amount. |
|------------------------------|---------|---------------|---------------|---------------|
| Whole life..... | 186,782 | \$439,604,924 | | |
| Endowment..... | 81,452 | 179,342,110 | | |
| All other | 12,209 | 36,086,010 | | |
| Additions by dividends | - | 7,818,150 | 280,443 | \$662,851,194 |

NEW POLICIES ISSUED.

| | | | | |
|------------------------------|--------|--------------|--------|--------------|
| Whole life..... | 17,314 | \$41,581,686 | | |
| Endowment | 10,462 | 21,091,152 | | |
| All other | 4,148 | 11,906,450 | | |
| Additions by dividends | - | 2,622,276 | 31,924 | \$77,201,564 |

OLD POLICIES REVIVED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 237 | \$491,450 | | |
| Endowment | 171 | 312,637 | | |
| All other | 64 | 205,900 | | |
| Additions by dividends | - | 1,701 | 472 | \$1,011,688 |

OLD POLICIES INCREASED.

| | | | | |
|---|-------|-------------|---------|---------------|
| Whole life..... | 2,065 | \$4,859,715 | | |
| Endowment | 1,047 | 2,535,360 | | |
| All other | 284 | 906,213 | | |
| Additions by dividends..... | - | 28,309 | 3,396 | \$8,329,597 |
| Total | | | 316,235 | \$749,394,043 |
| Policies terminated during the year | | | 16,505 | 40,841,756 |
| Policies in force Dec. 31, 1904 | | | 299,730 | \$708,552,287 |
| Annuities in force Dec. 31, 1904..... | | | 193 | \$63,726 00 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 3,651 | \$5,535,745 00 |
| Policies issued during the year..... | 478 | 916,000 00 |
| Total | 4,129 | \$6,451,745 00 |
| Deduct policies ceased to be in force | 180 | 180,077 00 |
| Policies in force in Maine, December 31, 1904..... | 3,949 | \$6,271,668 00 |
| Losses and claims unpaid December 31, of the previous year. | 1 | \$1,000 00 |
| Losses and claims incurred during the year | 38 | 55,795 00 |
| Total | 39 | \$56,795 00 |
| Losses and claims settled during the year | 36 | 53,295 00 |
| Losses and claims unpaid Dec. 31, 1904 | 3 | \$3,500 00 |
| Premiums received | | \$248,623 36 |

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 | \$2,115,401 | 69 |
| Surrender values applied to pay first year's premiums.... | 4,262 | 25 |
| Total first year's premiums on original policies \$2,119,663 94 | | |
| Dividends applied to purchase paid-up additions and annuities | 102,278 | 00 |
| Surrender values applied to purchase paid-up insurance and annuities | 176,050 | 00 |
| Consideration for original annuities involving life contingencies | 453,654 | 04 |
| Consideration for supplementary contracts involving life contingencies | 8,545 | 73 |
| Total new premiums.....\$2,860,191 71 | | |
| Renewal premiums..... | 9,704,932 | 43 |
| Dividends applied to pay renewal premiums | 725,731 | 52 |
| Surrender values applied to pay renewal premiums..... | 25,239 | 03 |
| Renewal premiums for deferred annuities..... | 2,489 | 53 |
| Total renewal premiums.....\$10,458,392 51 | | |
| Total premium income | | \$13,318,584 22 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies..... | 352,262 | 98 |
| Premium notes, loans or liens restored by revival of policies..... | 8,775 | 03 |
| Interest on mortgage loans | \$1,168,603 | 45 |
| Interest on collateral loans..... | 178,812 | 83 |
| Interest on bonds and dividends on stocks | 1,030,504 | 60 |
| Interest on premium notes, policy loans or liens..... | 400,982 | 32 |
| Interest on other debts due the company | 25,913 | 68 |
| Rents | 200,718 | 56 |
| | | 3,005,535 44 |
| Profit on sale or maturity of ledger assets | 71,258 | 34 |
| Bonuses on mortgages..... | 17,946 | 36 |
| Profit and loss | 1,159 | 21 |
| Total income.....\$16,775,501 58 | | |
| Ledger assets Dec. 31, 1903 | 58,731,376 | 61 |
| Total | | \$75,506,878 19 |

DISBURSEMENTS.

| | | |
|--|-------------|----|
| Death claims and additions | \$3,161,732 | 75 |
| Matured endowments and additions..... | 1,119,899 | 00 |
| Total death claims and endowments.....\$4,281,631 75 | | |
| Annuities involving life contingencies..... | 200,133 | 86 |
| Premium notes voided by lapse | 41,979 | 08 |

| | |
|---|-----------------------|
| Surrender values paid in cash..... | \$782,931 90 |
| Surrender values applied to pay new premiums | 4,262 25 |
| Surrender values applied to pay renewal premiums | 25,239 03 |
| Surrender values applied to purchase paid-up insurance and annuities | 176,050 00 |
| Dividends paid policy holders in cash | 52,537 12 |
| Dividends applied to pay renewal premiums | 725,731 52 |
| Dividends applied to purchase paid-up additions and annuities | 102,278 00 |
| Total paid policy holders..... | \$6,342,774.51 |
| Supplementary contracts <i>not</i> involving life contingencies..... | 100,709 05 |
| Commissions and bonuses to agents | 1,772,429 57 |
| Salaries and allowances for agencies, including managers, agents and clerks | 54,552 90 |
| Agency supervision, travelling and all other agency expenses | 32,963 89 |
| Medical examiners fees and inspection of risks | 150,776 00 |
| Salaries and all other compensation of officers and home office employes | 274,596 92 |
| Rent | 48,839 33 |
| Advertising, printing, stationery and postage | 129,210 51 |
| Legal expenses | 12,113 04 |
| Furniture, fixtures and safes..... | 11,784 32 |
| Insurance taxes, licenses and department fees | 360,623 85 |
| Taxes on real estate..... | 37,912 40 |
| Repairs and expenses (other than taxes) on real estate..... | 133,772 47 |
| Reduction in book value of ledger assets..... | 90,343 91 |
| Miscellaneous expenditures | 86,818 10 |
| Total disbursements | <u>\$9,640,220 77</u> |
| Balance | \$65,866,657 42 |

LEDGER ASSETS.

| | |
|---|------------------------|
| Book value of real estate..... | \$3,042,105 24 |
| Mortgage loans on real estate..... | 24,528,104 02 |
| Loans secured by collateral | 2,984,719 50 |
| Loans on company's policies assigned as collateral | 5,994,192 00 |
| Premium notes on policies in force | 1,231,666 12 |
| Book value of stocks and bonds—excluding interest | 26,801,815 87 |
| Deposited in trust companies and banks on interest | 876,040 33 |
| Cash in office and deposited in banks, not on interest..... | 49,781 10 |
| Bills receivable | 259,047 35 |
| Agents' balances | 2,057 58 |
| Furniture..... | 8,759 98 |
| Bills receivable taken for premiums..... | 88,368 33 |
| Total ledger assets | <u>\$65,866,657 42</u> |

NON-LEDGER ASSETS.

| | |
|--|---------------------|
| Interest due and accrued on mortgages | \$416,925 99 |
| Interest accrued on stocks and bonds | 170,499 77 |
| Interest accrued on collateral loans | 12,751 92 |
| Interest accrued on other assets | 4,000 00 |
| Rents due and accrued on company's property..... | 13,343 82 |
| Market value of stocks and bonds over book value | <u>\$617,521 50</u> |
| | 639,486 63 |

| | <i>New Business.</i> | <i>Renewals.</i> | |
|---|--------------------------|-----------------------|------------------------|
| Gross premiums due and unreported | \$114,892 27 | \$776,882 78 | |
| Gross deferred premiums..... | 92,715 43 | 844,810 51 | |
| Total | <u>\$207,607 70</u> | <u>\$1,621,643 29</u> | |
| Deduct loading..... | 41,521 54 | 324,328 66 | |
| Net uncollected and deferred premiums | \$166,086 16 | \$1,297,314 63 | \$1,463,400 79 |
| Net unreported annuities..... | | | <u>14,769 01</u> |
| Gross assets..... | | | <u>\$68,601,835 35</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|------------|------------------------|
| Furniture, fixtures and safes..... | \$8,759 58 | |
| Agents' debit balances..... | 2,057 58 | |
| Cash advanced to or in hands of agents..... | 259,047 35 | |
| Bills receivable..... | 88,368 33 | \$358,233 24 |
| Total admitted assets | | <u>\$68,243,602 11</u> |

LIABILITIES.

| | | |
|---|------------------------|------------------------|
| Net present value of outstanding policies | \$54,017,943 00 | |
| Same for reversionary additions | 914,630 00 | |
| Same for annuities | 1,886,990 00 | |
| Total | <u>\$56,819,563 00</u> | |
| Deduct net value of risks re-insured | 80,106 00 | |
| Net reserve..... | | \$56,739,457 00 |
| Present value of supplementary contracts <i>not</i> involving | | |
| life contingencies | | 1,301,316 (0) |
| Trust deposits | | 14,947 00 |
| Death losses in process of adjustment..... | | 341,095 36 |
| Premiums paid in advance, including surrender values so applied... | | 56,400 51 |
| Commissions due agents on premium notes, when paid | | 6,152 18 |
| Salaries, rents, commissions and other accounts, due or accrued | | 14,000 (0) |
| Dividends or other profits due policy holders | | 155,699 98 |
| Dividends apportioned, payable to policy holders during 1905 | | 162,363 04 |
| Dividends apportioned, payable to policy holders subsequent to 1905, viz: | | |
| Accumulated surplus fund..... | \$2,641,179 49 | |
| Five year option..... | 612,870 24 | |
| Life rate endowment..... | 521,406 78 | |
| Four per cent bond | 291,466 31 | |
| Six per cent bond..... | 91,308 00 | 4,158,230 82 |
| Special 3½% reserve | | 1,062,679 00 |
| Unassigned funds (surplus) | | <u>4,231,261 22</u> |
| Total liabilities | | <u>\$68,243,602 11</u> |

PREMIUM NOTE ACCOUNT.

| | | |
|--|----------------|----------------|
| On hand December 31, 1903 | \$1,163,815 88 | |
| Received during the year on new policies | 6,391 00 | |
| Received during the year on old policies..... | 280,233 34 | |
| Restored by revival of policies | 8,775 03 | \$1,459,215 25 |

Deductions during the year as follows:

| | | |
|---|-------------|----------------|
| Used in payment of losses and claims | \$52,177 49 | |
| Used in purchase of surrendered policies | 22,381 22 | |
| Voided by lapse | 41,979 08 | |
| Used in payment of dividends to policyholders | 67,260 69 | |
| Redeemed by maker in cash | 43,750 65 | |
| Total reduction of premium note account | | \$227,549 13 |
| Balance, note assets at end of the year | | \$1,231,666 12 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life | 74,308 | \$173,664,081 | | |
| Endowment | 34,079 | 72,127,337 | | |
| All other | 16,670 | 51,267,954 | | |
| Additions by dividends | - | 1,270,986 | 125,057 | \$298,330,358 |

NEW POLICIES ISSUED.

| | | | | |
|------------------|--------|--------------|--------|--------------|
| Whole life | 10,050 | \$19,613,491 | | |
| Endowment | 5,430 | 9,751,176 | | |
| All other | 5,099 | 15,747,472 | 20,579 | \$45,112,139 |

OLD POLICIES REVIVED.

| | | | | |
|------------------------------|-------|-------------|-------|--------------|
| Whole life | 2,674 | \$6,168,270 | | |
| Endowment | 1,390 | 2,356,911 | | |
| All other | 2,486 | 7,474,456 | | |
| Additions by dividends | - | 2,393 | 6,550 | \$16,002,030 |

OLD POLICIES INCREASED.

| | | | | |
|------------------------------|-----|-----------|-----|-------------|
| Whole life | 99 | \$198,410 | | |
| Endowment | 80 | 149,452 | | |
| All other | 311 | 911,225 | | |
| Additions by dividends | - | 167,434 | 490 | \$1,426,521 |

| | | | | |
|---|--|--|---------|---------------|
| Total | | | 152,676 | \$360,871,048 |
| Policies terminated during the year | | | 11,878 | 28,854,761 |
| *Policies in force Dec. 31, 1904 | | | 140,798 | \$332,016,287 |
| Annuities in force Dec. 31, 1904 | | | 797 | 342,323 82 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year | 2,836 | \$3,272,368 00 |
| Policies issued during the year | 450 | 564,556 00 |
| Total | 2,836 | \$3,836,924 00 |
| Deduct policies ceased to be in force | 146 | 192,275 00 |
| Policies in force in Maine, December 31, 1904 | 2,690 | \$3,644,649 00 |
| Losses and claims unpaid December 31, of the previous year | 1 | \$65 00 |
| Losses and claims incurred during the year | 21 | 45,533 00 |
| Total | 22 | \$45,598 00 |
| Losses and claims settled during the year | 21 | 44,598 00 |
| Losses and claims unpaid Dec. 31, 1904 | 1 | \$1,000 00 |
| Premiums received | | \$140,643 35 |

* Policies re-insured, 103, \$2,640,133.00

PHOENIX MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

J. M. HOLCOMBE, *President*.S. H. CORNWELL, *Secretary*.

INCOME.

| | | |
|---|-----------------|---------------|
| First year's premiums on original policies..... | \$437,204 04 | |
| Surrender values applied to pay first year's premiums.... | 2,106 95 | |
| Total first year's premiums on original policies | \$439,310 99 | |
| Dividends applied to purchase paid-up additions and annuities | 62,222 00 | |
| Surrender values applied to purchase paid-up insurance and annuities | 85,914 00 | |
| Consideration for original annuities involving life contingencies | 9,965 56 | |
| Consideration for supplementary contracts involving life contingencies | 446 00 | |
| Total new premiums..... | \$597,858 55 | |
| Renewal premiums..... | 2,383,656 72 | |
| Dividends applied to pay renewal premiums | 216,343 52 | |
| Surrender values applied to pay renewal premiums..... | 7,167 54 | |
| Total renewal premiums..... | \$2,607,167 78 | |
| Total premium income | \$3,205,026 33 | |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | | 5,675 00 |
| Premium notes, loans or liens restored by revival of policies | | 56 00 |
| Interest on mortgage loans | \$534,864 82 | |
| Interest on bonds and dividends on stocks..... | 198,671 07 | |
| Interest on premium notes, policy loans or liens..... | 72,582 09 | |
| Interest on other debts due the company | 8,537 61 | |
| Discount on claims paid in advance | 218 45 | |
| Rents—including company's own occupancy | 37,700 75 | 852,574 79 |
| Profit on sale or maturity of ledger assets..... | | 20,133 40 |
| From other sources | | 605 71 |
| Total income..... | \$1,084,071 23 | |
| Ledger assets Dec. 31, 1903 | | 16,369,315 19 |
| Total | \$20,453,386 42 | |

DISBURSEMENTS.

| | | |
|--|----------------|--|
| Death claims and additions..... | \$1,085,667 19 | |
| Matured endowments and additions | 128,532 50 | |
| Total death claims and endowments | \$1,214,199 69 | |
| Annuities involving life contingencies..... | 9,974 64 | |
| Premium notes voided by lapse | 4,636 50 | |
| Surrender values paid in cash..... | 193,667 18 | |
| Surrender values applied to pay new premiums..... | 2,106 95 | |
| Surrender values applied to pay renewal premiums | 7,167 54 | |
| Surrender values applied to purchase paid-up insurance and annuities | 85,914 00 | |
| Dividends paid policy holders in cash | 4,883 11 | |
| Dividends applied to pay renewal premiums | 216,343 52 | |
| Dividends applied to purchase paid-up additions and annuities | 62,222 00 | |
| Total paid policy holders..... | \$1,801,115 13 | |

| | |
|---|-----------------------|
| Supplementary contracts <i>not</i> involving life contingencies..... | \$5,316 77 |
| Commissions and bonuses to agents | 396,742 27 |
| Communiting renewal commissions..... | 2,750 00 |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 55,400 05 |
| Agency supervision, traveling and all other agency expenses | 22,995 33 |
| Medical examiners fees and inspection of risks..... | 46,225 14 |
| Salaries and all other compensation of officers and home office employes..... | 96,620 13 |
| Rent | 30,356 34 |
| Advertising, printing, stationery and postage | 42,523 46 |
| Legal expenses | 3,496 83 |
| Furniture, fixtures and safes..... | 2,795 96 |
| Insurance taxes, licenses and department fees..... | 86,310 01 |
| Taxes on real estate..... | 8,473 37 |
| Repairs and expenses (other than taxes) on real estate..... | 10,708 66 |
| Loss on sale or maturity of ledger assets | 22,912 12 |
| Profit and loss | 2,911 41 |
| Miscellaneous expenditures..... | 14,801 35 |
| Total disbursements | <u>\$2,652,454 33</u> |
| Balance..... | \$17,800,932 09 |

LEDGER ASSETS.

| | |
|---|------------------------|
| Book value of real estate..... | \$674,441 19 |
| Mortgage loans on real estate..... | 10,983,855 28 |
| Loans on company's policies assigned as collateral | 1,071,589 00 |
| Premium notes on policies in force | 210,573 45 |
| Book value of stocks and bonds—excluding interest..... | 4,410,494 26 |
| Deposited in trust companies and banks on interest | 449,821 81 |
| Cash in office and deposited in banks, not on interest..... | 157 10 |
| Total ledger assets | <u>\$17,800,932 09</u> |

NON-LEDGER ASSETS.

| | |
|---|--------------|
| Interest due and accrued on mortgages..... | \$215,588 22 |
| Interest due and accrued on premium notes, loans or liens | 3,567 87 |
| Market value of stocks and bonds over book value | 192,253 34 |

| | <i>New</i> | <i>Renewals.</i> | |
|--|--------------------|---------------------|------------------------|
| | <i>Business.</i> | | |
| Gross premiums due and unreported | \$9,982 41 | \$113,292 14 | |
| Gross deferred premiums..... | 22,698 49 | 171,020 21 | |
| Total | <u>\$32,680 90</u> | <u>\$284,312 35</u> | |
| Deduct loading..... | 5,882 56 | 51,176 21 | |
| Net uncollected and deferred premiums..... | <u>\$26,798 34</u> | <u>\$233,136 14</u> | \$259,934 48 |
| Total admitted assets | | | <u>\$18,472,276 00</u> |

LIABILITIES.

| | | |
|--|------------------------|------------------------|
| Net present value of outstanding policies..... | \$16,950,614 00 | |
| Same for reversionary additions | 462,876 00 | |
| Same for annuities | 92,248 00 | |
| Total | \$17,505,738 00 | |
| Deduct net value of risks re-insured..... | 100,358 00 | |
| Net reserve..... | | \$17,405,380 00 |
| Present value of supplementary contracts <i>not</i> involving life contingencies | | 26,839 00 |
| Death losses in process of adjustment | \$11,323 00 | |
| Death losses reported, no proofs received | 20,148 00 | |
| Total policy claims | | 31,471 00 |
| Premiums paid in advance, including surrender values so applied... | 23,084 00 | |
| Dividends apportioned, payable to policy holders during 1905 | 8,914 00 | |
| Special policy reserve | 175,000 00 | |
| Unassigned funds (surplus) | 801,588 00 | |
| Total liabilities | | \$18,472,276 00 |

PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|---------------------|
| On hand December 31, 1903..... | \$231,518 70 | |
| Received during the year on new policies | 1,377 00 | |
| Received during the year on old policies..... | 5,061 00 | |
| Restored by revival of policies..... | 56 00 | \$238,012 70 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims..... | \$14,995 08 | |
| Used in purchase of surrendered policies | 666 57 | |
| Voided by lapse..... | 4,636 50 | |
| Redeemed by maker in cash..... | 7,141 10 | |
| Total reduction of premium note account | | 27,439 25 |
| Balance, note assets at end of the year..... | | \$210,573 45 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|----------------------|----------------------|
| Whole life..... | 19,028 | \$33,005,850 | | |
| Endowment | 22,453 | 34,688,342 | | |
| All other..... | 3,629 | 6,779,860 | | |
| Additions by dividends | - | 669,683 | 45,110 | \$75,143,735 |

NEW POLICIES ISSUED.

| | | | | |
|------------------------------|-------|-----------|-------|--------------|
| Whole life | 186 | \$392,858 | | |
| Endowment | 6,053 | 9,027,200 | | |
| All other..... | 896 | 2,074,571 | | |
| Additions by dividends | - | 102,895 | 7,135 | \$11,597,524 |

OLD POLICIES REVIVED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life | 4 | \$5,550 | | |
| Endowment | 16 | 29,250 | | |
| All other | 2 | 5,000 | | |
| Additions by dividends | - | 1,705 | 22 | \$41,505 |

OLD POLICIES INCREASED.

| | | | | |
|--|---|---------|---------------|---------------------|
| Whole life..... | - | \$5,747 | | |
| Endowment | - | 10,600 | | |
| All other | - | 8,500 | - | \$24,847 |
| Total | | | 52,267 | \$86,807,611 |
| Policies terminated during the year..... | | | 3,535 | 6,312,727 |
| *Policies in force Dec. 31, 1904..... | | | 48,732 | \$80,494,884 |
| Annuities in force Dec. 31, 1904..... | | | 71 | 12,357 09 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------------|
| Policies in force December 31st of the previous year | 925 | \$949,231 00 |
| Policies issued during the year | 96 | 100,966 00 |
| Total | 1,021 | \$1,050,197 00 |
| Deduct policies ceased to be in force..... | 40 | 43,070 00 |
| Policies in force in Maine, December 31, 1904 | 981 | \$1,007,127 00 |
| Losses and claims incurred during the year..... | 14 | 13,137 00 |
| Losses and claims settled during the year..... | 14 | 13,137 00 |
| Premiums received | | \$41,515 41 |

* Policies reinsured, 86, \$842,759

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..... | \$638,365 36 | |
| Dividends applied to purchase paid-up additions and annuities | 164,730 45 | |
| Surrender values applied to purchase paid-up insurance and annuities | 102,928 00 | |
| Consideration for original annuities involving life contingencies | 52,134 83 | |
| Total new premiums | \$958,148 64 | |
| Renewal premiums | 5,108,594 43 | |
| Dividends applied to pay renewal premiums | 626,782 93 | |
| Total renewal premiums..... | \$5,735,377 36 | |
| Total premium income | \$6,693,526 00 | |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | | 20,278 66 |
| Interest on mortgage loans | \$740,831 74 | |
| Interest on collateral loans..... | 201,319 64 | |
| Interest on bonds and dividends on stocks | 974,575 31 | |
| Interest on premium notes, policy loans or liens..... | 263,141 10 | |
| Discount on claims paid in advance | 1,862 16 | |
| Rents | 131,359 44 | 2,313,089 39 |
| Profit on sale or maturity of ledger assets..... | | 273,949 05 |
| Total income | \$9,300,843 10 | |
| Ledger assets Dec. 31, 1903 | 49,982,484 43 | |
| Total..... | \$59,283,327 53 | |

DISBURSEMENTS.

| | | |
|--|----------------|--|
| Death claims and additions..... | \$1,372,733 92 | |
| Matured endowments and additions..... | 1,709,555 00 | |
| Total death claims and endowments..... | \$3,082,288 92 | |
| Annuities involving life contingencies | 74,530 35 | |
| Surrender values paid in cash | 366,657 91 | |
| Surrender values applied to purchase paid-up insurance and annuities | 102,928 00 | |
| Dividends paid policy holders in cash | 82,108 30 | |
| Dividends applied to pay renewal premiums | 626,782 93 | |
| Dividends applied to purchase paid-up additions and annuities | 164,730 45 | |
| Total paid policy holders..... | \$4,500,086 86 | |

| | |
|--|-----------------------|
| Supplementary contracts <i>not</i> involving life contingencies | \$59,175 11 |
| Commissions and bonuses to agents | 581,502 42 |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 23,300 76 |
| Agency supervision, traveling and all other agency expenses | 21,843 73 |
| Medical examiners fees and inspection of risks | 30,170 92 |
| Salaries and all other compensation of officers and home office employes..... | 291,483 87 |
| Rent | 23,346 66 |
| Advertising, printing, stationery and postage | 53,125 90 |
| Legal expenses | 2,832 87 |
| Furniture, fixtures and safes | 46,277 32 |
| Insurance taxes, licenses and department fees | 100,565 20 |
| Taxes on real estate..... | 12,750 00 |
| Repairs and expenses (other than taxes) on real estate..... | 6,508 57 |
| Miscellaneous expenditures..... | 35,685 53 |
| Total disbursements | <u>\$5,788,655 72</u> |
| Balance | \$53,494,671 81 |

LEDGER ASSETS.

| | |
|---|------------------------|
| Book value of real estate | \$3,174,241 72 |
| Mortgage loans on real estate | 14,207,714 48 |
| Loans secured by collateral..... | 1,525,180 17 |
| Loans on company's policies assigned as collateral | 4,593,107 00 |
| Premium notes on policies in force | 7,153 63 |
| Book value of stocks and bonds—excluding interest | 29,912,296 56 |
| Cash in office and deposited in banks, not on interest..... | 74,978 25 |
| Total ledger assets | <u>\$53,494,671 81</u> |

NON-LEDGER ASSETS.

| | | |
|---|--------------------------|------------------------|
| Interest due and accrued on mortgages | \$200,463 47 | |
| Interest accrued on collateral loans | 10,841 12 | |
| Interest accrued on premium notes, loans or liens | 57,413 84 | |
| Rents due and accrued on company's property | 15,265 52 | \$283,983 95 |
| Market value of stocks and bonds over book value | | 754,103 94 |
| | <i>New Business.</i> | <i>Renewals.</i> |
| Gross premiums due and unreported | - | \$232,224 49 |
| Gross deferred premiums..... | 50,799 79 | 715,844 05 |
| Total | \$50,799 79 | \$948,068 54 |
| Deduct loading..... | 36,172 63 | 175,392 68 |
| Net uncollected and deferred premiums..... | \$14,627 16 | \$772,675 86 |
| Total admitted assets | | <u>\$787,303 02</u> |
| | | <u>\$55,320,062 72</u> |

LIABILITIES.

| | | |
|---|-----------------|-----------------|
| Net present value of outstanding policies | \$44,253,524 00 | |
| Same for reversionary additions..... | 1,209,930 00 | |
| Same for annuities..... | 659,034 00 | |
| Net reserve..... | | \$46,122,488 00 |
| Present value of supplementary contracts <i>not</i> involving | | |
| life contingencies | | 270,910 00 |
| Surrender values claimable on policies cancelled | | 164,743 00 |
| Death losses due and unpaid | \$17,627 27 | |
| Death losses in process of adjustment | 9,108 00 | |
| Death losses reported, no proofs received | 96,764 00 | |
| Matured endowments due and unpaid..... | 20,840 00 | |
| Annuity claims, involving life contingencies, due and unpaid | 7,200 00 | |
| Total policy claims..... | | 151,539 27 |
| Premiums paid in advance, including surrender values so applied .. | | 398,156 35 |
| Salaries, rents, commissions and other accounts, due or accrued | | 383 95 |
| Dividends or other profits due policy holders..... | | 72,807 18 |
| Cash capital..... | | 1,000,000 00 |
| Unassigned funds | | 7,139,049 97 |
| Total liabilities | | \$55,320,062 72 |

PREMIUM NOTE ACCOUNT.

| | | |
|---|------------|------------|
| On hand December 31, 1903..... | \$8,032 24 | |
| Received during the year on old policies..... | 779 75 | \$8,802 99 |
| Deductions during the year as follows: | | |
| Used in payment of dividends to policyholders | \$1,096 86 | |
| Redeemed by maker in cash..... | 552 50 | |
| Total reduction of premium note account.. | | 1,649 36 |
| Balance, note assets at end of the year..... | | \$7,153 63 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | Number. | Amount. | Total Number. | Total Amount. |
|------------------------------|---------|--------------|---------------|---------------|
| Whole life | 5,398 | \$18,048,435 | | |
| Endowment | 45,173 | 117,267,026 | | |
| All other | 5,284 | 19,555,821 | | |
| Additions by dividends | - | 1,628,006 | 55,855 | \$156,499,288 |

NEW POLICIES ISSUED.

| | | | | |
|------------------------------|-------|-------------|-------|--------------|
| Whole life | 614 | \$1,796,816 | | |
| Endowment | 5,191 | 10,969,138 | | |
| All other | 1,028 | 3,740,222 | | |
| Additions by dividends | - | 258,024 | 6,833 | \$16,764,200 |

OLD POLICIES REVIVED.

| | | | | |
|------------------------------|-----|----------|-----|-----------|
| Whole life..... | 21 | \$70,673 | | |
| Endowment..... | 163 | 465,751 | | |
| All other | 16 | 104,469 | | |
| Additions by dividends | - | 6,800 | 206 | \$647,693 |

OLD POLICIES INCREASED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|---|----------------|----------------|--------------------------|--------------------------|
| Endowment | - | \$10,717 | | |
| All other | - | 4,067 | - | \$14,784 |
| Total | | | 62,894 | \$173,925,965 |
| Policies terminated during the year | | | 3,457 | 10,029,239 |
| Policies in force Dec. 31, 1904 | | | 59,437 | \$163,896,726 |
| Annuities in force Dec. 31, 1904 | | | 272 | \$78,114 97 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------------|
| Policies in force December 31st of the previous year | 821 | \$1,418,410 00 |
| Policies issued during the year | 167 | 237,395 00 |
| Total | 988 | \$1,655,805 00 |
| Deduct policies ceased to be in force | 52 | 80,178 00 |
| Policies in force in Maine, December 31, 1904 | 936 | \$1,575,627 00 |
| Losses and claims incurred during the year | 5 | \$10,591 00 |
| Losses and claims settled during the year | 5 | 10,591 00 |
| Premiums received | | \$57,024 80 |

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..... | \$654,013 | 47 |
| Surrender values applied to purchase paid-up insurance and annuities | 12,893 | 55 |
| Consideration for original annuities involving life con- tingencies | 66,812 | 00 |
| Total new premiums | \$733,719 | 02 |
| Renewal premiums..... | 2,797,697 | 34 |
| Dividends applied to pay renewal premiums | 127,881 | 51 |
| Total renewal premiums..... | \$2,925,578 | 85 |
| Total premium income | \$3,659,297 | 87 |
| Consideration for supplementary contracts <i>not</i> involving life con- tingencies | 26,979 | 30 |
| Premium notes, loans or liens restored by revival of policies..... | 728 | 29 |
| Interest on mortgage loans..... | \$27,608 | 05 |
| Interest on collateral loans | 411 | 00 |
| Interest on bonds and dividends on stocks | 25,446 | 57 |
| Interest on premium notes, policy loans or liens | 123,946 | 33 |
| Interest on other debts due the company | 7,146 | 68 |
| Rents | 261,262 | 09 |
| Profit on sale or maturity of ledger assets | 238,145 | 35 |
| From other sources | 750 | 00 |
| Total income..... | \$4,371,721 | 53 |
| Ledger assets Dec. 31, 1903 | 6,399,745 | 44 |
| Total..... | \$10,771,466 | 97 |

DISBURSEMENTS.

| | | |
|--|--------------|----|
| Death claims | \$1,454,171 | 38 |
| Matured endowments | 1,000 | 00 |
| Total death claims and endowments..... | \$1,455,171 | 38 |
| Annuities involving life contingencies | 15,782 | 40 |
| Premium notes voided by lapse | 13,757 | 48 |
| Surrender values paid in cash | 227,209 | 62 |
| Surrender values applied to purchase paid-up insurance and annuities | 12,893 | 55 |
| Dividends paid policy holders in cash | 45,997 | 84 |
| Dividends applied to pay renewal premiums..... | 127,881 | 51 |
| Total paid policy holders..... | \$1,898,693. | 78 |

| | |
|---|-----------------------|
| Supplementary contracts <i>not</i> involving life contingencies | \$81,536 00 |
| Dividends to stockholders | 6,972 00 |
| Commissions and bonuses to agents | 517,590 93 |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 101,989 57 |
| Agency supervision, traveling and all other agency expenses | 125,510 05 |
| Medical examiners fees and inspection of risks | 86,240 41 |
| Salaries and all other compensation of officers and home office em- ployes | 275,844 58 |
| Rent | 69,239 83 |
| Advertising, printing, stationery and postage | 75,978 75 |
| Legal expenses | 38,332 00 |
| Furniture, fixtures and safes | 7,353 82 |
| Insurance taxes, licenses and department fees | 65,803 64 |
| Taxes on real estate | 41,196 60 |
| Repairs and expenses (other than taxes) on real estate | 158,714 96 |
| Miscellaneous expenditures | 31,115 67 |
| All other disbursements..... | 925 00 |
| Total disbursements | \$3,583,037 59 |
| Balance..... | \$7,188,429 38 |

LEDGER ASSETS.

| | |
|--|-----------------------|
| Book value of real estate | \$2,514,793 26 |
| Mortgage loans on real estate | 700,295 22 |
| Loans secured by collateral..... | 9,200 00 |
| Loans on company's policies assigned as collateral..... | 2,289,450 96 |
| Premium notes on policies in force | 261,446 16 |
| Book value of stocks and bonds--excluding interest..... | 796,999 92 |
| Deposited in trust companies and banks on interest | 360,695 92 |
| Cash in office and deposited in banks, not on interest | 127,561 29 |
| Bills receivable..... | 980 88 |
| Agents' balances..... | 77,005 77 |
| Loans to agents, secured | 50,000 00 |
| Total ledger assets..... | \$7,188,429 38 |

NON-LEDGER ASSETS.

| | |
|---|-------------------|
| Interest due and accrued on mortgages | \$10,794 46 |
| Interest accrued on stocks and bonds | 10,765 39 |
| Interest accrued on collateral loans | 85 15 |
| Interest due and accrued on premium notes, loans or liens | 55,805 04 |
| Interest accrued on other assets | 4,250 00 |
| Rents accrued on company's property..... | 6,561 02 |
| Market value of real estate over book value | 189,706 74 |
| Market value of stocks and bonds over book value | 18,400 23 |

| | <i>New Business.</i> | <i>Renewals.</i> | |
|--|--------------------------|---------------------|-----------------------|
| Gross premiums due and unreported | \$6,214 00 | \$220,414 00 | |
| Gross deferred premiums..... | 28,119 00 | 242,314 00 | |
| Total | \$34,333 00 | \$462,728 00 | |
| Deduct loading..... | 6,866 00 | 92,545 00 | |
| Net uncollected and deferred premiums..... | \$27,467 00 | \$370,183 00 | \$397,650 00 |
| Due from State of New York for excess taxes | | | 13,235 50 |
| Gross assets..... | | | \$7,895,682 91 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|-------------|-----------------------|
| Agents' debit balances | \$77,005 77 | |
| Bills receivable | 980 88 | |
| Premium notes or loans on policies and net premiums in excess of the net value of their policies | 33,220 00 | \$111,206 65 |
| Total admitted assets..... | | \$7,784,476 26 |

LIABILITIES.

| | | |
|---|-----------------------|-----------------------|
| Net present value of outstanding policies..... | \$6,736,063 00 | |
| Same for annuities..... | 184,815 00 | |
| Total | \$6,920,878 00 | |
| Deduct net value of risks re-insured..... | 8,512 00 | |
| Net reserve..... | | \$6,912,366 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies | | 30,417 00 |
| Surrender values claimable on policies cancelled | | 13,172 00 |
| Death losses in process of adjustment..... | \$76,400 00 | |
| Death losses reported, no proofs received..... | 24,500 00 | |
| Death losses and other policy claims resisted | 49,000 00 | |
| Total policy claims..... | | 149,900 00 |
| Dividends or other profits due policy holders..... | | 2,185 33 |
| Trust funds and accrued interest | | 26,795 82 |
| Cash capital | | 100,000 00 |
| Unassigned funds (surplus)..... | | 549,640 11 |
| Total liabilities..... | | \$7,784,476 26 |

PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|---------------------|
| On hand December 31, 1903 | \$220,281 32 | |
| Received during the year on new policies | 15,067 07 | |
| Received during the year on old policies | 64,753 45 | |
| Restored by revival of policies..... | 728 29 | \$300,830 13 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims | \$3,751 72 | |
| Used in purchase of surrendered policies | 6,646 81 | |
| Voided by lapse..... | 13,757 48 | |
| Redeemed by maker in cash..... | 15,227 96 | |
| Total reduction of premium note account | | 39,383 97 |
| Balance, note assets at end of the year | | \$261,446 16 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------|----------------|----------------|----------------------|----------------------|
| Whole life | 12,456 | \$24,887,512 | | |
| Endowment | 2,189 | 4,331,233 | | |
| All other | 25,720 | 68,703,452 | 40,365 | \$97,942,197 |

NEW POLICIES ISSUED.

| | | | | |
|-----------------|--------|------------|--------|--------------|
| Endowment | 50 | \$52,100 | | |
| All other | 12,517 | 21,462,601 | 12,567 | \$21,514,701 |

OLD POLICIES REVIVED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 138 | \$322,866 | | |
| Endowment..... | 29 | 46,700 | | |
| All other..... | 221 | 539,767 | 388 | \$909,333 |

OLD POLICIES INCREASED.

| | | | | |
|--|----|---------|--------|---------------|
| Whole life | 17 | \$4,575 | | |
| Endowment | - | 1,700 | | |
| All other | 40 | 61,705 | 57 | \$67,980 |
| Total..... | | | 53,377 | \$120,434,211 |
| Policies terminated during the year..... | | | 11,480 | 25,977,366 |
| *Policies in force Dec. 31, 1904 | | | 41,897 | \$94,456,845 |
| Annuities in force Dec. 31, 1904..... | | | 11 | \$17,307 40 |
| Industrial policies in force Dec. 31, 1904 | | | 14 | 2,170 00 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 155 | \$286,400 00 |
| Policies issued during the year..... | 138 | 85,778 00 |
| Total | 293 | \$372,178 00 |
| Deduct policies ceased to be in force | 75 | 63,878 00 |
| Policies in force in Maine, December 31, 1904..... | 218 | \$308,300 00 |
| Losses and claims incurred during the year | 2 | \$15,000 00 |
| Losses and claims settled during the year | 2 | 15,000 00 |
| Premiums received | | \$12,456 59 |

* Policies re-insured, 32, \$358,300.

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 | \$7,464,573 22 | |
| Surrender values applied to pay first year's premiums ... | 854 73 | |
| Total first year's premiums on original policies | \$7,465,427 95 | |
| Dividends applied to purchase paid-up additions and annuities | 29,440 37 | |
| Surrender values applied to purchase paid-up insurance and annuities | 876,406 30 | |
| Consideration for original annuities involving life contingencies | 100,704 67 | |
| Consideration for supplementary contracts involving life contingencies | 3,778 10 | |
| Total new premiums | \$8,475,757 39 | |
| Renewal premiums | 32,605,035 00 | |
| Dividends applied to pay renewal premiums | 71,227 04 | |
| Surrender values applied to pay renewal premiums | 1,754 95 | |
| Renewal premiums for deferred annuities | 1,922 95 | |
| Total renewal premiums | \$32,679,939 94 | |
| Total premium income | \$41,155,697 33 | |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | 98,144 49 | |
| Premium notes, loans or liens restored by revival of policies | 24,312 72 | |
| Interest on mortgage loans | \$652,156 25 | |
| Interest on collateral loans | 287,002 16 | |
| Interest on bonds and dividends on stocks | 1,444,285 33 | |
| Interest on premium notes, policy loans or liens | 124,852 15 | |
| Interest on other debts due the company | 169,418 36 | |
| Rents—including company's own occupancy | 769,897 52 | 3,447,611 77 |
| Profit on sale or maturity of ledger assets | | 2,792 03 |
| From other sources | | 550 00 |
| Total income | \$44,729,108 34 | |
| Ledger assets Dec. 31, 1903 | 68,968,499 60 | |
| Total | \$113,697,607 94 | |

DISBURSEMENTS.

| | | |
|--|-----------------|-----------------|
| Death claims and additions..... | \$11,258,505 65 | |
| Matured endowments and additions..... | 49,167 36 | |
| Total death claims and endowments..... | | \$11,307,673 01 |
| Annuities involving life contingencies..... | 47,650 61 | |
| Surrender values paid in cash..... | 375,470 10 | |
| Surrender values applied to pay new premiums..... | 854 73 | |
| Surrender values applied to pay renewal premiums..... | 1,754 95 | |
| Surrender values applied to purchase paid-up insurance and annuities..... | 876,406 30 | |
| Dividends paid policy holders in cash..... | 784,921 66 | |
| Dividends applied to pay renewal premiums..... | 71,227 04 | |
| Dividends applied to purchase paid-up additions and annuities..... | 29,440 37 | |
| Total paid policy holders..... | | \$13,495,398.77 |
| Supplementary contracts <i>not</i> involving life contingencies..... | 13,507 23 | |
| Dividends to stockholders..... | 200,000 00 | |
| Commissions and bonuses to agents..... | 7,812,411 17 | |
| Commuting renewal commissions..... | 17,263 81 | |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 2,857,885 60 | |
| Agency supervision, traveling and all other agency expenses..... | 302,675 40 | |
| Medical examiners fees and inspection of risks..... | 616,836 02 | |
| Salaries and all other compensation of officers and home office employees..... | 1,358,854 38 | |
| Rent—including company's own occupancy..... | 676,587 93 | |
| Advertising, printing, stationery, postage, exchange and express.... | 640,332 19 | |
| Legal expenses..... | 97,836 61 | |
| Furniture, fixtures and safes..... | 37,954 19 | |
| Insurance taxes, licenses and department fees..... | 676,609 79 | |
| Taxes on real estate..... | 161,419 77 | |
| Repairs and expenses (other than taxes) on real estate..... | 263,865 69 | |
| Loss on sale or maturity of ledger assets..... | 6,349 06 | |
| Reduction in book value of real estate..... | 414,227 21 | |
| Miscellaneous expenditures..... | 243,526 51 | |
| Total disbursements..... | | \$29,893,541 33 |
| Balance..... | | \$83,804,066 61 |

LEDGER ASSETS.

| | | |
|---|-----------------|-----------------|
| Book value of real estate..... | \$12,494,957 86 | |
| Mortgage loans on real estate..... | 15,682,358 73 | |
| Loans secured by collateral..... | 5,665,100 00 | |
| Loans on company's policies assigned as collateral..... | 1,993,878 53 | |
| Premium notes on policies in force..... | 434,071 59 | |
| Book value of stocks and bonds—excluding interest..... | 40,697,570 44 | |
| Deposited in trust companies and banks on interest..... | 6,154,511 25 | |
| Cash in office and deposited in banks, not on interest..... | 677,871 84 | |
| Bills receivable..... | 3,446 37 | |
| Total ledger assets..... | | \$83,804,066 61 |

NON-LEDGER ASSETS.

| | | |
|--|--------------|--------------|
| Interest due and accrued on mortgages..... | \$321,110 26 | |
| Interest accrued on stocks and bonds..... | 282,393 36 | |
| Interest accrued on collateral loans..... | 17,861 55 | |
| Interest accrued on premium notes, loans or liens..... | 1,805 04 | |
| Interest due on other assets..... | 1,291 12 | |
| Rents due and accrued on company's property..... | 17,314 52 | \$641,775 85 |
| Market value of stocks and bonds over book value..... | | 1,430,997 43 |
| Due from other companies for losses or claims on policies reinsured..... | | 526 37 |

| | <i>New Business.</i> | <i>Renewals.</i> | |
|---|--------------------------|-----------------------|------------------------|
| Gross premiums due and unreported | \$67,539 49 | \$1,009,491 67 | |
| Gross deferred premiums | 489,157 18 | 1,877,119 82 | |
| Total | <u>\$556,696 67</u> | <u>\$2,886,611 49</u> | |
| Deduct loading | 112,231 85 | 693,041 54 | |
| Net uncollected and deferred premiums | \$444,464 82 | \$2,193,569 95 | \$2,638,034 77 |
| Furniture, fixtures and safes | | | 50,000 00 |
| Stationery and printed matter | | | 10,000 00 |
| Law libraries | | | 6,815 14 |
| Gross assets | | | <u>\$88,582,216 17</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|-------------------------------------|-------------|------------------------|
| Printed matter and stationery | \$10,000 00 | |
| Furniture, fixtures and safes | 50,000 00 | |
| Law libraries | 6,815 14 | |
| Bills receivable | 3,446 37 | \$70,261 51 |
| Total admitted assets | | <u>\$88,511,954 66</u> |

LIA BILITIES.

| | | |
|---|------------------------|------------------------|
| Net present value of outstanding policies | \$69,638,009 00 | |
| Special reserve | 3,711,122 00 | |
| Same for reversionary additions | 121,406 00 | |
| Same for annuities | 560,489 00 | |
| Total | <u>\$74,031,026 00</u> | |
| Deduct net value of risks reinsured | 286,986 00 | |
| Net reserve | | \$73,744,040 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies | | 206,306 97 |
| Surrender values claimable on policies cancelled | | 173,416 00 |
| Death losses in process of adjustment | \$180,327 16 | |
| Death losses reported, no proofs received | 189,896 46 | |
| Matured endowments due and unpaid | 2,590 00 | |
| Death losses and other policy claims resisted | 60,176 00 | |
| Annuity claims, involving life contingencies, due and unpaid | 215 00 | |
| Total policy claims | | <u>433,204 62</u> |
| Premiums paid in advance, including surrender values so applied | 327,792 64 | |
| Salaries, rents, commissions and other accounts, due or accrued | 155,784 88 | |
| Dividends or other profits due policy holders | 70,879 77 | |
| Dividends apportioned, payable to policy holders during 1905 | 16,803 18 | |
| Unearned interest on policy loans | 62,843 60 | |
| Other liabilities | 434 38 | |
| Cash capital | | 2,000,000 00 |
| Unassigned funds (surplus) | | <u>11,320,448 62</u> |
| Total liabilities | | <u>\$88,511,954 66</u> |

PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|--------------|
| On hand December 31, 1903 | \$286,429 29 | |
| Received during the year on old policies | 237,421 88 | |
| Restored by revival of policies | 24,312 72 | \$548,163 89 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims..... | \$5,978 97 | |
| Used in purchase of surrendered policies..... | 72,430 34 | |
| Used in payment of dividends to policyholders..... | 2,376 62 | |
| Redeemed by maker in cash..... | 33,306 37 | |
| Total reduction of premium note account..... | | 114,092 30 |
| Balance, note assets at end of the year | | \$434,071 59 |

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 201,366 | \$239,984,714 | | |
| Endowment..... | 59,636 | 60,289,743 | | |
| All other | 9,849 | 16,866,870 | | |
| Additions by dividends..... | - | 181,576 | 270,851 | \$317,322,903 |

NEW POLICIES ISSUED.

| | | | | |
|-----------------------------|--------|--------------|--------|---------------|
| Whole life | 66,939 | \$74,739,749 | | |
| Endowment..... | 26,291 | 21,857,075 | | |
| All other | 3,000 | 7,772,885 | | |
| Additions by dividends..... | - | 64,699 | 96,140 | \$104,434,408 |

OLD POLICIES REVIVED.

| | | | | |
|-----------------|-------|-------------|-------|-------------|
| Whole life..... | 3,512 | \$3,163,423 | | |
| Endowment | 1,332 | 916,093 | | |
| All other | 74 | 165,410 | 4,918 | \$4,244,926 |

OLD POLICIES INCREASED.

| | | | | |
|-----------------|---|-----------|---|-----------|
| Whole life..... | - | \$299,088 | | |
| Endowment | - | 432,157 | | |
| All other | - | 74,466 | - | \$805,731 |

| | | | | |
|---|--|--|---------|---------------|
| Total | | | 371,909 | \$426,807,968 |
| Policies terminated during the year | | | 47,571 | 46,067,199 |
| *Policies in force Dec. 31, 1904..... | | | 324,338 | \$380,740,769 |
| Annuities in force Dec. 31, 1904..... | | | 192 | \$59,381 |

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 4,972,864 | \$601,329,073 | | |
| Endowment | 112,453 | 9,982,916 | | |
| All other | 91,139 | 2,620,419 | | |
| Additions by dividends | - | 3,502 | 5,176,456 | \$613,935,910 |

* Policies re-insured, 182, \$5,267,190

NEW POLICIES ISSUED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 1,386,716 | \$166,257,029 | | |
| Endowment..... | 119 | 5,192 | | |
| All other..... | 2,045 | 73,533 | 1,388,880 | \$166,335,754 |

OLD POLICIES REVIVED.

| | | | | |
|-----------------|---------|--------------|---------|--------------|
| Whole life..... | 155,782 | \$20,162,126 | | |
| Endowment..... | 3,119 | 284,154 | 158,901 | \$20,446,280 |

OLD POLICIES INCREASED.

| | | | | |
|--|---|---|-----------|---------------|
| Whole life..... | - | - | - | \$15,742,877 |
| Total | | | 6,724,237 | \$816,460,821 |
| Policies terminated during the year..... | | | 1,081,902 | 140,468,582 |
| Policies in force Dec. 31, 1904..... | | | 5,642,335 | \$675,992,239 |
| Annuities in force Dec. 31, 1904..... | | | 113 | \$454 00 |

ORDINARY BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 842 | \$759,303 00 |
| Policies issued during the year..... | 456 | 407,788 00 |
| Total | 1,298 | \$1,167,091 00 |
| Deduct policies ceased to be in force..... | 221 | 166,532 00 |
| Policies in force in Maine, December 31, 1904..... | 1,077 | \$1,000,559 00 |
| Losses and claims unpaid December 31, of the previous year..... | 1 | \$1,000 00 |
| Losses and claims incurred during the year..... | 6 | 4,445 85 |
| Total | 7 | \$5,445 85 |
| Losses and claims settled during the year..... | 5 | 4,426 27 |
| Losses and claims unpaid Dec. 31, 1904..... | 2 | \$1,019 58 |
| Premiums received..... | | \$42,636 45 |

INDUSTRIAL BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 6,042 | \$834,555 00 |
| Policies issued during the year..... | 3,584 | 487,820 00 |
| Total | 9,626 | \$1,322,375 00 |
| Deduct policies ceased to be in force..... | 2,697 | 349,298 00 |
| Policies in force in Maine, December 31, 1904..... | 6,929 | \$973,077 00 |
| Losses and claims incurred during the year..... | 93 | \$11,380 58 |
| Losses and claims settled during the year..... | 91 | 11,055 58 |
| Losses and claims unpaid Dec. 31, 1904..... | 2 | 325 00 |
| Premiums received..... | | \$37,328 77 |

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..... | \$135,604 14 | |
| Dividends applied to purchase paid-up additions and annuities | 334 41 | |
| Total new premiums | \$135,938 55 | |
| Renewal premiums..... | 31,206 01 | |
| Total premium income | | \$167,144 56 |
| Interest on mortgage loans..... | \$1,436 81 | |
| Interest on bonds and dividends on stocks | 36,817 75 | |
| Interest on premium notes, policy loans or liens | 2,292 70 | |
| Interest on other debts due the company..... | 24,455 86 | 65,003 12 |
| From other sources | | 446 77 |
| Total income..... | | \$232,594 45 |
| Ledger assets Dec. 31, 1903 | | 2,053,734 97 |
| Total..... | | \$2,286,329 42 |

DISBURSEMENTS.

| | |
|--|----------------|
| Death claims | \$6,000 00 |
| Dividends applied to purchase paid-up additions and annuities | 334 41 |
| Total paid policy holders..... | \$6,334.41 |
| Commissions and bonuses to agents..... | 77,576 51 |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 29,130 74 |
| Agency supervision, traveling and all other agency expenses..... | 4,423 88 |
| Medical examiners fees and inspection of risks | 16,816 89 |
| Salaries and all other compensation of officers and home office employes | 44,497 28 |
| Rent | 16,190 45 |
| Advertising, printing, stationery and postage | 73,287 72 |
| Legal expenses | 1,793 79 |
| Furniture, fixtures and safes..... | 843 96 |
| Insurance taxes, licenses and department fees..... | 3,067 04 |
| Miscellaneous expenditures..... | 7,615 87 |
| Total disbursements | \$281,578 54 |
| Balance..... | \$2,004,750 88 |

LEDGER ASSETS.

| | | |
|---|--|-----------------------|
| Mortgage loans on real estate..... | | \$188,246 75 |
| Loans on company's policies assigned as collateral..... | | 30,000 00 |
| Book value of bonds—excluding interest..... | | 1,171,131 63 |
| Deposited in trust companies and banks on interest..... | | 538,103 56 |
| Cash in office..... | | 1,330 21 |
| Accounts receivable..... | | 1,868 90 |
| Agents' balances..... | | 74,069 83 |
| Total ledger assets..... | | \$2,004,750 88 |

NON-LEDGER ASSETS.

| | | |
|---|------------|-------------|
| Interest accrued on mortgages..... | \$2,141 35 | |
| Interest accrued on stocks and bonds..... | 18,108 41 | \$20,249 76 |

| | | | |
|--|--------------------|-------------------|-----------------------|
| | <i>New</i> | <i>Renewals,</i> | |
| | <i>Business.</i> | | |
| Gross premiums due and unreported..... | \$7,788 55 | \$5,337 06 | |
| Gross deferred premiums..... | 3,786 72 | 4,036 20 | |
| Total..... | \$11,575 27 | \$9,373 26 | |
| Deduct loading..... | 2,893 82 | 2,343 31 | |
| Net uncollected and deferred premiums..... | \$8,681 45 | \$7,029 95 | \$15,711 40 |
| Office furniture..... | | | 8,381 03 |
| Gross assets..... | | | \$2,049,093 07 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|------------------------------------|------------|-----------------------|
| Furniture, fixtures and safes..... | \$8,381 03 | |
| Agents' debit balances..... | 74,069 83 | |
| Accounts receivable..... | 1,868 90 | \$84,319 76 |
| Total admitted assets..... | | \$1,964,773 31 |

LIABILITIES.

| | | |
|---|--------------|-----------------------|
| Net present value of outstanding policies..... | \$221,169 00 | |
| Deduct net value of risks reinsured..... | 1,175 00 | |
| Net reserve..... | | \$219,994 00 |
| Death losses reported, no proofs received..... | | 1,000 00 |
| Premiums paid in advance, including surrender values so applied... | | 446 77 |
| Cost of collection on uncollected and deferred premiums in excess of loading..... | | 1,253 50 |
| Cash capital..... | | 1,000,000 00 |
| Unassigned funds (surplus)..... | | 742,079 04 |
| Total liabilities..... | | \$1,964,773 31 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | | | | |
|-----------------|----------------|----------------|--------------|--------------|
| | <i>Number.</i> | <i>Amount.</i> | <i>Total</i> | <i>Total</i> |
| Whole life..... | 223 | \$898,650 | Number. | Amount. |
| Endowment..... | 81 | 268,500 | | |
| All other..... | 20 | 147,500 | 324 | \$1,314,650 |

NEW POLICIES ISSUED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 985 | \$2,182,077 | | |
| Endowment | 632 | 907,130 | | |
| All other | 55 | 196,500 | 1,672 | \$3,285,707 |

OLD POLICIES REVIVED.

| | | | | |
|-----------------|---|---------|---|---------|
| Whole life..... | 2 | \$3,500 | | |
| All other | 1 | 5,000 | 3 | \$8,500 |

OLD POLICIES CHANGED AND INCREASED.

| | | | | |
|---|---|---------|-------|-------------|
| Whole life..... | 4 | \$6,867 | | |
| All other..... | 2 | 2,000 | 6 | \$8,867 |
| Total | | | 2,005 | \$4,617,724 |
| Policies terminated during the year | | | 159 | 399,450 |
| *Policies in force Dec. 31, 1904..... | | | 1,846 | \$4,218,274 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--------------------------------------|----------------|----------------|
| Policies issued during the year..... | 10 | \$10,000 |
| Premiums received..... | | \$292 02 |

* Reinsured, 11, \$301,000.

SECURITY MUTUAL LIFE INSURANCE COMPANY,

BINGHAMTON, N. Y.

ORGANIZED IN 1886. COMMENCED BUSINESS IN 1887.

CHARLES M. TURNER, *President.*CHAS. A. LADUE, *Registrar.*

INCOME.

| | | |
|---|-----------------------|-----------------------|
| First year's premiums on original policies..... | \$372,986 86 | |
| Consideration for original annuities involving life contingencies | | 2,000 00 |
| Total new premiums | \$374,986 86 | |
| Renewal premiums | 1,068,263 47 | |
| Dividends applied to pay renewal premiums | 9,022 96 | |
| Surrender values applied to pay renewal premiums..... | | 11 98 |
| Total renewal premiums..... | \$1,077,298 41 | |
| Total premium income | | \$1,452,285 27 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | | 23,569 50 |
| Premium notes, loans or liens restored by revival of policies..... | | 86 94 |
| Interest on mortgage loans..... | \$16,442 11 | |
| Interest on collateral loans..... | 2,450 36 | |
| Interest on bonds and dividends on stocks | 21,068 86 | |
| Interest on premium notes, policy loans or liens | 48,035 97 | |
| Interest on other debts due the company | 2,893 06 | |
| Discount on claims paid in advance | 241 21 | |
| Rents | 2,429 84 | 93,561 41 |
| Registration | | 2,064 00 |
| Exchange..... | | 11,605 14 |
| Premiums paid in advance..... | | 206 88 |
| Policy exchange..... | | 733,445 33 |
| Total income..... | \$2,316,824 47 | |
| Ledger assets Dec. 31, 1903 | | 2,098,676 41 |
| Total..... | | \$4,415,500 88 |

DISBURSEMENTS.

| | |
|---|---------------------|
| Death claims and additions..... | \$455,210 40 |
| Annuities involving life contingencies..... | 218 00 |
| Premium notes voided by lapse | 2,429 91 |
| Surrender values paid in cash..... | 19,746 10 |
| Surrender values applied to pay renewal premiums..... | 11 98 |
| Dividends applied to pay renewal premiums | 9,022 96 |
| Total paid policy holders..... | \$486,639 35 |

| | |
|---|-----------------------|
| Supplementary contracts <i>not</i> involving life contingencies | \$2,589 00 |
| Commissions and bonuses to agents | 346,268 14 |
| Salaries and allowances for agencies, including managers, agents and clerks | 128,203 34 |
| Agency supervision, traveling and all other agency expenses | 15,767 06 |
| Medical examiners fees and inspection of risks..... | 62,028 68 |
| Salaries and all other compensation of officers and home office employes..... | 54,453 73 |
| Rents—including company's own occupancy | 12,678 98 |
| Advertising, printing, stationery and postage | 24,621 22 |
| Legal expenses..... | 2,231 34 |
| Furniture, fixtures and safes..... | 3,495 18 |
| Insurance taxes, licenses and department fees | 25,374 42 |
| Taxes on real estate..... | 1,664 11 |
| Repairs and expenses (other than taxes) on real estate..... | 657 85 |
| Loss on sale or maturity of ledger assets..... | 1,406 25 |
| Premiums on securities purchased | 5,772 00 |
| Profit and loss..... | 45,843 65 |
| Miscellaneous expenditures..... | 57,553 82 |
| Total disbursements..... | \$1,277,248 12 |
| Balance..... | \$3,138,252 76 |

LEDGER ASSETS.

| | |
|---|-----------------------|
| Book value of real estate | \$374,567 95 |
| Mortgage loans on real estate..... | 306,956 00 |
| Loans secured by collateral | 25,500 00 |
| Loans on company's policies assigned as collateral..... | 1,474,800 41 |
| Premium notes on policies in force | 18,709 49 |
| Book value of stocks and bonds—excluding interest..... | 574,060 50 |
| Deposited in trust companies and banks on interest | 212,947 88 |
| Cash in office and deposited in banks, not on interest..... | 14,297 82 |
| Agents' balances | 136,412 71 |
| Total ledger assets | \$3,138,252 76 |

NON-LEDGER ASSETS.

| | | |
|--|------------|-------------|
| Interest due and accrued on mortgages | \$6,130 02 | |
| Interest accrued on stocks and bonds | 3,400 83 | |
| Interest accrued on collateral loans | 204 17 | |
| Interest accrued on premium notes, loans or liens..... | 40,787 60 | |
| Interest due and accrued on other assets | 190 00 | \$50,712 62 |

| | <i>New Business.</i> | <i>Renewals.</i> | |
|---|--------------------------|---------------------|-----------------------|
| Gross premiums due and unreported | \$4,103 82 | \$82,050 17 | |
| Gross deferred premiums..... | 32,720 84 | 82,010 69 | |
| Total | \$36,824 66 | \$164,060 86 | |
| Deduct loading..... | 7,364 93 | 32,812 17 | |
| Net uncollected and deferred premiums..... | \$29,459 73 | \$131,248 69 | \$160,708 42 |
| Gross assets..... | | | \$3,349,673 80 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|--------------|-----------------------|
| Agents' debit balances | \$136,412 71 | |
| Premium notes or loans on policies and net premiums in excess of the net value of their policies..... | 117,117 21 | |
| Book value of ledger assets over market value, viz: | | |
| Bonds..... | 14,035 50 | |
| Real estate..... | 12,767 95 | \$280,333 37 |
| Total admitted assets..... | | \$3,069,340 43 |

LIABILITIES.

| | | |
|---|----------------|----------------|
| Net present value of outstanding policies..... | \$2,419,362 00 | |
| Same for annuities | 4,115 00 | |
| | <hr/> | |
| Net reserve..... | | \$2,423,477 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies | | 65,967 13 |
| Death losses in process of adjustment..... | \$29,071 30 | |
| Death losses and other policy claims resisted | 15,000 00 | |
| | <hr/> | |
| Total policy claims..... | | 44,071 30 |
| Premiums paid in advance, including surrender values so applied... | | 5,983 95 |
| Salaries, rents, commissions and other accounts due or accrued..... | | 24,019 49 |
| Unassigned funds (surplus) | | 505,821 56 |
| | <hr/> | |
| Total liabilities | | \$3,069,340 43 |

PREMIUM NOTE ACCOUNT.

| | | |
|--|-------------|-------------|
| On hand December 31, 1903..... | \$14,124 53 | |
| Received during the year on new policies | 2,082 64 | |
| Received during the year on old policies | 4,905 38 | |
| Restored by revival of policies..... | 86 94 | \$21,199 49 |
| | <hr/> | |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims..... | \$28 88 | |
| Voided by lapse..... | 2,429 91 | |
| Redeemed by maker in cash..... | 31 21 | |
| | <hr/> | |
| Total reduction of premium note account..... | | 2,490 00 |
| | <hr/> | |
| Balance, note assets at end of the year..... | | \$18,709 49 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life | 3,246 | \$8,487,055 | | |
| Endowment | 1,753 | 2,174,054 | | |
| All other | 17,072 | 31,157,962 | | |
| Additions by dividends | - | 567,713 | 22,071 | \$42,386,784 |
| | <hr/> | <hr/> | | |

NEW POLICIES ISSUED.

| | | | | |
|------------------------------|-------|------------|-------|--------------|
| Whole life..... | 54 | \$22,816 | | |
| Endowment | 125 | 156,716 | | |
| All other..... | 8,673 | 11,923,956 | | |
| Additions by dividends | - | 889,744 | 8,852 | \$12,993,232 |
| | <hr/> | <hr/> | | |

OLD POLICIES REVIVED.

| | | | | |
|---|-------|----------|--------|--------------|
| Endowment | 54 | \$78,830 | | |
| All other..... | 356 | 815,955 | 440 | \$894,785 |
| | <hr/> | <hr/> | | |
| Total | | | 31,363 | \$56,274,801 |
| Policies terminated during the year | | | 5,103 | 9,230,144 |
| | <hr/> | <hr/> | | |
| Policies in force Dec. 31, 1904 | | | 26,260 | \$47,044,657 |
| Annuities in force Dec. 31, 1904..... | | | 2 | \$386 00 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 175 | \$230,289 00 |
| Policies issued during the year..... | 35 | 47,869 00 |
| Total | 210 | \$278,158 00 |
| Deduct policies ceased to be in force..... | 39 | 45,168 00 |
| Policies in force in Maine, December 31, 1904..... | 171 | \$232,990 00 |
| Losses and claims incurred during the year | 3 | \$4,000 00 |
| Losses and claims settled during the year | 3 | 4,000 00 |
| Premiums received | | \$7,308 38 |

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..... | \$477,956 17 | |
| Dividends applied to purchase paid-up additions and annuities | 121,480 92 | |
| Consideration for original annuities involving life contingencies | 5,953 75 | |
| Total new premiums..... | \$605,390 84 | |
| Renewal premiums..... | 3,100,105 26 | |
| Dividends applied to pay renewal premiums..... | 373,383 68 | |
| Total renewal premiums | \$3,473,488 94 | |
| Total premium income | | \$4,078,879 78 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | | 11,216 65 |
| Interest on mortgage loans..... | \$152,744 94 | |
| Interest on collateral loans..... | 24,759 99 | |
| Interest on bonds and dividends on stocks..... | 623,235 74 | |
| Interest on premium notes, policy loans or liens..... | 119,739 38 | |
| Interest on other debts due the company..... | 21,841 21 | |
| Discount on claims paid in advance | 85 23 | |
| Rents—including company's own occupancy... .. | 127,164 81 | 1,069,271 30 |
| Profit on sale or maturity of ledger assets..... | | 22,693 88 |
| Surrender values on policies re-insured..... | | 567 25 |
| Total income..... | | \$5,182,628 86 |
| Ledger assets Dec. 31, 1903 | | 21,713,027 11 |
| Total..... | | \$26,895,655 97 |

DISBURSEMENTS.

| | | |
|--|----------------|----------------|
| Death claims and additions..... | \$1,009,654 75 | |
| Matured endowments and additions | 196,905 54 | |
| Total death claims and endowments..... | | \$1,206,560 29 |
| Premium notes voided by lapse | 6,735 00 | |
| Surrender values paid in cash..... | 467,635 88 | |
| Dividends paid policy holders in cash..... | 16,536 65 | |
| Dividends applied to pay renewal premiums | 373,383 68 | |
| Dividends applied to purchase paid-up additions and annuities..... | 121,480 92 | |
| Total paid policy holders..... | \$2,192,332.42 | |
| Supplementary contracts <i>not</i> involving life contingencies..... | | 11,662 67 |
| Commissions and bonuses to agents..... | | 452,913 49 |
| Commuting renewal commissions..... | | 30,229 20 |
| Salaries and allowances for agencies, including managers, agents and clerks..... | | 66,529 68 |
| Agency supervision, traveling and all other agency expenses | | 7,009 95 |
| Medical examiners fees and inspection of risks | | 34,777 81 |
| Salaries and all other compensation of officers and home office employes..... | | 74,195 09 |

| | |
|---|-----------------------|
| Rent—including company's own occupancy..... | \$46,101 64 |
| Advertising, printing, stationery and postage | 38,053 93 |
| Legal expenses..... | 6,576 97 |
| Furniture, fixtures and safes..... | 3,685 78 |
| Insurance taxes, licenses and department fees | 69,687 55 |
| Taxes on real estate..... | 22,141 76 |
| Repairs and expenses (other than taxes) on real estate..... | 34,405 84 |
| Premiums on bonds..... | 49,575 05 |
| Profit and loss | 2,695 82 |
| Miscellaneous expenditures | 25,599 05 |
| Total disbursements..... | <u>\$3,168,173 73</u> |
| Balance | \$23,727,482 24 |

LEDGER ASSETS.

| | |
|--|------------------------|
| Book value of real estate..... | \$1,715,540 00 |
| Mortgage loans on real estate..... | 3,502,968 00 |
| Loans secured by collateral..... | 611,445 00 |
| Loans on company's policies assigned as collateral..... | 1,853,812 00 |
| Book value of stocks and bonds—excluding interest | 15,435,168 00 |
| Deposited in trust companies and banks on interest | 425,642 81 |
| Cash in office..... | 2,156 43 |
| Loans to corporations | 180,750 00 |
| Total ledger assets | <u>\$23,727,482 24</u> |

NON-LEDGER ASSETS.

| | | |
|---|--------------------|------------------------|
| Interest due and accrued on mortgages..... | \$44,498 61 | |
| Interest accrued on stocks and bonds | 198,588 60 | |
| Interest due and accrued on collateral loans | 6,718 42 | |
| Interest due and accrued on premium notes, loans or liens | 34,919 80 | |
| Interest accrued on other assets | 1,668 58 | |
| Rents due and accrued on company's property | 8,596 85 | \$294,990 86 |
| Market value of stocks and bonds over book value..... | | 904,371 00 |
| | | |
| | <i>New</i> | <i>Renewals.</i> |
| | <i>Business.</i> | |
| Gross premiums due and unreported..... | \$9,460 19 | \$228,343 40 |
| Gross deferred premiums..... | 29,437 27 | 318,176 16 |
| Total | <u>\$38,897 46</u> | <u>\$546,519 56</u> |
| Deduct loading..... | 7,779 49 | 109,303 91 |
| Net uncollected and deferred premiums..... | \$31,117 97 | \$437,215 65 |
| Total admitted assets..... | | <u>\$25,385,177 72</u> |

LIABILITIES.

| | |
|---|------------------------|
| Net present value of outstanding policies..... | \$21,650,834 00 |
| Same for reversionary additions..... | 981,891 00 |
| Same for annuities | 6,443 00 |
| Total | <u>\$22,639,168 00</u> |
| Deduct net value of risks re-insured..... | 132,216 00 |
| Net reserve..... | \$22,506,952 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies | 54,816 00 |
| Death losses reported, no proofs received | \$64,828 00 |
| Death losses and other policy claims resisted..... | 10,500 00 |
| Total policy claims..... | <u>75,128 00</u> |

| | |
|---|-----------------|
| Premiums paid in advance, including surrender values so applied... | \$51,311 00 |
| Salaries, rents, commissions and other accounts, due or accrued..... | 4,000 00 |
| Dividends or other profits due policy holders..... | 65,633 00 |
| Dividends apportioned, payable to policy holders during 1905. | 38,575 00 |
| Dividends apportioned, payable to policy holders subsequent to 1905, viz: | |
| On 5 year dividend policies issued in 1898 and 1903..... | \$12,339 00 |
| On 5 year dividend policies issued in 1902..... | 22,289 00 |
| On 5 year dividend policies issued in 1901..... | 25,126 00 |
| Unassigned funds (surplus) | 2,539,008 72 |
| Total liabilities..... | \$25,395,177 72 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|----------------------|----------------------|
| Whole life..... | 15,013 | \$40,067,970 | | |
| Endowment..... | 20,741 | 52,162,016 | | |
| All other | 1,785 | 5,271,896 | | |
| Additions by dividends | - | 1,579,496 | 37,539 | \$99,081,378 |

NEW POLICIES ISSUED.

| | | | | |
|------------------------------|-------|-------------|-------|--------------|
| Whole life. | 3,137 | \$7,737,811 | | |
| Endowment | 1,817 | 3,551,350 | | |
| All other | 656 | 1,931,891 | | |
| Additions by dividends | - | 231,064 | 5,610 | \$13,452,116 |

OLD POLICIES REVIVED.

| | | | | |
|-----------------|----|----------|----|----------|
| Whole life..... | 19 | \$34,600 | | |
| Endowment | 7 | 8,535 | | |
| All other | 2 | 7,000 | 28 | \$50,135 |

OLD POLICIES INCREASED.

| | | | | |
|-----------------|---|----------|---|----------|
| Whole life..... | - | \$39,645 | | |
| Endowment | - | 35,390 | - | \$75,035 |

| | | | | |
|---|--------|---------------|--|--|
| Total | 43,177 | \$112,658,664 | | |
| Policies terminated during the year | 2,830 | 7,497,256 | | |
| *Policies in force Dec. 31, 1904 | 40,347 | \$105,161,408 | | |
| Annuities in force Dec. 31, 1904..... | 2 | \$579 72 | | |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 403 | \$680,807 00 |
| Policies issued during the year..... | 32 | 78,344 00 |
| Total | 435 | \$759,251 00 |
| Deduct policies ceased to be in force | 21 | 29,284 00 |
| Policies in force in Maine, December 31, 1904..... | 414 | \$730,017 00 |
| Losses and claims incurred during the year | 13 | \$7,123 57 |
| Losses and claims settled during the year | 12 | 7,123 57 |
| Premiums received | | \$25,830 33 |

* Policies reinsured, \$1,306,000.

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..... | \$840,358 81 | |
| Surrender values applied to pay first year's premiums.... | 1,250 75 | |
| Total first year's premiums on original policies | \$841,609 56 | |
| Consideration for original annuities involving life contingencies | 19,843 08 | |
| Total new premiums..... | \$861,452 64 | |
| Renewal premiums | 3,976,764 22 | |
| Dividends applied to pay renewal premiums | 986 01 | |
| Surrender values applied to pay renewal premiums..... | 94 63 | |
| Renewal premiums for deferred annuities | 1,214 34 | |
| Total renewal premiums..... | \$3,979,059 20 | |
| Total premium income | \$4,840,511 84 | |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | | 378,005 00 |
| Interest on mortgage loans | \$439,765 38 | |
| Interest on collateral loans | 50,574 50 | |
| Interest on bonds and dividends on stocks..... | 887,017 63 | |
| Interest on premium notes, policy loans or liens..... | 141,431 51 | |
| Interest on other debts due the company | 45,092 25 | |
| Discount on claims paid in advance | 1,835 93 | |
| Rents—including company's own occupancy | 62,936 06 | 1,628,653 26 |
| Profit on sale or maturity of ledger assets | | 31,513 57 |
| Total income..... | \$6,876,688 67 | |
| Ledger assets Dec. 31, 1903 | | 31,065,628 38 |
| Total | | \$37,942,312 05 |

DISBURSEMENTS.

| | | |
|--|----------------|------------|
| Death claims and additions..... | \$1,789,094 02 | |
| Matured endowments and additions | 425,081 76 | |
| Total death claims and endowments | \$2,214,175 78 | |
| Annuities involving life contingencies..... | 20,967 90 | |
| Surrender values paid in cash..... | 244,227 91 | |
| Surrender values applied to pay new premiums..... | 1,250 75 | |
| Surrender values applied to pay renewal premiums | 94 63 | |
| Dividends applied to pay renewal premiums | 986 01 | |
| Total paid policy holders..... | \$2,481,702 98 | |
| Supplementary contracts <i>not</i> involving life contingencies..... | | 111,712 17 |
| Commissions and bonuses to agents | | 606,408 68 |
| Cummuting renewal commissions..... | | 21,000 00 |

| | |
|--|-----------------------|
| Salaries and allowances for agencies, including managers, agents and clerks..... | \$46,084 42 |
| Agency supervision, traveling and all other agency expenses | 30,730 24 |
| Medical examiners fees..... | 56,055 01 |
| Salaries and all other compensation of officers and home office employes..... | 89,025 36 |
| Rent—including company's own occupancy..... | 17,199 18 |
| Advertising, printing, stationery and postage..... | 45,423 20 |
| Legal expenses..... | 3,578 17 |
| Furniture, fixtures and safes..... | 13,663 56 |
| Insurance taxes, licenses and department fees..... | 62,475 17 |
| Taxes on real estate..... | 18,039 21 |
| Repairs and expenses (other than taxes) on real estate..... | 87,093 14 |
| Reduction in book value of securities..... | 171,790 13 |
| Profit and loss..... | 116 52 |
| Total disbursements..... | <u>\$3,862,096 54</u> |
| Balance..... | \$34,080,215 51 |

LEDGER ASSETS.

| | |
|---|------------------------|
| Book value of real estate..... | \$697,665 74 |
| Mortgage loans on real estate..... | 8,920,132 05 |
| Loans secured by collateral..... | 972,812 16 |
| Loans on company's policies assigned as collateral..... | 2,802,104 00 |
| Premium notes on policies in force..... | 16,413 90 |
| Book value of stocks and bonds—excluding interest..... | 19,598,347 94 |
| Deposited in trust companies and banks on interest..... | 1,060,823 82 |
| Cash in office..... | 5,390 38 |
| Agents' balances..... | 6,525 52 |
| Total ledger assets..... | <u>\$34,080,215 51</u> |

NON-LEDGER ASSETS.

| | | |
|---|------------------|---------------------|
| Interest accrued on mortgages..... | \$127,780 33 | |
| Interest accrued on stocks and bonds..... | 134,947 50 | |
| Interest accrued on collateral loans..... | 8,849 56 | \$271,577 39 |
| Market value of stocks and bonds over book value..... | | 431,485 91 |
| | <i>New</i> | <i>Renewals.</i> |
| | <i>Business.</i> | |
| Gross premiums due and unreported..... | \$22,280 96 | \$318,146 19 |
| Gross deferred premiums..... | 57,261 72 | 446,033 98 |
| Total..... | \$79,542 68 | \$764,180 17 |
| Deduct loading..... | 6,363 41 | 61,134 41 |
| Net uncollected and deferred premiums..... | \$73,179 27 | \$703,045 76 |
| Gross assets..... | | <u>\$776,225 03</u> |
| | | \$35,559,503 84 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|-----------------------------|------------------------|
| Agents' debit balances..... | \$6,525 52 |
| Total admitted assets..... | <u>\$35,552,978 32</u> |

LIABILITIES.

| | | |
|--|------------------------|------------------------|
| Net present value of outstanding policies..... | \$32,363,934 00 | |
| Same for reversionary additions | 1,007 00 | |
| Same for annuities | 193,675 00 | |
| Total | \$32,558,616 00 | |
| Deduct net value of risks re-insured..... | 754,026 00 | |
| Net reserve..... | | \$31,804,590 00 |
| Present value of supplementary contracts <i>not</i> involving life contingencies | | 1,896,465 00 |
| Death losses in process of adjustment | \$14,945 40 | |
| Death losses reported, no proofs received | 45,433 74 | |
| Matured endowments due and unpaid | 2,456 00 | |
| Death losses and other policy claims resisted..... | 2,000 00 | |
| Total policy claims | | 64,835 14 |
| Premiums paid in advance, including surrender values so applied... | | 46,234 52 |
| Cost of collection on uncollected and deferred premiums in excess of loading | | 7,300 81 |
| Salaries, rents, commissions and other accounts, due or accrued..... | | 15,000 00 |
| Dividends or other profits due policy holders..... | | 1,202 11 |
| Unassigned funds (surplus) | | 1,717,350 74 |
| Total liabilities | | \$35,552,978 32 |

PREMIUM NOTE ACCOUNT.

| | | |
|---|------------|--------------------|
| On hand December 31, 1903..... | \$7,910 03 | |
| Received during the year on old policies..... | 22,314 33 | \$30,224 36 |
| Deductions during the year as follows: | | |
| Redeemed by maker in cash..... | | 13,810 46 |
| Balance, note assets at end of the year..... | | \$16,413 90 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 32,817 | \$85,202,428 | | |
| Endowment | 15,632 | 34,702,136 | | |
| All other..... | 5,506 | 12,856,848 | 53,955 | \$132,761,412 |

NEW POLICIES ISSUED.

| | | | | |
|------------------------------|-------|--------------|-------|--------------|
| Whole life | 5,059 | \$11,491,457 | | |
| Endowment | 3,532 | 6,821,632 | | |
| All other..... | 1,097 | 2,326,588 | | |
| Additions by dividends | - | 9,856 | 9,688 | \$20,649,533 |

OLD POLICIES REVIVED.

| | | | | |
|------------------|----|-----------|----|-----------|
| Whole life | 62 | \$163,608 | | |
| Endowment | 22 | 38,574 | | |
| All other | 9 | 39,000 | 93 | \$241,182 |

OLD POLICIES INCREASED.

| | | | |
|---|---|---------------|----------------------|
| Whole life..... | - | \$5,413 | |
| Endowment | - | 3,116 | |
| All other | - | 2,588 | \$11,117 |
| Total | | 63,736 | \$153,663,244 |
| Policies terminated during the year..... | | 3,846 | 8,585,732 |
| *Policies in force Dec. 31, 1904..... | | 59,890 | \$145,077,512 |
| Annuities in force Dec. 31, 1904..... | | 89 | 26,200 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------------|
| Policies in force December 31st of the previous year | 1,089 | \$1,591,886 00 |
| Policies issued during the year | 350 | 453,953 00 |
| Total | 1,439 | \$2,045,839 00 |
| Deduct policies ceased to be in force..... | 82 | 102,797 00 |
| Policies in force in Maine, December 31, 1904 | 1,357 | \$1,943,042 00 |
| Losses and claims incurred during the year | 36 | \$32,031 77 |
| Losses and claims settled during the year | 35 | 30,531 77 |
| Losses and claims unpaid Dec. 31, 1904 | 1 | 1,500 00 |
| Premiums received | | \$60,309 38 |

* Policies reinsured, 425, \$4,578,362.

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 | \$1,274,914 61 | |
| Dividends applied to purchase paid-up additions and annuities | 128,351 24 | |
| Surrender values applied to purchase paid-up insurance and annuities | 67,375 89 | |
| Consideration for original annuities involving life contingencies | 1,000 00 | |
| Total new premiums..... | \$1,471,641 74 | |
| Renewal premiums..... | 5,739,091 94 | |
| Dividends applied to pay renewal premiums | 234,227 61 | |
| Surrender values applied to pay renewal premium..... | 19,893 34 | |
| Total renewal premiums..... | \$5,993,212 89 | |
| Total premium income | \$7,464,854 63 | |
| Consideration for supplementary contracts <i>not</i> involving life contingencies..... | | 124,980 00 |
| Interest on mortgage loans | \$1,960,672 97 | |
| Interest on bonds and dividends on stocks | 400 00 | |
| Interest on premium notes, policy loans or liens..... | 339,215 15 | |
| Interest on other debts due the company | 33,732 47 | |
| Discount on claims paid in advance | 528 36 | |
| Rents—including company's own occupancy..... | 27,496 85 | 2,362,055 80 |
| Total income..... | \$9,951,890 43 | |
| Ledger assets Dec. 31, 1903 | | 36,957,220 10 |
| Total | \$46,909,110 53 | |

DISBURSEMENTS.

| | | |
|--|-----------------------|--|
| Death claims and additions | \$1,639,773 73 | |
| Matured endowments and additions..... | 525,572 61 | |
| Total death claims and endowments..... | \$2,165,346 34 | |
| Annuities involving life contingencies..... | 21,229 01 | |
| Premium notes voided by lapse | 239,717 74 | |
| Surrender values paid in cash..... | 182,508 22 | |
| Surrender values applied to pay renewal premiums | 19,893 34 | |
| Surrender values applied to purchase paid-up insurance and annuities | 67,375 89 | |
| Dividends paid policy holders in cash | 191,786 25 | |
| Dividends applied to pay renewal premiums | 234,227 61 | |
| Dividends applied to purchase paid-up additions and annuities | 128,351 24 | |
| Total paid policy holders..... | \$3,250,435 64 | |

| | |
|--|-----------------|
| Supplementary contracts <i>not</i> involving life contingencies | \$19,366 16 |
| Dividends to stockholders | 10,000 00 |
| Commissions and bonuses to agents | 985,256 43 |
| Salaries and allowances for agencies, including managers, agents and clerks | 45,418 44 |
| Agency supervision, travelling and all other agency expenses | 33,415 08 |
| Medical examiners fees | 67,919 70 |
| Salaries and all other compensation of officers and home office em- ployes | 157,357 08 |
| Rent—including company's own occupancy | 30,884 11 |
| Advertising, printing, stationery and postage | 52,964 84 |
| Legal expenses | 8,273 64 |
| Furniture, fixtures and safes | 4,299 69 |
| Insurance taxes, licenses and department fees | 131,252 46 |
| Taxes on real estate | 7,495 57 |
| Repairs and expenses (other than taxes) on real estate | 13,083 79 |
| Profit and loss | 21,118 26 |
| Miscellaneous expenditures | 239,823 62 |
| Total disbursements | \$5,078,364 51 |
| Balance | \$41,830,746 02 |

LEDGER ASSETS.

| | |
|--|-----------------|
| Book value of real estate | \$555,173 14 |
| Mortgage loans on real estate | 35,442,335 23 |
| Loans on company's policies assigned as collateral | 3,954,169 02 |
| Premium notes on policies in force | 1,574,965 55 |
| Book value of bonds—excluding interest | 10,000 00 |
| Cash in banks, not on interest | 137,291 84 |
| Bills receivable | 45,409 02 |
| Agents' balances | 111,402 22 |
| Total ledger assets | \$41,830,746 02 |

NON-LEDGER ASSETS.

| | | |
|---|------------------|------------------|
| Interest due and accrued on mortgages | \$1,241,338 80 | |
| Interest accrued on stocks and bonds | 100 00 | |
| Interest due and accrued on premium notes, loans or liens | 197,563 09 | |
| Rents due and accrued on company's property | 2,560 83 | \$1,441,562 72 |
| Market value of real estate over book value | | 44,328 23 |
| Market value of stocks and bonds over book value | | 575 00 |
| | | |
| | <i>New</i> | <i>Renewals.</i> |
| | <i>Business.</i> | |
| Gross premiums due and unreported | \$2,290 23 | \$366,567 78 |
| Gross deferred premiums | 9,640 00 | 93,228 17 |
| Total | \$11,930 23 | \$459,795 95 |
| Deduct loading | 2,386 05 | 91,959 19 |
| Net uncollected and deferred premiums | \$9,544 18 | \$367,836 76 |
| Gross assets | | \$43,694,592 91 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|-----------------|
| Agents' debit balances | \$122,196 84 |
| Bills receivable | 45,409 02 |
| Book value of real estate over market value | 55,517 31 |
| Total admitted assets | \$43,471,469 74 |

LIABILITIES.

| | | |
|---|-----------------|-----------------|
| Net present value of outstanding policies | \$35,586,344 00 | |
| Same for reversionary additions | 450,641 00 | |
| Same for annuities | 189,460 00 | |
| Total | \$36,226,445 00 | |
| Deduct net value of risks re-insured | 515,381 00 | |
| Net reserve | | \$35,711,064 00 |
| Present value of supplementary contracts <i>not</i> involving life contingencies | | 256,796 00 |
| Death losses due and unpaid | \$5,000 00 | |
| Death losses in process of adjustment | 8,865 00 | |
| Death losses reported, no proofs received | 68,133 78 | |
| Death losses and other policy claims resisted | 49,290 00 | |
| Total policy claims | | 131,288 78 |
| Premiums paid in advance, including surrender values so applied .. | 88,776 41 | |
| Commissions due agents on premium notes, when paid | 220,011 05 | |
| Dividends or other profits due policy holders | 21,728 38 | |
| Other liabilities | 29,558 00 | |
| Cash capital | | 100,000 00 |
| Accumulation credited to special form of policies | \$5,206,503 00 | |
| Unassigned funds (surplus) | 1,705,744 12 | 6,912,247 12 |
| Total liabilities | | \$43,471,469 74 |

PREMIUM NOTE ACCOUNT.

| | | |
|---|----------------|----------------|
| On hand December 31, 1903 | \$1,418,221 79 | |
| Received during the year on new policies | 581,353 23 | |
| Received during the year on old policies | 2,183,267 73 | \$4,182,842 75 |
| Deductions during the year as follows: | | |
| <i>r</i> . Used in payment of losses and claims | \$20,455 91 | |
| Used in purchase of surrendered policies | 3,557 96 | |
| Voided by lapse | 239,717 74 | |
| Used in payment of dividends to policyholders | 1,425 65 | |
| Redeemed by maker in cash | 2,342,719 94 | |
| Total reduction of premium note account | | 2,607,877 20 |
| Balance, note assets at end of the year | | \$1,574,965 55 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life | 90,744 | \$163,129,234 | | |
| Endowment | 12,943 | 21,167,688 | | |
| All other | 2,558 | 6,881,326 | | |
| Additions by dividends | - | 571,811 | 106,245 | \$191,750,059 |

NEW POLICIES ISSUED.

| | | | | |
|------------------------------|--------|--------------|--------|--------------|
| Whole life | 12,017 | \$22,856,685 | | |
| Endowment | 4,282 | 6,716,431 | | |
| All other | 668 | 2,284,770 | | |
| Additions by dividends | - | 258,861 | 16,967 | \$32,116,770 |

OLD POLICIES REVIVED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|---|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 257 | \$486,000 | | |
| Endowment | 38 | 56,875 | | |
| All other | 15 | 43,000 | 310 | \$585,875 |
| Total | | | 123,522 | \$224,452,691 |
| Policies terminated during the year | | | 7,649 | 15,039,398 |
| *Policies in force Dec. 31, 1904..... | | | 115,873 | \$209,413,293 |
| Annuities in force Dec. 31, 1904..... | | | 83 | 20,264 57 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year | 335 | \$517,991 00 |
| Policies issued during the year | 53 | 110,500 00 |
| Total | 388 | \$628,491 00 |
| Deduct policies ceased to be in force | 17 | 34,602 00 |
| Policies in force in Maine, December 31, 1904..... | 371 | \$593,889 00 |
| Losses and claims incurred during the year | 5 | \$7,000 00 |
| Losses and claims settled during the year | 5 | 7,000 00 |
| Premiums received | | \$23,544 76 |

* Policies re-insured, 623, \$8,125,127.00

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..... | \$157,159 87 | |
| Surrender values applied to pay first year's premiums.... | 16 10 | |
| Total first year's premiums | \$157,175 97 | |
| Dividends applied to purchase paid-up additions and annuities | 13,244 00 | |
| Surrender values applied to purchase paid-up insurance and annuities | 26,677 15 | |
| Consideration for original annuities involving life contingencies | 1,702 45 | |
| Total new premiums | \$198,799 57 | |
| Renewal premiums | 1,201,692 33 | |
| Dividends applied to pay renewal premiums | 8,160 42 | |
| Surrender values applied to pay renewal premiums | 123 55 | |
| Renewal premiums for deferred annuities..... | 2,334 00 | |
| Total renewal premiums..... | \$1,212,315 30 | |
| Total premium income..... | \$1,411,114 87 | |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | 52,647 00 | |
| Premium notes, loans or liens restored by revival of policies | 1,198 95 | |
| Interest on mortgage loans | \$184,604 87 | |
| Interest on collateral loans..... | 6,227 07 | |
| Interest on bonds and dividends on stocks | 137,189 66 | |
| Interest on premium notes, policy loans or liens..... | 55,759 24 | |
| Interest on other debts due the company | 1,455 47 | |
| Rents | 62,972 76 | 448,209 07 |
| Profit on sale or maturity of ledger assets..... | 46,956 68 | |
| From other sources | 162 14 | |
| Total income | \$1,960,288 71 | |
| Ledger assets Dec. 31, 1903 | 8,296,193 29 | |
| Total..... | \$10,256,482 00 | |

DISBURSEMENTS.

| | | |
|--|----------------|----------------|
| Death claims and additions..... | \$749,047 75 | |
| Matured endowments and additions..... | 98,145 00 | |
| Total death claims and endowments..... | | \$847,192 75 |
| Annuities involving life contingencies | | 19,241 50 |
| Premium notes voided by lapse | | 24,827 51 |
| Surrender values paid in cash | | 208,956 28 |
| Surrender values applied to pay new premiums..... | | 16 10 |
| Surrender values applied to pay renewal premiums | | 128 55 |
| Surrender values applied to purchase paid-up insurance and annuities | | 26,677 15 |
| Dividends paid policy holders in cash | | 118,487 90 |
| Dividends applied to pay renewal premiums | | 8,160 42 |
| Dividends applied to purchase paid-up additions and annuities | | 13,244 00 |
| Total paid policy holders..... | \$1,266,932.14 | |
| Supplementary contracts <i>not</i> involving life contingencies..... | | 3,083 33 |
| Interest to stockholders | | 30,800 00 |
| Commissions and bonuses to agents | | 199,860 94 |
| Salaries and allowances for agencies, including managers, agents and clerks..... | | 64,583 71 |
| Medical examiners fees..... | | 15,870 15 |
| Salaries and all other compensation of officers and home office employees..... | | 72,065 84 |
| Rents—including company's own occupancy..... | | 29,793 19 |
| Advertising, printing, stationery and postage | | 29,515 28 |
| Legal expenses | | 12,555 04 |
| Insurance taxes, licenses and department fees | | 24,847 16 |
| Taxes on real estate..... | | 11,451 68 |
| Repairs and expenses (other than taxes) on real estate..... | | 25,911 77 |
| Loss on sale or maturity of ledger assets..... | | 7,900 00 |
| Profit and loss | | 2,176 93 |
| Miscellaneous expenditures..... | | 18,435 94 |
| Total disbursements | | \$1,815,783 10 |
| Balance | | \$8,440,698 90 |

LEDGER ASSETS.

| | |
|--|----------------|
| Book value of real estate | \$725,488 50 |
| Mortgage loans on real estate..... | 3,388,380 00 |
| Loans secured by collateral | 280,515 88 |
| Loans on company's policies assigned as collateral..... | 748,179 06 |
| Premium notes on policies in force | 78,338 51 |
| Book value of stocks and bonds—excluding interest | 2,775,078 60 |
| Deposited in trust companies and banks on interest | 250,000 00 |
| Cash in office and deposited in banks, not on interest | 161,136 41 |
| Bills receivable..... | 790 00 |
| Agents' balances | 32,792 24 |
| Total ledger assets | \$8,440,698 90 |

NON-LEDGER ASSETS.

| | |
|---|-------------|
| Interest due and accrued on mortgages | \$32,971 79 |
| Interest accrued on stocks and bonds | 39,269 35 |
| Interest accrued on collateral loans | 4,098 79 |
| Interest due and accrued on premium notes, loans or liens | 26,408 84 |
| Interest accrued on other assets | 1,380 73 |
| Market value of real estate over book value | 144,761 50 |
| Market value of stocks and bonds over book value | 189,615 52 |

| | | | |
|---|--------------------|---------------------|---------------------|
| | <i>New</i> | | |
| | <i>Business.</i> | <i>Renewals.</i> | |
| Gross premiums due and unreported | \$32,111 77 | \$126,095 81 | |
| Gross deferred premiums | 507 44 | 36,811 61 | |
| Total | <u>\$32,619 21</u> | <u>\$162,907 42</u> | |
| Deduct loading | 6,523 84 | 32,581 48 | |
| Net uncollected and deferred premiums | \$26,095 37 | \$130,325 94 | <u>\$156,421 31</u> |
| Total admitted assets | | | \$9,035,626 78 |

LIABILITIES.

| | | |
|---|-----------------------|-----------------------|
| Net present value of outstanding policies..... | \$8,073,616 00 | |
| Same for reversionary additions | 95,853 00 | |
| Same for annuities | 165,277 00 | |
| Total | <u>\$8,334,740 00</u> | |
| Deduct net value of risks re-insured | 57,939 00 | |
| Net reserve | | \$8,276,801 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies | | 52,647 00 |
| Surrender values claimable on policies cancelled..... | | 2,612 00 |
| Death losses in process of adjustment..... | \$370 20 | |
| Death losses reported, no proofs received..... | 48,845 00 | |
| Matured endowments due and unpaid..... | 507 00 | |
| Death losses and other policy claims resisted..... | 8,000 00 | |
| Total policy claims | | 57,732 20 |
| Premiums paid in advance, including surrender values so applied ... | 7,553 49 | |
| Commissions due agents on premium notes, when paid | 14,922 80 | |
| Salaries, rents, commissions and other accounts, due or accrued | 1,113 15 | |
| Dividends or other profits due policy holders | 7,550 00 | |
| Cash capital | 440,000 00 | |
| Unassigned funds (surplus) | 174,705 09 | |
| Total liabilities | | <u>\$9,035,626 73</u> |

PREMIUM NOTE ACCOUNT.

| | | |
|--|--------------|-------------------|
| On hand December 31, 1903..... | \$754,163 18 | |
| Received during the year on new policies | 24,656 00 | |
| Received during the year on old policies..... | 425,042 93 | |
| Restored by revival of policies | 1,196 95 | \$1,205,061 06 |
| Deductions during the year as follows: | | |
| Used in payment of losses and claims | \$20,823 63 | |
| Used in purchase of surrendered policies | 37,672 01 | |
| Voided by lapse or canceled | 38,970 51 | |
| Redeemed by maker in cash..... | 281,077 34 | |
| Total reduction of premium note account | | <u>378,543 49</u> |
| Balance, note assets at end of the year | | \$826,517 57 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total</i> | <i>Total</i> |
|------------------------------|----------------|----------------|----------------|----------------|
| | | | <i>Number.</i> | <i>Amount.</i> |
| Whole life | 13,003 | \$25,605,549 | | |
| Endowment | 2,945 | 5,071,735 | | |
| All other | 4,576 | 12,354,400 | | |
| Additions by dividends | - | 126,560 | 20,529 | \$43,158,544 |

NEW POLICIES ISSUED.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 1,177 | \$2,456,750 | | |
| Endowment..... | 674 | 1,069,250 | | |
| All other..... | 784 | 1,691,313 | | |
| Additions by dividends..... | - | 17,042 | 2,635 | \$5,234,355 |

OLD POLICIES REVIVED.

| | | | | |
|-----------------|----|-----------|-----|-----------|
| Whole life..... | 81 | \$159,500 | | |
| Endowment..... | 16 | 35,500 | | |
| All other..... | 43 | 125,500 | 140 | \$320,500 |

OLD POLICIES INCREASED.

| | | | | |
|-----------------|----|----------|----|----------|
| Whole life..... | 74 | \$57,188 | | |
| Endowment..... | 11 | 20,130 | | |
| All other..... | 13 | 7,186 | 98 | \$84,504 |

| | | | | |
|--|--|--|--------|--------------|
| Total..... | | | 23,402 | \$48,797,903 |
| Policies terminated during the year..... | | | 3,103 | 7,579,178 |
| *Policies in force Dec. 31, 1904..... | | | 20,299 | \$41,218,725 |
| Annuities in force Dec. 31, 1904..... | | | 45 | \$22,338 85 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 92 | \$110,540 00 |
| Policies issued during the year..... | 9 | 18,000 00 |
| Total..... | 101 | \$128,540 00 |
| Deduct policies ceased to be in force..... | 10 | 19,000 00 |
| Policies in force in Maine, December 31, 1904..... | 91 | \$109,540 00 |
| Losses and claims incurred during the year..... | 2 | \$6,000 00 |
| Losses and claims settled during the year..... | 2 | 6,000 00 |
| Premiums received..... | | \$3,017 15 |

* Policies reinsured, 32, \$263,625.

WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

JOHN TATLOCK, *President.*GRAHAM H. BREWER, *Acting Secretary.*

Cash Capital, \$500,000.

INCOME.

| | | |
|---|------------------------|---------------|
| First year's premiums on original policies | \$397,145 37 | |
| Dividends applied to purchase paid-up additions and annuities | 88,921 00 | |
| Surrender values applied to purchase paid-up insurance and annuities | 74,552 17 | |
| Consideration for original annuities involving life contingencies | 5,242 03 | |
| Total new premiums | \$565,860 57 | |
| Renewal premiums..... | 2,111,346 24 | |
| Dividends surrendered to pay renewal premiums | 56,209 20 | |
| Total renewal premiums..... | \$2,167,555 44 | |
| Total premium income | \$2,733,416 01 | |
| Consideration for supplementary contracts <i>not</i> involving life contingencies | | 7,400 00 |
| Interest on mortgage loans..... | \$398,387 13 | |
| Interest on collateral loans..... | 1,024 56 | |
| Interest on bonds and dividends on stocks | 11,793 50 | |
| Interest on premium notes, policy loans or liens | 96,004 63 | |
| Interest on other debts due the company | 11,944 16 | |
| Discount on claims paid in advance | 1,694 04 | |
| Rents—including company's own occupancy | 374,453 40 | 595,301 42 |
| Contribution to surplus..... | | 281,250 00 |
| Appreciation in book value of real estate to conform with appraisal by New York Insurance Department, November 30, 1904 | | 136,195 07 |
| Total income..... | \$4,053,562 50 | |
| Ledger assets Dec. 31, 1903 | \$16,255,532 06 | |
| Increase of capital during year | 375,000 00 | 16,630,532 06 |
| Total | \$20,684,094 56 | |

DISBURSEMENTS.

| | | |
|--|-----------------------|--|
| Death claims and additions..... | \$1,667,784 09 | |
| Matured endowments and additions | 887,220 44 | |
| Total death claims and endowments..... | \$1,955,004 53 | |
| Annuities involving life contingencies..... | 45,824 74 | |
| Surrender values paid in cash | 192,648 86 | |
| Surrender values applied to purchase paid-up insurance and annuities | 74,552 17 | |
| Dividends surrendered to pay renewal premiums | 56,209 20 | |
| Dividends applied to purchase paid-up additions and annuities..... | 88,921 00 | |
| Total paid policy holders..... | \$2,412,960 00 | |

| | |
|--|-----------------|
| Supplementary contracts <i>not</i> involving life contingencies | \$143 05 |
| Dividends to stockholders | 8,750 00 |
| Commissions and bonuses to agents..... | 346,521 04 |
| Salaries and allowances for agencies, including managers, agents and clerks | 178,433 53 |
| Agency supervision, traveling and all other agency expenses | 24,642 32 |
| Medical examiners fees and inspection of risks..... | 39,412 92 |
| Salaries and all other compensation of officers and home office em- ployes..... | 156,113 26 |
| Rent—including company's own occupancy..... | 75,634 05 |
| Advertising, printing, stationery, postage, and exchange..... | 33,431 50 |
| Legal and special actuarial expenses | 15,136 95 |
| Insurance taxes, licenses and department fees | 48,092 93 |
| Taxes on real estate..... | 62,742 66 |
| Repairs and expenses (other than taxes) on real estate..... | 122,455 25 |
| Profit and loss..... | 22,124 63 |
| Miscellaneous expenditures..... | 18,337 84 |
| Total disbursements | \$3,564,931 98 |
| Balance..... | \$17,119,162 58 |

LEDGER ASSETS.

| | |
|---|-----------------|
| Book value of real estate | \$6,476,284 00 |
| Mortgage loans on real estate | 6,732,400 00 |
| Loans on company's policies assigned as collateral..... | 1,603,020 68 |
| Book value of stocks and bonds—excluding interest | 494,690 58 |
| Deposited in trust companies and banks on interest | 1,580,002 51 |
| Cash in office and deposited in banks, not on interest..... | 187,146 53 |
| Agents' balances | 45,617 98 |
| Total ledger assets | \$17,119,162 58 |

NON-LEDGER ASSETS.

| | |
|--|--------------|
| Interest due and accrued on mortgages | \$59,388 97 |
| Interest accrued on stocks and bonds | 1,387 83 |
| Interest due and accrued on premium notes, loans or liens..... | 23,124 33 |
| Rents due and accrued on company's property..... | 31,926 66 |
| | \$115,827 79 |

| | <i>New Business.</i> | <i>Renewals.</i> | |
|---|--------------------------|------------------|-----------------|
| Gross premiums due and unreported | \$4,642 46 | \$166,107 13 | |
| Gross deferred premiums | 17,516 11 | 202,258 45 | |
| Total | \$22,158 57 | \$368,365 58 | |
| Deduct loading..... | 4,431 72 | 73,673 12 | |
| Net uncollected and deferred premiums | \$17,726 85 | \$294,692 46 | \$312,419 31 |
| Gross assets..... | | | \$17,547,409 68 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|-----------------|
| Agents' debit balances | \$45,617 98 |
| Book value of bonds over market value | 15,347 50 |
| Total admitted assets..... | \$60,965 48 |
| | \$17,486,444 20 |

LIABILITIES.

| | | |
|---|-----------------|-----------------|
| Net present value of outstanding policies..... | \$16,009,154 00 | |
| Same for reversionary additions..... | 441,293 00 | |
| Same for annuities..... | 286,788 00 | |
| Net reserve..... | | \$16,737,235 00 |
| Surrender values claimable on policies cancelled..... | | 2,792 00 |
| Death losses in process of adjustment..... | \$34,282 10 | |
| Death losses reported, no proofs received..... | 62,165 10 | |
| Matured endowments due and unpaid..... | 33,918 62 | |
| Total policy claims..... | | 130,365 82 |
| Premiums paid in advance, including surrender values so applied.... | | 5,999 54 |
| Unearned interest on policy loans..... | | 16,775 33 |
| Bills or indebtedness accrued..... | | 17,960 00 |
| Cash capital..... | | 500,000 00 |
| Unassigned funds (surplus)..... | | 75,316 00 |
| Total liabilities..... | | \$17,486,444 20 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1903.

| | <i>Number.</i> | <i>Amount.</i> | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 25,355 | \$48,089,155 | | |
| Endowment..... | 9,981 | 18,016,608 | | |
| All other..... | 85 | - | | |
| Additions by dividends..... | - | 681,180 | 35,421 | \$66,786,943 |

NEW POLICIES ISSUED.

| | | | | |
|-----------------------------|-------|-------------|-------|-------------|
| Whole life..... | 3,656 | \$6,692,155 | | |
| Endowment..... | 1,035 | 1,526,974 | | |
| All other..... | 9 | - | | |
| Additions by dividends..... | - | 110,335 | 4,700 | \$8,329,464 |

OLD POLICIES REVIVED.

| | | | | |
|-----------------------------|-----|-------------|-------|-------------|
| Whole life..... | 935 | \$1,899,822 | | |
| Endowment..... | 331 | 527,320 | | |
| Additions by dividends..... | - | 5,333 | 1,266 | \$2,433,075 |

| | | | | |
|--|--|--|--------|--------------|
| Total..... | | | 41,387 | \$77,549,482 |
| Policies terminated during the year..... | | | 4,818 | 10,061,332 |
| Policies in force Dec. 31, 1904..... | | | 36,569 | \$67,488,150 |
| Annuities in force Dec. 31, 1904..... | | | 82 | \$36,171 15 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 1,007 | \$1,130,864 00 |
| Policies issued during the year..... | 238 | 262,150 00 |
| Total..... | 1,245 | \$1,393,014 00 |
| Deduct policies ceased to be in force..... | 145 | 163,975 00 |
| Policies in force in Maine, December 31, 1904..... | 1,100 | \$1,229,039 00 |
| Losses and claims incurred during the year..... | 12 | \$10,425 00 |
| Losses and claims settled during the year..... | 12 | 10,425 00 |
| Premiums received..... | | \$47,944 69 |



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, 1904.

ÆTNA INDEMNITY COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

*ARTHUR P. HEINZE, *President.*

*CHARLES I. PROOKS, *Secretary.*

Cash Capital, \$374,931.82.

INCOME.

| | | |
|---|--------------|----------------|
| Net premiums received, viz: | | |
| Fidelity..... | \$53,242 00 | |
| Surety..... | 219,465 07 | |
| Plate glass..... | 75,954 41 | |
| Burglary..... | 121,432 07 | |
| <hr/> | | |
| Net premium income | | \$470,093 55 |
| Interest on bonds and dividends on stocks | \$23,904 37 | |
| Interest from all other sources..... | 6,167 35 | 30,071 72 |
| <hr/> | | |
| Profit on sale or maturity of ledger assets | | 8,252 00 |
| Premium on increased capital stock | | 3,676 35 |
| <hr/> | | |
| Total income..... | | \$512,093 62 |
| Ledger assets Dec. 31, 1903 | \$839,368 38 | |
| Increase of paid-up capital during the year | 36,763 65 | 876,072 03 |
| <hr/> | | |
| Total..... | | \$1,388,165 65 |

DISBURSEMENTS.

| | | |
|--|-------------|--------------|
| Net amount paid for losses and claims, viz: | | |
| Fidelity..... | \$22,682 96 | |
| Surety..... | 53,429 23 | |
| Plate glass..... | 29,802 55 | |
| Burglary..... | 39,242 38 | |
| <hr/> | | |
| Net payments to policy holders | | \$145,057 12 |
| Commissions or brokerage | | 104,883 80 |
| Salaries, fees and compensation of officers and home office employes | | 67,017 41 |
| Salaries and expenses of agents not paid by commissions..... | | 86,167 48 |
| Rents | | 19,308 14 |
| Taxes, licenses and insurance department fees..... | | 18,819 28 |
| Legal expenses..... | | 50,709 26 |
| Advertising | | 3,042 51 |
| Printing and stationery..... | | 21,605 90 |
| Postage and express | | 12,781 85 |
| Furniture and fixtures..... | | 3,190 69 |
| Loss on sale or maturity of ledger assets | | 1,118 00 |
| Miscellaneous expenditures | | 15,098 34 |
| <hr/> | | |
| Total disbursements | | \$548,799 78 |
| <hr/> | | |
| Balance..... | | \$839,365 87 |

* Elected since January 1, 1905.

LEDGER ASSETS.

| | | |
|---|--|---------------------|
| Book value of stocks and bonds, excluding interest..... | | \$606,685 00 |
| Cash in bank..... | | 227,380 25 |
| All other ledger assets..... | | 5,300 63 |
| Total ledger assets..... | | <u>\$839,365 87</u> |

NON-LEDGER ASSETS.

| | | |
|---|------------|---------------------|
| Interest accrued on bonds..... | \$2,545 02 | |
| Interest accrued on other assets..... | 1,210 34 | \$3,755 36 |
| Gross premiums in course of collection..... | | 139,568 52 |
| Gross assets..... | | <u>\$982,689 75</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|-------------|---------------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$40,324 64 | |
| Book value of stocks and bonds over market value..... | 9,424 19 | \$49,748 83 |
| Total admitted assets..... | | <u>\$932,940 92</u> |

LIABILITIES.

| | | |
|---|--------------|--------------------------------------|
| Losses and claims, viz: | | <i>In process of Adjustment.</i> |
| Fidelity..... | \$7,051 72 | |
| Surety..... | 27,080 46 | |
| Plate glass..... | 333 83 | |
| Burglary..... | 4,687 77 | |
| Unpaid claims..... | | \$39,153 78 |
| Unearned premiums on outstanding risks..... | | 276,772 87 |
| Commissions due agents and brokers..... | | 24,810 97 |
| Salaries and other miscellaneous expenses due or accrued..... | | 1,263 10 |
| Due for re-insurance..... | | 4,503 40 |
| Contingent reserve fund..... | | 100,000 00 |
| Cash capital..... | \$374,931 82 | |
| Surplus over all liabilities..... | 111,504 98 | |
| Surplus to policy holders..... | | <u>486,436 80</u> |
| Total liabilities..... | | <u>\$932,940 92</u> |

EXHIBIT OF PREMIUMS.

| | | |
|---------------------------------|---------------------|---------------------|
| | <i>Fidelity.</i> | <i>Surety.</i> |
| In force Dec. 31, 1903..... | \$53,044 38 | \$140,308 42 |
| Written during the year..... | 74,779 71 | 265,950 53 |
| Totals..... | <u>\$127,824 09</u> | <u>\$406,258 95</u> |
| Expired and canceled..... | 61,781 16 | 163,364 92 |
| In force December 31, 1904..... | \$66,042 93 | \$242,894 03 |
| Deduct amount re-insured..... | 564 70 | 1,000 00 |
| Net premiums in force..... | \$65,478 23 | \$241,894 03 |
| | <i>Plate glass.</i> | <i>Burglary.</i> |
| In force December 31, 1903..... | \$70,382 26 | \$69,237 06 |
| Written during the year..... | 88,398 04 | 174,412 35 |
| Totals..... | <u>\$158,780 30</u> | <u>\$243,649 41</u> |
| Expired and canceled..... | 77,488 55 | 77,321 94 |
| In force December 31, 1904..... | \$81,296 75 | \$166,327 47 |
| Deduct amount re-insured..... | - | 11,418 88 |
| Net premiums in force..... | <u>\$81,296 75</u> | <u>\$154,908 59</u> |

BUSINESS IN MAINE.

| | | |
|---------------|--|-------------------------------|
| | | <i>Premiums Received.</i> |
| Fidelity..... | | \$80 20 |
| Surety..... | | 326 50 |
| Totals..... | | <u>\$406 70</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..... | \$1,500,297 | 96 |
| Health..... | 165,174 | 81 |
| Liability..... | 1,707,240 | 64 |
| Net premium income..... | | \$3,372,713 41 |
| Interest on mortgage loans..... | \$1,607,528 | 18 |
| Interest on collateral loans..... | 61,029 | 17 |
| Interest on bonds and dividends on stocks..... | 1,040,448 | 60 |
| Interest from all other sources..... | 310,140 | 47 |
| Rents—including company's own occupancy..... | 41,950 | 27 |
| Profit on sale or maturity of ledger assets..... | | 1,520 32 |
| Profit and loss..... | | 16 98 |
| Total income, accident department..... | | \$6,435,347 40 |
| Premium income, life department..... | | 9,496,209 36 |
| Total income..... | | \$15,931,556 76 |
| Ledger assets Dec. 31, 1903..... | | 64,711,836 13 |
| Total..... | | \$80,643,392 89 |

DISBURSEMENTS.

| | | |
|---|-----------|----------------|
| Net amount paid for losses and claims, viz: | | |
| Accident..... | \$703,668 | 33 |
| Health..... | 72,388 | 00 |
| Liability..... | 505,866 | 29 |
| Net payments to policy holders..... | | \$1,281,922 62 |
| Investigation and adjustment of claims..... | | 77,149 65 |
| Commissions or brokerage..... | | 968,179 36 |
| Interest and dividends to stockholders..... | | 50,000 00 |
| Salaries, fees and compensation of officers and home office employes..... | | 85,873 31 |
| Salaries and expenses of agents not paid by commissions..... | | 62,441 62 |
| Medical examiners fees and salaries..... | | 11,026 62 |
| Inspections..... | | 23,298 76 |
| Rents..... | | 26,822 09 |

| | |
|---|-----------------|
| Taxes, licenses and insurance department fees | \$48,160 45 |
| Legal expenses | 526 67 |
| Advertising | 11,887 95 |
| Printing and stationery | 46,788 84 |
| Postage and express | 30,889 45 |
| Furniture and fixtures | 15,013 97 |
| Surrender value on accident policies | 2,066 94 |
| Profit and loss | 153 66 |
| Miscellaneous expenditures | 11,240 07 |
| Total disbursements, accident department | \$2,753,442 08 |
| Total disbursements, life department..... | 8,005,413 93 |
| Total disbursements | \$10,758,855 96 |
| Balance..... | \$69,884,536 93 |

LEDGER ASSETS.

| | |
|--|-----------------|
| Book value of real estate | \$633,164 74 |
| Mortgage loans on real estate | 32,686,317 72 |
| Loans secured by collateral..... | 1,051,394 62 |
| Book value of stocks and bonds, excluding interest..... | 24,490,386 90 |
| Cash in office and in bank | 7,076,623 30 |
| Bills receivable..... | 32,071 16 |
| Agents' balances | 23,074 41 |
| Loans made to policy holders on this company's policies assigned as collateral | 3,553,880 50 |
| Premium notes or liens on policies in force of which \$6,492.02 is for first year's premiums | 337,623 58 |
| Total ledger assets | \$69,884,536 93 |

NON-LEDGER ASSETS.

| | |
|---|-----------------|
| Interest due and accrued on mortgages | \$423,646 64 |
| Interest due and accrued on bonds | 143,500 05 |
| Interest due and accrued on collateral loans | 4,064 04 |
| Interest due and accrued on other assets | 245,384 42 |
| Rents due and accrued on company's property | 2,137 50 |
| Market value of stocks and bonds over book value..... | 2,374,539 62 |
| Net amount of uncollected and deferred premiums | 674,112 68 |
| Gross assets..... | \$73,751,921 88 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|-----------------|
| Bills receivable | \$32,071 16 |
| Agents' balances..... | 23,074 41 |
| Premium notes, loans or liens in excess of reserve on policies | 537 50 |
| Total admitted assets..... | \$55,743 07 |
| | \$73,696,178 81 |

LIABILITIES.

| | | | | |
|-------------------------|----------------------|------------------|-----------------|-------------------|
| Losses and claims, viz: | | | | |
| | <i>In Process of</i> | <i>Reported.</i> | <i>Resisted</i> | |
| | <i>Adjustment.</i> | <i>No proof.</i> | <i>By</i> | <i>For Policy</i> |
| | | | <i>Company.</i> | <i>Holder.</i> |
| Accident..... | \$60,545 85 | \$10,000 00 | \$78,140 77 | - |
| Health | 3,991 04 | 1,250 00 | 2,400 00 | - |
| Liability..... | 41,200 00 | - | 1,300 00 | \$389,900 00 |
| Unpaid claims . | \$105,736 89 | \$11,250 00 | \$81,840 77 | \$389,900 00 |
| | | | | \$588,727 66 |

| | |
|--|------------------------|
| Special reserve for unpaid losses | \$100,000 00 |
| Unearned premiums on outstanding risks | 1,274,344 28 |
| Salaries and other miscellaneous expenses due or accrued | 2,000 00 |
| Liabilities, life department | 65,175,466 22 |
| Cash capital | \$2,000,000 00 |
| Surplus over all liabilities | <u>4,555,640 65</u> |
| Surplus to policy holders | 6,555,640 65 |
| Total liabilities | <u>\$73,696,178 81</u> |

EXHIBIT OF PREMIUMS.

| | <i>Accident.</i> | <i>Health.</i> | <i>Liability.</i> |
|----------------------------------|-----------------------|---------------------|-----------------------|
| In force December 31, 1903 | \$993,419 79 | \$127,255 53 | \$980,766 77 |
| Written during the year | 1,553,779 82 | 176,699 98 | 1,825,214 27 |
| Totals | <u>\$2,547,199 61</u> | <u>\$303,955 51</u> | <u>\$2,805,981 04</u> |
| Expired and canceled | 1,479,500 73 | 145,391 19 | 1,525,495 31 |
| In force December 31, 1904 | \$1,067,698 88 | \$158,564 32 | \$1,280,485 73 |
| Deduct amount reinsured | 3,718 25 | 1,167 00 | 8,027 13 |
| Net premiums in force | <u>\$1,063,980 63</u> | <u>\$157,397 32</u> | <u>\$1,272,458 60</u> |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|-----------------|-------------------------------|-------------------------|-----------------------------|
| Accident | \$3,112 49 | \$2,751 27 | \$2,751 27 |
| Health | 286 00 | 232 14 | 232 14 |
| Liability | 15,262 21 | 6,880 53 | 7,180 53 |
| Totals | <u>\$18,660 70</u> | <u>\$9,863 94</u> | <u>\$10,163 94</u> |

AMERICAN BONDING COMPANY,
BALTIMORE, MD.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

GEORGE CATOR, *President.*

EDWIN W. POE, *Secretary.*

Cash Capital, \$500,000.

INCOME.

| | | |
|--|--------------|----------------|
| Net premiums received, viz: | | |
| Fidelity and surety..... | \$635,019 26 | |
| Burglary..... | 100 82 | |
| Net premium income | | \$635,120 08 |
| Interest on mortgage loans..... | \$1,115 04 | |
| Interest on collateral loans..... | 8,617 32 | |
| Interest on bonds and dividends on stocks | 52,596 32 | |
| Interest from all other sources..... | 2,531 41 | |
| Rents..... | 696 62 | 65,556 71 |
| Profit on sale or maturity of ledger assets..... | | 1,281 20 |
| Income from all other sources | | 172 50 |
| Total income..... | | \$702,130 49 |
| Ledger assets Dec. 31, 1903 | | 2,029,728 26 |
| Total..... | | \$2,731,858 75 |

DISBURSEMENTS.

| | | |
|--|--|----------------|
| Net amount paid for losses and claims (fidelity and surety)..... | | \$311,874 27 |
| Commissions or brokerage..... | | 149,380 68 |
| Interest and dividends to stockholders | | 40,000 00 |
| Salaries, fees and compensation of officers and home office employes | | 83,608 61 |
| Salaries and expenses of agents not paid by commissions..... | | 40,756 37 |
| Inspections..... | | 6,326 76 |
| Rents | | 1,831 78 |
| Repairs and expenses on real estate..... | | 2,212 68 |
| Interest | | 9,921 49 |
| Taxes on real estate | | 35,948 38 |
| All other taxes, licenses and insurance department fees | | |
| Legal expenses..... | | 18,746 35 |
| Advertising | | 14,246 63 |
| Printing and stationery..... | | 17,474 61 |
| Postage and express | | 11,894 98 |
| Furniture and fixtures..... | | 8,902 95 |
| Loss on sale or maturity of ledger assets..... | | 40,333 81 |
| Liquidation of bills payable..... | | 100,000 00 |
| Reduction in collateral and special deposits..... | | 169,428 89 |
| Miscellaneous expenditures..... | | 26,163 51 |
| Total disbursements | | \$1,089,052 75 |
| Balance..... | | \$1,642,806 00 |

LEDGER ASSETS.

| | |
|---|-----------------------|
| Book value of real estate | \$26,110 37 |
| Mortgage loans on real estate..... | 38,815 34 |
| Loans secured by collateral..... | 16,811 88 |
| Book value of stocks and bonds, excluding interest..... | 1,317,093 18 |
| Cash in office and in bank | 221,505 02 |
| Accounts receivable (secured)..... | 22,470 21 |
| Total ledger assets | \$1,642,806 00 |

NON-LEDGER ASSETS.

| | | |
|--|----------|-----------------------|
| Interest accrued on mortgages..... | \$720 27 | |
| Interest due and accrued on bonds..... | 4,951 65 | |
| Interest due and accrued on collateral loans | 333 67 | \$6,005 59 |
| Gross premiums in course of collection..... | | 108,969 67 |
| Total admitted assets..... | | \$1,757,781 26 |

LIABILITIES.

Losses and claims, viz:

| | <i>In Process of Adjustment.</i> | <i>Reported. No Proof. by Company.</i> | <i>Resisted</i> | |
|--|--------------------------------------|--|-----------------|-----------------------|
| Fidelity and surety | \$65,325 71 | \$3,914 31 | \$113,622 44 | \$182,862 46 |
| Unearned premiums on outstanding risks..... | | | | 322,092 37 |
| Commissions due agents and brokers..... | | | | 27,223 04 |
| Due for reinsurance..... | | | | 1,158 33 |
| Collateral deposits | | | | 113,887 95 |
| Special time deposit (due Jan. 1, 1927)..... | | | | 200,000 00 |
| Cash capital..... | | | \$500,000 00 | |
| Surplus over all liabilities | | 410,557 11 | | |
| Surplus to policy holders..... | | | | 910,557 11 |
| Total liabilities..... | | | | \$1,757,781 26 |

EXHIBIT OF PREMIUMS.

| | <i>Surety.</i> | <i>Burglary.</i> |
|------------------------------------|-----------------------|-------------------|
| In force December 31, 1903..... | \$680,370 06 | - |
| Written during the year | 731,622 74 | \$1,667 30 |
| Totals | \$1,411,892 80 | \$1,667 30 |
| Expired and canceled..... | 756,697 90 | 53 61 |
| In force December 31, 1904 | \$655,194 90 | \$1,613 69 |
| Deduct amount reinsured | 12,623 85 | - |
| Net premiums in force | \$642,571 05 | \$1,613 69 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|---------------------------|-------------------------------|-------------------------|-----------------------------|
| Fidelity and surety | \$1,790 74 | \$73 15 | \$173 15 |

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) | \$1,401,237 69 |
| Interest on bonds..... | 63,214 09 |
| Total income..... | <u>\$1,464,451 78</u> |
| Ledger assets Dec. 31, 1903 | 2,165,815 37 |
| Total..... | <u>\$3,630,267 15</u> |

DISBURSEMENTS.

| | |
|--|-----------------------|
| Net amount paid for losses and claims (credit) | \$714,266 29 |
| Commissions or brokerage..... | 434,866 21 |
| Interest and dividends to stockholders | 50,000 00 |
| Salaries, fees and compensation of officers and home office employes | 101,442 64 |
| Rents | 17,219 10 |
| Taxes, licenses and insurance department fees..... | 30,496 47 |
| Legal expenses | 6,606 51 |
| Advertising | 17,934 39 |
| Printing and stationery..... | 5,237 41 |
| Postage and express | 5,759 30 |
| Interest and discount | 8,129 48 |
| Miscellaneous expenditures..... | 43,669 66 |
| Total disbursements | <u>\$1,435,627 46</u> |
| Balance..... | \$2,194,639 69 |

LEDGER ASSETS.

| | |
|---|-----------------------|
| Book value of bonds, excluding interest | \$1,841,782 31 |
| Cash in office and in bank | 146,640 91 |
| Bills receivable..... | 5,464 94 |
| Agents' balances | 86,369 34 |
| Premium notes | 76,175 97 |
| Office furniture and fixtures | 37,606 22 |
| Deposit with attorneys | 600 00 |
| Total ledger assets | <u>\$2,194,639 69</u> |

NON-LEDGER ASSETS.

| | |
|---|-----------------------|
| Interest accrued on bonds..... | \$3,325 76 |
| Gross premiums in course of collection..... | 38,669 50 |
| Accounts owned, purchased on payment of losses (value based on past experience) | 52,047 17 |
| Gross assets..... | <u>\$2,348,682 12</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|------------|-----------------------|
| Bills receivable | \$5,464 94 | |
| Furniture and fixtures | 37,606 22 | |
| Book value of bonds over market value..... | 9,366 01 | |
| Agents' balances | 86,369 34 | \$138,806 51 |
| Total admitted assets..... | | <u>\$2,209,875 61</u> |

LIABILITIES.

| | | | |
|---|----------------------|------------------|-----------------------|
| Losses and claims, viz: | | | |
| | <i>In Process of</i> | <i>Reported.</i> | <i>Resisted</i> |
| | <i>Adjustment.</i> | <i>No Proof.</i> | <i>by Company.</i> |
| Credit | \$42,450 70 | \$127,296 00 | \$5,600 00 |
| Unearned premiums on outstanding risks..... | | | 727,506 09 |
| Commissions due agents and brokers..... | | | 10,000 00 |
| Cash capital..... | | \$1,000,000 00 | |
| Surplus over all liabilities..... | | 297,022 82 | |
| Surplus to policy holders..... | | | <u>1,297,022 82</u> |
| Total liabilities | | | <u>\$2,209,875 61</u> |

EXHIBIT OF PREMIUMS.

| | | |
|----------------------------------|-----------------------|----------------|
| In force December 31, 1903 | \$1,501,566 57 | <i>Credit.</i> |
| Written during the year | 1,539,374 60 | |
| Totals..... | <u>\$3,040,941 17</u> | |
| Expired and canceled..... | 1,585,928 98 | |
| In force December 31, 1904 | <u>\$1,455,012 19</u> | |

BUSINESS IN MAINE.

| | | | |
|--------------|------------------|---------------|------------------|
| Credit | <i>Premiums</i> | <i>Losses</i> | <i>Losses</i> |
| | <i>Received.</i> | <i>Paid.</i> | <i>Incurred.</i> |
| | \$9,727 00 | \$4,646 96 | \$4,646 96 |

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 | \$14,902 13 | |
| Health | 130 57 | |
| Liability | 8,521 04 | |
| Surety | 10,065 84 | |
| Burglary | 982 37 | |
| Net premium income | | \$34,601 95 |
| Interest on bonds and dividends on stocks | \$9,860 00 | |
| Interest from all other sources | 248 81 | 10,108 81 |
| Total income | | \$44,710 76 |
| Ledger assets Dec. 31, 1903 | | 289,169 34 |
| Total | | \$333,880 01 |

DISBURSEMENTS.

| | | |
|--|------------|--------------|
| Net amount paid for losses and claims, viz: | | |
| Accident | \$2,645 84 | |
| Liability | 889 95 | |
| Surety | 1,000 00 | |
| Burglary | 283 27 | |
| Net payments to policy holders | | \$4,819 06 |
| Investigation and adjustment of claims | | 476 21 |
| Commissions or brokerage | | 8,226 19 |
| Salaries, fees and compensation of officers and home office employes | | 1,918 39 |
| Salaries and expenses of agents not paid by commissions | | 9,368 29 |
| Medical examiners fees and salaries | | 56 75 |
| Inspections | | 14 60 |
| Rents | | 343 33 |
| Taxes, licenses and insurance department fees | | 1,142 08 |
| Legal expenses | | 89 50 |
| Advertising | | 879 33 |
| Printing and stationery | | 2,179 23 |
| Postage and express | | 210 99 |
| Furniture and fixtures | | 269 80 |
| Total disbursements | | \$29,993 75 |
| Balance | | \$303,886 35 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of bonds, excluding interest | \$286,000 00 |
| Cash in office and in bank | 15,886 35 |
| Agents' debit balances | 2,000 00 |
| Total ledger assets | \$303,886 35 |

NON-LEDGER ASSETS.

| | |
|--|---------------------|
| Interest accrued on bonds | \$2,615 00 |
| Market value of stocks and bonds over book value | 6,375 00 |
| Gross premiums in course of collection | 12,686 60 |
| Gross assets..... | <u>\$325,562 95</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|----------|---------------------|
| Gross premiums in course of collection—written prior to Oct. 1 | \$707 13 | |
| Agents' debit balances | 2,000 00 | \$2,707 13 |
| Total admitted assets..... | | <u>\$322,855 82</u> |

LIABILITIES.

Losses and claims, viz:

| | <i>Reported. No Proof.</i> | <i>Resisted for Policy Holders.</i> | |
|--|--------------------------------|---|---------------------|
| Accident | \$90 00 | - | |
| Liability | 300 00 | \$300 00 | |
| Burglary | 81 80 | - | |
| Unpaid claims | <u>\$421 80</u> | <u>\$300 00</u> | \$721 80 |
| Estimated expenses incident to settlement of unpaid claims | | | 100 00 |
| Unearned premiums on outstanding risks | | | 21,436 80 |
| Commissions due agents and brokers | | | 3,692 80 |
| Due for re-insurance | | | 226 00 |
| Cash capital..... | | \$250,000 00 | |
| Surplus over all liabilities..... | | <u>46,678 42</u> | |
| Surplus to policy holders..... | | | <u>296,878 42</u> |
| Total liabilities | | | <u>\$322,855 82</u> |

EXHIBIT OF PREMIUMS.

| | <i>Accident.</i> | <i>Health.</i> | <i>Liability.</i> |
|----------------------------------|--------------------|--------------------|--------------------|
| In force December 31, 1903..... | \$5,255 46 | - | \$347 36 |
| Written during the year..... | 20,927 79 | \$997 64 | 17,095 99 |
| Totals | <u>\$26,183 25</u> | <u>\$997 64</u> | <u>\$17,443 35</u> |
| Expired and canceled | 9,620 24 | 140 00 | 5,376 99 |
| In force December 31, 1904..... | \$16,563 01 | \$857 64 | \$12,066 36 |
| Deduct amount re-insured | 160 00 | - | 66 00 |
| Net premiums in force..... | <u>\$16,403 01</u> | <u>\$857 64</u> | <u>\$12,000 36</u> |
| | | <i>Surety.</i> | <i>Burglary.</i> |
| In force December 31, 1903..... | | \$8,370 64 | - |
| Written during the year..... | | 11,237 24 | \$2,623 57 |
| Totals | | <u>\$19,607 88</u> | <u>\$2,623 57</u> |
| Expired and canceled | | 9,087 49 | 198 20 |
| In force December 31, 1904 | | <u>\$10,520 39</u> | <u>\$2,425 37</u> |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|-----------------|-------------------------------|-------------------------|-----------------------------|
| Accident | \$2,143 55 | \$555 11 | \$603 11 |
| Health | 35 00 | - | - |
| Liability | 230 45 | - | - |
| Totals | <u>\$2,409 00</u> | <u>\$555 11</u> | <u>\$603 11</u> |

AMERICAN SURETY COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

H. D. LYMAN, *President.*

H. B. ZEVELY, *Secretary.*

Cash Capital, \$2,500,000.

INCOME.

Net premiums received, viz:

| | | |
|--|--------------|----------------|
| Fidelity | \$706,496 36 | |
| Surety | 764,593 74 | |
| Net premium income | | \$1,471,090 10 |
| Interest on mortgage loans..... | \$171 12 | |
| Interest on collateral loans..... | 1,835 26 | |
| Interest on bonds and dividends on stocks..... | 84,347 98 | |
| Interest from all other sources..... | 10,419 01 | |
| Rents—including company's own occupancy..... | 246,614 22 | 349,387 59 |
| Profit on sale or maturity of ledger assets..... | | 33,385 15 |
| Income from all other sources..... | | 1,582 61 |
| Total income | | \$1,854,445 45 |
| Ledger assets Dec. 31, 1903 | | 5,397,782 28 |
| Total..... | | \$7,252,227 73 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

| | | |
|--|--------------|----------------|
| Fidelity | \$327,006 73 | |
| Surety..... | 261,612 73 | |
| Net payments to policy holders | | \$588,619 46 |
| Investigation and adjustment of claims | | 11,268 11 |
| Commissions or brokerage | | 95,137 79 |
| Interest and dividends to stockholders..... | | 200,000 00 |
| Salaries, fees and compensation of officers and home office employes | | 218,752 39 |
| Salaries and expenses of agents not paid by commissions..... | | 308,316 44 |
| Inspections | | 4,430 17 |
| Rents—including company's own occupancy..... | | 30,183 33 |
| Repairs and expenses on real estate | | 77,230 60 |
| Taxes on real estate | | 62,659 54 |
| All other taxes, licenses and insurance department fees | | 36,410 17 |
| Legal expenses | | 5,047 99 |
| Advertising | | 5,977 66 |
| Printing and stationery..... | | 30,044 71 |
| Postage and express | | 18,313 96 |
| Furniture and fixtures | | 8,407 06 |
| Exchange | | 6,200 00 |
| Interest | | 2,534 70 |
| Miscellaneous expenditures | | 31,536 76 |
| All other disbursements | | 850 15 |
| Total disbursements | | \$1,741,920 99 |
| Balance | | \$5,510,306 74 |

LEDGER ASSETS.

| | | |
|---|--|-----------------------|
| Book value of real estate..... | | \$3,000,000 00 |
| Book value of stocks and bonds, excluding interest..... | | 2,131,502 53 |
| Cash in office and in bank | | 378,804 21 |
| Total ledger assets | | <u>\$5,510,306 74</u> |

NON-LEDGER ASSETS.

| | | |
|---|------------|-----------------------|
| Interest due on bonds..... | \$6,459 62 | |
| Rents due and accrued on company's property | 18,481 89 | \$26,941 51 |
| Market value of stocks and bonds over book value..... | | 155,732 72 |
| Gross premiums in course of collection..... | | 257,638 19 |
| Gross assets..... | | <u>\$5,950,619 16</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|--|-----------------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | | \$130,340 42 |
| Total admitted assets..... | | <u>\$5,820,278 74</u> |

LIABILITIES.

| | | | | | |
|---|----------------------|------------------|-----------------|-------------------|-----------------------|
| Losses and claims, viz: | | | <i>Resisted</i> | | |
| | <i>In Process of</i> | <i>Reported.</i> | <i>By</i> | <i>For Policy</i> | |
| | <i>Adjustment.</i> | <i>No Proof.</i> | <i>Company.</i> | <i>Holder's.</i> | |
| Fidelity | \$28,925 66 | \$108,364 92 | \$20,279 72 | - | |
| Surety | 53,901 31 | 30,666 71 | - | \$155,665 29 | |
| Unpaid claims | \$82,826 97 | \$139,031 63 | \$20,279 72 | \$155,665 29 | \$397,803 61 |
| Unearned premiums on outstanding risks..... | | | | | 793,173 24 |
| Commissions due agents and brokers..... | | | | | 6,357 08 |
| Salaries and other miscellaneous expenses due or accrued..... | | | | | 12,500 00 |
| Agents' credit balances..... | | | | | 13,909 96 |
| All other liabilities | | | | | 598 16 |
| Cash capital..... | | | \$2,500,000 00 | | |
| Surplus over all liabilities | | | 2,096,536 69 | | |
| Surplus to policy holders..... | | | | | <u>4,596,536 69</u> |
| Total liabilities..... | | | | | <u>\$5,820,278 74</u> |

EXHIBIT OF PREMIUMS.

| | | |
|----------------------------------|-----------------------|-----------------------|
| | <i>Fidelity.</i> | <i>Surety.</i> |
| In force December 31, 1903 | \$375,279 30 | \$900,492 29 |
| Written during the year | 808,609 98 | 921,497 59 |
| Totals | <u>\$1,383,889 28</u> | <u>\$1,821,989 88</u> |
| Expired and canceled | 782,348 76 | 842,568 86 |
| In force December 31, 1904 | \$601,540 52 | \$979,421 02 |

BUSINESS IN MAINE.

| | |
|----------------|-------------------|
| | <i>Premiums</i> |
| | <i>Received.</i> |
| Fidelity | \$2,400 64 |
| Surety | 1,528 25 |
| Totals..... | <u>\$3,928 89</u> |

CASUALTY COMPANY OF AMERICA,

NEW YORK, N. Y.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1903.

ANDREW FREEDMAN, *President*. CHAUNCEY S. S. MILLER, *Secretary*.

Cash Capital, \$500,000.

INCOME.

Net premiums received, viz:

| | | | |
|---|---|--------------|----------------|
| Accident | } | \$177,584 02 | |
| Health | | | |
| Liability | | 503,981 17 | |
| Plate glass | | 40,659 05 | |
| Steam boiler | | 16,165 44 | |
| Net premium income | | | \$738,389 68 |
| Interest on bonds and dividends on stocks | | \$17,263 11 | |
| Interest from all other sources | | 2,070 60 | 19,333 71 |
| Profit on sale or maturity of ledger assets | | | 7,423 05 |
| Total income | | | \$765,146 44 |
| Ledger assets Dec. 31, 1903 | | | 813,596 03 |
| Total | | | \$1,578,742 47 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

| | | | |
|--|---|-------------|----------------|
| Accident | } | \$62,228 02 | |
| Health | | | |
| Liability | | 50,936 41 | |
| Plate glass | | 7,135 00 | |
| Steam boiler | | 587 50 | |
| Net payments to policy holders | | | \$120,886 93 |
| Investigation and adjustment of claims | | | 16,458 08 |
| Commissions or brokerage | | | 196,679 66 |
| Salaries, fees and compensation of officers and home office employes | | | 71,352 59 |
| Medical examiners fees and salaries | | | 2,862 33 |
| Inspections | | | 10,595 77 |
| Rents | | | 10,500 00 |
| Taxes, licenses and insurance department fees | | | 6,858 40 |
| Legal expenses | | | 7,168 21 |
| Advertising | | | 4,273 32 |
| Printing and stationery | | | 15,936 26 |
| Postage and express | | | 5,853 43 |
| Furniture and fixtures | | | 2,841 63 |
| Miscellaneous expenditures | | | 38,035 55 |
| Total disbursements | | | \$511,320 16 |
| Balance | | | \$1,067,422 31 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of stocks and bonds, excluding interest..... | \$830,194 80 |
| Cash in office and in bank | 136,773 98 |
| Agents' debit balances (secured) | 100,453 53 |
| Total ledger assets | \$1,067,422 31 |

NON-LEDGER ASSETS.

| | |
|---|----------------|
| Interest accrued on bonds..... | \$5,187 50 |
| Market value of stocks and bonds over book value..... | 4,517 70 |
| Gross premiums in course of collection..... | 174,590 10 |
| Gross assets..... | \$1,251,517 61 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|------------|----------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$9,865 97 | |
| Agents debit balances prior to Oct. 1..... | 9,551 89 | \$19,417 86 |
| Total admitted assets..... | | \$1,232,099 75 |

LIABILITIES.

| | | |
|--|--------------------------------------|----------------|
| Losses and claims, viz: | <i>In Process of Adjustment.</i> | |
| Accident | } | \$17,207 54 |
| Health | | |
| Liability | | \$62,820 00 |
| Plate glass | | 844 60 |
| Steam boiler | | 363 00 |
| Totals | | \$81,235 14 |
| Deduct re-insurance..... | | 124 99 |
| Net unpaid claims..... | | \$81,110 15 |
| Unearned premiums on outstanding risks..... | | 409,262 13 |
| Commissions due agents and brokers..... | | 31,646 87 |
| Salaries and other miscellaneous expenses due or accrued | | 8,190 26 |
| Due for return premiums..... | | 579 95 |
| Due for reinsurance..... | | 3,648 53 |
| Accrued commissions..... | | 32,168 75 |
| Cash capital..... | \$500,000 00 | |
| Surplus over all liabilities | 165,493 05 | |
| Surplus to policy holders | | 665,493 05 |
| Total liabilities | | \$1,232,099 75 |

EXHIBIT OF PREMIUMS.

| | | |
|----------------------------------|---------------------------------|-------------------|
| | <i>Accident and Health.</i> | <i>Liability.</i> |
| In force December 31, 1903 | \$82,118 94 | \$182,667 46 |
| Written during the year | 297,244 78 | 772,174 91 |
| Totals | \$379,363 72 | \$954,842 37 |
| Expired and canceled | 188,585 93 | 441,091 98 |
| In force December 31, 1904..... | \$190,777 79 | \$513,750 39 |
| Deduct amount reinsured..... | 10,473 60 | 20,447 20 |
| Net premiums in force..... | \$180,304 19 | \$493,303 19 |

* Includes claims reported.

| | <i>Plate Glass.</i> | <i>Steam Boiler.</i> |
|----------------------------------|-------------------------|--------------------------|
| In force December 31, 1903 | \$9,373 90 | \$21,466 25 |
| Written during the year | 51,736 26 | 62,739 60 |
| Totals | \$61,110 16 | \$84,205 85 |
| Expired and canceled | 17,826 26 | 11,437 54 |
| In force December 31, 1904 | \$43,283 90 | \$72,768 31 |
| Deduct amount reinsured | - | 3,118 43 |
| Net premiums in force | \$43,283 90 | \$69,649 88 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|--------------------|-------------------------------|-------------------------|-----------------------------|
| Accident..... | \$10,059 30 | \$11,064 04 | \$11,064 04 |
| Health | | | |
| Liability | 17,118 58 | 1,490 55 | 1,490 55 |
| Plate glass | 586 70 | 146 54 | 146 54 |
| Steam boiler | 1,395 92 | - | - |
| Totals | \$29,160 50 | \$12,701 13 | \$12,701 13 |

CONTINENTAL CASUALTY COMPANY,

HAMMOND, IND.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1897.

C. H. BUNKER, *President.*A. A. SMITH, *Secretary.*

Cash Capital, \$300,000.

INCOME.

| | |
|--|----------------|
| Net premiums received, viz: | |
| Accident..... | \$1,836,304 59 |
| Health..... | 234,350 58 |
| Net premium income..... | \$2,070,655 17 |
| Interest on mortgage loans..... | \$14,556 14 |
| Interest on collateral loans..... | 9,093 75 |
| Interest on bonds and dividends on stocks..... | 7,542 74 |
| Interest from all other sources..... | 1 30 |
| Rents..... | 2,250 00 |
| Total income..... | \$2,104,099 10 |
| Ledger assets Dec. 31, 1903..... | 529,809 28 |
| Total..... | \$3,033,908 38 |

DISBURSEMENTS.

| | |
|---|----------------|
| Net amount paid for losses and claims, viz: | |
| Accident..... | \$867,398 56 |
| Health..... | 98,719 90 |
| Net payments to policy holders..... | \$961,118 46 |
| Investigation and adjustment of claims..... | 7,810 81 |
| Commissions or brokerage..... | 463,866 34 |
| Interest and dividends to stockholders..... | 30,000 00 |
| Salaries, fees and compensation of officers and home office employes..... | 186,075 93 |
| Salaries and expenses of agents not paid by commissions..... | 210,138 34 |
| Medical examiners fees and salaries..... | 8,301 29 |
| Rents..... | 21,021 36 |
| Taxes, licenses and insurance department fees..... | 31,103 18 |
| Legal expenses..... | 14,931 86 |
| Advertising..... | 8,661 40 |
| Printing and stationery..... | 18,108 86 |
| Postage and express..... | 19,965 57 |
| Miscellaneous expenditures..... | 12,525 62 |
| Total disbursements..... | \$1,993,629 02 |
| Balance..... | \$1,040,279 36 |

LEDGER ASSETS.

| | |
|------------------------------------|-------------|
| Book value of real estate..... | \$35,000 00 |
| Mortgage loans on real estate..... | 377,275 97 |
| Loans secured by collateral..... | 25,000 00 |

| | | |
|--|-----------------------|--|
| Book value of stocks and bonds, excluding interest..... | \$222,865 38 | |
| Cash in office and in bank | 150,866 40 | |
| Bills receivable..... | 3,481 82 | |
| Furniture and fixtures | 19,870 00 | |
| Agents' balances | 72,709 16 | |
| Cash in hands of railroad treasurer in process of transmission | 144,132 02 | |
| Total | \$1,051,200 75 | |
| Deduct ledger liabilities..... | 10,921 39 | |
| Ledger assets | \$1,040,279 36 | |

NON-LEDGER ASSETS.

| | | |
|---|-------------|-----------------------|
| Interest due and accrued on mortgages | \$11,971 33 | |
| Interest accrued on bonds | 76 00 | \$12,047 33 |
| Gross premiums in course of collection..... | | 720,609 94 |
| Gross assets | | \$1,772,936 63 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|------------------------------------|------------|-----------------------|
| Bills receivable..... | \$3,481 82 | |
| Furniture and fixtures | 19,870 00 | |
| Agents' balances | 72,709 16 | \$96,060 98 |
| Total admitted assets | | \$1,676,875 65 |

LIABILITIES.

Losses and claims, viz:

| | <i>In Process of Adjustment.</i> | <i>Reported. No Proof by Company.</i> | <i>Resisted</i> | |
|--|--------------------------------------|---|-----------------|-----------------------|
| Accident | \$13,506 00 | \$108,943 00 | \$14,778 00 | |
| Health..... | 1,056 00 | 10,793 00 | 550 00 | |
| Unpaid claims..... | \$14,362 00 | \$119,736 00 | \$15,328 00 | \$149,426 00 |
| Estimated expenses incident to settlement of unpaid claims | | | 1,000 00 | 1,000 00 |
| Unearned premiums on outstanding risks | | | | 483,805 69 |
| Commissions due agents and brokers..... | | | | 158,476 33 |
| Salaries and other miscellaneous expenses due or accrued..... | | | | 4,125 30 |
| Cash capital..... | | | \$300,000 00 | |
| Surplus over all liabilities | | | 220,042 33 | |
| Surplus to policy holders..... | | | | 520,042 33 |
| Total liabilities | | | | \$1,676,875 65 |

EXHIBIT OF PREMIUMS.

| | <i>Accident.</i> | <i>Health.</i> |
|------------------------------------|-----------------------|---------------------|
| In force December 31, 1903 | \$1,605,193 66 | \$39,648 10 |
| Written during the year | 2,477,056 07 | 251,537 82 |
| Totals | \$4,082,243 73 | \$291,185 92 |
| Expired and canceled..... | 2,407,255 83 | 251,904 83 |
| In force December 31, 1904 | \$1,674,987 90 | \$39,281 09 |
| Deduct amount re-insured..... | 26,657 61 | - |
| Net premiums in force | \$1,648,330 29 | \$39,281 09 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|---------------------|-------------------------------|-------------------------|-----------------------------|
| Accident | \$23,181 47 | \$10,737 64 | \$11,716 20 |
| Health..... | 10,942 33 | 4,967 26 | 5,110 70 |
| Totals | \$34,123 80 | \$15,704 90 | \$16,826 90 |

EMPLOYERS' LIABILITY ASSURANCE
CORPORATION,
LONDON, ENGLAND.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1881.

SAMUEL APPLETON, *Manager*, Boston, Mass.

Statutory Deposit, \$350,000.

INCOME.

| | | |
|--|--------------|----------------|
| Net premiums received, viz: | | |
| Accident..... | \$233,098 60 | |
| Health | 44,682 56 | |
| Liability..... | 1,812,213 39 | |
| Fidelity..... | 52,692 27 | |
| Net premium income | | \$2,142,686 82 |
| Interest on bonds and dividends on stocks | \$68,946 25 | |
| Interest from all other sources..... | 961 95 | 69,908 20 |
| Profit on sale or maturity of ledger assets..... | | 1,497 50 |
| Total income..... | | \$2,214,092 52 |
| Ledger assets Dec. 31, 1903..... | | 1,995,567 86 |
| Total..... | | \$4,209,660 38 |

DISBURSEMENTS.

| | | |
|--|--------------|--------------|
| Net amount paid for losses and claims, viz: | | |
| Accident..... | \$131,456 64 | |
| Health | 25,542 01 | |
| Liability..... | 681,256 03 | |
| Fidelity..... | 10,454 37 | |
| Net payments to policy holders | | \$848,709 05 |
| Investigation and adjustment of claims | | 186,070 40 |
| Commissions or brokerage..... | | 568,839 06 |
| Salaries, fees and compensation of officers and home office employes | | 40,450 63 |
| Salaries and expenses of agents not paid by commissions | | 14,836 00 |
| Inspections | | 25,385 76 |
| Rents | | 20,969 46 |
| Taxes, licenses and insurance department fees | | 42,383 91 |
| Legal expenses | | 9,369 86 |
| Advertising..... | | 3,978 21 |
| Printing and stationery | | 16,241 44 |
| Postage and express | | 14,855 21 |
| Furniture and fixtures..... | | 1,106 16 |

492 EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

| | |
|--|-----------------------|
| Loss on sale or maturity of ledger assets..... | \$241 50 |
| Remitted to home office | 181,042 73 |
| Profit and loss | 1,902 60 |
| Total disbursements | \$1,976,171 98 |
| Balance | \$2,233,488 40 |

LEDGER ASSETS.

| | |
|--|-----------------------|
| Book value of stocks and bonds, excluding interest | \$2,152,977 30 |
| Cash in office and in bank | 2,247 95 |
| Cash deposited with trustees | 80,268 01 |
| Total..... | \$2,235,493 26 |
| Deduct ledger liabilities..... | 2,004 86 |
| Total ledger assets | \$2,233,488 40 |

NON-LEDGER ASSETS.

| | |
|---|-----------------------|
| Interest due and accrued on bonds..... | \$15,370 03 |
| Gross premiums in course of collection..... | 428,580 55 |
| Gross assets | \$2,677,438 98 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|-------------|-----------------------|
| Gross premiums in course of collection—written prior to Oct 1 | \$23,418 39 | |
| Book value of bonds over market value | 16,713 55 | \$40,131 94 |
| Total admitted assets..... | | \$2,637,307 04 |

LIABILITIES.

Losses and claims, viz:

| | <i>In Process of Adjustment.</i> | <i>By Company.</i> | <i>Resisted For Policy Holders.</i> | |
|---|--------------------------------------|------------------------|---|-----------------------|
| Accident | \$42,320 00 | \$23,840 00 | - | |
| Health | 3,700 00 | - | - | |
| Liability | 59,830 00 | 4,075 00 | 397,875 00 | |
| Fidelity | 5,215 00 | - | - | |
| Totals..... | \$111,065 00 | \$27,915 00 | \$397,875 00 | |
| Deduct re-insurance | 130 00 | - | 2,900 00 | |
| Net unpaid claims | \$110,935 00 | \$27,915 00 | \$394,975 00 | \$533,825 00 |
| Unearned premiums on outstanding risks..... | | | | 920,252 84 |
| Commissions due agents and brokers..... | | | | 110,122 87 |
| Special reserve | | | | 250,000 00 |
| Statutory deposit | | | \$350,000 00 | |
| Surplus over all liabilities | | | 473,106 33 | |
| Surplus to policy holders..... | | | | 823,106 33 |
| Total liabilities..... | | | | \$2,637,307 04 |

EXHIBIT OF PREMIUMS.

| | <i>Accident.</i> | <i>Health.</i> |
|----------------------------------|-------------------|------------------|
| In force December 31, 1903 | \$220,825 97 | \$30,818 90 |
| Written during the year | 298,633 31 | 55,737 43 |
| Totals..... | \$519,459 28 | \$86,556 33 |
| Expired and canceled | 298,074 35 | 41,931 74 |
| In force December 31, 1904 | \$221,334 93 | \$44,624 59 |
| Deduct amount re-insured..... | 888 75 | - |
| Net premiums in force | \$220,496 18 | \$44,624 59 |
| | <i>Liability.</i> | <i>Fidelity.</i> |
| In force December 31, 1903 | \$1,532,184 25 | \$59,687 26 |
| Written during the year | 2,080,646 93 | 71,543 76 |
| Totals..... | \$3,612,831 18 | \$131,231 02 |
| Expired and canceled..... | 2,101,562 82 | 71,065 85 |
| In force December 31, 1904 | \$1,511,268 36 | \$60,165 17 |
| Deduct amount re-insured..... | 1,026 34 | 75 00 |
| Net premiums in force | \$1,510,242 02 | \$60,090 17 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|-----------------|-------------------------------|-------------------------|-----------------------------|
| Accident..... | \$4,173 21 | \$919 49 | \$754 49 |
| Health | 699 96 | 10 00 | 10 00 |
| Liability | 14,355 26 | 4,882 92 | 4,602 92 |
| Fidelity | 1,677 79 | - | - |
| Totals | \$20,906 22 | \$5,812 41 | \$5,367 41 |

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..... | \$1,434,630 | |
| Health | 688,225 | 06 |
| Liability..... | 1,776,904 | 03 |
| Fidelity..... | 240,102 | 84 |
| Plate glass..... | 278,267 | 33 |
| Steam boiler | 307,890 | 39 |
| Burglary..... | 484,898 | 36 |
| Net premium income | | \$5,210,828 33 |
| Interest on collateral loans..... | \$2,669 | 42 |
| Interest on bonds and dividends on stocks | 177,447 | 96 |
| Interest from all other sources..... | 4,776 | 42 |
| Rents—including company's own occupancy..... | 67,798 | 94 |
| Profit on sale or maturity of ledger assets..... | | 612 50 |
| Profit and loss | | 10,341 15 |
| Total income..... | | \$5,474,474 72 |
| Ledger assets Dec. 31, 1903 | | 5,034,316 69 |
| Total..... | | \$10,508,791 41 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

| | | |
|--|-----------|----------------|
| Accident..... | \$543,454 | |
| Health | 252,349 | 15 |
| Liability..... | 888,014 | 24 |
| Fidelity | 60,452 | 90 |
| Plate glass..... | 88,233 | 66 |
| Steam boiler | 71,282 | 64 |
| Burglary..... | 143,875 | 30 |
| Net payments to policy holders | | \$2,047,662 17 |
| Investigation and adjustment of claims | | 263,683 48 |
| Commissions or brokerage | | 1,413,506 02 |
| Interest and dividends to stockholders | | 85,000 00 |
| Salaries, fees and compensation of officers and home office employes | | 365,152 72 |
| Salaries and expenses of agents not paid by commissions..... | | 237,451 45 |
| Medical examiners fees and salaries..... | | 6,316 88 |
| Inspections | | 179,058 59 |
| Rents—including company's own occupancy | | 43,689 36 |
| Repairs and expenses on real estate | | 27,064 05 |
| Taxes on real estate..... | | 9,744 30 |

| | |
|---|-----------------------|
| All other taxes, licenses and insurance department fees | \$89,363 36 |
| Legal expenses..... | 9,002 20 |
| Advertising..... | 20,543 98 |
| Printing and stationery..... | 61,456 03 |
| Postage and express | 23,512 32 |
| Furniture and fixtures..... | 6,964 68 |
| Profit and loss | 3,030 88 |
| Miscellaneous expenditures | 92,694 21 |
| Total disbursements | \$4,989,896 68 |
| Balance..... | \$5,518,894 73 |

LEDGER ASSETS.

| | |
|---|-----------------------|
| Book value of real estate..... | \$621,051 19 |
| Book value of stocks and bonds, excluding interest..... | 4,733,872 59 |
| Cash in office and in bank | 168,091 75 |
| Bills receivable..... | 882 46 |
| Total..... | \$5,523,927 99 |
| Deduct ledger liabilities..... | 5,033 26 |
| Total ledger assets | \$5,518,894 73 |

NON-LEDGER ASSETS.

| | | |
|--|-----------------------|-------------|
| Interest accrued on bonds | \$6,833 28 | |
| Interest accrued on other assets | 2,917 56 | |
| Rents accrued on company's property | 1,080 34 | \$10,831 18 |
| Market value of stocks and bonds over book value..... | 546,482 41 | |
| Gross premiums in course of collection..... | 684,409 64 | |
| Gross assets..... | \$6,760,617 96 | |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|-----------------------|-------------|
| Bills receivable..... | \$882 46 | |
| Gross premiums in course of collection—written prior to Oct. 1..... | 92,186 41 | \$98,068 87 |
| Total admitted assets..... | \$6,667,549 09 | |

LIABILITIES.

Losses and claims, viz:

| | <i>In Process of Adjustment.</i> | <i>Reported. No Proof.</i> | <i>Resisted By Company.</i> | <i>For Policy Holders.</i> | |
|----------------------------|--------------------------------------|--------------------------------|-------------------------------------|--------------------------------|-----------------------|
| Accident..... | \$99,176 00 | \$44,100 00 | \$71,540 00 | \$33,075 00 | |
| Health | 14,945 00 | - | 7,330 40 | - | |
| Liability..... | 102,127 50 | - | - | 525,532 50 | |
| Fidelity..... | 7,867 24 | 12,500 00 | 7,105 00 | 34,569 50 | |
| Plate glass..... | 7,560 42 | 344 40 | - | - | |
| Steam boiler..... | 16,630 70 | - | 950 00 | 475 00 | |
| Burglary..... | 30,997 84 | - | 4,028 00 | - | |
| Unpaid claims | \$279,304 70 | \$56,944 40 | \$90,953 40 | \$593,652 00 | \$1,020,854 50 |

| | | |
|---|--------------|----------------|
| Estimated expenses incident to settlement of unpaid claims..... | | \$79,058 43 |
| Unearned premiums on outstanding risks..... | | 2,732,971 35 |
| Commissions due agents and brokers..... | | 163,231 05 |
| Salaries and other miscellaneous expenses due or accrued..... | | 40,165 59 |
| General contingent fund..... | | 450,000 00 |
| Special contingent fund..... | | 100,000 00 |
| Cash capital..... | \$500,000 00 | |
| Surplus over all liabilities..... | 1,581,268 17 | |
| Surplus to policy holders..... | | 2,081,268 17 |
| Total liabilities..... | | \$6,667,549 09 |

EXHIBIT OF PREMIUMS.

| | <i>Accident.</i> | <i>Health.</i> | <i>Liability.</i> |
|---------------------------------|------------------|----------------------|---------------------|
| In force December 31, 1903..... | \$1,316,806 49 | \$523,367 93 | \$1,559,415 63 |
| Written during the year..... | 2,288,559 79 | 1,054,321 84 | 2,194,405 88 |
| Totals..... | \$3,605,366 28 | \$1,579,689 77 | \$3,753,821 51 |
| Expired and canceled..... | 2,068,844 48 | 898,227 08 | 2,287,226 20 |
| In force December 31, 1904..... | \$1,536,521 80 | \$681,462 69 | \$1,466,595 31 |
| Deduct amount re-insured..... | 22 50 | - | 5,332 62 |
| Net premiums in force..... | \$1,536,499 30 | \$681,462 69 | \$1,461,262 69 |
| | | <i>Fidelity.</i> | <i>Plate Glass.</i> |
| In force December 31, 1903..... | | \$293,430 83 | \$272,879 92 |
| Written during the year..... | | 287,580 56 | 334,597 43 |
| Totals..... | | \$581,011 39 | \$607,477 35 |
| Expired and canceled..... | | 339,107 71 | 324,829 79 |
| In force December 31, 1904..... | | \$241,903 68 | \$282,647 56 |
| Deduct amount re-insured..... | | 891 42 | - |
| Net premiums in force..... | | \$241,012 26 | \$282,647 56 |
| | | <i>Steam Boiler.</i> | <i>Burglary.</i> |
| In force December 31, 1903..... | | \$646,432 16 | \$452,154 61 |
| Written during the year..... | | 462,537 13 | 633,797 43 |
| Totals..... | | \$1,108,969 29 | \$1,085,952 09 |
| Expired and canceled..... | | 434,673 46 | 534,396 87 |
| In force December 31, 1904..... | | \$674,295 83 | \$551,555 22 |
| Deduct amount re-insured..... | | - | 843 54 |
| Net premiums in force..... | | \$674,295 83 | \$550,711 68 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|-------------------|---------------------------|---------------------|-------------------------|
| Accident..... | \$6,947 82 | \$1,249 17 | \$1,249 17 |
| Health..... | 1,160 63 | 328 57 | 328 57 |
| Liability..... | 15,526 94 | 2,591 60 | 2,591 60 |
| Fidelity..... | 1,071 20 | - | - |
| Plate glass..... | 1,315 93 | 523 79 | 523 79 |
| Steam boiler..... | 3,575 73 | - | - |
| Burglary..... | 2,370 95 | 566 70 | 566 70 |
| Totals..... | \$31,969 20 | \$5,259 83 | \$5,259 83 |

FIDELITY AND DEPOSIT COMPANY,
BALTIMORE, MD.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

EDWIN WARFIELD, *President.*

HARRY NICODEMUS, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

| | | |
|--|--------------|----------------|
| Net premiums received (fidelity and surety)..... | | \$1,320,827 58 |
| Interest on bonds and dividends on stocks | \$196,437 04 | |
| Rents | 49,405 28 | 245,842 32 |
| Commissions, safe deposit department, etc | | 154,932 17 |
| Total income..... | | \$1,721,602 07 |
| Ledger assets December 31, 1903 | | 5,728,215 61 |
| Total | | \$7,449,817 68 |

DISBURSEMENTS.

| | | |
|--|--|----------------|
| Net amount paid for losses and claims (fidelity and surety)..... | | \$593,596 37 |
| Investigation and adjustment of claims | | 22,624 22 |
| Commissions or brokerage..... | | 349,547 08 |
| Interest and dividends to stockholders..... | | 280,000 00 |
| Salaries, fees and compensation of officers and home office employes | | 116,227 04 |
| Salaries and expenses of agents not paid by commissions..... | | 43,933 01 |
| Inspections..... | | 11,719 97 |
| Rents | | 8,909 52 |
| Repairs and expenses on real estate..... | | 25,369 61 |
| Taxes on real estate..... | | 17,009 73 |
| All other taxes, licenses and insurance department fees | | 72,466 56 |
| Legal expenses | | 63,217 19 |
| Advertising | | 4,135 49 |
| Printing and stationery..... | | 16,263 98 |
| Postage and express | | 10,361 94 |
| Furniture and fixtures | | 2,883 03 |
| Reduction in book value of real estate | | 36,455 75 |
| Miscellaneous expenditures | | 26,073 17 |
| Total disbursements | | \$1,700,793 66 |
| Balance..... | | \$5,749,024 02 |

LEDGER ASSETS.

| | | |
|---|--|----------------|
| Book value of real estate | | \$735,000 00 |
| Book value of stocks and bonds, excluding interest..... | | 4,749,500 00 |
| Cash in bank..... | | 264,524 02 |
| Total ledger assets | | \$5,749,024 02 |

NON-LEDGER ASSETS.

| | |
|---|----------------|
| Gross premiums in course of collection..... | \$115,394 33 |
| Total admitted assets..... | \$5,864,418 35 |

LIABILITIES.

| | | | | | |
|---|------------------|--------------------------------|------------------------------|-------------------------------------|----------------|
| Losses and claims, viz: | | | | | |
| | <i>Adjusted.</i> | <i>In Process of Reported.</i> | <i>Adjustment. No Proof.</i> | <i>Resisted For Policy Holders.</i> | |
| Fidelity and surety | \$2,658 71 | \$41,662 40 | \$59,391 70 | \$103,862 13 | \$207,574 94 |
| Unearned premiums on outstanding risks..... | | | | | 706,626 18 |
| Commissions due agents and brokers..... | | | | | 26,748 08 |
| Cash capital..... | | | | \$2,000,000 00 | |
| Surplus over all liabilities..... | | | | 2,923,469 15 | |
| Surplus to policy holders..... | | | | | 4,923,469 15 |
| Total liabilities..... | | | | | \$5,864,418 35 |

EXHIBIT OF PREMIUMS.

| | | | |
|---------------------------------|----------------|------------------|----------------|
| | | <i>Fidelity.</i> | <i>Surety.</i> |
| In force December 31, 1903..... | \$909,121 53 | \$493,434 83 | |
| Written during the year..... | 1,011,441 87 | 330,691 12 | |
| Totals..... | \$1,920,563 40 | \$824,125 95 | |
| Expired and canceled..... | 1,007,484 39 | 323,952 60 | |
| In force December 31, 1904..... | \$913,079 01 | \$500,173 35 | |

BUSINESS IN MAINE.

| | | | |
|---------------|---------------------------|---------------------|-------------------------|
| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
| Fidelity..... | \$1,619 35 | - | - |
| Surety..... | 3,499 25 | \$746 06 | \$1,000 00 |
| Totals..... | \$5,118 60 | \$746 06 | \$1,000 00 |

GENERAL ACCIDENT ASSURANCE CORPORATION,
PERTH, SCOTLAND.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

MUIR & HAUGHTON, *Managers*, Philadelphia, Penn.

Statutory Deposit, \$100,000.

INCOME.

Net premiums received, viz:

| | | | |
|--|---|--------------|----------------|
| Accident..... | } | \$318,048 01 | |
| Health | | | |
| Liability..... | | 149,685 13 | |
| Burglary..... | | 58,279 09 | |
| Net premium income | | | \$526,012 23 |
| Interest on mortgage loans..... | | \$1,308 89 | |
| Interest on bonds and dividends on stocks | | 13,218 90 | |
| Interest from all other sources..... | | 233 78 | |
| Rents—including company's own occupancy..... | | 6,200 00 | 20,961 57 |
| Profit on sale or maturity of ledger assets..... | | | 5 00 |
| Total income..... | | | \$546,978 80 |
| Ledger assets Dec. 31, 1903 | | | 58,078 97 |
| Total..... | | | \$1,105,057 77 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

| | | | |
|--|---|--------------|--------------|
| Accident..... | } | \$109,416 88 | |
| Health | | | |
| Liability..... | | 72,875 82 | |
| Burglary..... | | 11,861 92 | |
| Net payments to policy holders..... | | | \$194,154 62 |
| Investigation and adjustment of claims | | | 4,553 71 |
| Commissions or brokerage..... | | | 159,177 10 |
| Salaries, fees and compensation of officers and home office employes | | | 50,170 14 |
| Medical examiners fees and salaries..... | | | 1,901 43 |
| Inspections | | | 1,926 99 |
| Rents | | | 5,904 92 |
| Repairs and expenses on real estate | | | 1,313 27 |
| Taxes on real estate..... | | | 1,262 25 |
| All other taxes, licenses and insurance department fees | | | 9,708 33 |
| Legal expenses | | | 2,223 65 |
| Advertising | | | 461 50 |
| Printing and stationery..... | | | 17,459 17 |
| Postage and express | | | 9,686 65 |

| | |
|---|---------------------|
| Furniture and fixtures | \$2,811 03 |
| Loss on sale or maturity of ledger assets | 387 80 |
| Borrowed money repaid..... | 10,574 53 |
| Remitted to home office | 64,978 33 |
| Miscellaneous expenditures | 16,663 82 |
| Total disbursements | \$555,319 24 |
| Balance..... | \$549,738 53 |

LEDGER ASSETS.

| | |
|---|---------------------|
| Book value of real estate | \$98,745 87 |
| Mortgage loans on real estate..... | 25,000 00 |
| Book value of stocks and bonds, excluding interest..... | 403,406 05 |
| Cash in bank | 9,196 15 |
| Due from other companies (paid in full in January, 1905)..... | 13,390 46 |
| Total ledger assets | \$549,738 53 |

NON-LEDGER ASSETS.

| | |
|--|---------------------|
| Interest accrued on mortgages..... | \$220 00 |
| Interest accrued on bonds | 3,097 89 |
| Interest accrued on other assets | 125 66 |
| Gross premiums in course of collection..... | 78,136 89 |
| Gross assets..... | \$631,318 97 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---------------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$5,628 25 |
| Book value of ledger assets over market value | 19,484 18 |
| Total admitted assets..... | \$606,206 54 |

| Losses and claims, viz: | LIABILITIES. | | | |
|--|----------------------------------|--------------------|-------------------------------------|---------------------|
| | <i>In Process of Adjustment.</i> | <i>By Company.</i> | <i>Resisted For Policy Holders.</i> | |
| Accident | \$12,277 41 | \$640 00 | - | |
| Health | | | | |
| Liability..... | - | - | 59,595 00 | |
| Burglary | 1,094 00 | 25 00 | - | |
| Unpaid claims..... | \$13,371 41 | \$665 00 | \$59,595 00 | \$73,631 41 |
| Unearned premiums on outstanding risks..... | | | | 186,185 47 |
| Commissions due agents and brokers..... | | | | 22,159 18 |
| Salaries and other miscellaneous expenses due or accrued | | | | 4,000 00 |
| Statutory deposit | | | \$100,000 00 | |
| Surplus over all liabilities | | | 220,230 48 | |
| Surplus to policy holders..... | | | | 320,230 48 |
| Total liabilities | | | | \$606,206 54 |

EXHIBIT OF PREMIUMS.

| | <i>Accident and Health.</i> | <i>Liability.</i> | <i>Burglary.</i> |
|---------------------------------|---------------------------------|-------------------|------------------|
| In force December 31, 1903..... | \$192,576 31 | \$158,364 27 | \$36,699 14 |
| Written during the year..... | 388,347 12 | 208,604 06 | 76,652 93 |
| Totals..... | \$520,923 43 | \$366,968 93 | \$113,353 07 |
| Expired and canceled | 334,158 47 | 244,095 44 | 50,022 93 |
| In force December 31, 1904..... | \$186,764 96 | \$122,873 49 | \$63,329 14 |
| Deduct amount reinsured..... | 9,352 53 | 3,179 94 | 648 48 |
| Net premiums in force | \$177,412 43 | \$119,693 55 | \$62,680 66 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|-----------------|-------------------------------|-------------------------|-----------------------------|
| Accident. | \$24,146 88 | \$13,339 07 | \$14,149 57 |
| Health | | | |
| Liability | 2,346 71 | 743 67 | 778 67 |
| Burglary | 128 80 | - | - |
| Totals | \$26,622 39 | \$14,082 74 | \$14,928 24 |

GENERAL ACCIDENT INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

WILLIAM S. MUIR, *President.*

F. J. MOORE, *Secretary.*

Cash Capital, \$100,000.

INCOME.

| | | |
|---|----------|--------------|
| Net premiums received (accident) | | \$252,240 13 |
| Interest on mortgage loans | \$160 00 | |
| Interest on bonds and dividends on stocks | 6,557 27 | |
| Interest from all other sources | 225 71 | 6,942 98 |
| Profit on sale or maturity of ledger assets | | 20 00 |
| Total income | | \$269,203 11 |
| Ledger assets Dec. 31, 1903 | | 197,853 76 |
| Total | | \$457,056 87 |

DISBURSEMENTS.

| | |
|--|--------------|
| Net amount paid for losses and claims (accident and health) | \$108,097 91 |
| Investigation and adjustment of claims | 1,591 25 |
| Commissions or brokerage | 73,913 62 |
| Salaries, fees and compensation of officers and home office employes | 9,900 00 |
| Medical examiners fees and salaries | 1,800 75 |
| Rents | 1,200 00 |
| Taxes, licenses and insurance department fees | 4,512 30 |
| Legal expenses | 747 91 |
| Advertising | 51 00 |
| Printing and stationery | 1,900 85 |
| Postage and express | 54 01 |
| Miscellaneous expenditures | 1,325 85 |
| Total disbursements | \$205,095 45 |
| Balance | \$251,961 42 |

LEDGER ASSETS.

| | |
|--|--------------|
| Mortgage loans on real estate | \$4,000 00 |
| Book value of stocks and bonds, excluding interest | 239,808 75 |
| Cash in office and in bank | 8,157 67 |
| Total ledger assets | \$251,961 42 |

NON-LEDGER ASSETS.

| | | |
|---|----------|--------------|
| Interest accrued on mortgages..... | \$44 44 | |
| Interest accrued on bonds..... | 2,916 63 | |
| Interest accrued on other assets..... | 103 58 | \$3,064 65 |
| Gross premiums in course of collection..... | | 13,252 08 |
| Gross assets..... | | \$268,278 15 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|------------|--------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$1,088 47 | |
| Book value of stocks and bonds over market value..... | 3,843 75 | \$4,932 22 |
| Total admitted assets..... | | \$263,345 93 |

LIABILITIES.

Losses and claims, viz:

| | <i>In Process of</i> | <i>Revised by</i> | |
|---|----------------------|-------------------|--------------|
| | <i>Adjustment.</i> | <i>Company.</i> | |
| Accident and health..... | \$13,161 75 | \$4,150 00 | \$17,311 75 |
| Special reserve for unpaid losses..... | | | 15,000 00 |
| Unearned premiums on outstanding risks..... | | | 51,802 14 |
| Commissions due agents and brokers..... | | | 4,049 83 |
| Salaries and other miscellaneous expenses due or accrued..... | | | 20,000 00 |
| Cash capital..... | \$100,000 00 | | |
| Surplus over all liabilities..... | 55,182 21 | | |
| Surplus to policy holders..... | | | 155,182 21 |
| Total liabilities..... | | | \$263,345 93 |

EXHIBIT OF PREMIUMS.

| | <i>Accident</i> |
|---------------------------------|--------------------|
| | <i>and Health.</i> |
| In force December 31, 1903..... | \$80,627 37 |
| Written during the year..... | 284,813 17 |
| Total..... | \$365,440 54 |
| Expired and canceled..... | 259,122 27 |
| In force December 31, 1904..... | \$106,318 27 |
| Deduct amount re-insured..... | 2,714 00 |
| Net premiums in force..... | \$103,604 27 |

BUSINESS IN MAINE.

| | <i>Premiums</i> | <i>Losses</i> | <i>Losses</i> |
|--------------------------|------------------|---------------|------------------|
| | <i>Received.</i> | <i>Paid.</i> | <i>Incurred.</i> |
| Accident and health..... | \$1,623 95 | \$277 91 | \$698 66 |

GREAT EASTERN CASUALTY AND INDEMNITY
COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1893.

LOUIS H. FIFEL, *President.*

THOMAS H. DARLING, *Secretary.*

Cash Capital, \$150,000.

INCOME.

| | | |
|---|--------------|--------------|
| Net premiums received, viz: | | |
| Accident..... | \$186,197 61 | |
| Health | 40,148 21 | |
| Net premium income | | \$226,345 82 |
| Interest on bonds and dividends on stocks | \$8,190 16 | |
| Interest from all other sources..... | 542 22 | 8,732 38 |
| Profit and loss..... | | 970 00 |
| Total income..... | | \$236,048 20 |
| Ledger assets Dec. 31, 1903 | \$244,695 18 | |
| Increase of paid-up capital during the year | 25,000 00 | 269,095 18 |
| Total..... | | \$505,143 38 |

DISBURSEMENTS.

| | | |
|--|-------------|--------------|
| Net amount paid for losses and claims, viz: | | |
| Accident..... | \$84,109 64 | |
| Health | 6,816 51 | |
| Net payments to policy holders | | \$90,926 15 |
| Commissions or brokerage | | 64,447 13 |
| Interest and dividends to stockholders..... | | 6,562 50 |
| Salaries, fees and compensation of officers and home office employes | | 28,775 17 |
| Salaries and expenses of agents not paid by commissions..... | | 735 00 |
| Medical examiners fees and salaries..... | | 1,717 00 |
| Rents | | 2,812 50 |
| Taxes, licenses and insurance department fees..... | | 4,393 48 |
| Legal expenses | | 819 42 |
| Advertising..... | | 604 54 |
| Printing and stationery..... | | 7,002 01 |
| Postage and express | | 2,375 00 |
| Furniture and fixtures..... | | 1,028 63 |
| Miscellaneous expenditures | | 11,153 15 |
| Total disbursements | | \$223,351 66 |
| Balance..... | | \$281,791 72 |

LEDGER ASSETS.

| | | |
|---|--------------|--------------|
| Book value of stocks and bonds, excluding interest..... | \$245,330 42 | |
| Cash in office and in bank | 36,461 30 | |
| Total ledger assets | | \$281,791 72 |

NON-LEDGER ASSETS.

| | | |
|--|------------|--------------|
| Interest due and accrued on bonds | \$2,357 66 | |
| Interest due and accrued on other assets..... | 37 73 | \$2,395 39 |
| Market value of stocks and bonds over book value | | 5,399 58 |
| Gross premiums in course of collection..... | | 17,514 12 |
| Gross assets..... | | \$307,100 81 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|--------------|
| Gross premiums in course of collection—written prior to Oct. 1 | \$35 00 |
| Total admitted assets..... | \$307,065 81 |

LIABILITIES.

| | | | | |
|---|--------------------------------------|--|-----------------|--------------|
| Losses and claims, viz: | | | | |
| | <i>In Process of Adjustment.</i> | <i>Reported. No Proof. by Company.</i> | <i>Resisted</i> | |
| Accident | \$4,000 00 | \$4,173 33 | \$1,900 00 | |
| Health | - | 966 40 | - | |
| Unpaid claims | \$4,000 00 | \$5,139 73 | \$1,900 00 | \$11,039 73 |
| Unearned premiums on outstanding risks..... | | | | \$4,362 78 |
| Commissions due agents and brokers | | | | 6,993 56 |
| Cash capital | | | \$150,000 00 | |
| Surplus over all liabilities | | | 54,669 74 | |
| Surplus to policy holders..... | | | | 204,669 74 |
| Total liabilities..... | | | | \$307,065 81 |

EXHIBIT OF PREMIUMS.

| | | |
|----------------------------------|------------------|----------------|
| | <i>Accident.</i> | <i>Health.</i> |
| In force Dec. 31, 1903..... | \$149,087 37 | \$18,947 25 |
| Written during the year | 221,744 47 | 50,601 96 |
| Totals | \$370,831 84 | \$69,549 21 |
| Expired and canceled..... | 224,677 98 | 46,927 51 |
| In force December 31, 1904 | \$146,153 86 | \$22,621 70 |
| Deduct amount re-insured | 50 00 | - |
| Net premiums in force | \$146,103 86 | \$22,621 70 |

BUSINESS IN MAINE.

| | | | |
|---------------|-------------------------------|-------------------------|-----------------------------|
| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
| Accident..... | \$4,975 63 | \$4,779 70 | \$4,779 70 |
| Health..... | 4,283 15 | 501 75 | 501 75 |
| Totals | \$9,258 78 | \$5,281 45 | \$5,281 45 |

GUARANTEE COMPANY OF NORTH AMERICA,
MONTREAL, CANADA.

—
INCORPORATED IN 1851. COMMENCED BUSINESS IN 1872.

EDWARD RAWLINGS, *President*.

RICHARD B. SCOTT, *Secretary*.

—
Statutory Deposit, \$250,000.
—

INCOME.

| | | |
|--|-----------|----------------|
| Net premiums received (fidelity)..... | | \$197,809 45 |
| Interest on mortgage loans..... | \$61 89 | |
| Interest on bonds and dividends on stocks | 46,525 69 | |
| Interest from all other sources..... | 2,510 52 | |
| Rents—including company's own occupancy..... | 3,845 44 | 52,943 54 |
| Profit on sale or maturity of ledger assets..... | | 1,113 22 |
| Total income..... | | \$251,866 21 |
| Ledger assets Dec. 31, 1903 | | 1,216,931 14 |
| Total..... | | \$1,468,797 35 |

DISBURSEMENTS.

| | | |
|--|--|----------------|
| Net amount paid for losses and claims (fidelity)..... | | \$50,159 91 |
| Investigation and adjustment of claims | | 1,810 38 |
| Commissions or brokerage..... | | 4,276 24 |
| Interest and dividends to stockholders | | 24,368 00 |
| Salaries, fees and compensation of officers and home office employes | | 47,046 95 |
| Salaries and expenses of agents not paid by commissions..... | | 22,917 82 |
| Inspections..... | | 14,196 99 |
| Rents—including company's own occupancy..... | | 7,277 89 |
| Repairs and expenses on real estate..... | | 732 55 |
| Taxes on real estate..... | | 1,004 44 |
| All other taxes, licenses and insurance department fees | | 6,571 34 |
| Legal expenses..... | | 1,153 00 |
| Advertising | | 1,107 09 |
| Printing and stationery..... | | 3,249 97 |
| Postage and express | | 6,149 72 |
| Depreciation in book value of securities | | 31,360 00 |
| Miscellaneous expenditures..... | | 2,942 12 |
| Total disbursements | | \$226,324 41 |
| Balance..... | | \$1,242,472 94 |

LEDGER ASSETS.

| | | |
|---|--------------|----------------|
| Book value of real estate | | \$60,350 00 |
| Book value of stocks and bonds, excluding interest..... | 1,040,527 42 | |
| Cash in office and in bank | 137,903 97 | |
| Furniture and safes..... | 3,631 55 | |
| Total ledger assets | | \$1,242,472 94 |

NON-LEDGER ASSETS.

| | | |
|--|------------|----------------|
| Interest due and accrued on bonds..... | \$6,135 49 | |
| Interest due and accrued on other assets | 1,200 00 | \$7,335 49 |
| Market value of stocks and bonds over book value | | 23,065 25 |
| Gross premiums in course of collection..... | | 6,044 78 |
| Gross assets | | \$1,278,918 46 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|-----------------------------|--|----------------|
| Furniture and fixtures..... | | \$3,691 55 |
| Total admitted assets..... | | \$1,275,226 91 |

LIABILITIES.

Losses and claims, viz:

| | <i>In process of Adjustment.</i> | <i>Resisted by Company.</i> | |
|---|--------------------------------------|---------------------------------|----------------|
| Fidelity | \$27,898 00 | \$15,160 00 | |
| Totals | \$27,898 00 | \$15,160 00 | |
| Deduct re-insurance | - | 7,580 00 | |
| Net unpaid claims | \$27,898 00 | \$7,580 00 | \$35,478 00 |
| Unearned premiums on outstanding risks..... | | | 105,732 47 |
| Commissions due agents and brokers..... | | | 302 25 |
| Salaries and other miscellaneous expenses due or accrued..... | | | 6,738 33 |
| Special reserve for contingencies | | | 20,000 00 |
| Statutory deposit..... | \$250,000 00 | | |
| Surplus over all liabilities | | 856,975 86 | |
| Surplus to policy holders..... | | | 1,106,975 86 |
| Total liabilities..... | | | \$1,275,226 91 |

EXHIBIT OF PREMIUMS.

| | | |
|----------------------------------|--|----------------------------------|
| In force December 31, 1903..... | | <i>Fidelity.</i> \$250,584 42 |
| Written during the year | | 257,857 15 |
| Totals | | \$508,441 57 |
| Expired and canceled..... | | 285,928 23 |
| In force December 31, 1904. | | \$242,513 34 |
| Deduct amount reinsured | | 31,423 40 |
| Net premiums in force | | \$211,089 94 |

BUSINESS IN MAINE.

| | | | |
|----------------|-------------------------------|-------------------------|-----------------------------|
| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
| Fidelity | \$885 46 | \$249 77 | \$249 77 |

HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

L. B. BRAINERD, *President.*

J. B. PIERCE, *Secretary.*

Cash Capital, \$500,000.

INCOME.

| | | |
|---|-------------|----------------|
| Net premiums received (steam boiler)..... | | \$1,261,056 17 |
| Interest on mortgage loans..... | \$38,341 87 | |
| Interest on bonds and dividends on stocks..... | 94,058 42 | |
| Interest from all other sources..... | 2,962 34 | |
| Rents..... | 543 86 | 135,906 49 |
| Profit on sale or maturity of ledger assets | | 935 00 |
| Special inspections and expert mechanical services..... | | 9,972 66 |
| Total income..... | | \$1,407,870 32 |
| Ledger assets Dec. 31, 1903 | | 2,791,253 49 |
| Total..... | | \$4,199,123 81 |

DISBURSEMENTS.

| | |
|--|----------------|
| Net amount paid for losses and claims (steam boiler)..... | \$53,749 72 |
| Commissions or brokerage..... | 292,800 83 |
| Interest and dividends to stockholders | 60,000 00 |
| Salaries, fees and compensation of officers and home office employes | 50,760 00 |
| Salaries and expenses of agents not paid by commissions | 137,250 43 |
| Inspections | 477,829 31 |
| Rents—including company's own occupancy..... | 5,500 00 |
| Repairs and expenses on real estate..... | 227 19 |
| Taxes on real estate..... | 330 42 |
| All other taxes, licenses and insurance department fees..... | 42,476 87 |
| Legal expenses | 542 45 |
| Advertising | 7,013 33 |
| Printing and stationery..... | 16,443 43 |
| Postage and express | 397 91 |
| Furniture and fixtures..... | 1,890 00 |
| Loss on sale or maturity of ledger assets..... | 798 25 |
| Total disbursements | \$1,148,010 19 |
| Balance..... | \$3,051,113 62 |

LEDGER ASSETS.

| | |
|---|-----------------------|
| Book value of real estate..... | \$16,390 00 |
| Mortgage loans on real estate..... | 775,270 00 |
| Book value of stocks and bonds, excluding interest..... | 2,059,364 66 |
| Cash in office and in bank..... | 200,088 96 |
| Total ledger assets..... | \$3,051,113 62 |

NON-LEDGER ASSETS.

| | |
|---|-----------------------|
| Interest accrued on mortgages..... | \$18,357 32 |
| Market value of stocks and bonds over book value..... | 169,777 34 |
| Gross premiums in course of collection..... | 264,450 52 |
| Gross assets..... | \$3,503,698 80 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|-----------------------|
| Gross premiums in course of collection--written prior to Oct. 1..... | \$91,153 87 |
| Total admitted assets..... | \$3,412,544 93 |

LIABILITIES.

| | |
|--|-----------------------|
| Losses and claims, viz: | |
| Steam boiler (in process of adjustment)..... | \$55,833 25 |
| Unearned premiums on outstanding risks..... | 1,811,665 96 |
| Commissions due agents and brokers..... | 34,659 33 |
| Cash capital..... | \$500,000 00 |
| Surplus over all liabilities..... | 1,010,386 39 |
| Surplus to policy holders..... | 1,510,386 39 |
| Total liabilities..... | \$3,412,544 93 |

EXHIBIT OF PREMIUMS.

| | |
|--|-----------------------|
| | <i>Steam Boiler.</i> |
| In force December 31, 1903..... | \$3,522,147 31 |
| Written during the year..... | 1,397,021 34 |
| Total..... | \$4,919,168 65 |
| Expired and canceled..... | 1,365,638 75 |
| In force December 31, 1904..... | \$3,553,529 90 |

BUSINESS IN MAINE.

| | | | |
|-------------------|-------------------------------|-------------------------|-----------------------------|
| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
| Steam boiler..... | \$13,355 41 | \$378 45 | \$411 15 |

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)..... | | \$431,873 46 |
| Interest on bonds and dividends on stocks | \$17,194 35 | |
| Rents | 14,856 88 | 32,051 23 |
| Total income | | \$463,924 69 |
| Ledger assets Dec. 31, 1903..... | | 659,888 38 |
| Total | | \$1,123,813 07 |

DISBURSEMENTS.

| | |
|--|--------------|
| Net amount paid for losses and claims (plate glass) | \$141,232 81 |
| Commissions or brokerage | 147,217 12 |
| Interest and dividends to stockholders | 40,000 00 |
| Salaries, fees and compensation of officers and home office employes | 52,358 63 |
| Salaries and expenses of agents not paid by commissions | 877 16 |
| Rents | 1,150 88 |
| Repairs and expenses on real estate | 5,893 28 |
| Taxes on real estate..... | 5,247 53 |
| All other taxes, licenses and insurance department fees | 13,334 06 |
| Legal expenses | 872 02 |
| Advertising..... | 2,399 32 |
| Printing and stationery | 2,670 47 |
| Postage and express | 4,018 03 |
| Furniture and fixtures | 122 68 |
| Profit and loss | 161 90 |
| Miscellaneous expenditures | 5,144 35 |
| Total disbursements | \$422,700 24 |
| Balance..... | \$701,112 83 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of real estate..... | \$245,763 18 |
| Book value of stocks and bonds, excluding interest..... | 433,571 08 |
| Cash in office and in bank | 21,778 57 |
| Total ledger assets | \$701,112 83 |

NON-LEDGER ASSETS.

| | |
|---|---------------------|
| Market value of real estate over book value | \$19,236 82 |
| Market value of stocks and bonds over book value..... | 18,428 90 |
| Gross premiums in course of collection..... | 76,542 13 |
| Salvage glass on hand | 9,944 05 |
| Sundry accounts..... | 220 00 |
| Gross assets..... | <u>\$825,484 73</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|------------|---------------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$6,434 90 | |
| Salvage glass on hand | 9,944 05 | |
| Sundry accounts..... | 220 00 | \$16,658 95 |
| Total admitted assets..... | | <u>\$808,825 78</u> |

LIABILITIES.

| | | |
|---|--------------|---------------------|
| Losses and claims, viz: | | |
| Plate glass (in process of adjustment) | \$3,685 47 | |
| Unearned premiums on outstanding risks..... | 240,147 76 | |
| Commissions due agents and brokers..... | 17,511 81 | |
| Salaries and other miscellaneous expenses due or accrued..... | 8,223 30 | |
| Cash capital..... | \$250,000 00 | |
| Surplus over all liabilities..... | 289,257 44 | |
| Surplus to policy holders..... | | <u>539,257 44</u> |
| Total liabilities | | <u>\$808,825 78</u> |

EXHIBIT OF PREMIUMS.

| | |
|----------------------------------|---------------------|
| | <i>Plate Glass.</i> |
| In force December 31, 1903 | \$473,339 94 |
| Written during the year .. | 457,245 01 |
| Totals..... | <u>\$930,584 95</u> |
| Expired and canceled..... | 451,378 23 |
| In force December 31, 1904..... | <u>\$479,206 72</u> |

BUSINESS IN MAINE.

| | | | |
|-------------------|------------------|---------------|------------------|
| | <i>Premiums</i> | <i>Losses</i> | <i>Losses</i> |
| | <i>Received.</i> | <i>Paid.</i> | <i>Incurred.</i> |
| Plate glass | \$2,629 53 | \$411 19 | \$441 43 |

LONDON GUARANTEE AND ACCIDENT COMPANY,
LONDON, ENG.

INCORPORATED IN 1869. COMMENCED BUSINESS IN UNITED STATES IN 1892.

A. W. MASTERS, *Manager*, Chicago, Ill.

Statutory Deposit, \$100,000.

INCOME.

| | | | |
|---|--------------|----------------|--|
| Net premiums received, viz: | | | |
| Accident..... | \$148,139 60 | | |
| Liability..... | 1,005,624 47 | | |
| Net premium income | | \$1,153,764 07 | |
| Interest on bonds and dividends on stocks | \$41,576 44 | | |
| Interest from all other sources..... | 1,806 79 | 43,383 23 | |
| Total income..... | | \$1,197,147 30 | |
| Ledger assets Dec. 31, 1903..... | | 1,317,493 81 | |
| Total..... | | \$2,514,641 11 | |

DISBURSEMENTS.

| | | | |
|--|-------------|----------------|--|
| Net amount paid for losses and claims, viz: | | | |
| Accident..... | \$63,155 73 | | |
| Liability..... | 367,301 46 | | |
| Net payments to policy holders | | \$430,457 19 | |
| Investigation and adjustment of claims | | 139,712 73 | |
| Commissions or brokerage..... | | 309,457 28 | |
| Interest and dividends to stockholders | | 44,113 80 | |
| Salaries, fees and compensation of officers and home office employes | | 60,865 04 | |
| Salaries and expenses of agents not paid by commissions | | 19,450 23 | |
| Inspections | | 8,696 76 | |
| Rents | | 7,533 44 | |
| Taxes, licenses and insurance department fees | | 18,742 29 | |
| Legal expenses | | 1,372 20 | |
| Advertising..... | | 3,714 28 | |
| Printing and stationery | | 7,885 58 | |
| Postage and express | | 3,273 64 | |
| Furniture and fixtures..... | | 1,659 04 | |
| Loss on sale or maturity of ledger assets..... | | 996 26 | |
| Miscellaneous expenditures | | 26,781 57 | |
| Total disbursements..... | | \$1,084,711 33 | |
| Balance..... | | \$1,429,929 78 | |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of stocks and bonds, excluding interest..... | \$1,270,972 88 |
| Cash in office and in bank | 158,956 90 |
| Total ledger assets | \$1,429,929 78 |

NON-LEDGER ASSETS.

| | | |
|--|--|-----------------------|
| Interest accrued on bonds | | \$14,465 34 |
| Gross premiums in course of collection | | 242,144 22 |
| Gross assets | | <u>\$1,686,539 34</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|-------------|-----------------------|
| Gross premiums in course of collection—written prior to Oct. 1 | \$12,285 89 | |
| Book value of ledger assets over market value | 27,395 07 | \$39,680 96 |
| Total admitted assets | | <u>\$1,646,858 38</u> |

LIABILITIES.

Losses and claims, viz:

| | <i>In Process of Reversed Adjustment. by Company.</i> | | |
|--|---|-------------|-----------------------|
| Accident | \$16,816 99 | \$15,937 16 | |
| Liability | - | 6,400 00 | |
| Unpaid claims | \$16,816 99 | \$22,337 16 | \$39,154 15 |
| Special reserve for unpaid losses | | | 420,925 00 |
| Unearned premiums on outstanding risks | | | 456,645 28 |
| Commissions due agents and brokers | | | 63,211 02 |
| Salaries and other miscellaneous expenses due or accrued | | | 2,038 23 |
| Due for re-insurance | | | 4,810 03 |
| Reserve for taxes | | | 20,000 00 |
| Contingent reserve (liability department) | | | 150,000 00 |
| Statutory deposit | \$100,000 00 | | |
| Surplus over all liabilities | 390,074 67 | | |
| Surplus to policy holders | | | 490,074 67 |
| Total liabilities | | | <u>\$1,646,858 38</u> |

EXHIBIT OF PREMIUMS.

| | <i>Accident.</i> | <i>Liability.</i> |
|----------------------------------|------------------|-------------------|
| In force December 31, 1903 | \$125,046 16 | \$786,171 08 |
| Written during the year | 184,904 97 | 1,185,905 01 |
| Totals | \$309,951 13 | \$1,972,076 09 |
| Expired and canceled | 195,764 16 | 1,183,402 24 |
| In force December 31, 1904 | \$114,186 97 | \$788,673 85 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|-----------------|-------------------------------|-------------------------|-----------------------------|
| Accident | \$155 50 | \$358 25 | \$358 25 |
| Liability | 1,909 62 | 69 25 | 69 25 |
| Totals | <u>\$2,065,12</u> | <u>\$427 50</u> | <u>\$427 50</u> |

MARYLAND CASUALTY COMPANY,
BALTIMORE, MD.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1898.

JOHN T. STONE, *President.*

JAMES F. MITCHELL, *Secretary.*

Cash Capital, \$750,000.

INCOME.

| | | |
|---|-------------|-----------|
| Net premiums received, viz : | | |
| Accident..... | \$457,661 | 87 |
| Health | 43,524 | 74 |
| Liability..... | 1,265,029 | 11 |
| Plate glass..... | 206,675 | 02 |
| Steam boiler | 83,341 | 82 |
| Burglary..... | 119,176 | 29 |
| Sprinkler..... | 63,256 | 81 |
| | | |
| Net premium income | \$2,238,665 | 16 |
| Interest on bonds and dividends on stocks | \$91,301 | 82 |
| Interest from all other sources..... | 1,235 | 27 |
| | | |
| Inspections | | 56,316 |
| Income from all other sources..... | | 316 |
| | | |
| Total income..... | \$2,387,835 | 34 |
| Ledger assets Dec. 31, 1903 | | 2,676,046 |
| | | |
| Total..... | \$5,063,881 | 40 |

DISBURSEMENTS.

| | | |
|--|-----------|---------|
| Net amount paid for losses and claims, viz : | | |
| Accident..... | \$206,320 | 82 |
| Health | 34,342 | 20 |
| Liability..... | 484,231 | 12 |
| Plate glass..... | 79,762 | 02 |
| Steam boiler | 12,443 | 88 |
| Burglary..... | 28,166 | 78 |
| Sprinkler..... | 11,752 | 10 |
| | | |
| Net payments to policy holders..... | \$857,018 | 92 |
| Investigation and adjustment of claims | | 243,371 |
| Commissions or brokerage | | 586,163 |
| Interest and dividends to stockholders | | 93,750 |
| Salaries, fees and compensation of officers and home office employes | | 118,256 |
| Salaries and expenses of agents not paid by commissions..... | | 114,336 |
| Medical examiners fees and salaries..... | | 1,500 |
| Inspections | | 51,257 |
| Rent | | 8,751 |

| | |
|---|-----------------------|
| Taxes, licenses and insurance department fees | \$44,412 49 |
| Legal expenses..... | 4,999 92 |
| Advertising | 12,476 51 |
| Printing and stationery..... | 16,867 12 |
| Postage and express | 4,544 03 |
| Furniture and fixtures..... | 4,022 35 |
| Loss on sale or maturity of ledger assets..... | 969 50 |
| Miscellaneous expenditures | 14,456 00 |
| Total disbursements | \$2,175,154 70 |
| Balance..... | \$2,888,726 70 |

LEDGER ASSETS.

| | |
|--|-----------------------|
| Book value of real estate..... | \$284,457 14 |
| Book value of stocks and bonds, excluding interest.... | 2,348,154 07 |
| Cash in office and in bank | 127,401 86 |
| Bills receivable..... | 5,375 77 |
| Agents' balances | 13,032 86 |
| Ground rent..... | 100,000 00 |
| Plate glass in stock | 10,305 00 |
| Total ledger assets | \$2,888,726 70 |

NON-LEDGER ASSETS.

| | |
|---|-----------------------|
| Interest due and accrued on bonds | \$11,954 62 |
| Market value of stocks and bonds over book value..... | 37,295 84 |
| Gross premiums in course of collection..... | 440,483 46 |
| Gross assets..... | \$3,378,460 62 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|-----------------------------------|------------|-----------------------|
| Bills receivable..... | \$5,375 77 | |
| Agents' balances | 13,032 86 | \$18,408 63 |
| Total admitted assets..... | | \$3,360,051 99 |

LIABILITIES.

Losses and claims, viz:

| | <i>In Process of Adjustment.</i> | <i>Resisted By Company.</i> | <i>For Policy Holders.</i> | |
|---------------------------|--------------------------------------|-------------------------------------|--------------------------------|---------------------|
| Accident..... | \$31,517 77 | \$6,980 00 | - | |
| Health..... | 4,921 80 | - | - | |
| Liability..... | 52,880 00 | - | \$335,000 00 | |
| Plate glass | 2,400 37 | - | - | |
| Steam boiler | 468 00 | - | - | |
| Burglary..... | 6,525 82 | 618 64 | - | |
| Sprinkler..... | 6,576 07 | - | - | |
| Unpaid claims..... | \$105,289 83 | \$7,598 64 | \$335,000 00 | \$447,888 47 |

| | | |
|---|--------------|----------------|
| Special reserve for unpaid losses..... | | \$125,000 00 |
| Estimated expenses incident to settlement of unpaid claims..... | | 111,972 11 |
| Unearned premiums on outstanding risks..... | | 921,109 36 |
| Commissions due agents and brokers..... | | 121,132 95 |
| Cash capital..... | \$750,000 00 | |
| Surplus over all liabilities..... | 882,949 10 | |
| Surplus to policy holders..... | | 1,632,949 10 |
| Total liabilities..... | | \$3,360,051 99 |

EXHIBIT OF PREMIUMS.

| | <i>Accident.</i> | <i>Health.</i> | <i>Liability.</i> |
|---------------------------------|------------------|-----------------------------------|-------------------|
| In force December 31, 1903..... | \$199,507 42 | \$25,197 03 | \$943,953 71 |
| Written during the year..... | 626,417 74 | 63,883 07 | 1,591,392 62 |
| Totals..... | \$825,925 16 | \$89,080 10 | \$2,535,346 33 |
| Expired and canceled..... | 463,517 13 | 42,771 35 | 1,649,621 20 |
| In force December 31, 1904..... | \$362,408 03 | \$46,308 75 | \$885,725 13 |
| Deduct amount re-insured..... | 17,136 98 | 400 60 | 2,181 81 |
| Net premiums in force..... | \$345,271 05 | \$45,908 15 | \$883,543 32 |
| | | <i>Plate Glass. Steam Boiler.</i> | |
| In force December 31, 1903..... | | \$108,929 81 | \$147,856 55 |
| Written during the year..... | | 283,262 47 | 111,347 61 |
| Totals..... | | \$392,192 28 | \$259,204 16 |
| Expired and canceled..... | | 211,572 56 | 86,636 10 |
| In force December 31, 1904..... | | \$180,619 72 | \$172,568 06 |
| Deduct amount re-insured..... | | 24 36 | - |
| Net premiums in force..... | | \$180,595 36 | \$172,568 06 |
| | | <i>Burglary. Sprinkler.</i> | |
| In force December 31, 1903..... | | \$78,337 49 | \$57,614 24 |
| Written during the year..... | | 176,368 56 | 78,083 57 |
| Totals..... | | \$254,706 05 | \$135,697 81 |
| Expired and canceled..... | | 98,286 20 | 70,134 19 |
| In force December 31, 1904..... | | \$156,419 85 | \$65,563 62 |
| Deduct amount re-insured..... | | 18,788 13 | 508 21 |
| Net premiums in force..... | | \$137,631 72 | \$65,055 41 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|-------------------|---------------------------|---------------------|-------------------------|
| Accident..... | \$7,169 94 | \$1,453 59 | \$1,453 59 |
| Health..... | 1,883 48 | 1,252 75 | 1,252 75 |
| Liability..... | 16,079 15 | 2,464 00 | 2,464 00 |
| Plate glass..... | 1,487 64 | 319 59 | 319 59 |
| Steam boiler..... | 643 34 | - | - |
| Burglary..... | 182 53 | - | - |
| Sprinkler..... | 40 00 | - | - |
| Totals..... | \$27,486 08 | \$5,489 93 | \$5,489 93 |

METROPOLITAN PLATE GLASS AND CASUALTY
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, viz: | | |
| Accident | \$11,771 92 | |
| Health | 659 25 | |
| Plate glass | 386,997 39 | |
| Net premium income | | \$399,428 56 |
| Interest on bonds and dividends on stocks | \$18,225 00 | |
| Interest from all other sources..... | 587 87 | 18,812 87 |
| Profit on sale or maturity of ledger assets | | 12,483 02 |
| Total income..... | | \$430,724 45 |
| Ledger assets Dec. 31, 1903 | | 508,838 72 |
| Total | | \$939,563 17 |

DISBURSEMENTS.

| | | |
|--|------------|--------------|
| Net amount paid for losses and claims, viz: | | |
| Accident | \$925 34 | |
| Plate glass | 126,541 09 | |
| Net payments to policy holders..... | | \$127,466 43 |
| Commissions or brokerage..... | | 148,028 45 |
| Interest and dividends to stockholders | | 20,000 00 |
| Salaries, fees and compensation of officers and home office employes | | 50,973 57 |
| Salaries and expenses of agents not paid by commissions | | 7,940 44 |
| Medical examiners fees and salaries..... | | 25 50 |
| Rents | | 6,430 80 |
| Taxes, licenses and insurance department fees | | 12,139 63 |
| Legal expenses | | 776 72 |
| Advertising | | 3,341 73 |
| Printing and stationery..... | | 9,288 48 |
| Postage and express | | 3,136 90 |
| Furniture and fixtures | | 1,711 42 |
| Profit and loss | | 55 94 |
| Miscellaneous expenditures | | 6,893 84 |
| Total disbursements | | \$398,209 85 |
| Balance..... | | \$541,353 32 |

LEDGER ASSETS.

| | |
|--|--------------|
| Book value of stocks and bonds, excluding interest | \$499,247 45 |
| Cash in office and in bank | 42,105 87 |
| Total ledger assets | \$541,353 32 |

NON-LEDGER ASSETS.

| | |
|--|--------------|
| Interest due and accrued on bonds..... | \$4,145 80 |
| Market value of stocks and bonds over book value | 31,502 55 |
| Gross premiums in course of collection..... | 71,567 87 |
| Plate glass on hand | 2,637 62 |
| Accounts due for glass sold | 1,024 43 |
| Gross assets..... | \$652,231 59 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|--------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$2,055 05 |
| Total admitted assets..... | \$650,176 54 |

LIABILITIES.

Losses and claims, viz:

| | <i>In Process of Adjustment.</i> | <i>Reported No Proof.</i> | |
|--|--------------------------------------|-------------------------------|--------------|
| Accident | - | \$490 00 | |
| Health..... | - | 50 00 | |
| Plate glass | \$3,696 24 | 5,000 00 | |
| Unpaid claims | \$3,696 24 | \$5,540 00 | \$9,236 24 |
| Unearned premiums on outstanding risks | | | 209,329 16 |
| Commissions due agents and brokers..... | | | 23,170 94 |
| Contingent fund | | | 7,000 00 |
| Cash capital..... | | \$200,000 00 | |
| Surplus over all liabilities..... | | 201,440 20 | |
| Surplus to policy holders..... | | | 401,440 20 |
| Total liabilities | | | \$650,176 54 |

EXHIBIT OF PREMIUMS.

| | <i>Accident.</i> | <i>Health.</i> | <i>Plate Glass.</i> |
|---------------------------------|------------------|----------------|-------------------------|
| In force December 31, 1903..... | - | - | \$355,980 34 |
| Written during the year..... | \$18,086 25 | \$1,297 25 | 454,470 04 |
| Totals | \$18,086 25 | \$1,297 25 | \$810,450 38 |
| Expired and canceled | 2,575 61 | 150 00 | 408,229 72 |
| In force December 31, 1904..... | \$15,510 64 | \$1,147 25 | \$402,220 66 |
| Deduct amount re-insured | 220 24 | - | - |
| Net premiums in force..... | \$15,290 40 | \$1,147 25 | \$402,220 66 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|-------------------|-------------------------------|-------------------------|-----------------------------|
| Accident..... | \$34 50 | - | - |
| Plate glass | 1,010 95 | \$184 31 | \$184 31 |
| Totals | \$1,045 45 | \$184 31 | \$184 31 |

NATIONAL SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

WM. B. JOYCE, *President.*

SAMUEL H. SHRIVER, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received, viz:

| | | | |
|--|---|--------------|----------------|
| Fidelity | } | \$991,191 92 | |
| Surety | | | |
| Burglary..... | | 34,181 19 | |
| Net premium income | | | \$1,025,373 11 |
| Interest on mortgage loans..... | | \$133 51 | |
| Interest on collateral loans..... | | 566 67 | |
| Interest on bonds and dividends on stocks..... | | 35,865 00 | |
| Interest from all other sources..... | | 7,746 52 | |
| Rents | | 5,538 00 | 49,849 70 |
| Trust funds | | | 2,106 32 |
| Suspense account | | | 3,117 40 |
| Reinsurance reserve fund | | | 10,606 95 |
| Income from all other sources..... | | | 46 81 |
| Total income | | | \$1,091,100 29 |
| Ledger assets Dec. 31, 1903 | | | 1,706,725 09 |
| Total..... | | | \$2,797,825 38 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

| | | | |
|--|---|--------------|--------------|
| Fidelity | } | \$286,915 16 | |
| Surety..... | | | |
| Burglary..... | | 506 60 | |
| Net payments to policy holders | | | \$287,421 76 |
| Investigation and adjustment of claims | | | 55,397 01 |
| Commissions or brokerage..... | | | 168,273 97 |
| Salaries, fees and compensation of officers and home office employes | | | 117,170 05 |
| Salaries and expenses of agents not paid by commissions..... | | | 70,105 76 |
| Compensation of resident vice-presidents and consulting attorneys | | | 11,680 51 |
| Inspections | | | 11,128 32 |
| Rents | | | 12,199 96 |
| Repairs and expenses on real estate | | | 697 59 |
| Taxes on real estate | | | 1,890 82 |
| All other taxes, licenses and insurance department fees | | | 20,562 45 |
| Advertising | | | 1,039 41 |
| Printing and stationery..... | | | 18,978 17 |

| | |
|---|---------------------|
| Postage and express | \$19,688 93 |
| Furniture and fixtures | 5,293 62 |
| Loss on sale or maturity of ledger assets | 62,100 00 |
| Miscellaneous expenditures | 42,307 45 |
| Total disbursements | <u>\$905,936 08</u> |
| Balance | \$1,891,889 30 |

LEDGER ASSETS.

| | |
|--|-----------------------|
| Book value of real estate..... | \$152,208 55 |
| Mortgage loans on real estate..... | 4,339 65 |
| Loans secured by collateral..... | 30,000 00 |
| Book value of bonds, excluding interest..... | 1,164,364 50 |
| Cash in office and in bank | 484,712 95 |
| Bills receivable..... | 4,680 05 |
| Equipment..... | 27,005 83 |
| Advanced on contracts (secured) | 24,577 77 |
| Total ledger assets | <u>\$1,891,889 30</u> |

NON-LEDGER ASSETS.

| | |
|---|-----------------------|
| Interest due and accrued on mortgages | \$296 31 |
| Interest accrued on bonds..... | 6,564 12 |
| Interest due and accrued on other assets | 74 62 |
| Gross premiums in course of collection..... | 187,712 95 |
| Reinsurance salvage due from other companies..... | 10,505 00 |
| Bonded attorneys "subscriptions" | 163 00 |
| Gross assets..... | <u>\$2,097,205 30</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|-----------------------|
| Equipment | \$27,005 83 |
| Advanced on contracts | 257 68 |
| Gross premiums in course of collection—written prior to Oct. 1..... | 41,907 61 |
| Book value of ledger assets over market value, viz: | |
| Real estate | 16,208 55 |
| Stocks and bonds..... | 61,289 50 |
| Total admitted assets..... | <u>\$1,950,536 13</u> |

LIABILITIES.

Losses and claims, viz:

| | | |
|---|--|-----------------------|
| | <i>In Process of Resisted Adjustment. by Company.</i> | |
| Fidelity | \$29,756 80 | \$57,045 63 |
| Surety..... | 11,584 34 | 60,707 00 |
| Burglary | 758 00 | - |
| Unpaid claims..... | \$42,099 14 | \$117,752 63 |
| Unearned premiums on outstanding risks..... | | 574,007 52 |
| Commissions due agents and brokers..... | | 26,779 12 |
| Accounts due or accrued..... | | 1,664 10 |
| Due for reinsurance..... | | 6,268 19 |
| Trust funds..... | | 122,053 06 |
| Contingent reserve fund..... | | 250,000 00 |
| Cash capital..... | \$500,000 00 | |
| Surplus over all liabilities | 309,912 37 | |
| Surplus to policy holders..... | | 809,912 37 |
| Total liabilities..... | | <u>\$1,950,536 13</u> |

EXHIBIT OF PREMIUMS.

| | <i>Fidelity.</i> | <i>Surety.</i> | <i>Burglary.</i> |
|---------------------------------|------------------|----------------|------------------|
| In force December 31, 1903..... | \$431,698 91 | \$491,314 50 | - |
| Written during the year..... | 701,998 94 | 534,587 24 | \$69,077 26 |
| Totals..... | \$1,133,697 85 | \$1,025,901 74 | \$69,077 26 |
| Expired and canceled..... | 606,469 97 | 434,280 58 | 10,086 90 |
| In force December 31, 1904..... | \$527,227 88 | \$591,621 16 | \$58,990 36 |
| Deduct amount re-insured..... | 1,718 29 | 23,209 15 | 4,896 91 |
| Net premiums in force..... | \$525,509 59 | \$568,412 01 | \$54,093 45 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> |
|---------------|-------------------------------|
| Fidelity..... | \$1,092 75 |
| Surety..... | 131 50 |
| Total..... | \$1,224 25 |

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..... | } | \$117,338 43 | |
| Health..... | | | |
| Liability..... | | 318,337 69 | |
| Plate glass..... | | 39,994 39 | |
| Burglary..... | | 92,961 32 | |
| Net premium income..... | | | \$568,631 83 |
| Interest on bonds and dividends on stocks..... | | \$19,321 59 | |
| Interest from all other sources..... | | 2,592 16 | 21,853 75 |
| Profit on sale or maturity of ledger assets..... | | | 122 50 |
| Total income..... | | | \$590,608 08 |
| Ledger assets Dec. 31, 1903..... | | | 664,129 43 |
| Total..... | | | \$1,254,737 51 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

| | | | |
|---|---|-------------|--------------|
| Accident..... | } | \$35,727 73 | |
| Health..... | | | |
| Liability..... | | 131,117 94 | |
| Plate glass..... | | 10,002 98 | |
| Burglary..... | | 23,387 56 | |
| Net payments to policy holders..... | | | \$200,236 21 |
| Investigation and adjustment of claims..... | | | 24,364 81 |
| Commissions or brokerage..... | | | 149,107 87 |
| Salaries, fees and compensation of officers and home office employes..... | | | 46,579 30 |
| Salaries and expenses of agents not paid by commissions..... | | | 33,026 75 |
| Medical examiners fees and salaries..... | | | 545 00 |
| Inspections..... | | | 3,083 25 |
| Rents..... | | | 7,352 50 |
| Taxes, licenses and insurance department fees..... | | | 9,547 15 |
| Legal expenses..... | | | 1,809 78 |
| Advertising..... | | | 3,642 99 |
| Printing and stationery..... | | | 10,005 25 |
| Postage and express..... | | | 3,572 58 |
| Furniture and fixtures..... | | | 1,010 65 |
| Loss on sale or maturity of ledger assets..... | | | 1,087 50 |
| Profit and loss..... | | | 342 71 |
| Miscellaneous expenditures..... | | | 7,619 88 |
| Total disbursements..... | | | \$507,934 18 |
| Balance..... | | | \$746,803 33 |

LEDGER ASSETS.

| | |
|---|---------------------|
| Book value of stocks and bonds, excluding interest..... | \$648,125 00 |
| Cash in office and in bank | 95,808 34 |
| Agents' debit balances..... | 2,869 99 |
| Total ledger assets | <u>\$746,803 33</u> |

NON-LEDGER ASSETS.

| | | |
|---|------------|---------------------|
| Interest accrued on bonds..... | \$4,359 49 | |
| Interest accrued on other assets | 1,773 81 | \$6,133 30 |
| Market value of stocks and bonds over book value..... | | 8,833 75 |
| Gross premiums in course of collection..... | | 70,862 31 |
| Gross assets..... | | <u>\$832,632 69</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---------------------|
| Book value of ledger assets over market value (sinking fund)..... | \$25,025 00 |
| Total admitted assets..... | <u>\$807,607 69</u> |

LIABILITIES.

Losses and claims, viz:

| | <i>In Process of Adjustment.</i> | <i>Resisted By Company.</i> | <i>For Policy Holders.</i> | |
|--|--------------------------------------|-------------------------------------|--------------------------------|---------------------|
| Accident | \$5,313 50 | \$3,975 00 | - | |
| Health | | | | |
| Liability | 17,910 00 | - | \$58,266 08 | |
| Plate glass | 1,701 00 | 75 00 | - | |
| Burglary | 4,745 00 | 4,332 60 | - | |
| Unpaid claims..... | \$29,669 50 | \$8,382 60 | \$58,266 08 | \$96,318 18 |
| Unearned premiums on outstanding risks..... | | | | 258,575 48 |
| Commissions due agents and brokers..... | | | | 18,128 80 |
| Salaries and other miscellaneous expenses due or accrued | | | | 1,116 89 |
| Due for reinsurance..... | | | | 817 83 |
| Contingent reserve..... | | | | 16,000 00 |
| Cash capital..... | | | \$314,400 00 | |
| Surplus over all liabilities | | | 102,250 51 | |
| Surplus to policy holders | | | | <u>416,650 51</u> |
| Total liabilities | | | | <u>\$807,607 69</u> |

EXHIBIT OF PREMIUMS.

| | <i>Accident and Health.</i> | <i>Liability.</i> |
|----------------------------------|---------------------------------|---------------------|
| In force December 31, 1903 | \$103,166 01 | \$259,523 70 |
| Written during the year | 183,143 58 | 454,277 06 |
| Totals | <u>\$286,309 59</u> | <u>\$713,800 76</u> |
| Expired and canceled | 170,447 61 | 460,252 79 |
| In force December 31, 1904..... | \$115,861 98 | \$253,547 97 |
| Deduct amount reinsured..... | 539 05 | 1,166 16 |
| Net premiums in force..... | <u>\$115,322 93</u> | <u>\$252,381 81</u> |

| | <i>Plate Glass.</i> | <i>Burglary.</i> |
|----------------------------------|---------------------|------------------|
| In force December 31, 1903..... | \$10,747 49 | \$89,760 74 |
| Written during the year..... | 56,312 66 | 114,971 21 |
| Totals..... | \$67,060 15 | \$204,731 95 |
| Expired and canceled | 24,338 24 | 97,677 66 |
| In force December 31, 1904 | \$42,721 91 | \$107,054 29 |
| Deduct amount reinsured..... | 29 92 | 2,048 39 |
| Net premiums in force | \$42,691 99 | \$105,005 90 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|------------------|-------------------------------|-------------------------|-----------------------------|
| Accident..... | | | |
| Health..... | | | |
| Liability..... | | | |
| Plate glass..... | | | |
| Burglary..... | | | |
| Totals | \$1,365 85 | \$317 70 | \$317 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) | | \$179,185 52 |
| Interest on mortgage loans..... | \$10,731 14 | |
| Interest on collateral loans | 50 00 | |
| Interest on bonds and dividends on stocks | 856 94 | |
| Interest from all other sources..... | 198 95 | 11,837 03 |
| Total income | | \$191,022 55 |
| Ledger assets Dec. 31, 1903 | | 245,920 40 |
| Total | | \$436,942 95 |

DISBURSEMENTS.

| | | |
|--|--|---------------------|
| Net amount paid for losses and claims, (plate glass) | | \$58,939 39 |
| Commissions or brokerage..... | | 61,371 96 |
| Interest and dividends to stockholders | | 9,000 00 |
| Salaries, fees and compensation of officers and home office employes | | 12,875 11 |
| Salaries and expenses of agents not paid by commissions | | 2,848 45 |
| Rents | | 1,000 00 |
| Taxes, licenses and insurance department fees..... | | 6,350 81 |
| Legal expenses..... | | 522 01 |
| Advertising | | 420 00 |
| Printing and stationery..... | | 1,059 93 |
| Postage and express | | 625 54 |
| Miscellaneous expenditures | | 2,161 87 |
| Total disbursements | | \$157,115 07 |
| Balance | | \$279,827 88 |

LEDGER ASSETS.

| | | |
|--|--|---------------------|
| Mortgage loans on real estate | | \$232,150 00 |
| Loans secured by collateral..... | | 1,000 00 |
| Book value of stocks and bonds, excluding interest | | 29,216 75 |
| Cash in office and in bank..... | | 16,191 66 |
| Bills receivable..... | | 1,427 03 |
| Total | | \$279,985 44 |
| Deduct agents credit balances | | 157 56 |
| Total ledger assets | | \$279,827 88 |

NON-LEDGER ASSETS.

| | | |
|---|------------|---------------------|
| Interest accrued on mortgages | \$3,114 37 | |
| Interest accrued on bonds | 133 33 | |
| Interest accrued on collateral loans | 25 00 | |
| Interest accrued on other assets | 375 00 | \$3,647 70 |
| Market value of stocks and bonds over book value..... | | 2,987 50 |
| Gross premiums in course of collection..... | | 33,809 18 |
| Glass on hand..... | | 3,724 95 |
| Gross assets | | <u>\$323,997 21</u> |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|------------|---------------------|
| Bills receivable | \$1,427 03 | |
| Gross premiums in course of collection—written prior to Oct. 1..... | 1,241 15 | \$2,668 18 |
| Total admitted assets..... | | <u>\$321,329 03</u> |

LIABILITIES.

| | | | |
|---|--------------------------------------|--------------------------------|---------------------|
| Losses and claims, viz : | <i>In Process of Adjustment.</i> | <i>Reported. No Proof.</i> | |
| Plate glass..... | \$1,803 63 | \$718 80 | \$2,522 43 |
| Unearned premiums on outstanding risks..... | | | 93,128 42 |
| Commissions due agents and brokers..... | | | 9,770 41 |
| Cash capital..... | \$100,000 00 | | |
| Surplus over all liabilities | 115,907 77 | | |
| Surplus to policy holders..... | | | 215,907 77 |
| Total liabilities..... | | | <u>\$321,329 03</u> |

EXHIBIT OF PREMIUMS.

| | | |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1903 | <i>Plate glass.</i> | \$167,774 06 |
| Written during the year | | 210,542 12 |
| Total | | <u>\$378,316 18</u> |
| Expired and canceled | | 192,085 44 |
| In force December 31, 1904 | | <u>\$186,230 74</u> |

BUSINESS IN MAINE.

| | | | |
|-------------------|-------------------------------|-------------------------|-----------------------------|
| Plate glass | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
| | \$1,341 30 | \$425 50 | \$375 50 |

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, \$200,000.

INCOME.

| | | |
|--|-----------|----------------|
| Net premiums received (plate glass)..... | | \$456,696 59 |
| Interest on mortgage loans..... | \$721 25 | |
| Interest on bonds and dividends on stocks | 19,914 50 | |
| Interest from all other sources..... | 870 13 | 21,505 88 |
| Profit on sale or maturity of ledger assets..... | | 3,009 32 |
| Total income..... | | \$481,211 79 |
| Ledger assets Dec. 31, 1903 | | 618,955 09 |
| Total..... | | \$1,100,166 88 |

DISBURSEMENTS.

| | |
|--|--------------|
| Net amount paid for losses and claims (plate glass) | \$155,337 17 |
| Commissions or brokerage | 164,618 29 |
| Interest and dividends to stockholders | 112,600 00 |
| Salaries, fees and compensation of officers and home office employes | 39,317 50 |
| Salaries and expenses of agents not paid by commissions..... | 5,071 84 |
| Rents | 6,274 92 |
| Taxes, licenses and insurance department fees..... | 12,051 08 |
| Legal expenses..... | 561 00 |
| Advertising | 125 98 |
| Printing and stationery | 3,242 71 |
| Postage and express..... | 1,462 79 |
| Furniture and fixtures | 358 20 |
| Miscellaneous expenditures | 10,237 16 |
| Total disbursements | \$510,658 64 |
| Balance..... | \$589,508 24 |

LEDGER ASSETS.

| | |
|---|--------------|
| Book value of stocks and bonds, excluding interest..... | \$562,383 24 |
| Cash in office and in bank | 27,125 00 |
| Total ledger assets..... | \$589,508 24 |

NON-LEDGER ASSETS.

| | |
|--|--------------|
| Market value of stocks and bonds over book value | \$45,787 76 |
| Gross premiums in course of collection..... | 90,834 06 |
| Gross assets..... | \$726,130 06 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|--------------|
| Gross premiums in course of collection—written prior to Oct. 1 | \$195 56 |
| Total admitted assets..... | \$725,934 50 |

LIABILITIES.

| | |
|---|--------------|
| Losses and claims, viz: | |
| Plate glass (in process of adjustment) | \$3,390 20 |
| Unearned premiums on outstanding risks | 233,431 20 |
| Commissions due agents and brokers..... | 31,707 77 |
| Salaries and other miscellaneous expenses due or accrued..... | 1,057 08 |
| Dividends due stockholders..... | 6,000 00 |
| Due for return premiums | 3,130 45 |
| Cash capital..... | \$200,000 00 |
| Surplus over all liabilities..... | 247,217 80 |
| Surplus to policy holders..... | 447,217 80 |
| Total liabilities..... | \$725,934 50 |

EXHIBIT OF PREMIUMS.

| | |
|----------------------------------|---------------------|
| | <i>Plate Glass.</i> |
| In force December 31, 1903 | \$453,824 52 |
| Written during the year..... | 536,084 96 |
| Total..... | \$989,909 48 |
| Expired and canceled | 522,416 11 |
| In force December 31, 1904 | \$467,493 37 |

BUSINESS IN MAINE.

| | | | |
|------------------|-------------------------------|-------------------------|-----------------------------|
| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
| Plate glass..... | \$1,140 82 | \$326 64 | \$220 14 |

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.

Statutory Deposit, \$350,000.

INCOME.

| | | |
|--|--------------|----------------|
| Net premiums received, viz: | | |
| Accident..... | \$120,444 30 | |
| Health | 7,356 30 | |
| Liability..... | 957,427 19 | |
| Steam boiler..... | 53,381 98 | |
| Burglary..... | 83,952 88 | |
| Credit..... | 400,016 40 | |
| Net premium income | | \$1,622,579 05 |
| Interest on bonds and dividends on stocks | \$67,127 20 | |
| Interest from all other sources..... | 3,023 72 | 70,150 92 |
| Profit on sale or maturity of ledger assets..... | | 17,037 50 |
| Total income..... | | \$1,709,767 47 |
| Ledger assets Dec. 31, 1903 | | 2,192,685 80 |
| Total..... | | \$3,902,603 27 |

DISBURSEMENTS.

| | | |
|--|-------------|--------------|
| Net amount paid for losses and claims, viz: | | |
| Accident..... | \$49,213 72 | |
| Health | 958 90 | |
| Liability..... | 334,931 10 | |
| Steam boiler | 6,670 89 | |
| Burglary..... | 2,763 21 | |
| Credit..... | 216,439 48 | |
| Net payments to policy holders..... | | \$610,977 30 |
| Investigation and adjustment of claims | | 144,366 60 |
| Commissions or brokerage..... | | 389,783 95 |
| Salaries, fees and compensation of officers and home office employes | | 133,058 23 |
| Salaries and expenses of agents not paid by commissions..... | | 22,813 67 |
| Medical examiners fees and salaries..... | | 111 00 |
| Inspections | | 9,475 19 |
| Rents | | 9,697 39 |
| Taxes, licenses and insurance department fees | | 39,263 81 |

| | |
|--|-----------------------|
| Legal expenses | \$6,541 19 |
| Advertising | 2,745 65 |
| Printing and stationery..... | 14,384 30 |
| Postage and express | 5,133 84 |
| Furniture and fixtures | 4,827 33 |
| Interest on investments and dividends to home office | 105,000 00 |
| Miscellaneous expenditures | 10,344 40 |
| Total disbursements | <u>\$1,508,523 85</u> |
| Balance..... | <u>\$2,394,079 42</u> |

LEDGER ASSETS.

| | |
|---|-----------------------|
| Book value of bonds, excluding interest | \$2,238,624 04 |
| Cash in office and in bank..... | 146,594 69 |
| Premium notes | 8,337 50 |
| Agents' debit balances | 523 19 |
| Total ledger assets | <u>\$2,394,079 42</u> |

NON-LEDGER ASSETS.

| | |
|---|-----------------------|
| Interest due and accrued on bonds | \$25,098 32 |
| Gross premiums in course of collection..... | 165,247 41 |
| • Gross assets..... | <u>\$2,584,425 15</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|-----------------------|
| Agents' debit balances..... | \$523 19 |
| Gross premiums in course of collection—written prior to Oct. 1..... | 4,465 62 |
| Book value of ledger assets over market value | 40,971 29 |
| Total admitted assets..... | <u>\$45,960 10</u> |
| | <u>\$2,538,465 05</u> |

LIABILITIES.

| | | | |
|--|----------------------------------|-------------------------------------|-----------------------|
| Losses and claims, viz: | | | |
| | <i>In Process of Adjustment.</i> | <i>Resisted For Policy Holders.</i> | |
| Accident | \$12,286 00 | - | |
| Health | 25 60 | - | |
| Liability | - | \$285,182 00 | |
| Steam boiler..... | 7,335 00 | - | |
| Burglary | 1,325 00 | - | |
| Credit..... | 38,005 44 | - | |
| Unpaid claims..... | \$58,976 44 | \$285,182 00 | \$344,158 44 |
| Unearned premiums on outstanding risks..... | | | 641,061 39 |
| Commissions due agents and brokers..... | | | 41,136 57 |
| Salaries and other miscellaneous expenses due or accrued | | | 40,000 00 |
| Special reserve | | | 225,000 00 |
| Statutory deposit | | \$350,000 00 | |
| Surplus over all liabilities | | 897,108 65 | |
| Surplus to policy holders..... | | | <u>1,247,108 65</u> |
| Total liabilities | | | <u>\$2,538,465 05</u> |

EXHIBIT OF PREMIUMS.

| | <i>Accident.</i> | <i>Health.</i> | <i>Liability.</i> |
|---------------------------------|--------------------------|------------------|-------------------|
| In force December 31, 1903..... | \$105,081 14 | - | \$567,686 88 |
| Written during the year..... | 174,100 06 | \$9,405 42 | 1,252,525 17 |
| Totals..... | \$279,181 20 | \$9,405 42 | \$1,820,212 05 |
| Expired and canceled..... | 152,579 87 | 2,973 93 | 1,222,559 48 |
| In force December 31, 1904..... | \$126,601 33 | \$6,431 49 | \$597,652 57 |
| Deduct amount reinsured..... | 3,676 88 | - | 2,534 91 |
| Net premiums in force..... | \$122,924 45 | \$6,431 49 | \$595,117 66 |
| | <i>Steam Boiler.</i> | <i>Burglary.</i> | <i>Credit.</i> |
| In force December 31, 1903..... | \$73,265 34 | \$101,973 06 | \$375,000 91 |
| Written during the year..... | 87,532 96 | 128,529 33 | 404,955 81 |
| Totals..... | \$160,798 30 | \$230,502 39 | \$779,956 72 |
| Expired and canceled..... | 78,421 70 | 126,345 63 | 408,114 36 |
| In force December 31, 1904..... | \$32,376 60 | \$104,156 76 | \$371,842 36 |
| Deduct amount re-insured..... | 115 75 | 10,861 88 | - |
| Net premiums in force..... | \$32,260 85 | \$93,294 88 | \$371,842 36 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|-------------------|-------------------------------|-------------------------|-----------------------------|
| Accident..... | \$692 89 | \$242 03 | \$367 03 |
| Health..... | 52 50 | - | - |
| Liability..... | 1,588 64 | 1,217 41 | 1,437 41 |
| Steam boiler..... | 674 00 | - | - |
| Burglary..... | 40 40 | - | - |
| Credit..... | 4,284 38 | 444 45 | 911 43 |
| Totals..... | \$7,332 81 | \$1,903 89 | \$2,715 87 |

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..... | \$1,159,759 05 | |
| Health | 177,294 44 | |
| Net premium income | | \$1,337,053 49 |
| Interest on bonds and dividends on stocks | \$28,146 36 | |
| Interest from all other sources..... | 2,198 84 | 30,345 20 |
| Total income..... | | \$1,367,398 69 |
| Ledger assets Dec. 31, 1903..... | | 1,012,362 77 |
| Total..... | | \$2,379,761 46 |

DISBURSEMENTS.

| | | |
|--|--------------|----------------|
| Net amount paid for losses and claims, viz: | | |
| Accident..... | \$459,833 47 | |
| Health | 70,695 63 | |
| Net payments to policy holders | | \$530,529 10 |
| Investigation and adjustment of claims | | 15,410 25 |
| Commissions or brokerage..... | | 435,520 27 |
| Interest and dividends to stockholders | | 12,000 00 |
| Salaries, fees and compensation of officers and home office employes | | 91,325 75 |
| Salaries and expenses of agents not paid by commissions | | 92,675 38 |
| Medical examiners fees and salaries..... | | 10,800 00 |
| Inspections | | 11,537 25 |
| Rents—including company's own occupancy..... | | 19,475 00 |
| Taxes, licenses and insurance department fees | | 24,030 53 |
| Advertising..... | | 14,337 25 |
| Printing and stationery | | 28,725 15 |
| Postage and express | | 19,572 35 |
| Furniture and fixtures..... | | 1,115 56 |
| Total disbursements..... | | \$1,307,053 84 |
| Balance | | \$1,072,707 62 |

LEDGER ASSETS.

| | |
|---|----------------|
| Book value of stocks and bonds, excluding interest..... | \$876,562 49 |
| Cash in office and in bank | 196,145 13 |
| Total ledger assets | \$1,072,707 62 |

NON-LEDGER ASSETS.

| | |
|--|-----------------------|
| Interest due on bonds | \$6,419 00 |
| Market value of stocks and bonds over book value | 15,147 51 |
| Gross premiums in course of collection | 147,459 86 |
| Gross assets..... | <u>\$1,241,733 09</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|-----------------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$10,859 59 |
| Total admitted assets..... | <u>\$1,230,874 40</u> |

LIABILITIES.

Losses and claims, viz:

| | <i>In Process of Adjustment.</i> | <i>Reported. No Proof.</i> | <i>Resisted by Company.</i> | |
|--|--------------------------------------|--------------------------------|---------------------------------|-----------------------|
| Accident | \$19,175 00 | \$11,050 00 | \$34,562 14 | |
| Health | 450 00 | 2,000 00 | - | |
| Unpaid claims | <u>\$19,625 00</u> | <u>\$13,050 00</u> | <u>\$34,562 14</u> | \$67,237 14 |
| Estimated expenses incident to settlement of unpaid claims | | | | 1,500 00 |
| Unearned premiums on outstanding risks..... | | | | 541,003 32 |
| Commissions due agents and brokers | | | | 36,882 07 |
| Salaries and other miscellaneous expenses due or accrued..... | | | | 19,712 84 |
| Reserve for contingent instalment policies | | | | 90,195 00 |
| Cash capital | | | \$200,000 00 | |
| Surplus over all liabilities | | | <u>274,344 03</u> | |
| Surplus to policy holders..... | | | | <u>474,344 03</u> |
| Total liabilities..... | | | | <u>\$1,230,874 40</u> |

EXHIBIT OF PREMIUMS.

| | <i>Accident.</i> | <i>Health.</i> |
|----------------------------------|-----------------------|---------------------|
| In force Dec. 31, 1903 | \$827,750 46 | \$150,114 50 |
| Written during the year | 1,313,462 34 | 217,895 19 |
| Totals | <u>\$2,141,212 80</u> | <u>\$368,009 69</u> |
| Expired and canceled..... | 1,237,581 66 | 189,634 19 |
| In force December 31, 1904 | \$903,631 14 | \$178,375 50 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|---------------|-------------------------------|-------------------------|-----------------------------|
| Accident..... | \$26,466 00 | \$6,776 95 | \$6,751 95 |
| Health..... | 3,675 00 | 1,910 70 | 1,860 70 |
| Totals | <u>\$30,141 00</u> | <u>\$8,687 65</u> | <u>\$8,612 65</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..... | \$837,374 24 | |
| Health | 86,729 75 | |
| Liability..... | 627,452 32 | |
| Net premium income | | \$1,551,556 31 |
| Interest on mortgage loans..... | \$28,302 50 | |
| Interest on bonds and dividends on stocks | 37,793 94 | |
| Interest from all other sources..... | 2,984 90 | |
| Rents..... | 78 50 | 69,159 84 |
| Income from all other sources | | 912 19 |
| Total income..... | | \$1,621,628 34 |
| Ledger assets Dec. 31, 1903 | | 1,567,351 93 |
| Total..... | | \$3,188,980 27 |

DISBURSEMENTS.

| | | |
|--|--------------|----------------|
| Net amount paid for losses and claims, viz: | | |
| Accident..... | \$364,376 04 | |
| Health | 39,606 95 | |
| Liability..... | 228,084 19 | |
| Net payments to policy holders | | \$632,067 18 |
| Investigation and adjustment of claims | 52,262 74 | |
| Commissions or brokerage | 423,444 09 | |
| Interest and dividends to stockholders..... | 37,500 00 | |
| Salaries, fees and compensation of officers and home office employes | 69,745 32 | |
| Salaries and expenses of agents not paid by commissions..... | 77,504 12 | |
| Inspections | 15,324 37 | |
| Rents | 8,604 25 | |
| Repairs and expenses on real estate | 250 80 | |
| Taxes on real estate..... | 1,031 54 | |
| All other taxes, licenses and insurance department fees..... | 57,973 81 | |
| Advertising | 7,270 13 | |
| Printing and stationery..... | 11,458 78 | |
| Postage and express | 8,267 41 | |
| Furniture and fixtures..... | 711 74 | |
| Miscellaneous expenditures | 2,024 02 | |
| Total disbursements | | \$1,405,440 30 |
| Balance..... | | \$1,783,539 97 |

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY. 535

LEDGER ASSETS.

| | |
|--|----------------|
| Book value of real estate..... | \$56,270 00 |
| Mortgage loans on real estate..... | 537,667 91 |
| Book value of bonds, excluding interest..... | 1,051,770 00 |
| Cash in office and in bank..... | 137,832 06 |
| Total ledger assets..... | \$1,783,539 97 |

NON-LEDGER ASSETS.

| | |
|---|----------------|
| Interest due and accrued on mortgages..... | \$8,760 71 |
| Interest accrued on bonds..... | 11,434 57 |
| Interest accrued on other assets..... | 234 35 |
| Market value of stocks and bonds over book value..... | 22,265 00 |
| Gross premiums in course of collection..... | 276,232 55 |
| Total admitted assets..... | \$2,102,467 15 |

LIABILITIES.

Losses and claims, viz:

| | <i>In Process of</i> | <i>Reported.</i> | <i>Resisted</i> | |
|---|----------------------|--------------------|------------------|--------------------|
| | <i>Adjusted.</i> | <i>Adjustment.</i> | <i>No Proof.</i> | <i>by Company.</i> |
| Accident..... | \$6,500 00 | \$13,500 00 | \$40,000 00 | \$29,450 00 |
| Health..... | 700 00 | 1,400 00 | 2,775 00 | - |
| Unpaid claims..... | \$7,200 00 | \$14,900 00 | \$42,775 00 | \$29,450 00 |
| Special reserve for unpaid losses..... | | | | 434,337 51 |
| Unearned premiums on outstanding risks..... | | | | 647,397 73 |
| Commissions due agents and brokers..... | | | | 75,963 95 |
| Salaries and other miscellaneous expenses due or accrued..... | | | | 7,500 00 |
| Due for return premiums..... | | | | 12,430 46 |
| Due for re-insurance..... | | | | 4,338 53 |
| Reserve for contingencies..... | | | | 75,000 00 |
| Cash capital..... | | | \$250,000 00 | |
| Surplus over all liabilities..... | | | 501,173 97 | |
| Surplus to policy holders..... | | | | 751,173 97 |
| Total liabilities..... | | | | \$2,102,467 15 |

EXHIBIT OF PREMIUMS.

| | <i>Accident.</i> | <i>Health.</i> | <i>Liability.</i> |
|---------------------------------|------------------|----------------|-------------------|
| In force December 31, 1903..... | \$725,767 70 | \$86,504 02 | \$538,876 88 |
| Written during the year..... | 1,055,623 44 | 121,503 67 | 703,740 80 |
| Totals..... | \$1,781,391 14 | \$208,007 69 | \$1,242,617 68 |
| Expired and canceled..... | 1,075,174 78 | 117,166 63 | 725,021 88 |
| In force December 31, 1904..... | \$706,216 36 | \$90,841 06 | \$517,595 80 |
| Deduct amount re-insured..... | 14,943 28 | - | 4,914 48 |
| Net premiums in force..... | \$691,273 08 | \$90,841 06 | \$512,681 32 |

BUSINESS IN MAINE.

| | <i>Premiums</i> | <i>Losses</i> | <i>Losses</i> |
|----------------|------------------|---------------|------------------|
| | <i>Received.</i> | <i>Paid.</i> | <i>Incurred.</i> |
| Accident..... | \$1,073 04 | \$155 00 | \$155 00 |
| Health..... | 239 30 | 166 43 | 166 43 |
| Liability..... | 378 75 | - | - |
| Totals..... | \$1,691 09 | \$321 43 | \$321 43 |

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..... | \$2,601,328 77 | |
| Health | 249,963 52 | |
| Liability..... | 2,353,533 42 | |
| Net premium income | | \$5,704,830 71 |
| Interest on bonds and dividends on stocks..... | \$356,658 50 | |
| Interest from all other sources..... | 9,056 06 | 365,714 56 |
| Total income..... | | \$6,070,545 27 |
| Ledger assets Dec. 31, 1903 | | 7,629,914 59 |
| Total..... | | \$13,700,459 86 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

| | | |
|--|----------------|----------------|
| Accident..... | \$1,105,759 01 | |
| Health | 121,801 73 | |
| Liability..... | 700,937 18 | |
| Net payments to policy holders | | \$1,928,497 92 |
| Investigation and adjustment of claims..... | | 352,446 61 |
| Commissions or brokerage..... | | 1,547,519 85 |
| Interest and dividends to stockholders | | 250,000 00 |
| Salaries, fees and compensation of officers and home office employes | | 230,827 96 |
| Salaries and expenses of agents not paid by commissions..... | | 325,391 96 |
| Medical examiners fees and salaries..... | | 94,681 60 |
| Inspections | | 49,892 51 |
| Rents..... | | 66,757 08 |
| Taxes on capital stock..... | | 55,848 66 |
| All other taxes, licenses and insurance department fees..... | | 96,152 45 |
| Legal expenses | | 14,039 79 |
| Advertising | | 45,336 84 |
| Printing and stationery..... | | 61,025 24 |
| Postage and express | | 34,521 10 |
| Furniture and fixtures..... | | 26,520 13 |
| Loss on sale or maturity of ledger assets..... | | 7,040 00 |
| Reduction in book value of securities..... | | 50,500 00 |
| Printing plant equipment | | 22,167 18 |
| Profit and loss | | 379 80 |
| Miscellaneous expenditures | | 31,852 68 |
| Total disbursements | | \$5,291,402 36 |
| Balance..... | | \$8,409,057 50 |

LEDGER ASSETS.

| | | |
|---|-------------|----|
| Book value of stocks and bonds, excluding interest..... | \$7,843,696 | 41 |
| Cash in office and in bank | 536,912 | 53 |
| Bills receivable..... | 11,613 | 82 |
| Agents' debit balances..... | 16,834 | 74 |
| Total ledger assets | \$8,409,057 | 50 |

NON-LEDGER ASSETS.

| | | |
|--|-------------|----|
| Interest accrued on bonds | \$57,564 | 36 |
| Market value of stocks and bonds over book value | 473,126 | 94 |
| Gross assets | \$8,939,748 | 80 |

DEDUCT ASSETS NOT ADMITTED.

| | | | |
|-----------------------------|----------|----|----------------|
| Bills receivable | \$11,613 | 82 | |
| Agents' debit balances..... | 16,834 | 74 | \$28,448 56 |
| Total admitted assets..... | | | \$8,911,300 24 |

LIABILITIES.

Losses and claims, viz:

| | <i>In Process of Adjustment.</i> | <i>Reported. No Proof.</i> | <i>Resisted by Company.</i> | |
|--|--------------------------------------|--------------------------------|---------------------------------|----------------|
| Accident | \$37,000 00 | \$49,750 00 | \$67,300 00 | \$154,050 00 |
| Special reserve for unpaid losses | | | | 1,015,516 26 |
| Estimated expenses incident to settlement of unpaid claims | | | | 302,715 98 |
| Unearned premiums on outstanding risks..... | | | | 2,618,291 01 |
| Salaries and other miscellaneous expenses due or accrued..... | | | | 85,000 00 |
| Additional reserve (liability department)..... | | | | 617,803 93 |
| Cash capital..... | | | \$1,000,000 00 | |
| Surplus over all liabilities | | | 3,117,923 06 | |
| Surplus to policy holders..... | | | | 4,117,923 06 |
| Total liabilities..... | | | | \$8,911,300 24 |

EXHIBIT OF PREMIUMS.

| | <i>Accident.</i> | <i>Health.</i> | <i>Liability.</i> |
|---------------------------------|------------------|----------------|-------------------|
| In force December 31, 1903..... | \$1,650,230 64 | \$171,017 90 | \$1,803,912 25 |
| Written during the year..... | 2,707,139 21 | 267,821 33 | 3,045,079 77 |
| Totals | \$4,357,369 85 | \$438,839 23 | \$4,848,992 02 |
| Expired and canceled | 2,480,315 55 | 210,593 34 | 2,752,070 89 |
| In force December 31, 1904..... | \$1,877,054 30 | \$228,245 89 | \$2,096,621 13 |
| Deduct amount reinsured | 6,233 00 | 1,835 00 | 2,744 83 |
| Net premiums in force | \$1,870,821 30 | \$226,410 89 | \$2,094,176 30 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|-----------------|-------------------------------|-------------------------|-----------------------------|
| Accident | \$64,365 88 | \$24,917 37 | \$31,650 71 |
| Health..... | 6,005 54 | 3,750 64 | 3,750 64 |
| Liability | 17,070 87 | 8,252 20 | 8,252 20 |
| Totals | \$87,441 79 | \$36,920 21 | \$43,653 55 |

UNITED STATES CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

BENJAMIN F. TRACY, *President*.EDSON S. LOTT, *Secretary*.

Cash Capital, \$300,000.

INCOME.

Net premiums received, viz:

| | | |
|--|--------------|----------------|
| Accident..... | \$493,137 95 | |
| Health..... | 104,300 74 | |
| Liability..... | 426,791 65 | |
| Steam boiler..... | 36,890 99 | |
| Sprinkler..... | 23,933 02 | |
| Net premium income..... | | \$1,085,054 35 |
| Interest on mortgage loans..... | \$200 00 | |
| Interest on bonds and dividends on stocks..... | 54,845 16 | 55,045 16 |
| Profit on sale or maturity of ledger assets..... | | 3,308 75 |
| Total income..... | | \$1,143,408 26 |
| Ledger assets Dec. 31, 1903..... | | 1,549,348 36 |
| Total..... | | \$2,692,756 62 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

| | | |
|---|--------------|----------------|
| Accident..... | \$176,880 30 | |
| Health..... | 49,844 16 | |
| Liability..... | 163,719 20 | |
| Steam boiler..... | 2,964 33 | |
| Sprinkler..... | 3,516 14 | |
| Net payments to policy holders..... | | \$396,924 13 |
| Investigation and adjustment of claims..... | | 36,725 11 |
| Commissions or brokerage..... | | 311,757 01 |
| Salaries, fees and compensation of officers and home office employes..... | | 102,808 05 |
| Salaries and expenses of agents not paid by commissions..... | | 49,095 11 |
| Inspections..... | | 16,649 15 |
| Rents..... | | 12,237 50 |
| Taxes on real estate..... | | 1,279 47 |
| All other taxes, licenses and insurance department fees..... | | 22,260 82 |
| Legal expenses..... | | 874 35 |
| Advertising..... | | 1,405 00 |
| Printing and stationery..... | | 22,099 97 |
| Postage and express..... | | 9,890 33 |
| Furniture and fixtures..... | | 3,152 36 |
| Miscellaneous expenditures..... | | 18,111 86 |
| Total disbursements..... | | \$1,005,270 22 |
| Balance..... | | \$1,687,486 40 |

LEDGER ASSETS.

| | |
|---|-----------------------|
| Book value of real estate | \$5,000 00 |
| Mortgage loans on real estate..... | 5,000 00 |
| Book value of stocks and bonds, excluding interest..... | 1,640,092 51 |
| Cash in office and in bank | 36,414 27 |
| Bills receivable..... | 979 62 |
| Total ledger assets | \$1,687,486 40 |

NON-LEDGER ASSETS.

| | |
|---|-----------------------|
| Interest accrued on bonds..... | \$13,833 58 |
| Gross premiums in course of collection..... | 120,463 31 |
| Gross assets..... | \$1,821,783 29 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|-----------|-----------------------|
| Bills receivable..... | \$979 62 | |
| Gross premiums in course of collection—written prior to Oct. 1..... | 666 40 | |
| Book value of ledger assets over market value..... | 31,488 76 | \$33,134 78 |
| Total admitted assets..... | | \$1,788,648 51 |

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 | \$28,081 00 | \$17,931 00 | - |
| Health..... | 5,301 00 | 311 00 | - |
| Liability | 6,412 00 | - | \$70,065 00 |
| Steam boiler | - | 700 00 | - |
| Sprinkler..... | 95 00 | - | - |
| Unpaid claims..... | \$39,889 00 | \$18,942 00 | \$70,065 00 |
| Estimated expenses incident to settlement of unpaid claims | | | 3,146 00 |
| Unearned premiums on outstanding risks..... | | | 510,635 25 |
| Commissions due agents and brokers..... | | | 29,949 24 |
| Salaries and other miscellaneous expenses due or accrued..... | | | 2,000 00 |
| Due for re-insurance | | | 5,263 52 |
| Reserve for contingencies..... | | | 108,752 50 |
| Cash capital..... | | | \$300,000 00 |
| Surplus over all liabilities..... | | | 700,000 00 |
| Surplus to policy holders..... | | | 1,000,000 00 |
| Total liabilities | | | \$1,788,648 51 |

EXHIBIT OF PREMIUMS.

| | | | |
|------------------------------------|-----------------------|---------------------|---------------------|
| | <i>Accident.</i> | <i>Health.</i> | <i>Liability.</i> |
| In force December 31, 1903..... | \$371,019 14 | \$96,225 56 | \$372,444 34 |
| Written during the year..... | 653,117 43 | 169,954 41 | 569,112 28 |
| Totals | \$1,024,136 57 | \$266,179 97 | \$941,556 62 |
| Expired and canceled | 614,572 59 | 151,564 27 | 573,377 35 |
| In force December 31, 1904..... | \$409,563 98 | \$114,615 70 | \$368,179 27 |
| Deduct amount reinsured..... | - | - | 8,474 08 |
| Net premiums in force | \$409,563 98 | \$114,615 70 | \$359,705 24 |

| | <i>Steam Boiler.</i> | <i>Sprinkler.</i> |
|----------------------------------|----------------------|--------------------|
| In force December 31, 1903 | \$83,634 47 | \$24,074 93 |
| Written during the year | 56,832 91 | 35,249 15 |
| Totals..... | \$140,467 38 | \$59,324 08 |
| Expired and canceled | 60,700 53 | 34,865 59 |
| In force December 31, 1904 | \$79,766 85 | \$24,458 49 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|---------------------|-------------------------------|-------------------------|-----------------------------|
| Accident..... | \$12,225 92 | \$5,305 18 | \$5,305 18 |
| Health | 4,404 04 | 3,298 20 | 3,298 20 |
| Liability | 2,401 15 | 1,436 95 | 1,436 95 |
| Steam boiler.. | 1,668 40 | - | - |
| Totals | \$20,699 51 | \$10,040 33 | \$10,040 33 |

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 | } | \$1,748,605 33 |
| Surety | | |
| Burglary | | 386,725 17 |
| Net premium income | | \$2,135,330 50 |
| Interest on mortgage loans | | \$171 35 |
| Interest on collateral loans | | 2,284 31 |
| Interest on bonds and dividends on stocks | | 93,311 03 |
| Interest from all other sources | | 4,493 87 |
| Rents—including company's own occupancy | | 7,445 96 |
| Profit on sale or maturity of ledger assets | | 50,450 00 |
| Department of guaranteed attorneys | | 24,393 63 |
| Total income | | \$2,317,880 65 |
| Ledger assets December 31, 1903 | | 2,662,308 60 |
| Total | | \$4,980,189 25 |

DISBURSEMENTS.

| | | |
|--|---|--------------|
| Net amount paid for losses and claims, viz: | | |
| Fidelity | } | \$451,939 27 |
| Surety | | |
| Burglary | | 123,779 70 |
| Net payments to policy holders | | \$575,718 97 |
| Investigation and adjustment of claims | | 32,946 13 |
| Commissions or brokerage | | 579,081 05 |
| Interest and dividends to stockholders | | 119,000 00 |
| Salaries, fees and compensation of officers and home office employes | | 167,605 83 |
| Salaries and expenses of agents not paid by commissions | | 177,103 05 |
| Inspections | | 16,409 28 |
| Rents—including company's own occupancy | | 33,684 12 |
| Repairs and expenses on real estate | | 39,984 06 |
| Taxes on real estate | | 1,438 24 |
| All other taxes, licenses and insurance department fees | | 56,289 69 |
| Legal expenses | | 27,709 38 |
| Advertising | | 31,802 28 |
| Printing and stationery | | 32,763 66 |

542 UNITED STATES FIDELITY AND GUARANTY COMPANY.

| | |
|--------------------------------------|-----------------------|
| Postage, express and telegrams | \$48,403 73 |
| Furniture and fixtures | 12,714 50 |
| Miscellaneous expenditures | 32,138 93 |
| Total disbursements | <u>\$1,987,792 90</u> |
| Balance | \$2,992,396 35 |

LEDGER ASSETS.

| | |
|--|-----------------------|
| Book value of real estate | \$398,548 52 |
| Mortgage loans on real estate | 16,600 00 |
| Loans secured by collateral | 33,383 50 |
| Book value of stocks and bonds, excluding interest..... | 2,017,306 81 |
| Cash in office and in bank | 386,279 13 |
| Advanced account contracts (secured) | 98,069 10 |
| Due for subscriptions, department guaranteed attorneys | 42,209 29 |
| Total ledger assets | <u>\$2,992,396 35</u> |

NON-LEDGER ASSETS.

| | | |
|--|-----------|-------------------|
| Interest due and accrued on mortgages | \$59 00 | |
| Interest due and accrued on bonds | 24,813 14 | |
| Interest due and accrued on collateral loans | 391 44 | |
| Interest due and accrued on other assets | 1,252 92 | \$26,516 50 |
| Gross premiums in course of collection..... | | <u>378,386 05</u> |
| Gross assets | | \$3,397,298 90 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|-------------|-----------------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$16,699 77 | |
| Book value of stocks and bonds over market value | 10,844 76 | \$27,544 53 |
| Total admitted assets..... | | <u>\$3,369,754 37</u> |

LIABILITIES.

Losses and claims, viz:

| | <i>In process of Adjustment.</i> | <i>Resisted by Company.</i> | |
|--|--------------------------------------|---------------------------------|-----------------------|
| Fidelity | } | \$37,916 70 | \$171,650 00 |
| Surety..... | | | |
| Burglary | | 13,451 25 | 500 00 |
| Totals | | <u>\$51,367 95</u> | <u>\$172,150 00</u> |
| Deduct re-insurance | | 128 33 | - |
| Net unpaid claims | | \$51,239 62 | \$172,150 00 |
| Estimated expenses incident to settlement of unpaid claims | | | 5,000 00 |
| Unearned premiums on outstanding risks..... | | | 1,096,644 36 |
| Commissions due agents and brokers..... | | | 75,954 12 |
| Due for re-insurance | | | 1,896 85 |
| Cash capital | | \$1,700,000 00 | |
| Surplus over all liabilities | | <u>266,869 42</u> | |
| Surplus to policy holders..... | | | <u>1,966,869 42</u> |
| Total liabilities | | | <u>\$3,369,754 37</u> |

EXHIBIT OF PREMIUMS.

| | <i>Fidelity and Surety.</i> | <i>Burglary.</i> |
|----------------------------------|---------------------------------|------------------|
| In force December 31, 1903..... | \$1,566,256 46 | \$419,236 44 |
| Written during the year | 1,968,055 79 | 518,310 49 |
| Totals | \$3,534,312 25 | \$937,546 93 |
| Expired and canceled | 1,755,088 79 | 511,576 20 |
| In force December 31, 1904 | \$1,779,223 46 | \$425,970 73 |
| Deduct amount re-insured..... | - | 27,353 85 |
| Net premiums in force..... | \$1,779,223 46 | \$398,616 88 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|----------------|-------------------------------|-------------------------|-----------------------------|
| Fidelity..... | \$4,105 59 | \$5 00 | \$112 00 |
| Surety..... | | | |
| Burglary | 839 10 | - | - |
| Totals | \$4,944 69 | \$5 00 | \$112 00 |

UNITED STATES HEALTH AND ACCIDENT
INSURANCE COMPANY,

SAGINAW, MICH.

INCORPORATED IN 1900. COMMENCED BUSINESS IN 1901.

J. B. PITCHER, *President.*

V. D. CLIFF, *Secretary.*

Cash Capital, \$200,000.

INCOME.

| | | |
|---|------------|----------------|
| Net premiums received (accident and health) | | \$730,471 03 |
| Interest on mortgage loans | \$1,147 97 | |
| Interest on collateral loans | 2 25 | |
| Interest on bonds and dividends on stocks | 8,744 89 | |
| Interest from all other sources | 1,456 02 | 11,345 13 |
| Income from all other sources | | 770 47 |
| Total income | | \$742,586 63 |
| Ledger assets Dec. 31, 1903 | | 354,621 61 |
| Total | | \$1,097,208 24 |

DISBURSEMENTS.

| | | |
|--|--|--------------|
| Net amount paid for losses and claims (accident and health) | | \$370,574 38 |
| Investigation and adjustment of claims | | 1,860 49 |
| Commissions or brokerage | | 155,672 69 |
| Interest and dividends to stockholders | | 32,000 00 |
| Salaries, fees and compensation of officers and home office employes | | 39,060 71 |
| Salaries and expenses of agents not paid by commissions | | 19,048 04 |
| Medical examiners fees and salaries | | 5,222 10 |
| Rents | | 12,620 47 |
| Taxes, licenses and insurance department fees | | 13,836 78 |
| Legal expenses | | 2,169 30 |
| Advertising | | 3,582 04 |
| Printing and stationery | | 8,811 37 |
| Postage and express | | 13,972 96 |
| Furniture and fixtures | | 2,031 97 |
| Miscellaneous expenditures | | 2,275 12 |
| Total disbursements | | \$682,738 42 |
| Balance | | \$414,469 82 |

LEDGER ASSETS.

| | | |
|--|--|--------------|
| Mortgage loans on real estate | | \$35,072 84 |
| Book value of stocks and bonds, excluding interest | | 303,828 70 |
| Cash in office and in bank | | 76,837 99 |
| Total | | \$415,739 53 |
| Deduct ledger liabilities | | 1,269 71 |
| Ledger assets | | \$414,469 82 |

NON-LEDGER ASSETS.

| | | |
|---|----------|--------------|
| Interest due and accrued on mortgages | \$859 14 | |
| Interest accrued on bonds | 3,047 45 | \$3,906 59 |
| Gross premiums in course of collection..... | | 8,525 00 |
| Reserve reinsurance deposit..... | | 1,749 71 |
| Total admitted assets..... | | \$428,651 20 |

LIABILITIES.

Losses and claims, viz:

| | <i>In Process of Adjustment.</i> | <i>Reported. No Proof.</i> | <i>Resisted by Company.</i> | |
|--|--------------------------------------|--------------------------------|---------------------------------|--------------|
| Accident and health | \$1,476 91 | \$26,460 00 | \$3,084 00 | \$31,020 91 |
| Estimated expenses incident to settlement of unpaid claims | | | | 840 91 |
| Unearned premiums on outstanding risks..... | | | | 22,142 83 |
| Commissions due agents and brokers..... | | | | 2,210 04 |
| Salaries and other miscellaneous expenses due or accrued..... | | | | 12,334 00 |
| Commissions accrued..... | | | | 8,000 00 |
| Cash capital..... | | \$200,000 00 | | |
| Surplus over all liabilities | | 152,102 51 | | |
| Surplus to policy holders..... | | | | 352,102 51 |
| Total liabilities..... | | | | \$428,651 20 |

EXHIBIT OF PREMIUMS.

| | <i>Accident.</i> |
|----------------------------------|------------------|
| In force December 31, 1903..... | \$52,257 26 |
| Written during the year | 730,286 52 |
| Total..... | \$782,543 78 |
| Expired and canceled..... | 738,258 12 |
| In force December 31, 1904 | \$44,285 66 |

BUSINESS IN MAINE.

| | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|----------------|-------------------------------|-------------------------|-----------------------------|
| Accident | \$26,986 48 | \$11,129 32 | \$11,586 82 |

ASSESSMENT INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1904.

EQUITABLE ACCIDENT COMPANY,

BOSTON, MASS.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALBERT C. SMITH, *President.*

DAVID T. MONTAGUE, *Secretary.*

INCOME.

| | | |
|---------------------------------------|-------------|--------------|
| Gross membership fees | \$11,820 00 | |
| Expense assessments | 31,581 07 | |
| Benefit assessments | 55,525 82 | |
| Total paid by members | | \$98,926 89 |
| Interest | | 2,220 88 |
| Income from all other sources | | 55 60 |
| Total income .. | | \$101,203 37 |
| Net ledger assets Dec. 31, 1903 | | 63,801 09 |
| Total | | \$165,004 46 |

DISBURSEMENTS.

| | | |
|--|------------|-------------|
| Death claims | \$6,064 29 | |
| Disability claims | 40,879 75 | |
| Advance payments returned | 334 87 | |
| Total paid to members | | \$47,278 91 |
| Membership fees retained by agents | | 11,820 00 |
| Commissions to agents on account of dues and assessments | | 1,736 03 |
| Commissions for collecting assessments | | 5,490 53 |
| Salaries of officers | | 5,125 98 |
| Salaries and other compensation of office employes | | 5,368 00 |
| Rent | | 1,021 67 |
| Taxes | | 455 04 |
| Advertising and printing | | 1,938 07 |
| Insurance department fees | | 404 00 |
| Legal expenses | | 1,520 83 |
| Postage | | 1,647 62 |
| Furniture | | 1,056 32 |
| Investigating and contesting claims | | 2,184 59 |
| All other disbursements | | 1,764 70 |
| Total disbursements | | \$89,412 29 |
| Balance | | \$75,592 17 |

LEDGER ASSETS.

| | | |
|---|-------------|-------------|
| Loans secured by collateral | \$12,300 00 | |
| Cost value of stocks and bonds..... | 32,516 25 | |
| Cash in office and bank..... | 26,287 64 | |
| Certificate of deposit with state treasurer | 4,488 28 | |
| Ledger assets | | \$75,592 17 |

NON-LEDGER ASSETS.

| | | |
|--|----------|-------------|
| Interest accrued | \$143 70 | |
| Market value of stocks and bonds over cost value | 113 75 | \$257 45 |
| Total admitted assets..... | | \$75,849 62 |

LIABILITIES.

| | | |
|------------------------------------|-----------|-------------|
| Indemnity claims: | | |
| In process of adjustment..... | \$75 00 | |
| Resisted | 10,400 00 | |
| Reported—no proofs received | 200 00 | \$10,675 00 |
| Advance assessments..... | | 1,868 13 |
| Accounts due and accrued..... | | 663 00 |
| Total liabilities | | \$13,208 13 |
| Balance to protect contracts | | \$62,641 49 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------|
| Policies in force Dec. 31, of previous year | 7,813 | \$14,925,350 00 |
| Policies written or increased during the year | 2,564 | 1,048,500 00 |
| Total | 10,377 | \$15,973,850 00 |
| Policies decreased or terminated during the year | 3,364 | 2,670,505 00 |
| Policies in force Dec. 31, 1904..... | 7,013 | \$13,303,345 00 |
| Losses and claims unpaid Dec. 31 of previous year | 94 | \$17,059 32 |
| Losses and claims incurred during the year..... | 1,170 | 40,834 72 |
| Total | 1,264 | \$57,894 04 |
| Losses and claims paid and compromised during the year ... | 1,176 | 47,219 04 |
| Losses and claims unpaid Dec. 31, 1904..... | 88 | \$10,675 00 |
| Policies terminated by death during the year..... | 6 | \$6,800 00 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31 of previous year | 1,639 | \$2,317,100 00 |
| Policies written or increased during the year | 561 | 215,275 00 |
| Total | 2,200 | \$2,532,375 00 |
| Policies decreased or terminated during the year | 827 | 362,275 00 |
| Policies in force Dec. 31, 1904..... | 1,373 | \$2,170,100 00 |
| Losses and claims unpaid Dec. 31 of the previous year | 20 | \$1,882 77 |
| Losses and claims incurred during the year..... | 312 | 8,580 93 |
| Total | 332 | \$10,463 75 |
| Losses and claims paid and compromised during the year ... | 311 | 10,263 75 |
| Losses and claims unpaid Dec. 31, 1904 | 21 | \$200 00 |
| Policies terminated by death during the year..... | 1 | \$200 00 |

MASSACHUSETTS MUTUAL ACCIDENT
ASSOCIATION,
BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1884.
ALBERT C. WARREN, *President*. G. LEONARD McNEILL, *Secretary*.

INCOME.

| | | |
|---------------------------------------|-------------|--------------|
| Gross membership fees..... | \$20,931 00 | |
| Expense assessments | 52,918 71 | |
| Benefit assessments..... | 44,092 64 | |
| Coupon contracts..... | 1,080 77 | |
| Total paid by members..... | | \$119,023 12 |
| Interest..... | | 1,006 48 |
| Reinsurance | | 2,925 45 |
| Total income..... | | \$122,955 05 |
| Net ledger assets Dec. 31, 1903 | | 36,372 61 |
| Total..... | | \$159,327 66 |

DISBURSEMENTS.

| | | |
|--|------------|--------------|
| Death claims | \$5,491 43 | |
| Disability claims | 29,862 49 | |
| Coupon contracts..... | 1,867 73 | |
| Total paid to members | | \$37,221 65 |
| Membership fees retained by agents | | 20,658 90 |
| Commissions for collecting assessments | | 17,319 12 |
| Salaries and allowances of managers and agents..... | | 3,824 50 |
| Salaries of officers..... | | 8,779 17 |
| Salaries and other compensation of office employes | | 7,600 24 |
| Medical examiners..... | | 1,162 27 |
| Rent | | 2,401 82 |
| Taxes | | 347 99 |
| Advertising and printing..... | | 5,803 94 |
| Dividends..... | | 600 00 |
| Insurance department fees..... | | 656 43 |
| Legal expenses | | 896 25 |
| Postage..... | | 2,480 96 |
| Furniture | | 1,732 53 |
| Investigating and contesting claims | | 1,790 24 |
| All other disbursements..... | | 7,892 13 |
| Total disbursements..... | | \$121,168 14 |
| Balance | | \$38,159 52 |

LEDGER ASSETS.

| | |
|-------------------------------|-------------|
| Cost value of bonds..... | \$25,834 72 |
| Agents' debit balances..... | 2,277 97 |
| Cash in office and bank | 10,163 75 |
| Bills receivable | 388 30 |
| Other assets..... | 295 00 |
| Total..... | \$38,959 74 |

552 MASSACHUSETTS MUTUAL ACCIDENT ASSOCIATION.

DEDUCT LEDGER LIABILITIES.

| | | |
|-------------------------------|----------|-----------|
| Agents' credit balances | \$606 48 | |
| All other..... | 193 74 | \$800 22 |
| Net ledger assets..... | | 38,159 52 |

NON-LEDGER ASSETS.

| | | |
|--|----------|-------------|
| Interest accrued | \$174 00 | |
| Furniture, fixtures and safes..... | 4,880 25 | |
| Supplies, printed matter and stationery..... | 1,650 00 | \$6,704 25 |
| Gross assets..... | | \$44,863 77 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|------------|-------------|
| Agents' debit balances, unsecured..... | \$1,887 22 | |
| Furniture, fixtures and safes | 4,880 25 | |
| Supplies, printed matter and stationery | 1,650 00 | |
| Cost of ledger assets over market value | 391 72 | \$8,809 19 |
| Total admitted assets..... | | \$36,054 58 |

LIABILITIES.

| | | |
|------------------------------------|----------|-------------|
| Indemnity claims: | | |
| In process of adjustment..... | \$190 39 | |
| Resisted | 350 00 | \$540 39 |
| Advance assessments..... | | 644 44 |
| Accounts due and accrued | | 542 67 |
| Capital stock..... | | 3,000 00 |
| Total liabilities..... | | \$4,727 50 |
| Balance to protect contracts | | \$31,327 08 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------|
| Policies in force Dec. 31, of previous year | 7,057 | \$14,984,857 00 |
| Policies written during the year..... | 7,363 | 4,285,062 00 |
| Total..... | 14,420 | \$19,269,919 00 |
| Policies decreased or terminated during the year..... | 5,036 | 4,579,849 00 |
| Policies in force Dec. 31, 1904 | 9,384 | \$14,690,070 00 |
| Losses and claims unpaid Dec. 31 of previous year | 66 | \$3,947 17 |
| Losses and claims incurred during the year..... | 905 | 39,695 37 |
| Total..... | 971 | \$43,642 54 |
| Losses and claims paid during the year | 847 | 43,102 20 |
| Losses and claims unpaid Dec. 31, 1904 | 124 | \$540 34 |
| Policies terminated by death during the year | 6 | \$6,750 00 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------------|
| Policies in force Dec. 31 of previous year | 841 | \$1,629,775 00 |
| Policies written or increased during the year | 488 | 225,937 00 |
| Total | 1,329 | \$1,855,712 00 |
| Policies decreased or terminated during the year | 440 | 485,087 00 |
| Policies in force Dec. 31, 1904 | 889 | \$1,370,625 00 |
| Losses and claims unpaid Dec. 31, of the previous year | 12 | \$515 75 |
| Losses and claims incurred during the year | 124 | 4,111 79 |
| Total | 136 | \$4,627 54 |
| Losses and claims paid during the year | 116 | 4,377 54 |
| Losses and claims unpaid Dec. 31, 1904 | 20 | \$250 00 |
| Policies terminated by death during the year | 2 | \$6,250 00 |

MAINE FRATERNAL BENEFICIARY ORGANIZA-
TIONS.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1904.

ANCIENT ORDER OF UNITED WORKMEN,

AUGUSTA, MAINE.

ORGANIZED IN 1901. COMMENCED BUSINESS IN 1901.

D. B. PHELAN, *Grand Master Workman.* A. G. ANDREWS, *Grand Recorder*

INCOME.

| | |
|--|---------------------|
| Per capita and extension tax..... | \$9,684 51 |
| Assessments: Mortuary and reserve, \$138,826.90; guaranty fund, \$28,642.14..... | 167,469 04 |
| Medical examiners' fees paid by applicant..... | 21 35 |
| New certificates..... | 64 00 |
| Exchanged certificates..... | 140 00 |
| Total paid by members..... | \$177,378 90 |
| Interest..... | 428 37 |
| Sale of supplies..... | 6 85 |
| Income from all other sources..... | 390 57 |
| Total income..... | \$178,204 69 |
| Net ledger assets Dec. 31, 1903..... | 11,551 53 |
| Total..... | \$189,756 22 |

DISBURSEMENTS.

| | |
|--|---------------------|
| Death claims..... | \$128,689 20 |
| Premiums paid to subordinate bodies..... | 169 00 |
| Salaries of organizers not paid by commissions..... | 1,281 03 |
| Salaries and expenses of officers..... | 3,108 77 |
| Salaries and other compensation of office employees..... | 984 75 |
| Grand medical examiners' fees..... | 21 35 |
| Advertising and printing..... | 1,008 10 |
| Postage, express and telegraph..... | 502 47 |
| Grand lodge session..... | 584 21 |
| Per capita tax..... | 1,358 20 |
| Guaranty fund sent supreme lodge..... | 20,029 15 |
| Miscellaneous expenditures..... | 278 21 |
| Total disbursements..... | \$187,989 44 |
| Balance..... | \$31,766 78 |

LEDGER ASSETS.

| | |
|-------------------|-------------|
| Cash in bank..... | \$31,766 78 |
|-------------------|-------------|

NON-LEDGER ASSETS.

| | |
|---|-------------|
| Furniture, fixtures, supplies, printed matter and stationery..... | \$1,319 79 |
| Gross assets | \$33,086 57 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|-------------|
| Furniture, fixtures, supplies, printed matter and stationery..... | \$1,319 79 |
| Total admitted assets | \$31,766 78 |

LIABILITIES.

| | |
|---|-------------|
| Losses and claims reported—proofs not received..... | \$2,526 00 |
| Balance..... | \$29,240 78 |

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------|
| Policies in force Dec. 31, of previous year | 7,424 | \$13,437,000 00 |
| Policies written or increased during the year..... | 61 | 69,000 00 |
| Total | 7,485 | \$13,506,000 00 |
| Deduct policies decreased and terminated during the year.. | 1,590 | 3,607,800 00 |
| Policies in force Dec. 31, 1904..... | 5,895 | \$3,898,200 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 1 | \$2,000 00 |
| Losses and claims incurred during the year..... | 74 | 131,215 00 |
| Total | 75 | \$133,215 00 |
| Losses and claims paid and compromised during the year... | 73 | 130,689 00 |
| Losses and claims unpaid Dec. 31, 1904..... | 2 | \$2,526 00 |
| Assessments collected during the year..... | | \$167,469 04 |

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 | \$308 00 | |
| Expense assessments, dues or per capita tax | 8,345 50 | |
| Assessments, mortuary | 20,065 00 | |
| Total paid by members | | \$28,718 50 |
| Interest | | 1,323 30 |
| Income from all other sources | | 200 00 |
| Total income | | \$30,241 80 |
| Net ledger assets Dec. 31, 1903 | | 27,721 13 |
| Total | | \$57,962 93 |

DISBURSEMENTS.

| | | |
|--|-------------|--------------------|
| Death claims | \$23,000 00 | |
| Disability claims | 6,362 00 | |
| Total paid to members | | \$29,362 00 |
| Salaries of officers | | 600 00 |
| Salaries and other compensation of office employes | | 91 05 |
| Rent of safe | | 10 00 |
| Advertising and printing | | 298 05 |
| Postage, express and telegraph | | 52 00 |
| Miscellaneous expenditures | | 12 50 |
| Total disbursements | | \$30,425 60 |
| Balance | | \$27,537 33 |

LEDGER ASSETS.

| | | |
|----------------------------------|-------------|--------------------|
| Book value of bonds | \$25,000 00 | |
| Cash in bank | 2,537 33 | |
| Total ledger assets | | \$27,537 33 |

NON-LEDGER ASSETS.

| | | |
|--|----------|--------------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$200 00 | |
| Gross assets | | \$27,737 33 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|----------|--------------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$200 00 | |
| Total admitted assets | | \$27,537 33 |

LIABILITIES.

| | | |
|-----------------------------------|------------|-------------|
| Losses and claims, viz: | | |
| In process of adjustment..... | \$2,000 00 | |
| Reported—proofs not received..... | 2,000 00 | |
| Total liabilities..... | | \$4,000 00 |
| Balance | | \$23,537 33 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year | 1,714 | - |
| Policies written or increased during the year..... | 151 | - |
| Total | 1,865 | - |
| Deduct policies decreased and terminated during the year... | 116 | - |
| Policies in force Dec. 31, 1904..... | 1,749 | - |
| Losses and claims incurred during the year..... | 27 | \$27,000 00 |
| Losses and claims paid and compromised during the year ... | 27 | 27,000 00 |
| Losses and claims unpaid Dec. 31, 1904 | 4 | \$4,000 00 |
| Assessments collected during the year | | \$19,892 00 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year | 1,572 | - |
| Policies written or increased during the year..... | 138 | - |
| Total | 1,710 | - |
| Deduct policies decreased and terminated during the year... | 109 | - |
| Policies in force Dec. 31, 1904..... | 1,601 | - |
| Losses and claims incurred during the year..... | 23 | \$23,000 00 |
| Losses and claims paid and compromised during the year ... | 23 | 23,000 00 |
| Losses and claims unpaid Dec. 31, 1904 | 4 | \$4,000 00 |
| Assessments collected during the year | | \$17,195 00 |

MAINE STATE RELIEF ASSOCIATION,
 PORTLAND, MAINE.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

E. C. REYNOLDS, *President.*

WYER GREENE, *Secretary.*

INCOME.

| | | |
|--|-----------|-------------|
| Gross membership fees | \$3 00 | |
| Expense assessments, dues or per capita tax..... | 2,043 90 | |
| Assessments, mortuary | 19,174 00 | |
| Total paid by members..... | | \$21,220 90 |
| Interest..... | | 1,750 13 |
| Income from all other sources..... | | 15 00 |
| Total income..... | | \$22,986 03 |
| Net ledger assets Dec. 31, 1903 | | 40,254 17 |
| Total..... | | \$63,240 20 |

DISBURSEMENTS.

| | |
|-------------------------------------|-------------|
| Death claims | \$19,537 00 |
| Commissions to organizers..... | 2 00 |
| Salaries of officers..... | 1,507 47 |
| Rent, \$108.00; taxes, \$50.00..... | 158 00 |
| Advertising and printing..... | 191 50 |
| Postage, express and telegraph..... | 76 83 |
| All other disbursements..... | 39 00 |
| Total disbursements | \$21,511 80 |
| Balance..... | \$41,728 40 |

LEDGER ASSETS.

| | |
|-------------------------------------|-------------|
| Cash in bank..... | \$4,322 38 |
| Deposited with State Treasurer..... | 37,406 02 |
| Total ledger assets | \$41,728 40 |

NON-LEDGER ASSETS.

| | |
|------------------------------------|-------------|
| Furniture, fixtures and safes..... | \$40 00 |
| Gross assets..... | \$41,768 40 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|------------------------------------|-------------|
| Furniture, fixtures and safes..... | \$40 00 |
| Total admitted assets..... | \$41,728 40 |

LIABILITIES.

Losses and claims, viz:

| | | |
|-----------------------------------|------------|-------------------|
| Due and unpaid..... | \$1,973 00 | |
| In process of adjustment..... | 1,834 00 | \$3,807 00 |
| Assessments paid in advance | | 13 00 |
| Total liabilities..... | | <u>\$3,820 00</u> |
| Balance..... | | \$37,908 40 |

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|--------------------|
| Policies in force Dec. 31, of previous year | 1,049 | - |
| Policies written or increased during the year | 1 | - |
| Total | <u>1,050</u> | - |
| Deduct policies decreased and terminated during the year... | 86 | - |
| Policies in force Dec. 31, 1904..... | 964 | - |
| Losses and claims unpaid Dec. 31, of previous year..... | 2 | \$1,758 00 |
| Losses and claims incurred during the year..... | 26 | 21,586 00 |
| Total | 28 | <u>\$23,344 00</u> |
| Losses and claims paid and compromised during the year ... | 23 | 19,537 00 |
| Losses and claims unpaid Dec. 31, 1904..... | 5 | \$3,807 00 |
| Assessments collected during the year | | \$19,174 00 |

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..... | \$73 00 | |
| Expense assessments, dues or per capita tax..... | 5,253 00 | |
| Assessments, mortuary..... | 30,047 00 | |
| Total paid by members..... | | \$35,373 00 |
| Interest..... | | 318 43 |
| Total income..... | | \$35,691 43 |
| Net ledger assets Dec. 31, 1903..... | | 13,624 08 |
| Total..... | | \$49,315 51 |

DISBURSEMENTS.

| | |
|-------------------------------------|-------------|
| Death claims..... | \$29,560 00 |
| Salaries of officers..... | 1,533 18 |
| Advertising and printing..... | 117 87 |
| Postage, express and telegraph..... | 549 48 |
| Insurance department fees..... | 4 00 |
| Miscellaneous expenditures..... | 2,536 72 |
| Total disbursements..... | \$34,301 25 |
| Balance..... | \$15,014 26 |

LEDGER ASSETS.

| | |
|--------------------------|-------------|
| Book value of bonds..... | \$1,029 00 |
| Cash in bank..... | 13,985 26 |
| Total ledger assets..... | \$15,014 26 |

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force Dec. 31, of previous year..... | 2,004 | - |
| Policies written or increased during the year..... | 35 | - |
| Total..... | 2,039 | - |
| Deduct policies decreased and terminated during the year.... | 85 | - |
| Policies in force Dec. 31, 1904..... | 1,954 | - |
| Losses and claims incurred during the year..... | | \$29,560 00 |
| Losses and claims paid and compromised during the year..... | | 29,560 00 |
| Assessments collected during the year..... | | \$35,300 00 |



FRATERNAL BENEFICIARY ORGANIZATIONS OF
OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS
SHOWING THEIR CONDITION DECEMBER 31, 1904.

AMERICAN BENEFIT SOCIETY,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WM. H. CARBERRY, *President.*

BELA L. COLPITTS, *Secretary.*

INCOME.

| | | |
|---------------------------------------|-----------|--------------|
| Gross membership fees | \$32 00 | |
| Per capita and special tax | 6,280 80 | |
| Assessments, mortuary | 60,768 89 | |
| Total paid by members | | \$67,081 69 |
| Interest | | 2,561 44 |
| Sale of supplies | | 148 99 |
| Borrowed money | | 992 73 |
| Income from all other sources | | 141 33 |
| Total income | | \$70,926 18 |
| Net ledger assets Dec. 31, 1903 | | 52,243 75 |
| Total | | \$123,169 93 |

DISBURSEMENTS.

| | |
|--|-------------|
| Death claims | \$51,000 00 |
| Membership fees retained by subordinate bodies | 2,822 08 |
| Salaries of officers | 2,281 39 |
| Salaries and other compensation of office employes | 468 00 |
| Rent, \$360.00; taxes, \$11.67 | 371 67 |
| Advertising and printing | 268 15 |
| Postage, express and telegraph | 260 16 |
| Legal expenses | 140 00 |
| Governing bodies | 80 98 |
| Official publication | 863 93 |
| Insurance department fees | 33 00 |
| Supplies purchased | 135 39 |
| Traveling expenses | 877 71 |
| Miscellaneous expenditures | 261 29 |
| All other disbursements | 992 73 |
| Total disbursements | \$60,856 48 |
| Balance | \$62,313 45 |

LEDGER ASSETS.

| | | |
|----------------------------------|-------------|-------------|
| Book value of bonds | \$28,566 22 | |
| Cash in office and in bank | 33,747 23 | |
| Total ledger assets..... | | \$62,313 45 |

NON-LEDGER ASSETS.

| | | |
|--|------------|-------------|
| Assessments in treasury of subordinate branches | \$5,300 00 | |
| Furniture, fixtures, supplies, printed matter and stationery | 400 00 | |
| Total..... | | \$5,700 00 |
| Gross assets..... | | \$68,013 45 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|----------|-------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$400 00 | |
| Total admitted assets..... | | \$67,613 45 |

LIABILITIES.

| | | |
|---|----------|-------------|
| Losses and claims in process of adjustment | \$500 00 | |
| Salaries, rents, taxes, fees and accounts due and accrued | 384 58 | |
| Assessments paid in advance..... | 10 45 | |
| Borrowed money and interest thereon..... | 994 38 | |
| Total liabilities..... | | \$1,889 41 |
| Balance..... | | \$65,724 04 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year | 4,592 | \$4,536,000 00 |
| Policies written or increased during the year..... | 951 | 763,000 00 |
| Total | 5,543 | \$5,299,000 00 |
| Deduct policies decreased and terminated during the year... | 442 | 362,000 00 |
| Policies in force Dec. 31, 1904..... | 5,101 | \$4,937,000 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 1 | \$1,000 00 |
| Losses and claims incurred during the year..... | 51 | 51,500 00 |
| Total | 52 | \$52,500 00 |
| Losses and claims paid and compromised during the year ... | 51 | 52,000 00 |
| Losses and claims unpaid Dec. 31, 1904..... | 1 | \$500 00 |
| Assessments collected during the year | | \$60,768 89 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year..... | 1,125 | \$1,033,750 00 |
| Policies written or increased during the year..... | 227 | 188,750 00 |
| Total | 1,352 | \$1,222,500 00 |
| Deduct policies decreased and terminated during the year... | 121 | 107,250 00 |
| Policies in force Dec. 31, 1904..... | 1,231 | \$1,115,250 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 1 | \$1,000 00 |
| Losses and claims incurred during the year..... | 13 | 11,750 00 |
| Total | 14 | \$12,750 00 |
| Losses and claims paid and compromised during the year ... | 14 | 12,750 00 |
| Assessments collected during the year | | \$13,000 10 |

CATHOLIC BENEVOLENT LEGION,
BROOKLYN, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

RICHARD B. TIPPETT, *President*.

JOHN D. CARROLL, *Secretary*.

INCOME.

| | | |
|---|--------------|----------------|
| Gross membership fees | \$396 00 | |
| Expense assessments, dues or per capita tax | 19,411 80 | |
| Assessments, mortuary | 1,165,903 60 | |
| Total paid by members..... | | \$1,185,711 40 |
| Interest..... | | 7,233 23 |
| Income from all other sources | | 5,682 76 |
| Total income | | \$1,198,627 39 |
| Net ledger assets Dec. 31, 1903 | | 128,165 91 |
| Total..... | | \$1,326,793 30 |

DISBURSEMENTS.

| | | |
|---|----------------|----------------|
| Death claims..... | \$1,259,931 53 | |
| Disability claims | 30,401 18 | |
| Total paid to members..... | | \$1,290,332 71 |
| Salaries of officers..... | | 9,012 27 |
| Salaries and other compensation of office employes..... | | 6,783 75 |
| Rent | | 900 00 |
| Advertising and printing..... | | 2,049 45 |
| Postage, express and telegraph | | 1,103 86 |
| Legal expenses..... | | 569 56 |
| Official publication..... | | 857 20 |
| Insurance department fees..... | | 129 78 |
| Miscellaneous expenditures | | 6,028 67 |
| Total disbursements | | \$1,317,717 25 |
| Balance | | \$9,076 05 |

LEDGER ASSETS.

| | |
|-------------------|------------|
| Cash in bank..... | \$9,076 05 |
|-------------------|------------|

NON-LEDGER ASSETS.

| | | |
|---|--------------|--------------|
| Assessments in treasury of subordinate branches | \$120,000 00 | |
| *Terminal reserve, \$52,319.50; part payments, \$63,879.48..... | 116,198 98 | |
| Total..... | | \$236,198 98 |
| Gross assets..... | | \$245,275 03 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|--------------|
| *Terminal reserve, \$52,319.50; part payments, \$63,879.48 | \$116,198 98 |
| Total admitted assets..... | \$129,076 05 |

* This item consists of liens on policies, created under the new table of rates adopted in 1904 not admitted by department and entered under "assets not admitted" and deducted from the assets as reported by the company.

LIABILITIES.

| | | |
|------------------------------------|------------------|-----------|
| Losses and claims, viz: | | |
| Adjusted not yet due | \$75,066 | 06 |
| Reported—proofs not received | 56,500 | 00 |
| Resisted..... | 6,000 | 00 |
| Total liabilities | \$137,566 | 06 |
| Balance | \$8,490 | 01 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------------|
| Policies in force Dec. 31, of previous year | 35,935 | \$53,798,500 00 |
| Policies written or increased during the year | 396 | 272,000 00 |
| Total | 36,331 | \$54,070,500 00 |
| Deduct policies decreased and terminated during the year... | 14,085 | 22,748,250 00 |
| Policies in force Dec. 31, 1904 | 22,246 | \$31,322,250 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 134 | \$222,500 00 |
| Losses and claims incurred during the year | 672 | 1,180,750 00 |
| Total | 806 | \$1,403,250 00 |
| Losses and claims paid and compromised during the year ... | 731 | 1,265,250 00 |
| Losses and claims unpaid Dec. 31, 1904..... | 75 | \$138,000 00 |
| Assessments collected during the year | | \$1,165,903 60 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|--------------------|
| Policies in force Dec. 31, of previous year..... | 20 | \$23,000 00 |
| Deduct policies decreased and terminated during the year... | 5 | 5,000 00 |
| Policies in force Dec. 31, 1904 | 15 | \$18,000 00 |
| Losses and claims incurred during the year..... | 1 | \$500 00 |
| Losses and claims paid and compromised during the year ... | 1 | 500 00 |
| Assessments collected during the year | | \$551 88 |

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..... | \$56,469 25 | |
| Assessments, mortuary..... | 1,249,293 75 | |
| Total paid by members..... | | \$1,305,763 00 |
| Interest..... | | 14,730 73 |
| Income from all other sources..... | | 23,075 99 |
| Total income..... | | \$1,343,569 72 |
| Net ledger assets Dec. 31, 1903..... | | 619,656 99 |
| Total..... | | \$1,963,226 71 |

DISBURSEMENTS.

| | |
|---|----------------|
| Death claims..... | \$996,840 00 |
| Commissions to organizers..... | 10,609 80 |
| Salaries and other compensation of officers..... | 8,440 70 |
| Salaries and other compensation of office employes..... | 15,708 31 |
| Rent..... | 3,056 32 |
| Printing..... | 2,657 07 |
| Postage, express and telegraph..... | 4,034 94 |
| Legal expenses..... | 1,056 69 |
| Governing bodies..... | 6,195 50 |
| Official publication..... | 14,822 68 |
| Insurance department fees..... | 691 70 |
| Supplies purchased..... | 7,572 01 |
| Premiums on securities..... | 17,679 43 |
| Miscellaneous expenditures..... | 9,901 21 |
| Total disbursements..... | \$1,099,266 36 |
| Balance..... | \$863,960 35 |

LEDGER ASSETS.

| | |
|---|--------------|
| *Cash on deposit, Province of Quebec..... | \$5,000 00 |
| Book value of bonds..... | 743,932 99 |
| Accrued interest on bonds purchased..... | 760 87 |
| Fixtures and supplies..... | 4,360 00 |
| Cash in bank..... | 65,367 33 |
| Outstanding, benefit account..... | 38,884 37 |
| Outstanding, general account..... | 5,861 05 |
| Other ledger assets..... | 235 00 |
| Total..... | \$864,401 61 |
| Deduct ledger liabilities..... | 441 26 |
| Total ledger assets..... | \$863,960 35 |

*Special deposit for protection of policy holders in Province of Quebec.

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|---------------------|
| Furniture, fixtures, supplies, printed matter and stationery..... | \$4,360 00 |
| Total admitted assets..... | <u>\$859,600 35</u> |

LIABILITIES.

| | |
|---|---------------------|
| Losses and claims reported—proofs not received..... | \$123,593 33 |
| Balance..... | <u>\$736,007 02</u> |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-------------------------|
| Policies in force Dec. 31, of previous year..... | 112,608 | \$120,274,400 00 |
| Policies written or increased during the year..... | <u>10,547</u> | <u>10,646,500 00</u> |
| Total..... | 123,155 | \$130,920,900 00 |
| Deduct policies decreased and terminated during the year.. | 8,889 | 10,356,400 00 |
| Policies in force Dec. 31, 1904..... | <u>114,266</u> | <u>\$120,564,500 00</u> |
| Losses and claims unpaid Dec. 31, of previous year..... | 95 | \$104,833 33 |
| Losses and claims incurred during the year..... | <u>942</u> | <u>1,016,450 00</u> |
| Total..... | 1,037 | \$1,121,283 33 |
| Losses and claims paid and compromised during the year... | <u>925</u> | <u>997,690 00</u> |
| Losses and claims unpaid Dec. 31, 1904..... | 112 | \$123,593 33 |
| Assessments collected during the year..... | | \$1,246,973 83 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-------------------|
| Policies in force Dec. 31, of previous year..... | 1,888 | \$1,925,000 00 |
| Policies written or increased during the year..... | <u>145</u> | <u>148,000 00</u> |
| Total..... | 2,033 | \$2,073,000 00 |
| Deduct policies decreased and terminated during the year... | <u>48</u> | <u>54,000 00</u> |
| Policies in force Dec. 31, 1904..... | 1,985 | \$2,019,000 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 1 | \$1,000 00 |
| Losses and claims incurred during the year..... | <u>8</u> | <u>7,500 00</u> |
| Total..... | 9 | \$8,500 00 |
| Losses and claims paid and compromised during the year... | <u>9</u> | <u>8,500 00</u> |
| Assessments collected during the year..... | | \$18,650 57 |

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..... | \$111 00 | |
| Assessments, mortuary | 111,527 67 | |
| Management and development fund | 10,511 92 | |
| Total paid by members..... | | \$122,150 59 |
| Interest \$1,301.22; rent, \$270.40 | | 1,571 62 |
| Sale of supplies..... | | 195 97 |
| Income from all other sources | | 166 30 |
| Total income..... | | \$124,084 48 |
| Net ledger assets Dec. 31, 1903 | | 14,684 67 |
| Total..... | | \$138,769 15 |

DISBURSEMENTS.

| | |
|---|---------------------|
| Death claims..... | \$111,114 54 |
| Salaries of officers..... | 3,500 00 |
| Salaries and other compensation of office employes..... | 2,190 70 |
| Supreme medical supervisors fees | 300 00 |
| Rent, \$696.00; taxes, \$157.50 | 853 50 |
| Advertising and printing..... | 1,620 08 |
| Postage, express and telegraph..... | 761 18 |
| Legal expenses..... | 25 00 |
| Governing bodies | 591 99 |
| Official publication..... | 1,550 31 |
| Insurance department fees..... | 170 44 |
| Miscellaneous expenditures | 1,745 29 |
| Total disbursements..... | \$124,423 03 |
| Balance..... | \$14,346 12 |

LEDGER ASSETS.

| | | |
|--|------------|--------------------|
| Loans on mortgages of real estate..... | \$3,695 00 | |
| Cash in bank | 10,651 12 | |
| Total ledger assets..... | | \$14,346 12 |

NON-LEDGER ASSETS.

| | | |
|--|----------|--------------------|
| Interest accrued..... | \$125 10 | |
| Due from grand and subordinate counells | 53 66 | |
| Assessments in treasury of subordinate branches | 9,000 00 | |
| Furniture, fixtures, supplies, printed matter and stationery | 2,893 00 | |
| Total..... | | \$12,071 16 |
| Gross assets..... | | \$26,417 28 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|--------------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$2,893 00 |
| Total admitted assets..... | <u>\$23,524 28</u> |

LIABILITIES.

| | |
|------------------------------------|--------------------|
| Losses and claims, viz: | |
| Due and unpaid..... | \$8,710 54 |
| Adjusted not yet due | 21,691 80 |
| In process of adjustment..... | 7,500 00 |
| Reported—proofs not received | 10,425 82 |
| Resisted | <u>4,765 84</u> |
| Total liabilities..... | <u>\$53,094 00</u> |
| Balance | --\$29,569 72 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------------|
| Policies in force Dec. 31, of previous year..... | 5,200 | \$8,213,500 00 |
| Policies written or increased during the year | 238 | 165,000 00 |
| Total | <u>5,438</u> | <u>\$8,378,500 00</u> |
| Deduct policies decreased and terminated during the year... | 2,725 | 4,880,833 00 |
| Policies in force Dec. 31, 1904..... | 2,713 | \$3,547,667 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 25 | \$40,309 97 |
| Losses and claims incurred during the year | 88 | 124,017 32 |
| Total | <u>113</u> | <u>\$164,327 29</u> |
| Losses and claims paid and compromised during the year ... | 78 | 111,233 29 |
| Losses and claims unpaid Dec. 31, 1904 | 35 | \$53,094 00 |
| Assessments collected during the year | | \$111,527 67 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-------------------|
| Policies in force Dec. 31, of previous year..... | 53 | \$95,500 00 |
| Deduct policies decreased and terminated during the year... | 25 | 46,106 00 |
| Policies in force Dec. 31, 1904..... | 28 | \$49,394 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 1 | \$1,906 09 |
| Losses and claims incurred during the year..... | 3 | 5,824 77 |
| Total | <u>4</u> | <u>\$7,732 86</u> |
| Losses and claims paid and compromised during the year.... | 3 | 5,732 86 |
| Losses and claims unpaid Dec. 31, 1904..... | 1 | \$2,000 00 |
| Assessments collected during the year | | \$1,638 42 |

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 | \$15,002 35 |
| Expense assessments, dues or per capita tax | 255,339 95 |
| Assessments: | |
| Mortuary, \$2,915,153.74; sick and funeral, \$248,444.73 ... | 3,163,598 47 |
| Change of policies | 2,883 94 |
| Total paid by members..... | \$3,436,824 71 |
| Interest, \$254,310.10; rent, \$7,322.69 | 261,632 79 |
| Sundry refunds | 1,855 99 |
| Re-deposits, 1903 claims.. .. | 753 34 |
| Total income..... | \$3,701,066 83 |
| Net ledger assets Dec. 31, 1903 | 7,104,360 58 |
| Total | \$10,805,427 41 |

DISBURSEMENTS.

| | |
|---|----------------|
| Death claims | \$1,776,604 45 |
| Permanent disability | 107,266 31 |
| Expectation of life | 4,385 00 |
| Sick claims..... | 198,886 51 |
| Funeral claims..... | 14,196 50 |
| Old age disability..... | 43,650 00 |
| Payments returned to applicants or members..... | 6,318 97 |
| Total paid to members | \$2,151,307 74 |
| Commissions and expenses of organizers..... | 100,921 37 |
| Salaries of organizers not paid by commissions | 116,575 25 |
| Salaries and other compensation of officers | 32,702 57 |
| Salaries and other compensation of office employes..... | 84,858 47 |
| Medical examiners' fees | 1,323 60 |
| Rent | 18,230 12 |
| Advertising and printing..... | 25,881 82 |
| Postage, express and telegraph..... | 9,179 03 |
| Legal expenses | 4,867 59 |
| Official publication..... | 30,458 23 |
| Insurance department fees..... | 2,375 98 |
| Expenses, investigating claims..... | 19,149 99 |

| | |
|---|-----------------------|
| Temporary advances, re-investments..... | \$4,087 79 |
| General expense account..... | 16,073 71 |
| Furniture..... | 1,816 96 |
| Branch office..... | 7,960 33 |
| Traveling expenses..... | 14,597 09 |
| Executive expenses..... | 1,319 20 |
| Office stationery, etc..... | 19,382 11 |
| Supplies purchased..... | 8,417 53 |
| Fraternal congress..... | 2,058 41 |
| Miscellaneous expenditures..... | 5,287 79 |
| Total disbursements..... | <u>\$2,678,832 68</u> |
| Balance..... | \$8,126,594 73 |

LEDGER ASSETS.

| | |
|--|-------------------|
| Book value of real estate..... | \$844,055 46 |
| Loans on mortgages of real estate..... | 2,600,198 59 |
| Loans on company's policies..... | 1,400 00 |
| Book value of stocks and bonds..... | 2,976,824 17 |
| Union Trust Co., investment account..... | 1,472,837 27 |
| Special bank deposit in France..... | 10,000 00 |
| Cash in bank..... | <u>221,279 24</u> |
| Total ledger assets..... | \$8,126,594 73 |

NON-LEDGER ASSETS.

| | |
|--|-----------------------|
| Interest due and accrued..... | \$152,378 55 |
| Rents due and accrued..... | 544 30 |
| Due from subordinate courts for fees..... | 447 29 |
| Due from high and subordinate courts for supplies..... | 21,257 36 |
| Saleable supplies on hand..... | 32,142 54 |
| Assessments in treasury of subordinate branches..... | 5,417 91 |
| Furniture, fixtures, supplies, printed matter and stationery..... | 27,692 46 |
| Fire insurance..... | 2,788 97 |
| Temporary advances, re-investments..... | 3,457 67 |
| Temporary loan to general account from mortuary account..... | 296,587 75 |
| Temporary loan to general account from sick and funeral account..... | <u>110,994 55</u> |
| Total..... | \$653,709 35 |
| Gross assets..... | <u>\$8,780,304 08</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|-----------------------|
| Furniture, fixtures, supplies, printed matter and stationery..... | \$59,835 00 |
| Due from high and subordinate courts for supplies..... | <u>21,257 36</u> |
| Total..... | \$81,092 36 |
| Total admitted assets..... | <u>\$8,699,211 72</u> |

LIABILITIES.

| | | |
|---|---------|---------------------|
| Death losses: | | |
| Due and unpaid..... | \$1,000 | 00 |
| Resisted, in suit..... | 17,500 | 00 |
| Resisted, not in suit..... | 162,944 | 04 |
| Total and permanent disability claims: | | |
| Due and unpaid..... | 750 | 00 |
| Not yet due..... | 90,926 | 65 |
| Funeral benefits..... | 725 | 00 |
| Sick claims..... | 3,369 | 56 |
| Present value of unpaid instalments of old age annuities..... | 247,357 | 50 |
| | | <u>\$524,572 75</u> |
| Accounts due and accrued..... | | 9,953 70 |
| Assessments paid in advance..... | | 7,141 31 |
| Due mortuary account..... | | 296,587 75 |
| Due sick and funeral account..... | | 110,994 55 |
| | | <u>\$949,250 06</u> |
| Balance..... | | \$7,749,961 66 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-------------------------|
| Policies in force Dec. 31, of previous year..... | 219,492 | \$233,124,000 00 |
| Policies written or increased during the year..... | 28,730 | 23,732,000 00 |
| Total..... | <u>248,222</u> | <u>\$261,856,000 00</u> |
| Deduct policies decreased and terminated during the year..... | 22,346 | 18,960,000 00 |
| Policies in force Dec. 31, 1904..... | 225,876 | \$242,896,000 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 391 | \$160,506 98 |
| Losses and claims incurred during the year..... | 11,829 | 2,242,434 05 |
| Total..... | <u>12,220</u> | <u>\$2,403,241 03</u> |
| Losses and claims paid and compromised during the year..... | 11,861 | 2,216,952 43 |
| Losses and claims unpaid Dec. 31, 1904..... | 359 | \$186,288 60 |
| Assessments collected during the year..... | | <u>\$3,163,598 47</u> |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------------|
| Policies in force Dec. 31, of previous year..... | 5,239 | \$4,544,000 00 |
| Policies written or increased during the year..... | 805 | 575,000 00 |
| Total..... | <u>6,044</u> | <u>\$5,119,000 00</u> |
| Deduct policies decreased and terminated during the year..... | 506 | 362,500 00 |
| Policies in force Dec. 31, 1904..... | 5,538 | \$4,756,500 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 3 | \$2,000 00 |
| Losses and claims incurred during the year..... | 678 | 49,146 15 |
| Total..... | <u>681</u> | <u>\$51,146 15</u> |
| Losses and claims paid and compromised during the year..... | 678 | 50,072 73 |
| Losses and claims unpaid Dec. 31, 1904..... | 3 | \$1,073 42 |
| Assessments collected during the year..... | | <u>\$72,899 49</u> |

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..... | \$97,335 25 | |
| Assessments, mortuary | 469,721 79 | |
| Medical examiners' fees paid by applicant | 2,092 50 | |
| Total paid by members | | \$569,149 54 |
| Interest, \$34,717.92; rent, \$150.00 | | 34,867 92 |
| Sale of supplies..... | | 8,185 59 |
| Fees allowed by court | | 94 00 |
| Income from all other sources..... | | 1,688 59 |
| Total income | | \$613,985 64 |
| Net ledger assets Dec. 31, 1903 | | 1,022,638 31 |
| Total..... | | \$1,636,623 95 |

DISBURSEMENTS.

| | | |
|--|--------------|----------------|
| Death claims | \$283,994 27 | |
| Payments returned to members | 1,332 75 | |
| Total paid to members | | \$285,327 02 |
| Salaries of organizers not paid by commissions | | 15,997 95 |
| Salaries and other compensation of officers..... | | 12,453 30 |
| Salaries and other compensation of office employees..... | | 8,883 15 |
| Supreme or grand medical supervisors fees..... | | 4,267 00 |
| Rent | | 1,200 00 |
| Advertising and printing..... | | 2,248 93 |
| Postage, express and telegraph..... | | 4,058 59 |
| Legal expenses..... | | 4,529 34 |
| Governing bodies | | 24,216 76 |
| Official publication..... | | 20,114 40 |
| Insurance department fees..... | | 530 90 |
| Supplies purchased | | 7,607 44 |
| Miscellaneous expenditures | | 1,662 93 |
| Total disbursements | | \$393,097 71 |
| Balance..... | | \$1,243,526 24 |

LEDGER ASSETS.

| | | |
|---|-------------|----------------|
| Book value of real estate | \$57,500 00 | |
| Loans on mortgages of real estate..... | 113,000 00 | |
| Book value of stocks and bonds..... | 829,518 58 | |
| Cash in office and in bank | 231,794 36 | |
| * Deposit Quebec insurance department | 5,000 00 | |
| Building committee..... | 6,713 30 | |
| Total ledger assets | | \$1,243,526 24 |

* Special deposit for the exclusive protection of policy holders in Province of Quebec.

NON-LEDGER ASSETS.

| | | |
|--|------------|----------------|
| Interest accrued | \$9,182 16 | |
| Assessments in treasury of subordinate branches | 37,953 59 | |
| Furniture, fixtures, supplies, printed matter and stationery | 12,237 13 | |
| Total..... | | \$59,372 88 |
| Gross assets..... | | \$1,302,899 12 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|-------------|----------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$12,237 13 | |
| Depreciation of ledger assets to bring same to market value | 5,777 54 | |
| Total..... | | \$18,014 67 |
| Total admitted assets..... | | \$1,284,884 45 |

LIABILITIES.

| | | |
|----------------------------|------------|----------------|
| Losses and claims, viz: | | |
| Due and unpaid..... | \$8,450 00 | |
| Adjusted not yet due | 25,000 00 | |
| Resisted | 4,000 00 | |
| Total liabilities..... | | \$37,450 00 |
| Balance..... | | \$1,247,434 45 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------|
| Policies in force Dec. 31, of previous year | 37,702 | \$37,990,000 00 |
| Policies written or increased during the year..... | 7,540 | 7,770,000 00 |
| Total | 45,242 | \$45,760,000 00 |
| Deduct policies decreased and terminated during the year... | 1,928 | 1,939,000 00 |
| Policies in force Dec. 31, 1904..... | 43,314 | \$43,821,000 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 37 | \$37,450 00 |
| Losses and claims incurred during the year..... | 278 | 284,000 00 |
| Total | 315 | \$321,450 00 |
| Losses and claims paid and compromised during the year ... | 278 | 284,000 00 |
| Losses and claims unpaid Dec. 31, 1904..... | 37 | \$37,450 00 |
| Assessments collected during the year | | \$447,274 08 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31. of previous year..... | 646 | \$647,000 00 |
| Policies written or increased during the year | 37 | 88,000 00 |
| Total | 683 | \$685,000 00 |
| Deduct policies decreased and terminated during the year... | 48 | 48,000 00 |
| Policies in force Dec. 31, 1904..... | 635 | \$637,000 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 1 | \$1,000 00 |
| Losses and claims incurred during the year | 5 | 5,000 00 |
| Total | 6 | \$6,000 00 |
| Losses and claims paid and compromised during the year ... | 5 | 5,000 00 |
| Losses and claims unpaid Dec. 31, 1904..... | 1 | \$1,000 00 |
| Assessments collected during the year | | \$7,057 08 |

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 | \$78,728 00 | |
| Assessments, mortuary..... | 2,869,304 43 | |
| Total paid by members..... | | \$2,948,032 43 |
| Interest..... | | 4,995 01 |
| Sale of supplies..... | | 521 45 |
| Benefit certificates..... | | 756 50 |
| Income from all other sources | | 325 00 |
| Total income..... | | \$2,954,630 39 |
| Net ledger assets Dec. 31, 1903..... | | 81,896 45 |
| Total..... | | \$3,036,526 84 |

DISBURSEMENTS.

| | |
|---|----------------|
| Death claims..... | \$2,892,636 90 |
| Commissions to organizers..... | 28,404 70 |
| Salaries and other compensation of officers..... | 11,158 58 |
| Salaries and other compensation of office employes..... | 11,038 43 |
| Supreme or grand medical supervisors fees..... | 2,500 00 |
| Rent, \$2,700.00; taxes, \$3.74..... | 2,703 74 |
| Advertising and printing..... | 2,552 10 |
| Postage, express and telegraph..... | 1,771 49 |
| Legal expenses..... | 1,394 44 |
| Governing bodies | 10,916 30 |
| Official publication..... | 2,500 00 |
| Insurance department fees..... | 741 28 |
| Miscellaneous expenditures..... | 3,270 40 |
| Total disbursements..... | \$2,971,588 36 |
| Balance..... | \$64,938 48 |

LEDGER ASSETS.

| | |
|--|-------------|
| Cash in office and in bank..... | \$59,688 48 |
| Deposited as bond in contested case | 1,250 00 |
| *Cash on deposit with Insurance Department of North Carolina | 4,000 00 |
| Total ledger assets..... | \$64,938 48 |

* Special deposit for protection of policy holders in North Carolina only.

NON-LEDGER ASSETS.

| | | |
|--|------------|--------------|
| Interest due | \$1,104 59 | |
| Assessments in treasury of subordinate branches | 231,764 50 | |
| Furniture, fixtures, supplies, printed matter and stationery | 10,800 26 | |
| Judgment | 2,691 05 | |
| Expense assessment in hands of lodges | 6,489 51 | |
| Total | | \$252,849 91 |
| Gross assets | | \$317,788 39 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|-------------|--------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$10,800 26 | |
| Judgment | 2,691 05 | |
| Total | | \$13,491 31 |
| Total admitted assets | | \$304,297 08 |

LIABILITIES.

| | | |
|---|-------------|---------------|
| Losses and claims, viz: | | |
| Due and unpaid | \$25,671 45 | |
| Adjusted not yet due | 454,500 00 | |
| Reported—proofs not received | 165,000 00 | |
| Resisted | 15,500 00 | \$660,671 45 |
| Salaries, rents, taxes, fees and accounts due and accrued | | 387 05 |
| Total liabilities | | \$661,058 50 |
| Balance | | -\$356,761 42 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------|
| Policies in force Dec. 31, of previous year | 51,606 | \$87,286,500 00 |
| Policies written or increased during the year. | 3,481 | 3,260,000 00 |
| Total | 55,087 | \$90,546,500 00 |
| Deduct policies decreased and terminated during the year.. | 5,912 | 8,212,500 00 |
| Policies in force Dec. 31, 1904 | 49,175 | \$82,334,000 00 |
| Losses and claims unpaid Dec. 31, of previous year | 254 | \$463,383 35 |
| Losses and claims incurred during the year | 1,676 | 3,100,500 00 |
| Total | 1,930 | \$3,563,883 35 |
| Losses and claims paid and compromised during the year.. | 1,572 | 2,903,211 90 |
| Losses and claims unpaid Dec. 31, 1904 | 358 | \$660,671 45 |
| Assessments collected during the year | | \$2,869,304 43 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force Dec. 31, of previous year | 171 | \$301,000 00 |
| Policies written or increased during the year | 1 | 1,000 00 |
| Total | 172 | \$302,000 00 |
| Deduct policies decreased and terminated during the year.. | 10 | 18,000 00 |
| Policies in force Dec. 31, 1904 | 162 | \$284,000 00 |
| Losses and claims unpaid Dec. 31, of previous year | 1 | \$2,000 00 |
| Losses and claims incurred during the year | 6 | 11,000 00 |
| Total | 7 | \$13,000 00 |
| Losses and claims paid and compromised during the year.. | 7 | 13,000 00 |
| Assessments collected during the year | | \$12,572 19 |

KNIGHTS OF PYTHIAS,

CHICAGO, ILL.

RE-INCORPORATED IN 1894. COMMENCED BUSINESS IN 1877.

CHARLES F. S. NEAL, *President*.CARLOS S. HARDY, *Secretary*.

INCOME.

| | |
|---|-----------------------|
| Gross membership fees | \$11,942 50 |
| Expense assessments, dues or per capita tax | 200,862 64 |
| Assessments, mortuary..... | 1,807,764 67 |
| Advance assessments | 1,583 42 |
| Total paid by members..... | \$2,022,153 23 |
| Interest, \$24,116.78; rent, \$19,069.69 | 43,186 47 |
| Profit on bonds sold..... | 225 00 |
| Appreciation in book value of real estate | 180,994 71 |
| Income from all other sources..... | 1,276 16 |
| Total income | \$2,197,835 57 |
| Net ledger assets Dec. 31, 1903 | 700,525 95 |
| Total..... | \$2,898,361 52 |

DISBURSEMENTS.

| | |
|---|-----------------------|
| Death claims..... | \$1,491,635 18 |
| Payments returned to applicants or members | 1,003 99 |
| Total paid to members | \$1,495,639 17 |
| Commissions to organizers..... | 72,671 77 |
| Commissions to local secretaries | 98,561 43 |
| Membership fees retained by local organizers..... | 11,942 50 |
| Salaries of officers..... | 11,483 32 |
| Salaries and other compensation of office employes..... | 18,344 09 |
| Subordinate medical examiners fees | 22,374 75 |
| Rent | 3,746 68 |
| Advertising and printing..... | 7,166 26 |
| Postage, express and telegraph | 8,784 66 |
| Legal expenses..... | 6,768 42 |
| Governing bodies | 3,988 00 |
| Official publication..... | 1,567 50 |
| Insurance department fees..... | 648 75 |
| Furniture and fixtures | 1,434 78 |
| Expenses on account of Lexington hotel investment | 94,629 98 |
| Expenses on account of other investments..... | 1,858 12 |
| Accrued interest on bonds purchased..... | 4,892 62 |
| Loss on sale of bonds | 4,750 00 |
| Miscellaneous expenditures | 9,690 52 |
| Total disbursements | \$1,880,943 32 |
| Balance | \$1,017,418 20 |

LEDGER ASSETS.

| | | |
|--|-------------|----------------|
| Book value of real estate | \$21,800 00 | |
| Loans on mortgages of real estate..... | 20,000 00 | |
| Loans secured by collateral | 400 00 | |
| Book value of stocks and bonds..... | 594,968 57 | |
| Lexington hotel investment..... | 275,000 00 | |
| Cash in office and in bank | 102,187 53 | |
| Due from supreme lodge..... | 2,996 10 | |
| Tenders outstanding, not yet accepted in contested cases | 66 00 | |
| Total ledger assets | | \$1,017,418 20 |

NON-LEDGER ASSETS.

| | | |
|--|------------|----------------|
| Interest due and accrued | \$3,031 91 | |
| Rents due..... | 4,475 00 | |
| Due from organizers | 165 58 | |
| Advances to Lexington Co..... | 39,000 00 | |
| Mortuary assessments due | 5,909 85 | |
| Furniture, fixtures, supplies, printed matter and stationery | 4,220 88 | |
| Total..... | | \$56,803 22 |
| Gross assets..... | | \$1,074,221 42 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|------------|----------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$4,220 88 | |
| Personal or agents debit balances, unsecured..... | 165 58 | |
| Depreciation of ledger assets to bring same to market value..... | 3,444 25 | |
| Total | | \$7,830 71 |
| Total admitted assets..... | | \$1,066,390 71 |

LIABILITIES.

| | | |
|---|-------------|--------------|
| Losses and claims, viz: | | |
| In process of adjustment..... | \$81,500 00 | |
| Reported—proofs not received | 60,500 00 | |
| Resisted | 13,000 00 | \$155,000 00 |
| Salaries, rents, taxes, fees and accounts due and accrued | | 27,645 88 |
| Assessments paid in advance..... | | 1,583 42 |
| Total liabilities..... | | \$184,229 10 |
| Balance | | \$882,161 61 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | Number. | Amount. |
|---|---------|------------------|
| Policies in force Dec. 31, of previous year..... | 63,561 | \$105,736,000 00 |
| Policies written or increased during the year..... | 12,248 | 14,375,500 00 |
| Total..... | 75,809 | \$120,111,500 00 |
| Deduct policies decreased and terminated during the year..... | 7,606 | 10,324,500 00 |
| Policies in force Dec. 31, 1904 | 68,203 | \$109,787,000 00 |

| | | |
|--|-----|----------------|
| Losses and claims unpaid Dec. 31, of previous year..... | 70 | \$136,000 00 |
| Losses and claims incurred during the year..... | 819 | 1,546,000 00 |
| Total | 889 | \$1,682,000 00 |
| Losses and claims paid and compromised during the year.. | 811 | 1,527,600 00 |
| Losses and claims unpaid Dec. 31, 1904 | 78 | \$155,000 00 |
| Assessments collected during the year | | \$2,008,627 31 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year..... | 505 | \$604,000 00 |
| Policies written or increased during the year | 51 | 48,500 00 |
| Total..... | 556 | \$652,500 00 |
| Deduct policies decreased and terminated during the year... | 60 | 67,500 00 |
| Policies in force Dec. 1, 1904 | 496 | \$585,000 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 1 | \$1,000 00 |
| Losses and claims incurred during the year | 13 | 19,000 00 |
| Total | 14 | \$20,000 00 |
| Losses and claims paid and compromised during the year.... | 14 | 20,000 00 |
| Assessments collected during the year | | \$12,099 85 |

KNIGHTS OF THE MACCABEES OF THE WORLD,
PORT HURON, MICH.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

D. P. MARKEY, *Supreme Commander.* L. E. SISLER, *Supreme Record Keeper.*

INCOME.

| | | |
|---|--------------|----------------|
| Gross membership fees | \$25,140 29 | |
| Expense assessments, dues or per capita tax | 3,132 20 | |
| Assessments: mortuary, \$3,959,767.08; sick and accident, \$89,951.49; expense, \$462,465.18 | 4,512,183 75 | |
| Total paid by members | | \$4,540,456 24 |
| Interest, \$107,545.27; rent, \$2,229.75 | | 109,775 02 |
| Income from all other sources | | 425 00 |
| Total income | | \$4,650,656 26 |
| Net ledger assets Dec. 31, 1903 | | 3,256,156 29 |
| Total | | \$7,906,812 55 |

DISBURSEMENTS.

| | | |
|--|----------------|----------------|
| Death claims | \$3,222,654 02 | |
| Disability claims | 248,312 31 | |
| Payments returned to applicants or members | 2,074 22 | |
| Total paid to members | | \$3,473,040 55 |
| Commissions to organizers | | 107,430 94 |
| Paid to great camp organization | | 147,352 73 |
| Salaries of officers | | 22,233 34 |
| Salaries and other compensation of office employes | | 42,351 30 |
| Subordinate medical examiners fees | | 4,004 46 |
| Taxes | | 1,383 53 |
| Advertising and printing | | 8,993 94 |
| Postage, express and telegraph | | 13,384 37 |
| Legal expenses | | 16,818 42 |
| Governing bodies | | 43,982 52 |
| Official publication | | 30,824 05 |
| Insurance department fees | | 1,085 99 |
| Supplies purchased | | 20,173 57 |
| Traveling expenses | | 12,703 36 |
| Miscellaneous expenditures | | 3,323 80 |
| Total disbursements | | \$3,949,086 87 |
| Balance | | \$3,957,725 68 |

LEDGER ASSETS.

| | | |
|-----------------------------------|--------------|----------------|
| Book value of real estate | \$87,707 72 | |
| Book value of bonds | 3,389,269 83 | |
| Agents or personal balances | 54,552 56 | |
| Cash in office and in bank | 426,195 57 | |
| Total ledger assets | | \$3,957,725 68 |

NON-LEDGER ASSETS.

| | | |
|---|-------------|-----------------------|
| Interest due and accrued | \$46,653 74 | |
| Rents due..... | 190 00 | |
| Assessments in treasury of subordinate branches | 359,056 27 | |
| Total..... | | \$405,900 01 |
| Gross assets | | \$4,363,625 69 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|---|-------------|-----------------------|
| Personal or agents debit balances, unsecured..... | \$54,552 56 | |
| Excess of assessments held by subordinate bodies over claims reported..... | 96,882 92 | |
| Total..... | | \$151,435 48 |
| Total admitted assets..... | | \$4,212,190 21 |

LIABILITIES.

| | | |
|---|--------------|-----------------------|
| Losses and claims, viz: | | |
| In process of adjustment..... | \$186,902 00 | |
| Resisted | 40,385 57 | \$227,287 57 |
| Salaries, rents, taxes, fees and accounts due and accrued | | 30,258 78 |
| Sick and accident claims | | 4,627 00 |
| Total liabilities | | \$262,173 35 |
| Balance..... | | \$3,950,016 86 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-------------------------|
| Policies in force Dec. 31, of previous year..... | 341,304 | \$430,306,800 00 |
| Policies written or increased during the year | 50,369 | 51,236,750 00 |
| Total | 391,673 | \$481,543,550 00 |
| Deduct policies decreased and terminated during the year..... | 69,297 | 71,692,075 84 |
| Policies in force Dec. 31, 1904..... | 322,376 | \$409,851,474 16 |
| Losses and claims unpaid Dec. 31 of previous year | 327 | \$440,895 57 |
| Losses and claims incurred during the year | 2,265 | 3,122,710 58 |
| Total | 2,592 | \$3,563,606 15 |
| Losses and claims paid and compromised during the year | 2,425 | 3,336,318 58 |
| Losses and claims unpaid Dec. 31, 1904..... | 167 | \$227,287 57 |
| Assessments collected during the year | | \$3,959,767 08 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------------|
| Policies in force Dec. 31, of previous year..... | 4,212 | \$3,844,000 00 |
| Policies written or increased during the year | 928 | 838,500 00 |
| Total | 5,140 | \$4,682,500 00 |
| Deduct policies decreased and terminated during the year..... | 1,205 | 927,500 00 |
| Policies in force Dec. 31, 1904..... | 3,935 | \$3,755,000 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 4 | \$3,500 00 |
| Losses and claims incurred during the year | 21 | 19,072 50 |
| Total..... | 25 | \$22,572 80 |
| Losses and claims paid and compromised during the year | 21 | 17,572 80 |
| Losses and claims unpaid Dec. 31, 1904 | 4 | \$5,000 00 |
| Assessments collected during the year | | \$35,276 77 |

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 | \$2,078 00 | |
| Expense assessments, dues or per capita tax. | 6,692 50 | |
| Assessments, mortuary, \$33,695.78; emergency, \$412.40 | 34,108 18 | |
| Total paid by members..... | | \$42,878 68 |
| Interest..... | | 1,220 18 |
| Sale of supplies..... | | 709 31 |
| Income from all other sources | | 2 36 |
| Total income..... | | \$44,810 53 |
| Net ledger assets Dec. 31, 1903 | | 32,517 74 |
| Total..... | | \$77,328 27 |

DISBURSEMENTS.

| | |
|--|--------------------|
| Death claims | \$24,125 00 |
| Commissions to organizers..... | 852 00 |
| Salaries of organizers not paid by commissions | 1,360 88 |
| Salaries of officers..... | 1,800 00 |
| Salaries and other compensation of office employes | 890 50 |
| Supreme or grand medical supervisors fees..... | 770 00 |
| Rent, \$216.00; taxes, \$168.28 | 384 28 |
| Advertising and printing..... | 250 62 |
| Postage, express and telegraph..... | 230 26 |
| Legal expenses | 59 50 |
| Governing bodies | 1,297 14 |
| Official publication..... | 780 50 |
| Insurance department fees..... | 66 25 |
| Supplies purchased | 688 95 |
| Miscellaneous expenditures | 939 17 |
| Total disbursements..... | \$34,490 05 |
| Balance | \$42,838 22 |

LEDGER ASSETS.

| | |
|---|--------------------|
| Loans on mortgages of real estate | \$3,730 00 |
| Cash in bank | 39,106 22 |
| Total ledger assets | \$42,838 22 |

NON-LEDGER ASSETS.

| | | |
|--|------------|-------------|
| Assessments in treasury of subordinate branches..... | \$5,834 00 | |
| Furniture, fixtures, supplies, printed matter and stationery | 2,000 00 | |
| Total..... | | \$7,834 00 |
| Gross assets..... | | \$50,672 22 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|------------|-------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$2,000 00 | |
| Total admitted assets..... | | \$48,672 22 |

LIABILITIES.

| | | |
|--|----------|-------------|
| Salaries, rents, taxes, fees and accounts due and accrued..... | \$150 00 | |
| Assessments paid in advance..... | 18 26 | |
| Total liabilities..... | | \$168 26 |
| Balance..... | | \$48,503 96 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force Dec. 31, of previous year | 6,268 | \$2,782,400 00 |
| Policies written or increased during the year..... | 2,051 | 804,600 00 |
| Total..... | 8,319 | \$3,587,000 00 |
| Deduct policies decreased and terminated during the year.. | 713 | 318,475 00 |
| Policies in force Dec. 31, 1904 | 7,606 | \$3,268,525 00 |
| Losses and claims incurred during the year..... | 57 | \$24,125 00 |
| Losses and claims paid and compromised during the year ... | 57 | 24,125 00 |
| Assessments collected during the year | | \$34,108 18 |

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 | \$682,746 00 |
| Assessments, mortuary..... | 6,297,557 05 |
| Total paid by members..... | \$6,980,303 05 |
| Interest, \$26,337.17; rent, \$660.00 | 26,997 17 |
| Sale of supplies..... | 71,448 60 |
| Certificate fees..... | 19,346 50 |
| Advertising..... | 12,136 61 |
| Total income..... | \$7,110,231 93 |
| Net ledger assets Dec. 31, 1903..... | 1,831,959 12 |
| Total..... | \$8,942,191 05 |

DISBURSEMENTS.

| | |
|---|-----------------------|
| Death claims..... | \$6,688,996 85 |
| Payments returned to applicants or members | 3,684 60 |
| Total paid to members..... | \$6,692,681 45 |
| Commissions to organizers..... | 260,406 71 |
| Head officers traveling expenses | 13,397 97 |
| Salaries and other compensation of officers | 40,504 96 |
| Salaries and other compensation of office employes..... | 152,264 01 |
| Supreme or grand medical supervisors fees..... | 12,600 00 |
| Rent, \$993.50; taxes, \$1,653.80..... | 2,647 30 |
| Advertising and printing..... | 39,340 15 |
| Postage, express and telegraph..... | 30,661 92 |
| Legal expenses..... | 24,789 62 |
| Governing bodies | 16,934 26 |
| Official publication..... | 87,039 72 |
| Insurance department fees..... | 563 00 |
| Expense of head physician..... | 3,138 16 |
| Camp bond account..... | 16,028 17 |
| Supplies purchased | 65,482 76 |
| Miscellaneous expenditures | 46,252 82 |
| Total disbursements | \$7,504,712 98 |
| Balance..... | \$1,437,478 07 |

LEDGER ASSETS.

| | |
|---------------------------------|-----------------------|
| Book value of real estate..... | \$264,930 98 |
| Cash in bank | 1,097,581 35 |
| Furniture | 70,536 69 |
| Library | 4,429 05 |
| Total ledger assets..... | \$1,437,478 07 |

NON-LEDGER ASSETS.

| | | |
|--|------------|-----------------------|
| Interest accrued..... | \$8,960 92 | |
| Rents accrued.. | 90 00 | |
| Assessments in treasury of subordinate branches | 825,000 00 | |
| Furniture, fixtures, supplies, printed matter and stationery | 23,139 73 | |
| Total..... | | \$857,190 65 |
| Gross assets..... | | \$2,294,668 72 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|-------------|-----------------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$98,676 42 | |
| Library | 4,429 05 | |
| Total..... | | \$98,105 47 |
| Total admitted assets..... | | \$2,196,563 25 |

LIABILITIES.

| | | |
|--|-------------|-----------------------|
| Losses and claims, viz: | | |
| Due and unpaid..... | \$70,661 90 | |
| In process of adjustment..... | 530,000 00 | |
| Resisted | 68,000 00 | \$668,661 90 |
| Salaries, rents, taxes, fees and accounts due and accrued..... | | 26,076 72 |
| Total liabilities..... | | \$694,738 62 |
| Balance | | \$1,501,824 63 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------------|
| Policies in force Dec. 31, of previous year | 660,151 | \$1,149,305,500 00 |
| Policies written or increased during the year..... | 61,074 | 80,992,000 00 |
| Total..... | 721,225 | \$1,230,297,500 00 |
| Deduct policies decreased and terminated during the year | 60,273 | 93,619,000 00 |
| Policies in force Dec. 31, 1904 | 660,952 | \$1,136,678,500 00 |
| Losses and claims unpaid Dec. 31, of previous year | 414 | \$729,128 55 |
| Losses and claims incurred during the year..... | 3,734 | 6,732,000 00 |
| Total..... | 4,148 | \$7,461,128 55 |
| Losses and claims paid and compromised during the year | 3,766 | 6,792,466 65 |
| Losses and claims unpaid Dec. 31, 1904 | 382 | \$668,661 90 |
| Assessments collected during the year..... | | \$6,297,557 05 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------------|
| Policies in force Dec. 31, of previous year | 3,159 | \$4,510,500 00 |
| Policies written or increased during the year..... | 649 | 780,000 00 |
| Total..... | 3,808 | \$5,290,500 00 |
| Deduct policies decreased and terminated during the year | 437 | 545,000 00 |
| Policies in force Dec. 31, 1904..... | 3,371 | \$4,745,500 00 |
| Losses and claims unpaid Dec. 31, of previous year | 1 | \$1,000 00 |
| Losses and claims incurred during the year | 25 | 39,000 00 |
| Total..... | 26 | \$40,000 00 |
| Losses and claims paid and compromised during the year | 25 | 39,000 00 |
| Losses and claims unpaid Dec. 31, 1904 | 1 | \$1,000 00 |
| Assessments collected during the year..... | | \$25,911 00 |

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 | \$7,589 00 | |
| Expense assessments, dues or per capita tax | 36,765 00 | |
| Assessments, mortuary..... | 578,401 58 | |
| Medical examiners' fees paid by applicant | 11,970 00 | |
| Total paid by members..... | | \$634,735 58 |
| Interest..... | | 2,041 94 |
| Sale of supplies..... | | 1,406 45 |
| Total income .. | | \$638,183 97 |
| Net ledger assets Dec. 31, 1903 | | 102,790 92 |
| Total..... | | \$740,974 89 |

DISBURSEMENTS.

| | | |
|---|------------|--------------|
| Death claims..... | | \$595,000 00 |
| Commissions to organizers..... | | 2,773 00 |
| Salaries of organizers not paid by commissions | | 2,954 00 |
| Salaries and other compensation of officers | | 5,444 00 |
| Salaries and other compensation of office employes..... | | 2,080 00 |
| Medical examiners' fees, viz: | | |
| Subordinate examiners | \$8,977 50 | |
| Supreme or grand supervisors..... | 2,092 50 | 11,970 00 |
| Rent | | 1,999 92 |
| Advertising and printing..... | | 2,773 86 |
| Postage, express and telegraph..... | | 1,299 57 |
| Legal expenses | | 986 13 |
| Governing bodies | | 18,057 50 |
| Official publication..... | | 420 16 |
| Insurance department fees..... | | 25 00 |
| Miscellaneous expenditures | | 4,556 59 |
| Total disbursements..... | | \$656,339 73 |
| Balance | | \$90,635 16 |

LEDGER ASSETS.

| | |
|-------------------|-------------|
| Cash in bank..... | \$90,635 16 |
|-------------------|-------------|

NON-LEDGER ASSETS.

| | |
|--|--------------|
| Assessments in treasury of subordinate branches..... | \$52,000 00 |
| Total admitted assets | \$142,635 16 |

| LIABILITIES. | | |
|------------------------------------|------------|--------------|
| Losses and claims, viz: | | |
| In process of adjustment | \$5,000 00 | |
| Reported—proofs not received | 33,000 00 | |
| Resisted | 1,000 00 | |
| Total liabilities | | \$39,000 00 |
| Balance | | \$103,635 16 |

EXHIBIT OF POLICIES.

| TOTAL BUSINESS. | | |
|---|----------------|-----------------|
| | <i>Number.</i> | <i>Amount.</i> |
| Policies in force Dec. 31, of previous year..... | 34,556 | \$55,518,000 00 |
| Policies written or increased during the year | 5,469 | 6,567,000 00 |
| Total | 40,025 | \$62,085,000 00 |
| Deduct policies decreased and terminated during the year... | 1,609 | 2,206,000 00 |
| Policies in force Dec. 31, 1904..... | 38,416 | \$59,879,000 00 |
| Losses and claims unpaid Dec. 31, of previous year | 17 | \$38,000 00 |
| Losses and claims incurred during the year | 345 | 596,000 00 |
| Total | 362 | \$634,000 00 |
| Losses and claims paid and compromised during the year ... | 340 | 595,000 00 |
| Losses and claims unpaid Dec. 31, 1904..... | 22 | \$39,000 00 |
| Assessments collected during the year | | \$578,401 58 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force Dec. 31, of previous year..... | 4,289 | \$6,214,000 00 |
| Policies written or increased during the year | 1,033 | 1,196,000 00 |
| Total..... | 5,322 | \$7,410,000 00 |
| Deduct policies decreased and terminated during the year... | 208 | 264,000 00 |
| Policies in force Dec. 31, 1904..... | 5,114 | \$7,146,000 00 |
| Losses and claims unpaid Dec. 31, of the previous year | 1 | \$3,000 00 |
| Losses and claims incurred during the year..... | 43 | 69,000 00 |
| Total | 44 | \$72,000 00 |
| Losses and claims paid and compromised during the year ... | 42 | 68,000 00 |
| Losses and claims unpaid Dec. 31, 1904 | 2 | \$4,000 00 |
| Assessments collected during the year | | \$66,092 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 | \$4,153 50 |
| Supreme council dues | 233,210 90 |
| Assessments, mortuary | 7,868,396 06 |
| Members at large—cards | 3 00 |
| Total paid by members | \$8,105,763 46 |
| Interest | 81,294 04 |
| Sale of supplies | 7,219 47 |
| Recovered on account of fraudulent claim paid in 1903 | 500 00 |
| Income from all other sources | 1,353 33 |
| Total income | \$8,196,130 35 |
| Net ledger assets Dec. 31, 1903 | 2,880,705 35 |
| Total | \$11,076,835 70 |

DISBURSEMENTS.

| | |
|--|----------------|
| Death claims | \$8,155,449 72 |
| Changes of benefit certificate fees | 19 00 |
| Total paid to members | \$8,155,468 72 |
| Salaries and other compensation of officers | 33,398 37 |
| Salaries and other compensation of office employes | 89,890 21 |
| Official visits, mileage and per diem | 21,283 65 |
| Supplies purchased for sale | 2,797 22 |
| Office furniture and printing plant | 690 69 |
| Assistance to grand councils | 26,327 11 |
| Instituting councils in grand jurisdiction | 6,322 00 |
| Extension of the order | 9,744 70 |
| Taxes | 729 60 |
| Advertising and printing | 13,278 24 |
| Postage, express and telegraph | 9,495 63 |
| Legal expenses | 2,422 90 |
| Supreme council session | 3,927 99 |
| Official publication | 12,395 95 |
| Insurance department fees | 558 84 |
| Miscellaneous expenditures | 21,563 33 |
| Total disbursements | \$8,360,295 15 |
| Balance | \$2,716,540 55 |

LEDGER ASSETS.

| | | |
|---------------------------------|--------------|----------------|
| Book value of real estate | \$51,170 97 | |
| Book value of bonds..... | 2,060,084 69 | |
| Cash in bank | 605,284 89 | |
| Total ledger assets | | \$2,716,540 55 |

NON-LEDGER ASSETS.

| | | |
|---|-------------|----------------|
| Interest due and accrued | \$24,836 07 | |
| Ledger balances | 3,330 19 | |
| Printing plant..... | 14,234 35 | |
| Office furniture, stationery and supplies..... | 9,947 85 | |
| Assessments in treasury of subordinate branches | 666,431 14 | |
| Assessments paid in advance | 184 34 | |
| Total..... | | \$718,963 94 |
| Gross assets | | \$3,435,504 49 |

DEDUCT ASSETS NOT ADMITTED.

| | | |
|--|------------|----------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$9,947 85 | |
| Personal or agents debit balances, unsecured..... | 237 20 | |
| Bills receivable, unsecured..... | 3,092 99 | |
| Printing plant..... | 14,234 35 | |
| Depreciation of ledger assets to bring same to market value | 85,046 39 | |
| Total | | \$112,558 78 |
| Total admitted assets..... | | \$3,322,945 71 |

LIABILITIES.

| | | |
|--|--------------|----------------|
| Losses and claims, viz: | | |
| In process of adjustment | \$891,650 00 | |
| Resisted | 25,000 00 | \$916,650 00 |
| Salaries, rents, taxes, fees and accounts due and accrued..... | | 3,315 86 |
| Assessments paid in advance | | 184 34 |
| ll other liabilities..... | | 305 31 |
| Total liabilities | | \$920,455 51 |
| Balance..... | | \$2,402,490 20 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|------------------|
| Policies in force Dec. 31, of previous year..... | 283,089 | \$653,319,000 00 |
| Policies written or increased during the year..... | 35,980 | 54,228,500 00 |
| Total..... | 319,069 | \$707,547,500 00 |
| Deduct policies decreased and terminated during the year..... | 13,986 | 26,699,500 00 |
| Policies in force Dec. 31, 1904..... | 305,083 | \$680,848,000 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 316 | \$797,750 00 |
| Losses and claims incurred during the year..... | 3,175 | 8,275,291 00 |
| Total..... | 3,491 | \$9,073,041 00 |
| Losses and claims paid and compromised during the year.. | 3,134 | 8,173,391 00 |
| Losses and claims unpaid Dec. 31, 1904 | 357 | \$899,650 00 |
| Assessments collected during the year | | \$7,868,396 00 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------------|
| Policies in force Dec. 31, of previous year..... | 1,019 | \$2,083,000 00 |
| Policies written or increased during the year | 128 | 165,000 00 |
| Total | 1,147 | \$2,248,000 00 |
| Deduct policies decreased and terminated during the year ... | 105 | 161,500 00 |
| Policies in force Dec. 31, 1904 | 1,042 | \$2,086,500 00 |
| Losses and claims incurred during the year | 10 | \$28,000 00 |
| Losses and claims paid and compromised during the year ... | 8 | 22,000 00 |
| Losses and claims unpaid Dec. 31, 1904 | 2 | \$6,000 00 |
| Assessments collected during the year | | \$26,032 25 |

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 | \$12,913 00 | |
| Expense assessments, dues or per capita tax | 97,081 80 | |
| Assessments, mortuary | 494,945 10 | |
| Total paid by members | | \$604,939 40 |
| Interest | | 3,122 20 |
| Advertising | | 1,837 41 |
| Supplies | | 9,755 96 |
| Income from all other sources | | 13 75 |
| Total income | | \$619,668 72 |
| Net ledger assets Dec. 31, 1903 | | 164,868 80 |
| Total | | \$784,537 52 |

DISBURSEMENTS.

| | | |
|--|--------------|--------------|
| Death claims | \$459,713 00 | |
| Payments returned to applicants or members | 120 15 | |
| Total paid to members | | \$459,833 15 |
| Commissions to organizers | | 19,278 17 |
| Salaries and other compensation of officers | | 19,381 64 |
| Salaries and other compensation of office employes | | 12,129 25 |
| Supreme or grand medical supervisors | | 1,295 34 |
| Rent | | 1,964 00 |
| Advertising and printing | | 6,429 86 |
| Postage, express and telegraph | | 17,862 31 |
| Legal expenses | | 2,383 00 |
| Official publication | | 21,442 89 |
| Insurance department fees | | 701 09 |
| Furniture | | 953 85 |
| Supplies purchased | | 16,954 58 |
| Miscellaneous expenditures | | 7,658 80 |
| Total disbursements | | \$588,267 93 |
| Balance | | \$196,269 59 |

LEDGER ASSETS.

| | | |
|---------------------------|--------------|--------------|
| Cash in bank | \$191,256 45 | |
| Other assets | 5,013 14 | |
| Total ledger assets | | \$196,269 59 |

NON-LEDGER ASSETS.

| | | |
|--|-------------|--------------|
| Assessments in treasury of subordinate branches | \$51,000 00 | |
| Furniture, fixtures, supplies, printed matter and stationery | 18,789 41 | |
| Total | | \$69,789 41 |
| Gross assets | | \$266,059 00 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|--------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$18,789 41 |
| Total admitted assets | \$247,269 59 |

LIABILITIES.

| | | |
|--------------------------------|-------------|--------------|
| Losses and claims, viz: | | |
| In process of adjustment | \$76,000 00 | |
| Resisted | 16,000 00 | |
| Total liabilities | | \$92,000 00 |
| Balance | | \$155,269 59 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------|
| Policies in force Dec. 31, of previous year | 75,026 | \$81,864,000 00 |
| Policies written or increased during the year | 12,880 | 13,733,500 00 |
| Total | 87,886 | \$95,597,500 00 |
| Deduct policies decreased and terminated during the year... | 3,348 | 3,722,500 00 |
| Policies in force Dec. 31, 1904 | 84,538 | \$91,875,000 00 |
| Losses and claims unpaid Dec. 31, of previous year | 59 | \$67,500 00 |
| Losses and claims incurred during the year | 468 | 495,500 00 |
| Total | 525 | \$563,000 00 |
| Losses and claims paid and compromised during the year ... | 448 | 471,000 00 |
| Losses and claims unpaid Dec. 31, 1904 | 77 | \$92,000 00 |
| Assessments collected during the year | | \$494,945 10 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year | 168 | \$159,000 00 |
| Policies written or increased during the year | 168 | 155,500 00 |
| Total | 336 | \$314,500 00 |
| Deduct policies decreased and terminated during the year... | 15 | 13,500 00 |
| Policies in force Dec. 31, 1904 | 321 | \$301,000 00 |
| Losses and claims incurred during the year | 1 | \$2,000 00 |
| Losses and claims paid and compromised during the year ... | 1 | 2,000 00 |
| Assessments collected during the year | | \$1,107 75 |

SOCIÉTÉ DES ARTISANS,
MONTREAL, CANADA.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1877.

ALFRED LAMBERT, *President.*

GERMAIN BEAULIEU, *Secretary.*

INCOME.

| | | |
|--|------------|---------------------|
| Gross membership fees..... | \$836 15 | |
| Expense assessments, dues or per capita tax..... | 27,165 87 | |
| Assessments: mortuary, \$227,028.85; disability, \$75,897.69.. | 302,926 54 | |
| Medical examiners' fees paid by applicant..... | 1,239 75 | |
| Cards..... | 1,171 45 | |
| Total paid by members..... | | \$333,339 76 |
| Interest..... | | 32,415 73 |
| Sale of supplies..... | | 443 03 |
| Total income..... | | \$366,198 52 |
| Net ledger assets Dec. 31, 1903..... | | 463,994 86 |
| Total..... | | \$830,193 38 |

DISBURSEMENTS.

| | | |
|---|--------------|---------------------|
| Death claims..... | \$170,600 00 | |
| Disability claims .. | 68,475 79 | |
| Payments returned to applicants or members..... | 7 83 | |
| Total paid to members..... | | \$239,083 62 |
| Commissions to organizers..... | | 449 15 |
| Salaries of organizers not paid by commissions .. | | 2,364 50 |
| Salaries and other compensation of officers .. | | 5,749 70 |
| Salaries and other compensation of office employes..... | | 4,238 21 |
| Medical examiners' fees, viz: | | |
| Subordinate examiners .. | \$35 00 | |
| Supreme or grand supervisors .. | 1,510 50 | 1,545 50 |
| Rent, \$87.17; taxes, \$145.22..... | | 1,022 39 |
| Advertising and printing..... | | 2,040 37 |
| Postage, express and telegraph..... | | 1,141 93 |
| Legal expenses..... | | 552 80 |
| Governing bodies..... | | 7,662 30 |
| Official publication..... | | 3,035 25 |
| Insurance department fees..... | | 204 00 |
| Supplies purchased .. | | 1,499 97 |
| Traveling expenses .. | | 1,972 18 |
| Miscellaneous expenditures..... | | 2,284 58 |
| Total disbursements .. | | \$274,846 45 |
| Balance..... | | \$555,346 93 |

LEDGER ASSETS.

| | | |
|--|--------------|---------------------|
| Loans on mortgages of real estate..... | \$254,957 83 | |
| Book value of bonds..... | 227,738 92 | |
| Bills receivable .. | 316 72 | |
| Cash in office and in bank..... | 67,333 46 | |
| Deposit, Province of Ontario..... | 5,000 00 | |
| Total ledger assets..... | | \$555,346 93 |

NON-LEDGER ASSETS.

| | | |
|---|------------|--------------|
| Interest accrued..... | \$2,774 84 | |
| Furniture, fixtures, supplies, printed matter and stationery..... | 7,500 00 | |
| Total..... | | \$10,274 84 |
| Gross assets..... | | \$565,621 77 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|--------------|
| Furniture, fixtures, supplies, printed matter and stationery..... | \$7,500 00 |
| Total admitted assets..... | \$558,121 77 |

LIABILITIES.

| | | |
|---------------------------|------------|--------------|
| Losses and claims, viz: | | |
| Due and unpaid..... | \$2,000 00 | |
| Adjusted not yet due..... | 6,500 00 | |
| Total liabilities..... | | \$8,500 00 |
| Balance..... | | \$549,621 77 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------|
| Policies in force Dec. 31, of previous year..... | 19,712 | \$19,260,900 00 |
| Policies written or increased during the year..... | 4,488 | 3,852,500 00 |
| Total..... | 24,200 | \$23,113,400 00 |
| Deduct policies decreased and terminated during the year.. | 1,180 | 1,092,600 00 |
| Policies in force Dec. 31, 1904..... | 23,020 | \$22,020,800 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 20 | \$20,000 00 |
| Losses and claims incurred during the year..... | 167 | 161,100 00 |
| Total..... | 187 | \$181,100 00 |
| Losses and claims paid and compromised during the year... | 178 | 171,600 00 |
| Losses and claims unpaid Dec. 31, 1904..... | 9 | \$9,500 00 |
| Assessments collected during the year..... | | \$227,028 85 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force Dec. 31, of previous year..... | 508 | \$482,500 00 |
| Policies written or increased during the year..... | 176 | 125,500 00 |
| Total..... | 684 | \$608,000 00 |
| Deduct policies decreased and terminated during the year.. | 45 | 38,500 00 |
| Policies in force Dec. 31, 1904..... | 639 | \$569,500 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..... | | \$5,516 07 |

UNITED ORDER OF THE GOLDEN CROSS,

KNOXVILLE, TENN.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

JOSEPH P. BURLINGAME, *President.*W. R. COOPER, *Secretary.*

INCOME.

| | | |
|---|-------------|---------------------|
| Expense assessments, dues or per capita tax | \$42,784 16 | |
| Assessments, mortuary | 444,215 74 | |
| Change of certificates | 643 00 | |
| Total paid by members..... | | \$487,642 90 |
| Interest..... | | 2,071 28 |
| Sale of supplies | | 88 12 |
| Fines paid by subordinate bodies | | 103 86 |
| Income from all other sources | | 109 74 |
| Total income | | \$490,015 40 |
| Net ledger assets Dec. 31, 1903 | | 38,748 40 |
| Total..... | | \$528,763 80 |

DISBURSEMENTS.

| | | |
|---|----------|---------------------|
| Death claims | | \$405,046 58 |
| Salaries paid or allowed to organizers | | 16,000 00 |
| Salaries of managers and agents not paid by commissions | | 2,732 13 |
| Salaries and other compensation of officers | | 8,359 09 |
| Salaries and other compensation of office employes..... | | 6,891 74 |
| Medical examiners' fees, viz: | | |
| Subordinate examiners | \$51 00 | |
| Supreme or grand supervisors | 1,207 00 | 1,288 00 |
| Rent | | 526 53 |
| Advertising and printing..... | | 373 25 |
| Postage, express and telegraph | | 1,106 97 |
| Legal expenses..... | | 1,287 29 |
| Governing bodies | | 3,471 51 |
| Official publication..... | | 750 00 |
| Insurance department fees..... | | 207 14 |
| Supplies purchased | | 1,459 25 |
| Miscellaneous expenditures | | 1,913 32 |
| Total disbursements | | \$451,412 80 |
| Balance | | \$77,351 00 |

LEDGER ASSETS.

| | | |
|-------------------------------------|-------------|--------------------|
| Book value of stocks and bonds..... | \$10,000 00 | |
| Cash in office and in bank..... | 67,351 00 | |
| Total ledger assets | | \$77,351 00 |

NON-LEDGER ASSETS.

| | | |
|---|-----------|---------------------|
| Interest due and accrued | \$892 13 | |
| Assessments in treasury of subordinate branches | 40,978 90 | |
| Total | | \$41,871 03 |
| Total admitted assets | | \$119,222 03 |

LIABILITIES.

| | | |
|------------------------------------|------------|--------------------|
| Losses and claims, viz: | | |
| Due and unpaid..... | \$2,250 00 | |
| In process of adjustment | 2,000 00 | |
| Reported—proofs not received | 10,500 00 | |
| Resisted..... | 4,500 00 | |
| Total liabilities | | \$19,250 00 |
| Balance | | \$99,972 03 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------|
| Policies in force Dec. 31, of previous year | 19,709 | \$23,036,500 00 |
| Policies written or increased during the year | 2,271 | 1,669,500 00 |
| Total | 21,980 | \$24,706,000 00 |
| Deduct policies decreased and terminated during the year... | 3,390 | 3,325,500 00 |
| Policies in force Dec. 31, 1904 | 18,590 | \$21,380,500 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 32 | \$44,500 00 |
| Losses and claims incurred during the year | 288 | 382,296 58 |
| Total | 320 | \$426,796 58 |
| Losses and claims paid and compromised during the year ... | 305 | 407,546 58 |
| Losses and claims unpaid Dec. 31, 1904..... | 15 | \$19,250 00 |
| Assessments collected during the year | | \$486,227 88 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year..... | 2,994 | \$2,930,500 00 |
| Policies written or increased during the year | 186 | 117,250 00 |
| Total | 3,180 | \$3,047,750 00 |
| Deduct policies decreased and terminated during the year... | 472 | 407,750 00 |
| Policies in force Dec. 31, 1904 | 2,708 | \$2,640,000 00 |
| Losses and claims unpaid Dec. 31, of previous year..... | 7 | \$6,500 00 |
| Losses and claims incurred during the year..... | 45 | 51,750 00 |
| Total | 52 | \$58,250 00 |
| Losses and claims paid and compromised during the year ... | 50 | 56,250 00 |
| Losses and claims unpaid Dec. 31, 1904 | 2 | \$2,000 00 |
| Assessments collected during the year | | \$62,357 64 |

UNITED ORDER OF THE PILGRIM FATHERS,
LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

EDWARD P. LINCOLN, *President*.

NATHAN CRARY, *Secretary*.

INCOME.

| | | |
|---|------------|--------------|
| Gross membership fees..... | \$444 13 | |
| Expense assessments, dues or per capita tax | 59,430 28 | |
| Assessments, mortuary | 481,856 55 | |
| Medical examiners' fees paid by applicant..... | 1,280 00 | |
| Total paid by members..... | | \$543,010 96 |
| Interest..... | | 426 32 |
| Sale of supplies..... | | 1,057 09 |
| Income from all other sources | | 920 72 |
| Total income..... | | \$545,415 09 |
| Net ledger assets Dec. 31, 1903 | | 25,789 92 |
| Total..... | | \$571,205 01 |

DISBURSEMENTS.

| | | |
|--|----------|--------------|
| Death claims..... | | \$490,900 00 |
| Dues, per capita tax, etc., retained by subordinate bodies | | 39,145 53 |
| Membership fees retained by subordinate bodies | | 444 13 |
| Salaries of organizers not paid by commissions | | 5,119 43 |
| Salaries and other compensation of officers..... | | 8,169 09 |
| Salaries and other compensation of office employes..... | | 1,878 00 |
| Medical examiners' fees, viz: | | |
| Subordinate examiners | \$960 00 | |
| Supreme or grand supervisors | 440 00 | 1,400 00 |
| Rent | | 625 00 |
| Advertising and printing..... | | 2,918 57 |
| Postage, express and telegraph..... | | 1,554 44 |
| Legal expenses..... | | 190 84 |
| Governing bodies | | 1,880 80 |
| Insurance department fees..... | | 25 00 |
| Deputies' travel | | 1,698 35 |
| Officers' bonds..... | | 567 80 |
| Actuarial assistance | | 791 80 |
| Miscellaneous expenditures | | 779 80 |
| Total disbursements | | \$557,183 58 |
| Balance..... | | \$14,021 43 |

LEDGER ASSETS.

| | | |
|----------------------------|------------|-------------|
| Book value of stocks | \$3,000 00 | |
| Cash in bank | 11,021 43 | |
| Total ledger assets | | \$14,021 43 |

NON-LEDGER ASSETS.

| | | |
|--|------------|-------------|
| Market value of stocks and bonds over book value | \$1,000 00 | |
| Assessments in treasury of subordinate branches | 50,282 75 | |
| Total | | \$51,282 75 |
| Gross assets | | \$65,304 18 |

DEDUCT ASSETS NOT ADMITTED.

| | |
|---|-------------|
| Depreciation of ledger assets to bring same to market value | \$1,000 00 |
| Total admitted assets | \$64,304 18 |

LIABILITIES.

| | | |
|--------------------------------|-------------|-------------|
| Losses and claims, viz : | | |
| Adjusted not yet due | \$55,000 00 | |
| In process of adjustment | 11,500 00 | |
| Resisted | 2,000 00 | |
| Total liabilities | | \$68,500 00 |
| Balance | | -\$4,195 82 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|-----------------|
| Policies in force Dec. 31, of previous year | 21,871 | \$32,548,000 00 |
| Policies written or increased during the year | 554 | 443,000 00 |
| Total | 22,425 | \$32,991,000 00 |
| Deduct policies decreased and terminated during the year | 2,727 | 4,463,000 00 |
| Policies in force Dec. 31, 1904 | 19,698 | \$28,528,000 00 |
| Losses and claims unpaid Dec. 31, of previous year | 53 | \$82,000 00 |
| Losses and claims incurred during the year | 293 | 476,500 00 |
| Total | 346 | \$558,500 00 |
| Losses and claims paid and compromised during the year | 303 | 490,000 00 |
| Losses and claims unpaid Dec. 31, 1904 | 43 | \$68,500 00 |
| Assessments collected during the year | | \$431,856 55 |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force Dec. 31, of previous year | 1,755 | \$2,491,500 00 |
| Policies written or increased during the year | 35 | 26,000 00 |
| Total | 1,790 | \$2,517,500 00 |
| Deduct policies decreased and terminated during the year | 257 | 395,500 00 |
| Policies in force Dec. 31, 1904 | 1,533 | \$2,122,000 00 |
| Losses and claims unpaid Dec. 31, of previous year | 2 | \$4,000 00 |
| Losses and claims incurred during the year | 38 | 52,500 00 |
| Total | 40 | \$56,500 00 |
| Losses and claims paid and compromised during the year | 36 | 52,500 00 |
| Losses and claims unpaid Dec. 31, 1904 | 4 | \$4,000 00 |
| Assessments collected during the year | | \$37,389 81 |

WORKMEN'S BENEFIT ASSOCIATION,
BOSTON, MASS.

—
INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WARD M. TENNEY, *President*.

JAMES H. CUTTEN, *Secretary*.

—
INCOME.

| | | |
|---|-----------|--------------|
| Gross membership fees | \$746 00 | |
| Expense assessments, dues or per capita tax | 18,823 00 | |
| Assessments, mortuary, \$76,218.00; reserve, \$6,066.00 | 82,284 00 | |
| New certificates and fines | 265 80 | |
| | <hr/> | |
| Total paid by members | | \$102,118 80 |
| Interest, \$896.22; rent, \$175.00 | | 1,071 22 |
| | | <hr/> |
| Total income | | \$103,190 02 |
| Net ledger assets Dec. 31, 1903 | | 27,792 18 |
| | | <hr/> |
| Total | | \$130,982 20 |

DISBURSEMENTS.

| | | |
|--|----------|-------------|
| Death claims | | \$76,000 00 |
| Commissions to organizers | | 1,559 70 |
| Salaries of organizers not paid by commissions | | 1,230 02 |
| Salaries and other compensation of officers | | 4,783 65 |
| Salaries and other compensation of office employes | | 3,177 00 |
| Medical examiners' fees, viz: | | |
| Subordinate examiners | \$578 47 | |
| Supreme supervisors | 226 50 | 804 97 |
| | | <hr/> |
| Rent | | 1,355 00 |
| Advertising and printing | | 618 43 |
| Postage, express and telegraph | | 1,593 94 |
| Governing bodies | | 26 09 |
| Official publication | | 378 77 |
| Insurance department fees | | 15 00 |
| Meetings of subordinate lodges | | 2,432 94 |
| Miscellaneous expenditures | | 780 32 |
| | | <hr/> |
| Total disbursements | | \$94,755 83 |
| Balance | | 836,226 37 |

LEDGER ASSETS.

| | | |
|----------------------------------|-------------|-------------|
| Book value of bonds | \$30,334 52 | |
| Cash in office and in bank | 5,891 85 | |
| | | <hr/> |
| Total ledger assets | | \$36,226 37 |

NON-LEDGER ASSETS.

| | |
|--|--------------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$6,500 00 |
| Gross assets..... | <u>\$42,726 37</u> |

DEDUCT ASSETS NOT ADMITTED.

| | |
|--|--------------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$6,500 00 |
| Total admitted assets..... | <u>\$36,226 37</u> |

LIABILITIES.

| | |
|---|--------------------|
| Losses and claims reported--proofs not received | \$6,000 00 |
| Balance..... | <u>\$30,226 37</u> |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

| | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|-----------------------|
| Policies in force Dec. 31, of previous year | 6,654 | \$6,654,000 00 |
| Policies written or increased during the year | 378 | 378,000 00 |
| Total | <u>7,027</u> | <u>\$7,027,000 00</u> |
| Deduct policies decreased and terminated during the year... | 824 | 824,000 00 |
| Policies in force Dec. 31, 1904..... | <u>6,203</u> | <u>\$6,203,000 00</u> |
| Losses and claims unpaid Dec. 31, of previous year..... | 4 | \$4,000 00 |
| Losses and claims incurred during the year..... | 79 | 79,000 00 |
| Total | <u>83</u> | <u>\$83,000 00</u> |
| Losses and claims paid and compromised during the year ... | 77 | 77,000 00 |
| Losses and claims unpaid Dec. 31, 1904..... | 6 | \$6,000 00 |
| Assessments collected during the year | | <u>\$32,284 00</u> |

BUSINESS IN MAINE.

| | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|---------------------|
| Policies in force Dec. 31, of previous year | 259 | \$259,000 00 |
| Policies written or increased during the year | 3 | 3,000 00 |
| Total..... | <u>262</u> | <u>\$262,000 00</u> |
| Deduct policies decreased and terminated during the year ... | 23 | 23,000 00 |
| Policies in force Dec. 31, 1904..... | <u>239</u> | <u>\$239,000 00</u> |
| 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 | | <u>\$3,225 00</u> |

LICENSED AGENTS.

REVISED TO MAY 1, 1905.

MAINE STOCK MARINE INSURANCE COMPANIES.

MERCHANTS.

Butler, E. A.....Rockland Elliot, George.....Thomaston
Crosby, E. S.....Bath

UNION.

Bufler, Edward A.....Rockland

MAINE MUTUAL FIRE INSURANCE COMPANIES.

AROOSTOOK COUNTY PATRONS.

| | |
|----------------------------------|------------------------------------|
| Adams, W. C.....Littleton | Mitchell, Adelbert.....Haynesville |
| Albee, E. G.....Sprague's Mills | McLaughlin, Emery.....Wypitlock |
| Archibald, S. P.....Monticello | Perry, George W.....Presque Isle |
| Crosby, Walter.....Littleton | Porter, F. J.....Castle Hill |
| Darling, James.....Sherman Mills | Powers, C.....Caribou |
| Gilpatrick, W. D.....Danforth | Ringdahl, N. E.....New Sweden |
| Goodrich, L. M.....Goodrich | Rogers, L. B.....Patten |
| Griffin, O. B.....Caribou | Spaulding, C. I.....Perham |
| Haines, A. L.....Fort Fairfield | Stackpole, A. M.....Bridgewater |
| Haines, Frank H.....Maple Grove | Tapley, Norman.....Robinson |
| Hines, E. M.....Washburn | Tarr, Frank E.....Mapleton |
| Lane, C. E.....Island Falls | Tilley, E. G.....Ashland |
| Leavitt, W. S.....Island Falls | Wiggin, Fred.....Maysville Center |
| Libby, D. H.....North Amity | |

BRUNSWICK FARMERS.

| | |
|----------------------------------|---------------------------------|
| Bowker, Edwin T.....Brunswick | Little, Hartwell.....Brunswick |
| Bradley, Anthony F.....Brunswick | Spinney, Palmer O.....Brunswick |
| Fuller, Rolvin.....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 |

DANVILLE.

| | |
|-------------------------------------|--------------------------------------|
| Harriman, Randall.....Auburn | Thurston, Charles, Danville Junction |
| Plummer, W. H.....Auburn | Vickery, Frank G.....Auburn |
| Robinson, Charles E., Danville Junc | Vosmus, Milton H.....Auburn |
| Sturgis, Wm. P.....Auburn | |

DIRIGO.

| | |
|------------------------------------|---------------------------------------|
| Ames, Frank L.....Norridgewock | Libby, H. B. & Son.....Bridgton |
| Billings, E. H.....North Berwick | Littlefield, E. N.....Goodwin's Mills |
| Blaisdell, F. A.....Monmouth | Lord, J. Merrill.....Limerick |
| Boynton, E. D.....Cornish | Ludden, Forest E.....Auburn |
| Briggs, Edson C.....Turner Center | Mason, E. M.....Raymond |
| Buswell, Turner.....Solon | Maxwell, J. W.....Sabattus |
| Cabel, James E.....Enfield | Miles, F. A.....West Baldwin |
| Chase, George P.....Sanford | Millett, J. C.....Newport |
| Churchill, W. L.....Leeds Junction | Millett, T. F.....Gorham |
| Cobb, C. F.....Foxcroft | Norcross, M. F.....Winthrop |
| Collins, J. T.....Hallowell | Peaslee, M.....Albion |
| Fitch, M. P.....Sebago | Pennell & Co.....Skowhegan |
| French, Edwin.....Dexter | Perkins, G. S.....Augusta |
| Greenleaf, F. E.....Starks | Purinton, Alonzo.....West Bowdoin |
| Hanscom, William.....Eustis | Remick, S. E.....Madison |
| Harriman, M. J.....Kent's Hill | Rigby, J. P.....South Newburgh |
| Harris, C. T.....Detroit | Robinson, W. A.....Auburn |
| Harvey, E. B.....Carmel | Rogers, W. S.....Cathance |
| Hatch, E. J.....Liberty | Sanborn, W. E.....Springvale |
| Heath, Henry A.....Augusta | Sawyer, F. D.....Gray |
| Hewes, Leon M.....Hermon | Tarbox, John.....West Buxton |
| Hill, S. A.....Buxton Center | Timberlake, A. G.....South Livermore |
| Howard, Lot.....North Leeds | Thomas, A. K.....South Paris |
| Jones, E. C. & Co.....Portland | Varney, E. M.....Windham Center |

DRESDEN.

Mayers, John H.....Dresden

FALMOUTH.

| | |
|---------------------------------|---------------------------------|
| Blanchard, Frank B.....Falmouth | Winslow, William E.....Falmouth |
| Lunt, David W.....Falmouth | |

FARMINGTON.

| | |
|-----------------------------------|--------------------------------|
| Greenwood, Chester.....Farmington | Toothaker, John R.....Rangeley |
| Hunt, J. J.....Farmington | Voter, Louis.....Farmington |
| Mitchell, H. H.....Temple | Webster, F. 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.....South Freeport |

GARDINER AND RICHMOND.

Peacock, J. W., Gardiner, R. F. D. No. 12 Totman, E., Richmond, R. F. D. No. 1

GORHAM FARMERS.

| | |
|---------------------------|----------------------------|
| Chase, J. L.....Standish | Moulton, L. H.....Standish |
| Cloudman, S. B.....Gorham | Plaisted, G. P.....Gorham |
| Deering, C. W.....Gorham | Sanborn, O. S.....Standish |
| Files, M. T.....Gorham | Scammon, F. D.....Gorham |
| Libby, Wm.....Standish | Whitney, A. V.....Gorham |

HAMPDEN.

| | |
|--------------------------------|------------------------------|
| Dunton, Horace.....Hampden | Miller, Calvin W.....Hampden |
| Emerson, Wilbert W.....Hampden | Page, Charles W.....Hampden |
| Goodell, George W.....Hampden | |

HARPSWELL.

| | |
|--------------------------------------|----------------------------------|
| Curtis, J. W.....North Harpswell | Stevens, Oliver.....Orr's Island |
| Hodgkins, E. K.....Harpswell Center | 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 Macomber, A. C.....North Jay

KENNEBUNK FARMERS.

Perkins, George A.....Kennebunkport

LITCHFIELD.

Earle, George W.....Litchfield

MAINE FARMERS.

| | |
|--------------------------------|----------------------------------|
| Collins, Jas. T.....Manchester | MacFadden, A. S.....Bath |
| Cushing, Luther L.....Lisbon | Morrison, Samuel.....Arrowsic |
| Dickinson, R. A.....Richmond | Perkins, S. S.....Durham |
| Gould, Ralph E.....Lisbon | Perkins, T. R.....Damariscotta |
| Hanson & St. Clair.....Calais | Rowe, Clinton C.....Chesterville |
| Holbrook, A. J.....Bowdoin | Stacey, John H.....Popham |
| Hunt, U. M.....Strong | Tinkham, A. F.....Monmouth |
| Jones, A. E.....Washington | |

MERCANTILE AND MANUFACTURERS.

Plummer, Charles A.....Portland Plummer, Charles C.....Portland

NEWBURGH.

| | |
|--------------------------------------|-----------------------------------|
| Bickford, Geo.....South Newburgh | Newcomb, E. L.....Newburgh Center |
| Cookson, A. A., Carmel, R.F.D. No. 3 | Parsons, Moses.....Newburgh |
| Dillingham, W. H., Newburgh Center | Porter, M. S.....Newburgh Center |
| Hollis, W. H.....Newburgh | Snow, G. W.....Newburgh Village |
| Morrell, F. B.....South Newburgh | |

NEW PORTLAND.

Knowlton, John.....New Portland

NORTH YARMOUTH.

| | |
|--------------------------------------|-----------------------------------|
| Crockett, Chas. C.....North Yarmouth | Leighton, Gardner, North Yarmouth |
| Hodsdon, Charles H.....Pownal | Small, L. B.....Pownal |
| Lawrence, James...North Yarmouth | |

OXFORD COUNTY PATRONS OF HUSBANDRY.

| | |
|--|-----------------------------------|
| Abbott, W. D.....Houghton | Bowman, O. A.....Fairfield Center |
| Adams, F. S.....Bowdoin | Burrill, E. W.....Dedham |
| Albee, F. H.....Head Tide | Caswell, A. G.....Searsmont |
| Allen, D. H.....Garland | Chapman, William E.....Waldoboro |
| Ames, Henry G.....South Hope | Clark, E. A.....Levant |
| Arnold, C. A.....Arnold | Cleaves, F. W.....Sangerville |
| Auber, Geo. W.....Houlton | Clemons, Eli.....Hiram |
| Averill, Nathan.....Lec | Coburn, W. R.....Guilford |
| Axtell, F. H.....Oakland | Cole, Chas.....Stanley |
| Bailey, E. M.....Andover | Collins, James T.....Hallowell |
| Baker, E. Frank.....Cooper's Mills | Corson, E. L.....East New Sharon |
| Bartlett, H. E.....Hampden | Curtis, A. M.....West Peru |
| Bartlett, Zinas W.....East Bethel | Cushman, Isaac.....Sherman Mills |
| Bates, J. A.....Corinna | Doble, L. F.....Kingman |
| Bean, C. S.....Wellington | Dodge, M. T.....Troy |
| Bean, H. H.....Bethel | Dole, C. H.....Holder |
| Bennett, Ernest.....Wilson's Mills | Dow, Marcellus J.....Brooks |
| Billings, S. B.....North Bluehill | Dow, Maurice.....Roque Bluffs |
| Bishop, J. W.....R. F. D., Sangerville | Drake, Charles F.....Kittery |
| Blackstone, B. R.....Perham | Drake, D. K.....Frankfort |
| Blackwell, C.H., R.F.D.2, Skowhegan | Edwards, Chas.....South Paris |

OXFORD COUNTY PATRONS OF HUSBANDRY—Concluded.

| | | | |
|---|------------------|---------------------------------------|-------------------|
| Elliott, H. M..... | Steuben | Noyes, Fred A..... | Sullivan |
| Elliott, L. C..... | Athens | Oxnard, H. C., Norway, R.F.D. No. 2 | |
| Ellis, J. E., R. F. D. No. 1. Brooks | | Page, R. E..... | East Jackson |
| Emerson, S. F..... | Skowhegan | Page, Thomas D..... | Burlington |
| Emery, Julian..... | Salisbury Cove | Parsons, R. B..... | Dryden |
| Farwell, W. A..... | West Bethel | Patterson, Frank M..... | Belfast |
| Fields, E. E..... | Paris | Perham, G. W. Q..... | Bryan's Pond |
| Foster, B. F..... | Freedom | Perkins, J. Y..... | Castine |
| Foster, Geo. H..... | Canaan | Phillips, L. L..... | R. F. D., Hebron |
| French, C. N..... | Phillips | Plummer, Geo..... | Charleston |
| Fuller, Albert..... | Winslow | Powers, A. T..... | Hanover |
| Gerald, E. H., R.F.D. No. 43, Clinton | | Powers, C..... | Caribou |
| Gilbert, G. B..... | Brewer | Pugsley, Franklin..... | Cornish |
| Gilman, D. W..... | Sprague's Mills | Purinton, John..... | Richmond |
| Given, Stanwood..... | Wales | Putnam, F. P..... | Rumford Falls |
| Goding, D. W..... | Peru | Ramsdell, C. T..... | South Montville |
| Goff, Sewall..... | Hale | Ramsdell, E. P..... | East Hebron |
| Goodrich, Granville..... | Bingham | Rand, Edwin..... | Unity |
| Goodrich, L. M..... | Goodrich | Reed, Chas..... | Madison |
| Gould, Ralph E..... | Lisbon Falls | Reed, W. B., R.F.D. No. 27, Readfield | |
| Grant, Geo. E..... | Columbia Falls | Rigby, J. P..... | South Newburgh |
| Griffin, O. B..... | Caribou | Ringdahl, N. E..... | New Sweden |
| Haines, A. L..... | Fort Fairfield | Robbins, O. P..... | R. F. D., Augusta |
| Hamlin, Clarence E..... | Thorndike | Rowe, C. H..... | Bradford Center |
| Hamlin, C. S..... | South Waterford | Russell, A. F..... | Canton |
| Hardy, A. W..... | Winterport | Russell, James L..... | Welchville |
| Haynes, Frank..... | Passadumkeag | Russell, W. W..... | Solon |
| Hill, James K..... | East Brownfield | Sanborn, A. J., Wales, R. F. D. No. 1 | |
| Hills, Lewis J..... | Warren | Savage, George E..... | North Anson |
| Hines, E. M..... | Washburn | Shorey, L. D..... | Burleigh |
| Hobart, W. C..... | Cornville | Sinclair, N. T..... | Palmyra |
| Hobbs, Levi..... | North Berwick | Small, H. W..... | Webb |
| Humphrey, D. S..... | Charleston | Smart, Edwin..... | Olamon |
| Ingersol, W. E..... | Epping | Smart, J. E..... | Seboeis |
| Jones, Benj. F..... | Union | Smith, Walter L..... | Ellsworth |
| Jones, Edward..... | Wiscasset | Stetson, T. B. W..... | Canton |
| Jones, S. C..... | Canton | Stevens, Hiram..... | Carroll |
| Judkins, A. W..... | Upton | Stinson, Alfred., R. F. D., Searsport | |
| Keith, W. H..... | North Monmouth | Sukeforth, A. G..... | Washington |
| Knight, W. F..... | Addison | Sylvester, H. M..... | Casco |
| Knight, W. F..... | Indian River | Tarr, Frank E..... | Mapleton |
| Ladd, Walter S..... | South Sebec | Taylor, L. E..... | Stratton |
| Lane, F. B..... | Burnham | Taylor, M. S..... | Blanchard |
| Lane, John H..... | Dexter | Taylor, O. H..... | Topsfield |
| Larrabee, W. S..... | Auburn | Tibbetts, R. G..... | Brownville |
| Leach, E. R..... | Newport | Tobey, E. H..... | Norridgewock |
| Lee, C. C..... | Foxcroft | Towle, Abner F..... | Enfield |
| Libby, E. H..... | Auburn | True, N. E..... | Mercer |
| Libby, John F..... | Prospect | Valentine, C. E..... | Bethel |
| Littlefield, Walters, Ellingwood's Cor. | | Vose, Wm. S..... | Robbinston |
| Lord, Wentworth..... | Limerick | Ward, George C..... | Frankfort |
| Lowell, A. S..... | Bucksport Center | Waugh, A. C..... | East Corinth |
| Lowell, H. Q..... | Bolster's Mills | Waugh, W. D..... | Starks |
| Lyons, M. S..... | Mattawamkeag | Welt, Joseph B..... | Waldoboro |
| MacGlaflin Ernest, RFD3, Presque Isle | | Wentworth, G. M. R., West Gardiner | |
| Martin, D. F..... | Mattawamkeag | Whitcomb, A. W..... | New Sharon |
| Maxwell, Jacob S., R. F. D., Dixfield | | Whitman, Chas. W..... | Gilead |
| McKeene, H. B..... | North Lovell | Whitney, Chester..... | Madrid |
| Meader, Otis..... | Albion | Wiggin, Fred S..... | Maysville Center |
| Meands, Nathan L..... | Kingfield | Winslow, G. R..... | Strong |
| Merrill, W. T..... | South Dover | Wise, W. E..... | North Guilford |
| Miller, Stephen B..... | Burkettville | Witham, F. H..... | Raymond |
| Mitchell, G. W..... | East Dover | Woodard, A. H..... | Auburn |
| Morrill, Josiah A., Farmington Falls | | Wooster, C. H..... | Hancock |
| Moody, Thos. B..... | Benner | Wylie, David R..... | West Bath |
| Moulton, L. H., North New Portland | | | |

PATRONS ANDROSCOGGIN.

| | | | |
|--------------------------|------------------|-------------------------|-----------------|
| Aborn, B. L..... | Knox | Emery, H. B..... | Glenburn |
| Adams, F. S..... | Bowdoin | Emery, Jullan..... | Salisbury Cove |
| Albee, T. G..... | Machias | Farnum, F. H..... | Palmyra |
| Alexander, F. W..... | Warren | Fisher, Ansel W..... | Charlotte |
| Allen, Chas. H..... | Mercer | Foster, B. F..... | Freedom |
| Allen, D. H..... | Garland | Friend, Geo. A..... | Etna |
| Allen, G. M..... | North Sedgwick | Fuller, Albert..... | Winslow |
| Ames, Henry G..... | West Rockport | Getchell, C. H..... | Jackson |
| Arnold, C. A..... | Dixmont | Gerald, E. H..... | Clinton |
| Austin, Elmer B..... | North Buckfield | Gilbert, G. B..... | Brewer |
| Averill, Nathan..... | Lee | Gilman, O. E..... | Blanchard |
| Axtell, Frank..... | Oakland | Given, Stanwood..... | Wales |
| Ayer, H. D. B..... | North Vassalboro | Glover, G. A..... | Naples |
| Babb, H. H..... | Dixfield | Googins, G. S..... | Eastbrook |
| Bailey, E. M..... | Andover | Gordon, Joseph..... | North Bucksport |
| Bailey, Lincoln..... | Woolwich | Greeley, S. C..... | Foxcroft |
| Barrows, E. C..... | Vassalboro | Griffin, John F..... | Freeport |
| Bartlett, L. A..... | Belgrade | Gross, Eugene E..... | North Penobscot |
| Bates, I. M..... | Corinna | Hackett, Edward H..... | New Vineyard |
| Bean, M. R..... | South Hudson | Hall, Manderville..... | Peru |
| Bean, Will..... | Appleton | Hamlin, W. W..... | Casco |
| Bearce, Boyden..... | Eddington | Hardie, James L..... | Westbrook |
| Billings, D. W..... | Swanville | Harding, J. G..... | Walde |
| Bishop, J. W..... | Sangerville | Haskell, Harry L..... | Auburn |
| Blackwell, C. H..... | Skowhegan | Hatch, John..... | Alton |
| Bowman, O. A..... | North Fairfield | Herrick, F. H..... | West Leeds |
| Brainard, A. W..... | Readfield | Hicks, J. A..... | Danville |
| Briggs, Ansel..... | Auburn | Hilton, G. W..... | Bremen |
| Bucklin, Levi R..... | South Warren | Hobbs, Walter A..... | Milo |
| Burrill, E. W..... | Dedham | Hobert, Willis C..... | Cornville |
| Butler, G. B..... | South Thomaston | Hodgkins, Eli..... | Greene |
| Caddy, W. J..... | St. George | Hunt, M. B..... | Belmont |
| Cameron, G. F..... | Bangor | Jackson, Charles A..... | Monson |
| Campbell, N. H..... | East Dixfield | Jewett, P. E..... | Head Tide |
| Carle, Thos J..... | Hollis Center | Johnson, A. C..... | Phippsburg |
| Carville, Herbert J..... | Webster | Johnson, E. E..... | Pittsfield |
| Clark, H. H..... | Lebanon | Johnson, John H..... | South Portland |
| Clarke, Chas. H..... | Bowerbank | Johnson, J. O..... | Liberty |
| Clemmons, Eli..... | Hiram | Jones, O. F..... | Wilton |
| Coburn, A. L..... | Carthage | Jones, S. C..... | Canton |
| Coburn, W. R..... | Parkman | Jordan, F. A..... | Lisbon |
| Coffin, H. E..... | Berwick | Kane, A. P..... | Brooklin |
| Collins, James T..... | Manchester | Keene, S. O..... | Poland |
| Condon, J. H..... | Orland | Keith, Wm. H..... | Monmouth |
| Coolidge, N. B..... | Lamoine | Kempton, L. J..... | Rangeley |
| Corson, E. L..... | New Sharon | King, A. W..... | Charleston |
| Cousins, Benj. E..... | Limington | King, A. W..... | Orrington |
| Crooker, W. J..... | Mechanic Falls | Knight, A. P..... | Lincolnville |
| Cushman, Isaac..... | Sherman Mills | Ladd, Walter S..... | Sebec |
| Cutting, Herbert..... | Winnegance | Lane, J. H..... | Dexter |
| Daggett, A. A..... | Maple | Larrabee, W. S..... | Auburn |
| Davis, E. W..... | Guilford | Leavitt, A. R..... | Parsonsfield |
| Dennis, Manson W..... | Augusta | Leavitt, R. D..... | Turner |
| Dodge, M. T..... | Troy | Leighton, E. C..... | Alna |
| Dodge, S. A..... | Burnham | Leland, W. E..... | Sangerville |
| Dole, C. H..... | Holden | Libby, John F..... | Prospect |
| Donnell, A. H..... | West Bath | Libby, Lewis B..... | South Standish |
| Dority, John..... | Bluehill | Libby, R. H..... | Newport |
| Dow, M. J..... | Brooks | Littlefield, W. S..... | Winterport |
| Drake, Charles F..... | South Elliot | Lovett, W. H..... | Lincoln Centre |
| Drisko, A. R..... | Indian River | Macomber, A. C..... | North Jay |
| Dunham, W. H..... | Amherst | Mathews, W. J..... | Swanville |
| Dunn, J. E..... | Franklin | Maxwell, Cleff..... | Weld |
| Elliott, L. C..... | Athens | McKenney, S. D..... | Phillips |
| Emerson, F. S..... | Skowhegan | Meador, Otis..... | Albion |

PATRONS ANDROSCOGGIN—Concluded.

| | | | |
|-------------------------|--------------------|--------------------------------------|------------------|
| Merch, Albert R..... | Thorndike | Skelton, N. H..... | Richmond |
| Meriam, Elisha..... | Morrill | Small, H. M..... | Camden |
| Merrill, Milton..... | St. Albans | Smith, I. M..... | Dixmont |
| Merrill, T. M..... | New Gloucester | Smith, Walter L..... | Ellsworth |
| Merrill, W. T..... | South Dover | Spalding, E. G..... | Shirley |
| Miller, H. B..... | Durham | Sprague, G. Will, South Presque Isle | |
| Miller, Stephen B..... | Appleton | Staples, S. P..... | North Berwick |
| Minott, A. B..... | Brunswick | Stetson, T. B. W..... | East Sumner |
| Mitchell, G. W..... | East Dover | Stevens, B. L..... | South Cushing |
| Morrill, J. A..... | Farmington Falls | Stevens, Hiram..... | Carroll |
| Morison, H. A..... | East Livermore | Stewart, Ellis..... | Harrington |
| Moulton, J. M..... | Wayne | Stewart, J. L..... | Lewiston |
| Moulton, L. H..... | North New Portland | Straw, L. O..... | Newfield |
| Nelson, W. A..... | Palermo | Sukeforth, A. G..... | Washington |
| Norton, N. F..... | South Penobscot | Sweetsir, S. F..... | New Gloucester |
| Oliver, Henry..... | Farmington | Thompson, U. B..... | Maplewood |
| Page, Pitt M..... | Drew | Thorlough, H. H..... | Canaan |
| Pease, R. G..... | Cornish | Tibbets, Chandler..... | Hermon |
| Perkins, J. A..... | Nobleboro | Tilley, L. G..... | Sidney |
| Perkins, J. Y..... | Castine | Titcomb, B. M..... | Farmington |
| Pettingill, Sewall..... | Wayne | Tobey, E. H..... | Norridgewock |
| Philbrick, F. S..... | West Rockport | Tobey, Geo. W..... | East Jefferson |
| Porter, Byron..... | Stillwater | Tolman, A. J..... | Rockland |
| Powers, Corydon..... | Caribou | True, Daniel G..... | Windsor |
| Pratt, Leonard..... | Phillips | True, J. H..... | Fayette |
| Purinton, John..... | Richmond Corner | Tryon, Mellen..... | Pownal |
| Rackliff, B. W..... | Allen's Mills | Walker, A. B..... | Peru |
| Ramsay, A. D..... | Montville | Walker, A. B..... | Solon |
| Ramsdell, E. P..... | East Hebron | Ward, Geo. C..... | Prospect |
| Randall, C. T..... | South Montville | Washburne, W. S..... | Exeter Mills |
| Reed, Charles..... | Madison | Waterhouse, V. P..... | Poland |
| Reed, L. S..... | Harmony | Waterman, Chas. H..... | Belfast |
| Reed, Wm. B..... | Mt. Vernon | Waugh, A. C..... | East Corinth |
| Richardson, M. M..... | Monmouth | Waugh, W. D..... | Starks |
| Ridlon, S. J..... | Stetson | Webber, Martin..... | South China |
| Rigby, I. P..... | South Newburgh | Welt, Joseph B..... | Waldoboro |
| Ritchie, Geo. W..... | Winterport | Wentworth, R. G. M., West Gardiner | |
| Robertson, E. S..... | Detroit | Wentworth, W. P..... | Knox |
| Rogers, W. S..... | Topsham | Weymouth, F. H..... | Gulfport |
| Rollins, Byron P..... | Plymouth | White, Charles M..... | Bowdoinham |
| Rowe, C. H..... | Bradford | Whitehouse, I. M..... | Wellington |
| Rowe, Sanford H..... | Smithfield | Whitney, D. B..... | Cambridge |
| Russell, James L..... | Oxford | Whitney, Josiah..... | Jonesboro |
| Sanborn, L. E..... | Maplewood | Wiggin, Fred S..... | Maysville Center |
| Savage, Arthur E..... | Kingfield | Wilson, O. D..... | Searsmont |
| Savage, Geo. E..... | North Anson | Winslow, Geo. R..... | Strong |
| Selwood, W. B..... | Perry | Withee, Everett..... | Augusta |
| Shaw, Daniel P..... | Springvale | Woodman, N. T..... | Monroe |
| Shaw, Silas A..... | Auburn | Worcester, C. H..... | Hancock |
| Shepardson, J. E..... | North Newport | Worcester, Harley L..... | Epping |

PITTSTON AND WHITEFIELD.

| | | | |
|--------------------|------------|--------------------------|------------|
| Bailey, J. H..... | Pittston | Northey, C. D..... | Whitefield |
| Britton, J. W..... | Pittston | Philbrick, Carleton..... | Whitefield |
| Doyle, M. P..... | Whitefield | Scott, John..... | Pittston |
| Ford, Lore H..... | Whitefield | Thompson, H. L..... | Pittston |
| Marson, I. R..... | Pittston | | |

SAGADAHOC.

| | | | |
|----------------------|------------|--------------------|----------|
| Douglass, B. B..... | Bowdoinham | Totman, Edwin..... | Richmond |
| Hutchins, Wm. D..... | Bowdoinham | | |

WEST BANGOR AND HERMON.

| | | | |
|---------------------|-------------|-------------------|--------|
| Chase, T. J..... | West Bangor | Snow, Levi D..... | Hermon |
| Harding, W. F..... | Hermon | Swan, W. A..... | Hermon |
| Leathers, H. B..... | Hermon | Taylor, J. M..... | Hermon |
| Luce, S. M..... | Hermon | | |

WEST GARDINER.

| | |
|------------------|---------------|
| Green, C. S..... | West Gardiner |
|------------------|---------------|

WENDHAM.

| | | | |
|---------------------------------|----------------------|-------------------------|---------------|
| Boody, Howard H., North Windham | Hawkes, Hiram C..... | Windham | |
| Clay, Willis..... | South Windham | Nichols, C. A..... | South Windham |
| Douglass, T. M..... | Newhall | Thompson, William A..E. | Windham |

WOOLWICH.

| | |
|-----------------------|----------|
| Lilly, Winship R..... | Woolwich |
|-----------------------|----------|

YORK COUNTY.

| | | | |
|--|-------------|-----------------------------|----------------|
| Brackett, Guy A..... | Limington | Lewis, A. F..... | Fryeburg |
| Brackett, James F..... | Limington | Littlefield, Ambrose M., W. | Kennebunk |
| Brierley, E. J. & Son, Milton Mills, N. H. | | Lord, J. Merrill..... | Limerick |
| Brooks, Avery V..... | Standish | Lord, Stephen D..... | East Lebanon |
| Brown, Dearborn P..... | Biddeford | Mason, E. M..... | Raymond |
| Burnham, Joseph E..... | Saco | Merrill, George E..... | East Gray |
| Carll, Eugene C..... | Gorham | Plummer, Frank H..... | Portland |
| Chase, George P..... | Sanford | Purington, William D.. | White Rock |
| Davis, George E..... | Kezar Falls | Smith, Herbert..... | Dayton |
| Dyer, Arthur..... | Sebago | Stiles, W. M..... | Westbrook |
| Fuller, Stanley T..... | Kennebunk | Thompson, Usher B..... | Maplewood |
| Haines, Stephen..... | Saco | Waterhouse, V. P..... | Mechanic Falls |
| Hutchinson, Henry G..... | Biddeford | | |

STOCK FIRE AND MARINE COMPANIES OF OTHER STATES.

ÆTNA.

| | | | |
|--------------------------------------|-----------------|------------------------------------|---------------|
| Austin, David S..... | North Berwick | Genthner, Eugene S..... | Foxcroft |
| Batchelder Bros..... | Sanford | Gentle, Geo. S..... | Houlton |
| Beedy, Harry F..... | Phillips | Gove, Edward H..... | Biddeford |
| Bird, Maynard S..... | Warren | Haskell, Charles B..... | Pittsfield |
| Blake, Barrows & Brown..... | Bangor | Haskell Ins. Agency..... | Pittsfield |
| Boothby, L. T. & Son Co., Waterville | | Haskell, O. S..... | Pittsfield |
| Bradley, Wm. S..... | East Vassalboro | Manager, Haskell Ins. Agency. | |
| Bucknam, J. A. & Co., Mechanic Falls | | Hersom, Frank M..... | South Berwick |
| Campbell, Fred I. & Co., Cherryfield | | Hersom, Lorenzo R..... | Berwick |
| Carll, Eugene C..... | Gorham | Howard Ins. Agency..... | Waldoboro |
| Chapman, D. W. & Son, Damariscotta | | Howe, Freeland..... | Norway |
| Cochran, Baker & Cross..... | Rockland | Hoyt, F. Roland..... | Kittery |
| Cole, Charles H..... | Kennebunk | Hume, Charles W..... | Eastport |
| Dinsmore & Bickford..... | Skowhegan | Lumpheys, Denny M..... | Bath |
| Dow & Pinkham..... | Portland | Judkins, Wesley H..... | Dexter |
| Field & Quimby..... | Belfast | Knight, J. Edward, Boothbay Harbor | |
| Fletcher, Luman E..... | Cape Porpoise | Lee, Jos. A. & Son..... | Calais |
| Floyd, Howard N..... | Brewer | Libby, Horace B. & Son.... | Bridgton |
| Furbish, Harry A..... | Rangeley | Little, H. C. & Son..... | Lewiston |
| Gardner, Eben B. & Son..... | Bucksport | Longfellow, Phineas H..... | Machias |

ÆTNA—Concluded.

| | | | |
|--------------------------|----------------|-------------------------|-----------------|
| Lynam, Fred C. & Co. | Bar Harbor | Soule, Willis H. | Freeport |
| Macomber, Farr & Whitten | Augusta | Stearns & Heebner | Millinocket |
| Maxcy, Josiah & Sons | Gardiner | Spaulding & Stuart | Richmond |
| McFadden & Co. | Fairfield | Stockbridge, Mrs. C. A. | Yarmouth |
| Morrill, Charles H. | Newport | Sraw & Martin | Gulford |
| Morrison, Arthur E. | Rumford Falls | Sturtevant & Ham | Livermore Falls |
| Patterson, William D. | Wiscasset | Talbot, George H. | Camden |
| Perry, Arthur C. | Presque Isle | Tapley, Omar W. | Ellsworth |
| Perry, H. O. & Son | Fort Fairfield | Tarbox, Wallace R. | Fryeburg |
| Riley, Thomas H. | Brunswick | Voter, Floramond E. | Farmington |
| Smith, Wesley G. | Old Orchard | Wing, Herbert S. | Kingfie.d |

AGRICULTURAL.

| | | | |
|--------------------------|----------------|---------------------------|-------------|
| Austin & Shearman | Deering Centre | Mason, Chas. W. & Fred L. | Ellsworth |
| Bailey, Augustus | Gardiner | Morrill, Charles H. | Newport |
| Bechard, H. P. & Co. | Lewiston | Parcher, Sumner C. | Saco |
| Boothby, William G. | Augusta | Pattee, James & Son | Belfast |
| Drake, James B. | Bath | Plummer, Charles A. | Portland |
| Friel & Co. | Waterville | Robinson, William A. | Auburn |
| Gallagher, Hugh T. | Bangor | Southard, Thomas J. | Richmond |
| Gastonguay, Albert T. | Lewiston | Staples, Lytton E. | Biddeford |
| Griffin, John C. | Skowhegan | Tolman, Charles E. | South Paris |
| Lord, Albert H. | Oakland | Tolman, C. E. & Co. | South Paris |
| Ludden, Forest E. | Auburn | Voter, Floramond E. | Farmington |
| Macomber, Farr & Whitten | Augusta | Wood, William E. | Portland |

ALLIANCE

| | | | |
|-----------------------|------------|--------------------------|---------|
| Anderson, Adams & Co. | Portland | Deering, Gardiner G. | Bath |
| Bowker, Frank S. | Phippsburg | Macomber, Farr & Whitten | Augusta |
| Crosby, Elwell S. | Bath | McClure, James W. | Bangor |

AMERICAN (Boston.)

| | | | |
|-------------------------|------------|------------------------------|-----------------|
| Allen, George E. | Camden | Haskell, Charles B. | Pittsfield |
| Anderson, Adams & Co. | Portland | Haskell, Ins. Agency | Pittsfield |
| Beane & Beane | Hallowell | Haskell, O. S. | Pittsfield |
| Bechard, Henri P. & Co. | Lewiston | Manager, Haskell Ins. Agency | |
| Bird, Maynard S. | Rockland | Heath, Henry A. | Augusta |
| Bowker & Humphreys | Brunswick | Hill, Melville C. | Belfast |
| Boyd, J. Herbert | Bangor | Luce & Rolfe | Rumford Falls |
| Burnham, Joseph E. | Saco | Maxwell, H. D. & Co. | Bath |
| Burrill, C. C. & Son | Ellsworth | Miller & Owen | Auburn |
| Carr, Thomas A. | Thomaston | Morrell, H. K. & Son | Gardiner |
| Conant, Frank A. | Lewiston | Nelke, Solomon A. | Livermore Falls |
| Crane, Frank T. | Machias | Sanborn, Willis E. | Sanford |
| Drew, Forrest R. | Waterville | Shea, Wilbor A. | Eastport |
| Gastonguay, Albert T. | Lewiston | Wheeler, W. J. & Co. | South Paris |
| Gentle, George S. | Houlton | Woodman, Melville | Biddeford |
| Griffin, John C. | Skowhegan | | |

AMERICAN (Newark, N. J.)

| | | | |
|-----------------------|------------|----------------------|----------|
| Byrnes, P. J. | Bangor | Harmon, Herbert A. | Portland |
| Carter, Geo. A. & Co. | Saco | Jordan, Nathaniel I. | Auburn |
| Friel, J. B. & Co. | Waterville | Merrill, George W. | Augusta |
| Goodwin, Albert R. | Biddeford | | |

AMERICAN CENTRAL.

| | | | |
|--------------------------|------------|--------------------|-----------------|
| Allen, Charles A. | Waterville | Cronin, Patrick J. | Lewiston |
| Baker, Ernest G. | Bangor | Cutter, Wm. W. | Westbrook |
| Boothby, L. T. & Son Co. | Waterville | Dwellej & Clary | Livermore Falls |
| Burr, E. B. | Brewer | Field & Quimby | Belfast |
| Chase, George P. | Sanford | Gentle, Geo. S. | Houlton |

AMERICAN CENTRAL—Concluded.

| | | |
|-------------------------------|------------|--------------------------------------|
| Harmon, Herbert A..... | Portland | Macomber, Farr & Whitten, Augusta |
| Haskell, Chas. B..... | Pittsfield | Morrison, A. E. & Co., Rumford Falls |
| Haskell Ins. Agency..... | Pittsfield | O'Neil & Holland..... |
| Haskell, O. S..... | Pittsfield | Smith, Sidney B..... |
| Manager, Haskell Ins. Agency. | | Sylvester, Alonzo..... |
| Lord, A. H..... | Oakland | Woodman, Melville..... |
| | | Biddeford |

AMERICAN FIRE (Philadelphía.)

| | | |
|--------------------------------------|------------|-------------------------------------|
| Allen, George E..... | Camden | Knight, J. Edward, Boothbay Harbor |
| Baker, Ernest G..... | Bangor | Langston, Edwin H..... |
| Ballard, S. K..... | Auburn | Loring & Bishop..... |
| Bechard, Henri P. & Co.... | Lewiston | Mason, C. W. & F. L.... |
| Boothby, L. T. & Son Co., Waterville | | Miller, Addison A..... |
| Bradish, Scott P..... | Eastport | Norton, Hall & Webster, Westbrook |
| Burrill, William I..... | Corinna | Pratt, B. Emery..... |
| Conant, F. A..... | Lewiston | Renouf, Narcisse P..... |
| Danforth, F. A. & Co..... | Gardiner | Sanborn, Willis E..... |
| Downing, C. S. & Son..... | Augusta | Smith, Wesley G..... |
| Erskine, A. J. & Co..... | Rockland | Thompson, Harry F..... |
| Friel & Co..... | Waterville | Tracy, Bedford E..... |
| Gastonguay, Albert T..... | Lewiston | Veilleux, Louis H.... |
| Humphreys, Denny M..... | Bath | Wheeler, William J. & Co., S. Paris |

ASSURANCE COMPANY OF AMERICA.

| | | |
|--------------------------|-----------|-----------------------------------|
| Bradford, Wm. H..... | Bangor | O'Neil & Holland..... |
| Dinsmore & Bickford.... | Skowhegan | Renouf, Narcisse P..... |
| Flaherty, Thomas H..... | Portland | Sturtevant & Ham, Livermore Falls |
| Hagerty, M. J..... | Lewiston | Veilleux, L. H..... |
| Knowlton, John R..... | Bath | Woodman, M..... |
| Mason, C. W. & F. L..... | Ellsworth | Saco |
| | | Biddeford |

BOSTON.

| | | |
|-------------------------------------|-------------|------------------------------------|
| Allen, George E..... | Camden | Jones, Charles Folsom...Skowhegan |
| Bailey, Augustus..... | Gardiner | Judkins, Wesley H..... |
| Bird, Maynard S..... | Rockland | Libby, Horace B. & Son, Bridgton |
| Bowker & Humphrey..... | Brunswick | Little, Horace C. & Son...Lewiston |
| Burrill, Chas. C. & Son...Ellsworth | | Lord, Henry & Co.....Bangor |
| Butler, Charles..... | West Buxton | Maddox, John A...Boothbay Harbor |
| Chase, George P...North Waterboro | | Mansfield, George F.....Jonesport |
| Chase & Boothby..... | Augusta | Marr, Charles H.....Gardiner |
| Cobb, Wight & Co..... | Rockland | Merrill & Hinckley.....Bluehill |
| Cole, Charles H..... | Kennebunk | Morse & Guptill.....Portland |
| Crosby, Elwell S..... | Bath | Nichols, Alex. H.....Searsport |
| Cushman, Victor N..... | Bar Harbor | Parcher, Sumner C.....Saco |
| Drummond, A. M. & Co...Waterville | | Parlin, W. B.....Machias |
| Field, George W..... | Oakland | Perry, Wallace H.....Hallowell |
| Gardner, E. B..... | Bucksport | Randall, Smith S.....Augusta |
| Goodwin, Henry H..... | Biddeford | Sawyer, Warren.....Milbridge |
| Grant, The Geo. H. Co.... | Ellsworth | Spofford, E. E.....Stonington |
| Hanson, W. C..... | Machiasport | Tapley, Omar W.....Ellsworth |
| Hersom, Lorenzo R..... | Berwick | Wheeler, Wm. J. & Co., South Paris |
| Hinman, Otis..... | Sullivan | White, Albert.....Orono |
| Hutchinson, J. P..... | Auburn | White, E. J.....Machias |

CALEDONIAN—AMERICAN.

| | | |
|----------------------|----------|------------------------|
| Conant, Frank A..... | Lewiston | Finnigan, James P..... |
| Corey, Jno. L..... | Portland | Garey, Otis T..... |
| | | Biddeford |

CAPITAL FIRE.

| | |
|-------------------------------------|------------------------------------|
| Ambrose, J. H.....Old Town | Hersom, L. R.....Berwick |
| Atwood, Fred.....Winterport | Holyoke, Geo. T.....Houlton |
| Baker, Ernest G.....Bangor | Howard, Geo. E. & Co.....Dover |
| Barrows, Geo. L.....Sangerville | Hume, C. W.....Eastport |
| Batchelder Bros.....Sanford | Jewett, Reed V.....Calais |
| Bird, Maynard S.....Rockland | Jones, Charles Folsom...Skowhegan |
| Blaisdell, C. H.....Augusta | Jordan, Alfred E.....Lisbon |
| Blake, Fred H.....Presque Isle | Jordan, W. R.....Bingham |
| Bradford, William H.....Bangor | Judkins, Wesley H.....Dexter |
| Bucknam, J.A. & Co., Mechanic Falls | Knowlton, John R.....Bath |
| Burr, E. B.....Brewer | Ludden, Forest E.....Auburn |
| Carll, E. C.....Gorham | McFadden & Co.....Fairfield |
| Crosby, E. S.....Bath | Miles, J. H. & Co.....Saco |
| Drummond, A. M. & Co., Waterville | Murch, James T.....Newport |
| Dwelle & Clary.....Livermore Falls | O'Brien, E. C.....Portland |
| Foster & Higgins.....Madison | Patterson, William D.....Wiscasset |
| Freeman, George G.....Cherryfield | Plummer, C. A.....Portland |
| Frizzell, B. F.....Oakland | Robinson, W. A.....Auburn |
| Gastonguay, Albert T.....Lewiston | Richardson, O. M.....Canton |
| Gentle Geo. S.....Houlton | Smith, Wesley G.....Old Orchard |
| Gray, James W.....Lubec | Stearns & Heebner.....Millinocket |
| Hall, Willis B.....Caribou | Stiles, M. S.....Brooks |
| Hanson & St. Clair.....Calais | Tapley, O. W.....Ellsworth |
| Haskell, C. B.....Pittsfield | Tolman, C. E.....South Paris |
| Haskell, George B.....Lewiston | Tracy, Bedford E.....Winter Harbor |
| Haskell Ins. Agency.....Pittsfield | West, J. W.....Auburn |
| Haskell, O. S.....Pittsfield | |
| Manager, Haskell Ins. Agency. | |

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 | Jordan, Nathaniel I.....Auburn |
| Batchelder Bros.....Sanford | Lee, Joseph A. & Son.....Calais |
| Blake, Barrows & Brown.....Bangor | Libby, H. B. & Son.....Bridgton |
| Boynton, Edward D.....Cornish | Loring, Prentiss & Son....Portland |
| Chapman, D.W. & Son., Damariscotta | Lynam, Fred C. & Co....Bar Harbor |
| Cochran, Baker & Cross....Rockland | Macomber, Farr & Whitten, Augusta |
| Cousens, E. & Sons, Kennebunkport | Maxwell, H. D. & Co.....Bath |
| Drew, Forrest R.....Waterville | Morrison, A. E. & Co., Rumford Falls |
| Gardner, E. B. & Son...Bucksport | Newell, Charles D.....Richmond |
| Gove, Edward H.....Biddeford | Parks Bros.....Pittsfield |
| Griffin, John C.....Skowhegan | Shepherd & Dow.....Dexter |
| Howe, Freeland.....Norway | Thompson, Harry F.....Brunswick |
| Hoyt, F. Roland.....Kittery | |

CONTINENTAL.

| | |
|-------------------------------------|-----------------------------------|
| Allen, Elmer W.....Oakland | Carr, Thomas A.....Thomaston |
| Allen & Gould.....North Berwick | Carter, Geo. A. & Co.....Saco |
| Anderson, Adams & Co....Portland | Chapman, D.W. & Son, Damariscotta |
| Bailey, Augustus.....Gardiner | Cole, Chas. H.....Kennebunk |
| Bartol, G. E. & Co.....Gardiner | Conant, F. A.....Lewiston |
| Batchelder Bros.....Sanford | Coolidge, H. E.....Lisbon Falls |
| Bragdon, Albert M.....York | Crummett & Bragg.....Fairfield |
| Burrill, Chas. C. & Son...Ellsworth | Curtis, Daniel A.....Machias |
| Came, Samuel M.....Alfred | Cutter, W. W.....Westbrook |

CONTINENTAL—Concluded.

| | |
|------------------------------------|--------------------------------------|
| Dinsmore & Bickford....Skowhegan | Lord & Fenderson.....Limerick |
| Donnell, William C.....Houlton | Lovell, George C.....Richmond |
| Downing, Chas. S. & Son..Augusta | Lynam, Fred C. & Co....Bar Harbor |
| Drake, James B.....Bath | Mathews, C. K. & Co....Waterville |
| Dwellely & Clary...Livermore Falls | McClure, J. W.....Bangor |
| Erskine, A. J. & Co.....Rockland | Miller & Owen.....Auburn |
| Field & Quimby.....Belfast | Mitchell, Horace.....Kittery Point |
| Freeman, G. G.....Cherryfield | Morrell, H. K. & Son.....Gardiner |
| Gardner, E. B. & Son....Bucksport | Morrill, C. H.....Newport |
| Gooding, Howard G....Yarmouthville | Morrison, A. E. & Co., Rumford Falls |
| Guptill, Edward W.....Gorham | Nason, C. O.....South Berwick |
| Hanson & St. Clair.....Calais | Parks Bros.....Pittsfield |
| Hatch, Chas., Jr.....Saco | Patterson, William D.....Wiscasset |
| Hersom, Frank M....South Berwick | Perry, Arthur C.....Presque Isle |
| Hersom, Lorenzo R.....Berwick | Perry, H. O. & Son....Fort Fairfield |
| Hooper, Charles H.....Castine | Pinkham, Ernest E.....Freeport |
| Howard, Geo. E. & Co.....Dover | Sargent, Walter J.....Brewer |
| Howard Ins. Agency.....Waldoboro | Sawyer, F. D.....Gray |
| Howe, Freeland.....Norway | Shea, Wilbor A.....Eastport |
| Hutchinson, Henry G.....Biddeford | Stearns, George W.....Millinocket |
| Johnson, W. W.....Madison | Straw & Martin.....Gulfport |
| Judkins, Wesley H.....Dexter | Talbot, George H.....Camden |
| Knight, J. Edw....Boothbay Harbor | Thompson, Harry F.....Brunswick |
| Libby, H. B. & Son.....Bridgton | Voter, Floramond E....Farmington |

DELAWARE.

| | |
|--------------------------------|------------------------------------|
| Bailey, A. & Co.....Gardiner | Miller, Charles K.....Camden |
| Black, Alfred S.....Rockland | Morse Bros.....Bath |
| Byrnes, Patrick J.....Bangor | Otis, Samuel G.....Hallowell |
| Drummond & Co.....Waterville | Robinson, Wm. A.....Auburn |
| Garey, Otis T.....Biddeford | Sanborn, W. E.....Springvale |
| Hersom, Lorenzo R.....Berwick | Searles, G. W.....Augusta |
| Hewett, J. H. H.....Thomaston | Tolman, Chas. E.....South Paris |
| Jones, E. C. & Co.....Portland | Tolman, Chas. E. & Co..South Paris |
| Ludden, Forest E.....Auburn | |

DUTCHESS.

| | |
|----------------------------------|--------------------------------------|
| Curran, Wm. F.....Bangor | Miller, Samuel L.....Waldoboro |
| Donnell, Wm. C.....Houlton | Perry, Arthur C.....Presque Isle |
| Downing, C. S. & Son.....Augusta | Perry, H. O. & Son....Fort Fairfield |
| Griffin, John C.....Skowhegan | Wheeler, W. J. & Co....South Paris |
| Harmon, Herbert A.....Portland | |

EQUITABLE FIRE AND MARINE.

| | |
|--------------------------------------|-------------------------------------|
| Boothby, L. T. & Son Co., Waterville | Curran, Wm. F.....Bangor |
| Carter, George A. & Co.....Saco | Loring, Prentiss & Son.....Portland |
| Conant, Frank A.....Lewiston | |

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 | Luce, Arthur L.....Rumford Falls |
| Grant, The Geo. H. Co....Ellsworth | Searles, George W.....Augusta |

FIRE ASSOCIATION.

| | |
|----------------------------------|--------------------------------------|
| Allen, George E.....Camden | Boothby, L. T. & Son Co., Waterville |
| Allen & Gould.....North Berwick | Bradish, Scott P.....Eastport |
| Anderson, Adams & Co....Portland | Bragdon, Albert M.....York Village |
| Atwood, Fred.....Winterport | Bumps & Owen.....Milo |
| Bailey, Augustus.....Gardiner | Burrill, Will I.....Corinna |
| Batchelder Bros.....Sanford | Carll, Eugene C.....Gorham |
| Bird, M. S.....Rockland | Carr, T. A.....Thomaston |

FIRE ASSOCIATION—Concluded.

| | | | |
|-------------------------------------|-----------------|---------------------------------------|-----------------|
| Carter, Geo. A. & Co..... | Saco | Hutchinson, James P..... | Auburn |
| Chase, Geo. P..... | Sanford | Jordan, N. I..... | Auburn |
| Cole, Chas. H..... | Kennebunk | Jordan, William A..... | Bingham |
| Coolidge, Henry E..... | Lisbon Falls | Little, H. C. & Son..... | Lewiston |
| Cousens, E. & Sons, Kennebunkport | | Macomber, Farr & Whitten, Augusta | |
| Currier, Geo. M..... | Farmington | Marr, Willard F..... | Boothbay Harbor |
| Downes & Curran..... | Calais | Maxcy, J. & Son..... | Gardiner |
| Drake, James B..... | Bath | McFadden & Co..... | Fairfield |
| Dwellely & Clary..... | Livermore Falls | Miller & Littlefield, South Penobscot | |
| Fessenden, Nicholas, Fort Fairfield | | Norton, Hall & Webster.... | Portland |
| Fogg, S. L..... | Bath | Parks Bros..... | Pittsfield |
| Genthner, Eugene S..... | Foxcroft | Pearl & Dennett..... | Bangor |
| Gentle, Geo. S..... | Houlton | Perry, Arthur C..... | Presque Isle |
| Gibbs, Bernard..... | Madison | Pinkham, Ernest E..... | Freeport |
| Goodwin, Henry H..... | Biddeford | Tarbox, Wallace R..... | Fryeburg |
| Grant, Geo. H. Co..... | Ellsworth | Tyler, Fogg & Co..... | Bangor |
| Griffin, John C..... | Skowhegan | Voter, Floramond E..... | Farmington |
| Hayes, Calvin L..... | Kittery | Wheeler, W. J. & Co.... | South Paris |
| Holyoke, George T..... | Houlton | Woodman, Melville..... | Biddeford |

FIREMANS FUND.

| | | | |
|--------------------------------------|-------------|------------------------------------|---------------|
| Allen, Elmer W..... | Oakland | Hodgdon, H. G..... | Bath |
| Allen, George E..... | Camden | Holt, Frank C..... | Madison |
| Barrows, George L..... | Sangerville | Howe, Freeland..... | Norway |
| Bird, Maynard S..... | Rockland | Hutchinson, J. P. & Co..... | Auburn |
| Boothby, L. T. & Son Co., Waterville | | Jordan, Augustus H..... | Gardiner |
| Boyd, J. Herbert..... | Bangor | Lovell, George C..... | Richmond |
| Crane, Frank T..... | Machias | Morse, Nellie L..... | Dexter |
| Crummett & Bragg..... | Fairfield | O'Brien, E. M..... | Thomaston |
| Durocher, Hector..... | Lewiston | Peabody, Frank A. & Co.... | Houlton |
| Dyer, Elberton P..... | Hartland | Perkins, Daniel T..... | Augusta |
| Foster, J. W..... | Madison | Perkins, Howard E..... | Sanford |
| Foster & Higgins..... | Madison | Perkins, Thomas R..... | Damariscotta |
| Garey, Otis T..... | Biddeford | Stanwood, R. H..... | Brunswick |
| Glass, Frank M..... | Gardiner | Sweit, Jefferson M..... | Eastport |
| Goodwin, Wesley S., South Berwick | | Veilleux, Louis H..... | Rumford Falls |
| Grant, The Geo. H. Co.... | Ellsworth | Wentworth, Herbert..... | Skowhegan |
| Hall, Melville C..... | Topsham | Woodsum, Albert A., Mechanic Falls | |
| Harmon, Herbert A..... | Portland | Woodward, Henry..... | Winthrop |
| Higgins, C. Azel..... | Madison | Wright, William F..... | Foxcroft |
| Hill, Melville C..... | Belfast | | |

FIREMENS (N. J.)

| | | | |
|--------------------------|------------|-----------------------------|-----------|
| Beane & Beane..... | Hallowell | Kirstein, Louis & Sons..... | Bangor |
| Bechard, H. P. & Co..... | Lewiston | Loring & Bishop..... | Portland |
| Boyd, J. Herbert..... | Bangor | Ludden, Forrest E..... | Auburn |
| Cutter, William W..... | Westbrook | Merrill, Geo. W..... | Augusta |
| Drew, F. R..... | Waterville | Pattee, James & Son..... | Belfast |
| Finnegan, Jas. P..... | Bangor | Randall, John W..... | Biddeford |
| Gastonguay, A. T..... | Lewiston | 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 | Randall, J. W..... | Biddeford |
| Drummond, A. M. & Co., Waterville | | Saunborn, W. E..... | Springvale |
| Jones, E. C. & Co..... | Portland | Stewart, Charles M..... | Bangor |
| Lowell & Jewett..... | Calais | Veilleux, Louis H..... | Rumford Falls |
| Norton, Hall & Webster.... | Portland | West, J. W..... | Lewiston |

GERMAN AMERICAN.

| | | | |
|-----------------------------|----------------|----------------------------|----------------|
| Allen, Geo. E..... | Camden | Ludden, Forest E..... | Auburn |
| Ambrose, James H..... | Old Town | Lynam, Fred C. & Co.... | Bar Harbor |
| Anderson, Bion B..... | Dover | Macomber, Farr & Whitten, | Augusta |
| Barrows, Geo. L..... | Sangerville | Marr, Charles H..... | Gardiner |
| Batchelder Bros..... | Sanford | Meservey, Charles E..... | Rockland |
| Beedy, Harry F..... | Phillips | Miller, Samuel L..... | Waldoboro |
| Boothby, L. T. & Son Co., | Waterville | Morse & Guptill..... | Portland |
| Bowker & Humphreys.... | Brunswick | Norton, Hall & Webster.... | Portland |
| Bragdon, Albert M..... | York Village | O'Brion, Edward C..... | Portland |
| Bumps & Owen..... | Milo | Parks Bros..... | Pittsfield |
| Carr, Thomas A..... | Thomaston | Pattee, James & Son..... | Belfast |
| Carter, George A. & Co..... | Saco | Pearl & Dennett..... | Bangor |
| Clark, Frank L..... | Gray | Perry, Arthur C..... | Presque Isle |
| Cole, Charles H..... | Kennebunk | Perry, H. O. & Son.... | Fort Fairfield |
| Conant, Frank A..... | Lewiston | Pettingill, Geo. A..... | Lisbon Falls |
| Curtis, Daniel A..... | Machias | Remick, S. E..... | Madison |
| Donnell, William C..... | Houlton | Robinson, Wm. A..... | Auburn |
| Drake, James B..... | Bath | Sanborn, W. E..... | Springvale |
| Drummond, A. M. & Co. | Waterville | Shea, Wilbor A..... | Eastport |
| Goldermann, F. A..... | Mechanic Falls | Soule, Willis H..... | Freeport |
| Grant, George H. Co..... | Ellsworth | Stearns & Heebner..... | Millinocket |
| Griffin, John C..... | Skowhegan | Stewart, Charles M..... | Bangor |
| Hall, W. T..... | Richmond | Turner, Philip F..... | Portland |
| Hanson & St. Clair..... | Calais | Veilleux, Louis H..... | Rumford Falls |
| Herrick, Eugene P..... | Rangeley | West, J. W..... | Lewiston |
| Lowell & 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, Nath'l I..... | Auburn |
| Carter, G. A. & Co..... | Saco | Kirstein, Louis & Sons..... | Bangor |
| Crosby, E. S..... | Bath | Norton, Hall & Webster.... | Portland |
| Drew, Forrest R..... | Waterville | | |

GLENDS FALLS.

| | | | |
|-------------------------|------------|-----------------------------|----------|
| Allen, Elmer W..... | Waterville | Hagerty, M. J..... | Lewiston |
| Boyd, J. Herbert..... | Bangor | Kirstein, Louis & Sons..... | Bangor |
| Dinsmore & Bickford.... | Skowhegan | Waterhouse, Wm. H..... | Old Town |
| Flaherty, Thomas H..... | Portland | | |

GRANITE STATE.

| | | | |
|-----------------------------------|-----------------|---------------------------|---------------|
| Adams, Benjamin..... | Bowdoinham | Evans, James..... | East Hiram |
| Atwood, Fred..... | Winterport | Flaherty, Thomas H..... | Portland |
| Austin, David S..... | North Berwick | Fogg & Glidden..... | Bath |
| Bailey, Augustus..... | Gardiner | Fowler & Gardner..... | Calais |
| Boothby, L. T. & Son Co., | Waterville | Frost, Horace C..... | Monmouth |
| Boynton, Edward D..... | Cornish | Gentle, George S..... | Houlton |
| Bradford, Martha E..... | Westbrook | Grant, George E..... | Saco |
| Bradford, Wm. B..... | Turner | Grant, George H..... | Ellsworth |
| Bradish, Scott P..... | Eastport | Hall, Lewis..... | Warren |
| Bradley, Wm. S..... | East Vassalboro | Hall, Wm. T..... | Richmond |
| Bragdon, Albert M..... | York | Hathaway Ins. Agency..... | Canton |
| Burrill, Wm. I..... | Corinna | Hayes, Calvin L..... | Kittery |
| Campbell, F. I. & Co..... | Cherryfield | Hersom, Frank M..... | South Berwick |
| Carl, Eugene C..... | Buxton | Hersom, Lorenzo R..... | Berwick |
| Chase, Geo. P..... | Sanford | Hinkley, Chas. S..... | Jonesport |
| Chase, Geo. P. & Co..... | Alfred | Hooper, Charles H..... | Castine |
| Cole, Chas. H..... | Kennebunk | Hopkins, Geo. A..... | Millbridge |
| Conant, Frank A..... | Lewiston | Howard, Geo. E. & Co..... | Dover |
| Cousens, E. & Sons, Kennebunkport | | Howe, Freeland..... | Norway |
| Davis, George E..... | Kezar Falls | Hoyt, F. Roland..... | Kittery |
| Erskine, A. J. & Co..... | Rockland | Humphrey, G. Howard.... | Yarmouth |

GRANITE STATE—Concluded.

| | | | |
|-----------------------------|-----------------|---------------------------|-----------------|
| Jones, Charles Folsom..... | Skowhegan | Patterson, William D..... | Wiscasset |
| Jones & Carr..... | Norridgewock | Perry, H. O. & Son..... | Fort Fairfield |
| Jordan, Alfred E..... | Lisbon | Pettengill, George A..... | Lisbon Falls |
| Judkins, Wesley H..... | Dexter | Pinkham, Ernest E..... | Freeport |
| Knight, Edward J., | Boothbay Harbor | Plummer, Chas. A..... | Scarboro |
| Libby, Horace B. & Son..... | Bridgton | Remick, Samuel E..... | Madison |
| Loder, Charles P..... | Clinton | Richards, William A..... | Waldoboro |
| Longfellow, Phineas H..... | Machias | Sanborn, Willis E..... | Springvale |
| Loring, Prentiss & Son..... | Portland | Smith, Wesley G..... | Old Orchard |
| Macomber, Farr & Whitten, | Augusta | Stearns, George W..... | Millinocket |
| McClure, Jas. W..... | Bangor | Straw & Martin..... | Guilford |
| Miller, Frank A..... | South Penobscot | Sturtevant & Ham, | Livermore Falls |
| Miller & Owen..... | Auburn | Swazey, John N..... | Bucksport |
| Mills, Sumner P..... | Stonington | Talbot, Geo. H..... | Camden |
| Mitchell, Horace..... | Kittery Point | Tarbox, Wallace R..... | Fryeburg |
| Morrison, Arthur E., | Rumford Falls | Thompson, Harry F..... | Brunswick |
| Morrison, A. E. & Co., | Rumford Falls | Voter, Floramond E..... | Farmington |
| Nickerson, Hanover S..... | Pittsfield | Waterhouse, Virgil P..... | Poland |
| O'Brien, Eli M..... | Thomaston | Welch, George A..... | Lewiston |
| Palmer, Edwin A..... | Buxton | Whittemore, Mason B..... | Sorrento |
| Parks Bros..... | Pittsfield | Woodman, Melville..... | Biddeford |
| Pattee, James & Son..... | Belfast | | |

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 | Moore, Dayton T..... | Biddeford |
| Burrill, Chas. C. & Son..... | Ellsworth | Nelson, Frank..... | Calais |
| Cole, Chas. H..... | Kennebunk | Palmer, Wm. W..... | Bangor |
| 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 |
| Griffin, John C..... | Skowhegan | Tracy, Bedford E..... | Winter Harbor |

HARTFORD FIRE.

| | | | |
|------------------------------|---------------|-----------------------------|-------------|
| Anderson, Adams & Co..... | Portland | Gentle, George S..... | Houlton |
| Atwood, Fred..... | Winterport | Goodwin, H. H..... | Biddeford |
| Batchelder Bros..... | Sanford | Gove, Edward H..... | Biddeford |
| Blake, Barrows & Brown..... | Bangor | Grant, George H..... | Bucksport |
| Boothby, L. T. & Son Co., | Waterville | Griffin, John C..... | Skowhegan |
| Bowker & Humphreys..... | Brunswick | Hall, Lewis..... | Warren |
| Bradon, Albert M..... | York Village | Hill, Montrose E..... | Old Orchard |
| Butler, Charles..... | West Buxton | Howard, George E. & Co..... | Dover |
| Carl, E. C..... | Gorham | Howe, Freeland..... | Norway |
| Carter, Geo. A. & Co..... | Saco | Hume, Chas. W..... | Eastport |
| Chapman, D. W. & Son..... | Newcastle | Jones, Chas. Folsom..... | Skowhegan |
| Chase, Geo. P..... | West Buxton | Jordan, Nathaniel I..... | Auburn |
| Cochrane, Baker & Cross..... | Rockland | Judkins, Wesley H..... | Dexter |
| Cole, Chas. H..... | Kennebunk | Libby, H. B. & Son..... | Bridgton |
| Conant, F. A..... | Lewiston | Libby & Hussey..... | Portland |
| Cousens, E. & Sons, | Kennebunkport | Little, H. C. & Son..... | Lewiston |
| Crosby, Elwell S..... | Bath | Lovell, George C..... | Richmond |
| Curran, Wm. F..... | Bangor | Lynam, Fred C. & Co..... | Bar Harbor |
| Currier, Geo. M..... | Farmington | Macomber, Farr & Whitten, | Augusta |
| Cutter, William W..... | Westbrook | Marr, Charles H..... | Gardiner |
| Donnell, Wm. C..... | Houlton | Maxcy, J. & Sons..... | Gardiner |
| Erskine, A. J. & Co..... | Rockland | McFadden & Co..... | Fairfield |
| Farrington, Everett..... | Waldoboro | Miller, Chas. K..... | Camden |
| Fogg & Glidden..... | Bath | Parks Bros..... | Pittsfield |
| Freeman, George G..... | Cherryfield | Parlin, W. B..... | Machias |
| Gardner, E. B. & Son..... | Bucksport | Pattee, James & Son..... | Belfast |

HARTFORD FIRE—Concluded.

| | | | |
|-------------------------|----------------|-----------------------------|-------------|
| Perry, Arthur C..... | Presque Isle | Spencer, Wilbur D..... | Berwick |
| Perry, H. O. & Son..... | Fort Fairfield | Stearns, Geo. W..... | Millinocket |
| Perkins, Howard E..... | Sanford | Stockbridge, Mrs. C. A..... | Yarmouth |
| Pettingill, Geo. A..... | Lisbon Falls | Swazey, John N..... | Bucksport |
| Remick, Sam'l E..... | Madison | Talbot, Geo. H..... | Camden |
| Ricker, Shipley W..... | South Berwick | Tapley, Omar W..... | Ellsworth |
| Sanborn, W. E..... | Springvale | Tarbox, Wallace R..... | Fryeburg |
| Shea, Wilbor A..... | Eastport | Taylor, Richard H. T..... | Wiscasset |
| Smith, Oliver D..... | Gorham | Thompson, Harry F..... | Brunswick |
| Smith, Wesley G..... | Old Orchard | Wheeler, W. J. & Co..... | South Paris |
| Snow, Willis..... | Freeport | Wing, Herbert S..... | Kingfield |

HOME.

| | | | |
|------------------------------|-----------------|---------------------------|---------------|
| Alford, Edwin R..... | Old Town | Hoyt, F. Roland..... | Kittery |
| Batchelder Bros..... | Sanford | Humphreys, D. M..... | Bath |
| Beedy, Harry F..... | Phillips | Judkins, Wesley H..... | Dexter |
| Boothby, L. T. & Son Co., | Waterville | Kneeland, James H..... | Searsport |
| Bradish, Scott P..... | Eastport | Libby, H. B. & Son..... | Bridgton |
| Bradley, Wm. S..... | East Vassalboro | Little, H. C. & Son..... | Lewiston |
| Bucknam, J. A. & Co., | Mechanic Falls | Longfellow, P. H..... | Machias |
| Burrill, Charles C. & Son, | Ellsworth | Lynam, F. C. & Co..... | Bar Harbor |
| Carll, Eugene Claremont..... | Gorham | Macomber, Farr & Whitten, | Augusta |
| Carr, Thomas A..... | Thomaston | Maxcy, Josiah & Sons..... | Gardiner |
| Chapman, D.W. & Son, | Damariscotta | Morrison, A. E. & Co., | Rumford Falls |
| Cochran, 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, Maria Louise..... | South Berwick |
| Farrington, Everett..... | Waldoboro | Ricker, S. W..... | South Berwick |
| French & Longley..... | Solon | Riley, Thomas H..... | Brunswick |
| Furbish, Harry A..... | Rangeley | Soule, Willis H..... | Freeport |
| Gardner, E. B. & Son..... | Bucksport | Stevens, Clinton C..... | Millinocket |
| Gove, Edward H..... | Biddeford | Stockbridge, Mrs. C.A., | Yarmouthville |
| Harriman, Merle J..... | Kents Hill | Talbot, George H..... | Camden |
| Hayes, Elijah H..... | Berwick | Taylor, Richard H. T..... | Wiscasset |
| Hersom, Lorenzo R..... | Berwick | Voter, Floramond E..... | Farmington |
| Howard, Geo. E. & Co..... | Dover | Wing, Herbert S..... | Kingfield |
| Howe, Freeland..... | Norway | | |

HOME FIRE AND MARINE (California.)

| | | | |
|------------------------|------------|--------------------------|-----------|
| Allen, Elmer W..... | Oakland | Hutchinson, H. G..... | Biddeford |
| Bangs, I. S. Co..... | Waterville | Mason, C. W. & F. L..... | Ellsworth |
| Byrnes, P. J..... | Bangor | Payson, Charles B..... | Auburn |
| Dow, James, Jr..... | Dexter | Perkins, Daniel T..... | Gardiner |
| Drummond, A. M. & Co., | Waterville | Varney, Harry M..... | Lebanon |
| Harmon, Herbert A..... | Portland | Welch, George A..... | Lewiston |
| Hodgdon, H. G..... | Woolwich | | |

INDEMNITY.

| | | | |
|-----------------------------|-----------|-------------------------|----------|
| Beane & Beane..... | Hallowell | Peaslee, Lorenzo P..... | Gardiner |
| Loring, Prentiss & Son..... | Portland | Stewart, Charles M..... | Bangor |

INSURANCE COMPANY OF NORTH AMERICA.

| | | | |
|---------------------------|------------|---------------------------|---------------|
| Allen, Geo. E..... | Camden | Burrill, Will I..... | Corinna |
| Bailey, Augustus..... | Gardiner | Carll, Eugene C..... | Gorham |
| Batchelder Bros..... | Sanford | Carr, Geo. O..... | Norridgewock |
| Bird, Maynard S..... | Rockland | Carter, Geo. A. & Co..... | Saco |
| Boothby, L. T. & Son Co., | Waterville | Chamberlain, W. M..... | Lewiston |
| Bradish, Scott P..... | Eastport | Chase, Geo. P..... | Sanford |
| Bragdon, Albert M..... | York | Cole, Chas. H..... | Kennebunk |
| Bumps & Owen..... | Milo | Conant, Frank A..... | Lewiston |
| Burrill, F. Carroll..... | Ellsworth | Cousens, E. & Sons, | Kennebunkport |

INSURANCE COMPANY OF NORTH AMERICA—Concluded.

| | | | |
|-------------------------------------|-----------------|--------------------------------------|----------------|
| Currier, Geo. M..... | Farmington | Longfellow, P. H..... | Machias |
| Dow & Pinkham..... | Portland | Macomber, Farr & Whitten, Augusta | |
| Downes & Curran..... | Calais | Maxey, Josiah & Sons..... | Gardiner |
| Drake, James B..... | Bath | McClure, James W..... | Bangor |
| Dunn & Elliott Co..... | Thomaston | McFadden & Co..... | Fairfield |
| Dwellely & Clary.... | Livermore Falls | Morrison, Arthur E., Rumford Falls | |
| Emery, Wallace..... | North Anson | Morrison, A. E. & Co., Rumford Falls | |
| Erskine, A. J. & Co..... | Rockland | Murch, James T..... | Newport |
| Fessenden, Nicholas... | Fort Fairfield | Nickerson, Hanover S..... | Pittsfield |
| Field & Quimby..... | Belfast | Norton, Hall & Webster.... | Portland |
| Fowler & Gardner..... | Calais | O'Brien, Eli M..... | Thomaston |
| Genthner, Eugene C..... | Foxcroft | Parks Bros..... | Pittsfield |
| Gentile, Geo. S..... | Houlton | Pearl & Dennett..... | Bangor |
| Gove, Edward H..... | Biddeford | Perry, Arthur C..... | Presque Isle |
| Grant, Geo. H..... | Ellsworth | Perry, H. O. & Son.... | Fort Fairfield |
| Griffin, John C..... | Skowhegan | Pinkham, Ernest E..... | Freeport |
| Hall, W. T..... | Richmond | Remick, Sam'l E..... | Madison |
| Hayes, Calvin L..... | Kittery | Richards, Wm. A..... | Waldoboro |
| Hersom, F. M..... | South Berwick | Richardson, Otis N..... | Canton |
| Hersom, Lorenzo R..... | Berwick | Riley, Thomas H..... | Brunswick |
| Hobson, Edwin A..... | West Buxton | Shea, Wilbor A..... | Eastport |
| Holyoke, George T..... | Houlton | Simmons, Augustine.... | North Anson |
| Hooper, Chas. H..... | Castine | Smith, Wesley G..... | Old Orchard |
| Hopkins, Geo. A..... | Milbridge | Stearns, George W..... | Millinocket |
| Howe, Freeland..... | Norway | Steward, Daniel..... | North Anson |
| Humphrey, G. Howard.... | Yarmouth | Straw & Martin..... | Guilford |
| Hutchinson, James P..... | Auburn | Sturtevant & Ham, Livermore Falls | |
| Hutchinson, J. P. & Co..... | Auburn | Swett, Jethro H..... | Kittery |
| Jones, Charles Folsom... | Skowhegan | Talbot, Geo. H..... | Camden |
| Jordan, William A..... | Bingham | Voter, Floramond E.... | Farmington |
| Judkins, Wesley H..... | Dexter | Wheeler, Wm. J. & Co.. | South Paris |
| Kenniston, Geo. B., Boothbay Harbor | | Wing, Herbert S..... | Kingfield |
| Libby, H. B. & Son..... | Bridgton | Woodman, Melville..... | Biddeford |
| Little, H. C. & Son..... | Lewiston | | |

MERCANTILE FIRE AND MARINE.

| | | |
|-----------------------------------|-----------------------------------|-------------|
| Austin & Shearman, Deering Center | Mathews, C. K. & Co.... | Waterville |
| Bartlett, Martin F..... | Morse & Gupfill..... | Portland |
| Benson, F..... | Pattee, James & Son..... | Belfast |
| Bird, Maynard S..... | Pendleton, Chas. R..... | Islesboro |
| Burr, Edwin B..... | Reynolds, B. B..... | North Lubec |
| Carter, G. A. & Co..... | Small, Frank A..... | Bath |
| Conant, F. A..... | Sturtevant & Ham, Livermore Falls | |
| Heath, Henry A..... | Tapley, O. W..... | Ellsworth |
| Hume, C. W..... | Tyler, Fogg & Co..... | Bangor |
| Jones, Charles Folsom... | Wilson, Geo. O..... | Kittery |
| Jordan, A. H..... | | Gardiner |

NATIONAL FIRE.

| | | | |
|--------------------------------------|-----------------|-----------------------------------|----------------|
| Alden, Frank W..... | Waterville | Field & Quimby..... | Belfast |
| Anderson, Adams & Co.... | Portland | Haskell, C. B..... | Pittsfield |
| Atwood, Fred..... | Winterport | Hersom, Lorenzo R..... | Berwick |
| Austin & Shearman..... | Deering | Hoyt, F. Roland..... | Kittery |
| Batchelder Bros..... | Sanford | Humphreys, D. M..... | Bath |
| Boothby, L. T. & Son Co., Waterville | | Kelly, M. H..... | Saco |
| Bryant, Geo. H..... | Oakland | Luce & Rolfe..... | Rumford Falls |
| Cochran, Baker & Cross... | Rockland | Lynam, Fred C. & Co., Bar Harbor | |
| Cole, Charles H..... | Kennebunk | Macomber, Farr & Whitten, Augusta | |
| Conant, F. A..... | Lewiston | Maxey, Josiah & Sons..... | Gardiner |
| Currier, George M..... | Farmington | Miller & Owen..... | Auburn |
| Dinsmore & Bickford.... | Skowhegan | Morrill, Chas. H..... | Newport |
| Donnell, Wm. C..... | Houlton | Pearl & Dennett..... | Bangor |
| Downes & Curran..... | Calais | Perry, H. O. & Son.... | Fort Fairfield |
| Dwellely & Clary.... | Livermore Falls | Remick, Sam'l E..... | Madison |

NATIONAL FIRE—Concluded.

| | | | |
|---------------------|-----------|--------------------------|-------------|
| Riley, Thos. H..... | Brunswick | Tapley, Omar W..... | Ellsworth |
| Shea, Wilbor A..... | Eastport | Wheeler, W. J. & Co..... | South Paris |
| Shepherd & Dow..... | Dexter | Woodman, Melville..... | Biddeford |
| Talbot, G. H..... | Camden | | |

NATIONAL UNION FIRE.

| | | | |
|------------------------|-----------|---------------------------|----------|
| Bird, Maynard S..... | Rockland | Little, H. C & Son..... | Lewiston |
| Curran, William F..... | Bangor | Macomber, Farr & Whitten, | Augusta |
| Griffin, John C..... | Skowhegan | Nelson, Frank..... | Calais |
| Jones, E. C. & Co..... | Portland | Straw & Martin..... | Guilford |

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, Arthur E. Rumford | Falls |
| Carter, Geo. A. & Co..... | Saco | Morrison, A. E. & Co., Rumford | Falls |
| Cole, Charles H..... | Kennebunk | 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, The Co..... | Richmond |
| Batchelder Bros..... | Sanford | Herrick, Eugene I..... | Rangeley |
| Beedy, Harry F..... | Phillips | Hersom, Lorenzo R..... | Berwick |
| Black, Alfred S..... | Rockland | Howard, Geo. E. & Co..... | Dover |
| Bradish, Scott P..... | Eastport | Jordan, Alfred E..... | Lisbon |
| Bragdon, Albert M..... | York Village | Macomber, Farr & Whitten, | Augusta |
| Curtis, Dan'l A..... | Machias | Mathews, C. K. & Co..... | Waterville |
| Drake, J. B..... | Bath | Miller & Owen..... | Auburn |
| Fowler & Gardner..... | Calais | Norton, Hall & Webster.... | Portland |
| Gentle, George S..... | Houlton | Palmer, Wm. W..... | Bangor |
| Goodwin, H. H..... | Biddeford | Pattee, Jas. & Son..... | Belfast |
| Grant, The Geo. H. Co..... | Ellsworth | Pettingell, Geo. A..... | Lisbon Falls |
| Griffin, Jno. C..... | Skowhegan | Veilleux, Louis H..... | Rumford Falls |
| Hall, Melville C..... | Brunswick | | |

NORTH BRITISH AND MERCANTILE (New York.)

| | | | |
|----------------------|----------|-------------------------|--------|
| Baker, Ernest G..... | Bangor | Singleton, James F..... | 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, Kennebunk | port | Norton, Hall & Webster, | Westbrook |
| Currier, George M..... | Farmington | Spaulding & Stuart..... | Richmond |
| Curtis, Daniel A..... | Machias | 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.....Ellot

PENNSYLVANIA FIRE.

| | |
|--------------------------------------|------------------------------------|
| Bird, Maynard S.....Rockland | Hoyt, F. Roland.....Kittery |
| Blake, Barrows & Brown....Bangor | Knight, J. Edward, 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 |
| Goodwin, Henry H.....Biddeford | Smith, S. B.....Berwick |
| Harmon, Herbert A.....Portland | Wentworth, Herbert.....Skowhegan |
| Hobbs, Chas. C.....South Berwick | |

PHENIX (Brooklyn, N. Y.)

| | |
|--------------------------------------|--------------------------------------|
| Allen, George E.....Camden | Hoyt, F. Roland.....Kittery |
| Batchelder Bros.....Sanford | Jones, Charles Folsom, Skowhegan |
| Blake, Barrows & Brown....Bangor | Little, H. C. & Son.....Lewiston |
| Boothby, L. T. & Son Co., Waterville | Loring, Prentiss & Son.....Portland |
| Bradish, Scott P.....Eastport | Macomber, Farr & Whitten, Augusta |
| Bucknam, J. A. & Co., Mechanic Falls | Marr, Charles H.....Gardiner |
| Bumps, Charles F.....Milo | Miles, J. H. & Co.....Saco |
| Bumps & Owen.....Milo | Morrill, Charles H.....Newport |
| Campbell, F. I. & Co.....Cherryfield | Perry, Arthur C.....Presque Isle |
| Carll, Eugene C.....Gorham | Perry, H. O. & Son....Fort Fairfield |
| Cochran, Baker & Cross, Rockland | Snow, Willis.....Freeport |
| Cole, Charles H.....Kennebunk | Staples, Lytton E.....Biddeford |
| Coolidge, Henry E.....Lisbon Falls | Straw & Martin.....Gulford |
| Donnell, William C.....Houlton | Sturtevant & Ham, Livermore Falls |
| Downes & Curran.....Calais | Thompson, Harry F.....Brunswick |
| Fogg & Glidden.....Bath | Timberlake, Fremont E.....Phillips |
| Garden, Arthur A.....Caribou | Voter, Floramond E.....Farmington |
| Grant, The Geo. H. Co....Ellsworth | Wheeler, W. J. & Co....South Paris |
| Hooper, Charles H.....Castine | |

PHENIX (Hartford, Conn.)

| | |
|--------------------------------------|--------------------------------------|
| Anderson, Adams & Co....Portland | Howe, Freeland.....Norway |
| Austin, David S.....North Berwick | Hoyt, F. Roland.....Kittery |
| Austin & Shearman.....Deering | Humphreys, D. M.....Bath |
| Bailey, Augustus.....Gardiner | Judkins, Wesley H.....Dexter |
| Batchelder Bros.....Sanford | Lee, Jos. A. & Son.....Calais |
| Bird, Maynard S.....Rockland | Little, H. C. & Son.....Lewiston |
| Boothby, L. T. & Son Co., Waterville | Macomber, Farr & Whitten, Augusta |
| Bradish, S. P.....Eastport | McFadden & Co.....Fairfield |
| Bragdon, A. M.....York Village | Miller, Alonzo Q.....Auburn |
| Bumps, Chas. F.....Milo | Morrill, Chas. H.....Newport |
| Burrill, Chas. C. & Son....Ellsworth | Morrison, A. E. & Co., Rumford Falls |
| Buswell, Turner.....Solon | Nelson, Frank.....Calais |
| Carll, Eugene Claremont....Gorham | Palmer, William W.....Bangor |
| Cole, Chas. H.....Kennebunk | Perry, Arthur C.....Presque Isle |
| Crane, Frank T.....Machias | Pettengill, Geo. A.....Lisbon Falls |
| Donnell, Wm. C.....Houlton | Richards, Wm. A.....Waldoboro |
| Floyd, Howard N.....Brewer | Riley, Thos. H.....Brunswick |
| Gardner, Eben B.....Bucksport | Smith, Wesley G.....Old Orchard |
| Gilman, A. W. & Co.....Dover | Soule, Willis H.....Freeport |
| Gove, Edward H.....Biddeford | Spaulding & Stuart.....Richmond |
| Grant, The Geo. H. Co..Bar Harbor | Stevens, Clinton C.....Millinocket |
| Griffin, John C. & Co....Skowhegan | Straw & Martin.....Gulford |
| Haskell, Chas. B.....Pittsfield | Talbot, Geo. Hartford.....Camden |
| Haskell, Ins. Agency.....Pittsfield | Voter, Floramond E.....Farmington |
| Haskell, O. S.....Pittsfield | Wheeler, Wm. J. & Co..South Paris |
| Manager, Haskell Ins. Agency. | |

PROVIDENCE WASHINGTON.

| | | | |
|---------------------------|------------|--------------------------|-------------|
| Batchelder Bros..... | Sanford | Lynam, Fred C. & Co.... | Bar Harbor |
| Beane & Beane..... | Hallowell | Mason, C. W. & F. L.... | Ellsworth |
| Bragdon, Ernest J..... | Westbrook | Miner, Samuel L..... | Waldoboro |
| Cronin, Patrick J..... | Lewiston | Morse & Guptill..... | Portland |
| Downes & Curran..... | Calais | Parks Bros..... | Pittsfield |
| Downing, C. S. & Son..... | Augusta | Peabody, F. A. & Co..... | Houlton |
| Drake, James B..... | Bath | Shea, Wilbor A..... | Eastport |
| Drummond, A. M. & Co..... | Waterville | 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 |
| Jordan, Nathaniel I..... | Auburn | Wheeler, W. J. & Co.... | South Paris |

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 & Jewett..... | Calais |
| Browne, Dearborn P..... | Biddeford | Marr, Charles H..... | Gardiner |
| Conant, Frank A..... | Lewiston | Miller & Owen..... | Auburn |
| Low & Pinkham..... | Portland | Morrill, Charles H..... | Newport |
| Drake, James B..... | Bath | Norton, Hall & Webster, | Westbrook |
| Foster, Herbert E..... | Winthrop | Soule, Willis H..... | Freeport |
| Gentle, George S..... | Houlton | Waterhouse, William H.... | Old Town |
| Gurdy, Harry O..... | Rockland | Wentworth, Herbert..... | Skownegan |
| Hersom, Lorenzo R..... | Berwick | Wheeler, W. J. & Co.... | South Paris |

ROCHESTER GERMAN.

| | | | |
|-----------------------------|----------|----------------------------|----------|
| Anderson, Adams & Co..... | Portland | Gastonguay, Albert T..... | Lewiston |
| Bechard, Henri P. & Co..... | Lewiston | Hinckley, F. J..... | Bath |
| Bird, Maynard S..... | Rockland | Hutchinson, J. P. & Co.... | Auburn |
| Byrnes, Patrick J..... | Bangor | | |

SECURITY.

| | | | |
|-----------------------------|-----------|------------------------|-----------|
| Carter, George A. & Co..... | Saco | Humphreys, D. M..... | Bath |
| Garcelon, Charles E..... | Auburn | Morse & Guptill..... | Portland |
| Goodwin, Henry H..... | Biddeford | Staples, Lytton E..... | Biddeford |

SPRINGFIELD FIRE AND MARINE.

| | | | |
|---------------------------|---------------|----------------------------|------------|
| Allen, George E..... | Camden | Humphreys, D. M..... | Bath |
| Atwood, Fred..... | Winterport | Jones, Charles Folsom.... | Skownegan |
| 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 |
| Cole, Chas. H..... | Kennebunk | Palmer, Wm. W..... | Bangor |
| Currier, Geo. M..... | Farmington | Parks Bros..... | Pittsfield |
| Donnell, Wm. C..... | Houlton | Riley, Thos. H..... | Brunswick |
| Grant, The Geo. H. Co.... | Ellsworth | Spaulding & Stuart..... | Richmond |
| Haskell, Wm. E..... | Union | Straw & Martin..... | Gulford |
| Hersom, Lorenzo R..... | Berwick | Weich, Geo. A..... | Lewiston |
| Huff, Chas. O..... | Kennebunkport | | |

ST. PAUL FIRE AND MARINE.

| | |
|----------------------------------|-----------------------------------|
| Alford, E. R.....Old Town | Mason, C. W. & F. L.....Ellsworth |
| Ballard, S. K.....Auburn | Maxwell, H. D.....Bath |
| Chase, George P.....Sanford | Miller, Charles K.....Camden |
| Friel & Co.....Waterville | Perry, W. H.....Hallowell |
| Gastonguay, A. T.....Lewiston | Staples, Lytton E.....Biddeford |
| Hill, Melville C.....Belfast | Tyler, Fogg & Co.....Bangor |
| Jones, E. C. & Co.....Portland | Webber & Webber.....Auburn |
| Lynam, Fred C. & Co...Bar Harbor | |

TRADERS.

| | |
|------------------------------------|------------------------------------|
| Batchelder Bros.....Sanford | Lord, Henry & Co.....Bangor |
| Bechard, Henri P. & Co....Lewiston | Loring & Bishop.....Portland |
| Beedy, Harry F.....Phillips | Ludden, Forest E.....Auburn |
| Black, Alfred S.....Rockland | Mitchell, Horace.....Kittery Point |
| Burrill, F. Carroll.....Ellsworth | Morrison, Arthur E., Rumford Falls |
| Crosby, Elwell S.....Bath | Morrison, Fannie R., Rumford Falls |
| Drew, Forrest R.....Waterville | Newell, Chas. D.....Richmond |
| Foster, Herbert E.....Winthrop | Orne, Thaddeus W., Boothbay Harbor |
| Gastonguay, A. T.....Lewiston | 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 | Waterhouse, Wm. H.....Old Town |
| Jordan, Augustus H.....Gardiner | |

UNION.

| | |
|-----------------------------------|------------------------------------|
| Bechard, H. P. & Co.....Lewiston | Hinckley, F. J.....Bath |
| Boyd, J. Herbert.....Bangor | Hutchinson, J. P. & Co.....Auburn |
| Cochran, Baker & Cross..Rockland | Kirstein, Louis & Sons.....Bangor |
| Downing, C. S. & Son.....Augusta | Luce & Rolfe.....Rumford Falls |
| Durocher, Hector.....Lewiston | Mathews, C. K. & Co.....Waterville |
| Gastonguay, Albert T.....Lewiston | Morse & Guptill.....Portland |
| Gilman, A. W. & Co.....Foxcroft | Nichols, A. H.....Searsport |
| Griffin, John C.....Skowhegan | Renouf, N. P.....Biddeford |

UNITED FIREMEN'S.

| | |
|-------------------------------------|--------------------------------------|
| Allen, George E.....Camden | Haskell, Charles B.....Pittsfield |
| Baker, Ernest G.....Bangor | Haskell, Orin S.....Pittsfield |
| Bangs, I. S. Co.....Waterville | Manager, Haskell Ins. Agency. |
| Beane & Beane.....Hallowell | Haskell Ins. Agency.....Pittsfield |
| Bechard, Henri P. & Co....Lewiston | Heath, Henry A.....Augusta |
| Conant, Frank A.....Lewiston | Jones, E. C. & Co.....Portland |
| Crosby, Elwell S.....Bath | Miller, Addison A.....Auburn |
| Danforth, Fred'k A. & Co., Gardiner | Nelke, Solomon A.....Livermore Falls |
| Downing, Charles S. & Son, Augusta | Pattee, James & Son.....Belfast |
| Drummond, A. M. & Co..Waterville | Randall, John W.....Biddeford |
| Gastonguay, Albert T.....Lewiston | Sanborn, Willis E.....Springvale |
| Gentle, George S.....Houlton | Shaw, Francis M.....Rockland |
| Grant, The Geo. H. Co....Ellsworth | Shea, Wilbor A.....Eastport |
| Griffin, John C.....Skowhegan | Wentworth, Herbert.....Skowhegan |
| Gurdy, Harry O.....Rockland | Wheeler, Wm. J. & Co..South Paris |

UNITED STATES FIRE.

| | |
|-----------------------------------|----------------------------------|
| Bechard, H. P. & Co.....Lewiston | Griffin, John C.....Skowhegan |
| Bright, J. M.....Bangor | Libby & Hussey.....Portland |
| Carter, Geo. A. & Co.....Saco | Miller & Owen.....Auburn |
| Cummings, Charles W.....Auburn | Murchie, Howard.....Calais |
| Gastonguay, Albert T.....Lewiston | 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 |
| Campbell, J. Z..... | Lewiston | Miller & Owen..... | Auburn |
| Dow & Pinkham..... | Portland | Pennell & Co..... | Skowhegan |
| Downing, C. S. & Son..... | Augusta | Renouf, N. P..... | Biddeford |
| Drummond, A. M. & Co..... | Waterville | Riley, Thomas H..... | Brunswick |
| Field & Quimby..... | Belfast | Veillieux, L. H..... | Rumford Falls |
| Hussey, F. C..... | Portland | Wilson, John C..... | Bangor |

WILLIAMSBURG CITY.

| | | | |
|--------------------------|------------|--------------------------|------------|
| Curran, William F..... | Bangor | McFadden & Co..... | Fairfield |
| Dinsmore & Bickford.... | Skowhegan | Norton, Hall & Webster.. | Westbrook |
| Drake, James B..... | Bath | Pattee, James & Son..... | Belfast |
| Drummond, A. M. & Co.. | Waterville | Sanborn, Willis E..... | Springvale |
| Goggin & Marble..... | Lewiston | Talbot, George H..... | Camden |
| Howe, Freeland..... | Norway | Tapley, Omar W..... | Ellsworth |
| Jones, E. C. & Co..... | Portland | Thompson, Harry F..... | Brunswick |
| Little, H. C. & Son..... | Lewiston | Woodman, Melville..... | Biddeford |

MUTUAL FIRE COMPANIES OF OTHER STATES.

HOLYOKE MUTUAL.

| | | | |
|-----------------------------------|-----------|----------------------------|--------------|
| Batchelder Bros..... | Sanford | Lewis, Alonzo F..... | Fryeburg |
| Bright, Joseph M..... | Bangor | Morse, Nellie G..... | Dexter |
| Carter, George A. & Co.... | Saco | Norton, Hall & Webster.... | Portland |
| Downing, Chas. E..... | Augusta | Parks Bros..... | Pittsfield |
| Fowler & Gardner..... | Calais | Payson, Chas. B..... | Lisbon Falls |
| Gove, Edward H..... | Biddeford | Riley, Thomas H..... | Brunswick |
| Haskell, George B..... | Lewiston | Spencer, Wilbur D..... | Berwick |
| Humphreys, Denny M..... | Bath | Talbot, George H..... | Camden |
| Kenniston, G. B., Boothbay Harbor | | Taylor, Everett C..... | Skowhegan |
| Kingsley, Frank W., East Machias | | | |

PROVIDENCE MUTUAL.

| | | | |
|-------------------------|----------|----------------------------|------------|
| Bright, Joseph M..... | Bangor | Norton, Hall & Webster.... | Portland |
| Carter, G. A. & Co..... | Saco | Payson, Charles B..... | Auburn |
| Downing, Charles E..... | Augusta | Sanborn, Willis E..... | Springvale |
| Haskell, George B..... | Lewiston | Talbot, George H..... | Camden |
| Hersom, Lorenzo R..... | Berwick | Woodman, Melville..... | Biddeford |

QUINCY MUTUAL.

| | | | |
|-----------------------------------|---------------|-----------------------------------|----------------|
| Austin & Shearman, Deering Center | | Jones, Charles Folsom... | Skowhegan |
| Boyd, J. Herbert..... | Bangor | Jones & Co..... | Portland |
| Bright, Joseph M..... | Bangor | Judkins, Wesley H..... | Dexter |
| Bryant, Judson B..... | Portland | Lewis, A. F..... | Fryeburg |
| Chase, George P..North Waterboro | | Ludden, Forest E..... | Auburn |
| Cochran, Baker & Cross.... | Rockland | Macomber, Farr & Whitten, Augusta | |
| Cole, Charles H..... | Kennebunk | Norton, Hall & Webster.... | Portland |
| Cousens, E. & Sons, Kennebunkport | | Nowell, Charles H..... | Sanford |
| Downing, Chas. E..... | Augusta | Pattee & Son..... | Belfast |
| Frost, H. C..... | Monmouth | Perry, W. H..... | Hallowell |
| Gove, Edward H..... | Biddeford | Prince, Charles H..... | Buckfield |
| Grant, Geo. H. Co..... | Ellsworth | Richards, William A..... | Waldoboro |
| Haskell, George B..... | Lewiston | Richardson, O. M..... | Canton |
| Hersom, F. M..... | South Berwick | Rigby, J. P..... | South Newburgh |
| Hersom, Lorenzo R..... | Berwick | Straw & Martin..... | Guilford |
| Hill, Samuel A..... | Buxton | Talbot, George H..... | Camden |
| Howard, Geo. E. & Co..... | Dover | Voter, F. E..... | Farmington |
| Hoyt, F. Roland..... | Kittery | Woodward, Henry..... | Winthrop |

TRADERS AND MECHANICS.

| | | | |
|--------------------------|--------------|-------------------------------|-----------------|
| Batchelder Bros..... | Sanford | Haskell, O. S..... | Pittsfield |
| Bragdon, A. M..... | York Village | Manager, Haskell Ins. Agency. | |
| Bright, Joseph M..... | Bangor | Hersom, F. M..... | South Berwick |
| Carter, G. A. & Co..... | Saco | Hersom, Lorenzo R..... | Berwick |
| Davenport, Geo. P..... | Bath | Hoyt, F. Roland..... | Kittery |
| Downing, Charles E..... | Augusta | Jones, Charles Folsom..... | Skowhegan |
| Drew, Forrest R..... | Waterville | Lewis, Alonzo F..... | Fryeburg |
| Fowler & Gardner..... | Calais | Matthews, B. C..... | Boothbay Harbor |
| Garey, Otis T..... | Biddeford | Norton, Hall & Webster..... | Portland |
| Gilman, A. W. & Co..... | Foxcroft | Pattee, James & Son..... | Belfast |
| Grant, The G. H. Co..... | Ellsworth | Perry, Wallace H..... | Hallowell |
| Haskell, C. B..... | Pittsfield | Riley, Thomas H..... | Brunswick |
| Haskell, Geo. B..... | Lewiston | Straw & Martin..... | Guilford |
| Haskell Ins. Agency..... | Pittsfield | Talbot, Geo. H..... | Camden |
| | | Voter, F. E..... | Farmington |

UNITED STATES BRANCHES

OF

FIRE AND MARINE COMPANIES OF FOREIGN COUNTRIES.

AACHEN AND MUNICH.

| | | | |
|-----------------------------|----------|---------------------------|-------------|
| Bechard, Henri P. & Co..... | Lewiston | Morse & Guptill..... | Portland |
| Byrnes, Patrick J..... | Bangor | Renouf, Narcisse P..... | Biddeford |
| Clark, Geo. H..... | Bath | Wheeler, Wm. J. & Co..... | South Paris |
| Gastonguay, Albert T..... | Lewiston | | |

ATLAS ASSURANCE.

| | | | |
|---------------------------|------------|-----------------------------------|------------|
| Anderson, Adams & Co..... | Portland | Hutchinson, J. P. & Co..... | Auburn |
| Austin & Shearman..... | Woodfords | Macomber, Farr & Whitten, Augusta | |
| Boothby, L. T. & Son Co., | Waterville | Michaud, Joseph W..... | Brunswick |
| Boyd, J. Herbert..... | Bangor | Randall, J. W..... | Biddeford |
| Durocher, Hector..... | Lewiston | Sanborn, Willis E..... | Springvale |
| Field & Quimby..... | Belfast | Sylvester, Alonzo..... | Farmington |
| Griffin, John C..... | Skowhegan | Tapley, Omar W..... | Ellsworth |
| Howard Ins. Agency..... | Waldoboro | Wheeler, W. J. & Co..... | Paris |

BRITISH AMERICA.

| | | | |
|----------------------------|-----------|--------------------------|-----------------|
| Ballard, S. K..... | Auburn | Kneeland, James H..... | Searsport |
| Beane & Beane..... | Hallowell | Maddock, J. A..... | Boothbay Harbor |
| Bird, M. S..... | Rockland | Mason, C. W. & F. L..... | Ellsworth |
| Carter, Geo. A. & Co..... | Saco | Mathews, C. K. & Co..... | Waterville |
| Danforth, F. A. & Co..... | Gardiner | Merrill, George W..... | Augusta |
| Field & Quimby..... | Belfast | Michaud, Jos. W..... | Brunswick |
| Foster & Holt..... | Madison | Morse, Nellie G..... | Dexter |
| Gallagher, Hugh T..... | Bangor | Morse Bros..... | Bath |
| Jones, Edward C. & Co..... | Portland | Pennell & Co..... | Skowhegan |

CALEDONIAN.

| | | | |
|---------------------------|--------------|---------------------------|----------------|
| Bailey, Augustus..... | Gardiner | Jones, E. C. & Co..... | Portland |
| Black, A. S..... | Rockland | Jordan, Nathaniel I..... | Auburn |
| Boothby, L. T. & Son Co., | Waterville | Judkins, Wesley H..... | Dexter |
| Bradford, Miss M. E..... | Deering | Kneeland, James H..... | Searsport |
| Bradish, S. P..... | Eastport | Little, H. C. & Son..... | Lewiston |
| Bragdon, A. M..... | York village | Macomber, Farr & Whitten, | Augusta |
| Crosby, E. S..... | Bath | McClure, James W..... | Bangor |
| Donnell, Wm. C..... | Houlton | Pattee, James & Son..... | Belfast |
| 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 |
| Gilman, A. W. & Co..... | Foxcroft | Spaulding & Stuart..... | Richmond |
| Goodwin, H. H..... | Biddeford | Straw & Martin..... | Guilford |
| Hersom, L. R..... | Berwick | Wheeler, W. J. & Co.... | South Paris |
| Jones, Charles Folsom.... | Skowhegan | | |

COMMERCIAL UNION (England.)

| | | | |
|----------------------------|----------------|---------------------------|-----------------|
| Barrows, Geo. M..... | Newport | Libby & Hussey..... | Portland |
| Batchelder Bros..... | Sanford | Little, H. C. & Son..... | Lewiston |
| Blake, Barrows & Brown.... | Bangor | Macomber, Farr & Whitten, | Augusta |
| Boothby, L. T. & Son Co., | Waterville | Maxcy, Josiah & Son..... | Gardiner |
| Bucknam, J. A. & Co., | Mechanic Falls | Maxwell, H. D. & Co..... | Bath |
| Cochran, Baker & Cross.... | Rockland | Sturtevant & Ham, | Livermore Falls |
| Coolidge, Henry E..... | Lisbon Falls | Tapley, O. W..... | Ellsworth |
| Donnell, William C..... | Houlton | Tolman, Chas. Elliott.... | South Paris |
| Fogg & Glidden..... | Bath | Veilleux, L. H..... | Rumford Falls |
| Goodwin, Henry H..... | Biddeford | Voter, F. E..... | Farmington |
| Hersom, Lorenzo R..... | Berwick | Waldron, L. B..... | Dexter |
| Hersom, Chas. Folsom.... | Skowhegan | White, Albert..... | Orono |
| Jones & Field..... | Hartland | | |

HAMBURG BREMEN.

| | | | |
|-------------------------------|--------------|----------------------------|-----------------|
| Alford, E. R..... | Old Town | Miller, Samuel L..... | Waldoboro |
| Batchelder Bros..... | Sanford | Morrill, Charles H..... | Newport |
| Boothby, L. T. & Son Co., | Waterville | Morrison A. E..... | Rumford Falls |
| Burr, Edward B..... | Brewer | Norton, Hall & Webster.... | Portland |
| Cochran, Baker & Cross.... | Rockland | Parlin, W. B..... | Machias |
| Conant, Frank A..... | Lewiston | Perry, H. O. & Son..... | Fort Fairfield |
| Curran, William F..... | Bangor | Ransted, Thomas E..... | Waterville |
| Downing, Chas. S. & Son.... | Augusta | Remick, Samuel E..... | Madison |
| Field & Quimby..... | Belfast | Shepherd & Dow..... | Dexter |
| Folsom, Leroy R..... | Norridgewock | Small, Frank A..... | Bath |
| Freeman, George G..... | Cherryfield | Spencer, Wilbur D..... | Berwick |
| Gentle, George S..... | Houlton | Staples, Lytton E..... | Biddeford |
| Goodwin, H. H..... | Biddeford | Steward, Daniel..... | Bingham |
| Grant, Geo. H..... | Bucksport | Straw & Martin..... | Guilford |
| Haskell, Charles B..... | Pittsfield | Sturtevant & Ham, | Livermore Falls |
| Haskell Ins. Agency..... | Pittsfield | Swazey, John N..... | Bucksport |
| Haskell, O. S..... | Pittsfield | Sylvester, Alonzo..... | Farmington |
| Manager, Haskell Ins. Agency. | | Talbot, George H..... | Camden |
| Hovey, George L..... | North Anson | Tapley, Omar W..... | Ellsworth |
| Howard, George E. & Co..... | Dover | Timberlake, Fremont E.... | Phillips |
| Howe, Freeland..... | Norway | Tracy, Bedford E..... | Winter Harbor |
| Hume, Charles W..... | Eastport | Wentworth, Herbert.... | Skowhegan |
| Hutchinson, J. P..... | Auburn | Wing, Herbert S..... | Kingfield |
| Jordan, Augustus H..... | Gardiner | Wilson, George O..... | Kittery |
| Kidder, Elbridge H..... | Houlton | | |

LAW UNION AND CROWN.

| | | | |
|--------------------------|----------|----------------------|-----------|
| Anderson, Adams & Co.... | Portland | Griffin, John C..... | Skowhegan |
| Finnegan, James P..... | Bangor | | |

LIVERPOOL AND LONDON AND GLOBE.

| | |
|--------------------------------------|------------------------------------|
| Bailey, Augustus & Co.....Gardiner | Mathews, C. K. & Co.....Waterville |
| Blake, Barrows & Brown...Bangor | Morrison, A. E.....Rumford Falls |
| Burrill, C. C. & Son.....Ellsworth | Parks Bros.....Pittsfield |
| Cochran, Baker & Cross...Rockland | Pattee, James & Son.....Belfast |
| Donnell, Wm. C.....Houlton | Perkins, Howard E.....Sanford |
| Dow & Pinkham.....Portland | Perry, Arthur C.....Presque Isle |
| Drake, James B.....Bath | Spencer, Wilbur D.....Berwick |
| Fessenden, Nicholas...Fort Fairfield | Staples, Thomas F.....South Eliot |
| Howe, Freeland.....Norway | Straw & Martin.....Gullford |
| 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 |
| Lumbert, Wallace R.....Caribou | Voter, Floramond E.....Farmington |
| Lynam, Fred C. & Co....Bar Harbor | Woodman, Melville.....Biddeford |
| Macomber, Farr & Whitten, Augusta | |

LONDON ASSURANCE.

| | |
|--------------------------------------|-------------------------------------|
| Allen, Elmer W.....Oakland | Hobbs, Charles C.....South Berwick |
| Batchelder Bros.....Sanford | Hutchinson, H. G.....Biddeford |
| Boothby, L. T. & Son Co., Waterville | Jordan, Augustus H.....Gardiner |
| Bowker & Humphreys...Brunswick | Loring, Prentiss & Son.....Portland |
| Carter, George A. & Co.....Saco | Lynam, Fred C. & Co....Bar Harbor |
| Cochran, Baker & Cross...Rockland | Miller & Owen.....Auburn |
| Cook & West.....Lewiston | Pearl & Dennett.....Bangor |
| Crosby, E. S.....Bath | Thwing, Joseph P.....Farmington |
| Dudley, Charles H.....Hallowell | Tracy, Bedford E.....Winter Harbor |
| Dwellely & Clary....Livermore Falls | Wentworth, Herbert.....Skowhegan |
| Gastonguay, Albert T.....Lewiston | Wheeler, W. J. & Co....South Paris |
| Heath, Henry A.....Augusta | |

LONDON AND LANCASHIRE.

| | |
|-----------------------------------|--------------------------------------|
| Anderson, Adams & Co.....Portland | Hutchinson, J. P.....Auburn |
| Batchelder Bros.....Sanford | Macomber, Farr & Whitten, Augusta |
| Blake, Barrows & Brown...Bangor | Mathews, C. K. & Co.....Waterville |
| Cochran, Baker & Cross...Rockland | McFadden & Co.....Fairfield |
| Cole, C. H.....Kennebunk | Morrison, A. E. & Co., Rumford Falls |
| Conant, F. A.....Lewiston | Pennell & Co.....Skowhegan |
| Danforth, F. A. & Co.....Gardiner | Renouf, N. P.....Biddeford |
| Gentle, George S.....Houlton | Rogers, Oscar C.....Bath |
| Hersom, Lorenzo R.....Berwick | Sturtevant & Ham, Livermore Falls |
| Howe, Freeland.....Norway | Thompson, Harry F.....Brunswick |
| Hoyt, F. Roland.....Kittery | Voter, F. E.....Farmington |

MANNHEIM.

| | |
|-------------------------|----------|
| Roberts, Geo. & Co..... | Rockland |
|-------------------------|----------|

NORTH BRITISH AND MERCANTILE.

| | |
|------------------------------------|-------------------------------------|
| Adams, Benjamin.....Bowdoinham | Gerrish, L. H., Jr.....Westbrook |
| Austin & Shearman, Deering Centre | Grant, The Geo. H. Co....Ellsworth |
| Bailey, Augustus.....Gardiner | Hall, Melville C.....Topsham |
| Batchelder Bros.....Sanford | Hall, William T.....Richmond |
| Bird, Maynard S.....Rockland | Howard, Geo. E. & Co.....Dover |
| Blake, Barrows & Brown...Bangor | Humphreys, D. M.....Bath |
| Bradish, Scott P.....Eastport | Humphrey, G. Howard...Yarmouth |
| Bragdon, Albert M.....York | Jones, Charles Folsom...Skowhegan |
| Came, Samuel M.....Alfred | Libby, H. B. & Son.....Bridgton |
| Carl, Eugene C.....Gorham | Libby & Hussey.....Portland |
| Chapman, D. W. & Son, Damariscotta | Luce & Rolfe.....Rumford Falls |
| Cole, Chas. H.....Kennebunk | Macomber, Farr & Whitten, Augusta |
| Davis, Geo. E.....Parsonsfield | Mathews, Chas. K. & Co., Waterville |
| Downes & Curran.....Calais | Miller & Owen.....Auburn |
| Fox, Francis A.....Porter | Morrill, Chas. H.....Newport |
| Gentle, Geo. S.....Houlton | Norton, Hall & Webster...Portland |

NORTH BRITISH AND MERCANTILE—Concluded.

| | | | |
|------------------------|-----------------|--------------------------|-------------|
| Palmer, Edwin A..... | Buxton | Talbot, Geo. H..... | Camden |
| Parks Bros..... | Pittsfield | Tarbox, W. R..... | Fryeburg |
| Perkins, Walter P..... | Cornish | Thompson, Harry F..... | Brunswick |
| Remick, Samuel E..... | Madison | Thwing, Joseph P..... | Farmington |
| Soule, Willis H..... | Freeport | Welch, Geo. A..... | Lewiston |
| Spear, William F..... | South Portland | Wheeler, W. J. & Co..... | South Paris |
| Spencer, W. D..... | Berwick | Woodman, Melville..... | Biddeford |
| Sturtevant & Ham, | Livermore Falls | | |

NORTHERN ASSURANCE.

| | | | |
|-----------------------------|------------|---------------------------|---------------|
| Allen, Geo. E..... | Camden | Hutchinson, J. P..... | 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, A. E. & Co., | Rumford Falls |
| Drake, James B..... | Bath | Parks Bros..... | Pittsfield |
| Genthner, Eugene S..... | Foxcroft | Pearl & Dennett..... | Bangor |
| Griffin, John C..... | Skowhegan | Voter, Floramond E..... | Farmington |
| Howe, Freeland..... | Norway | | |

NORWICH UNION.

| | | | |
|-----------------------------|----------------|-----------------------------|-------------|
| Allen, Geo. E..... | Camden | Judkins, Wesley H..... | Dexter |
| Batchelder Bros..... | Sanford | Loring, Prentiss & Son..... | Portland |
| Beane & Beane..... | Hallowell | Lovell, George C..... | Richmond |
| Blake, Barrows & Brown..... | Bangor | Lynam, Fred C. & Co..... | Bar Harbor |
| Bowker & Humphreys..... | Brunswick | Marr, Charles H..... | Gardiner |
| Bucknam, J. A. & Co., | Mechanic Falls | Mathews, C. K. & Co..... | Waterville |
| Cole, C. H..... | Kennebunk | McFadden & Co..... | Fairfield |
| Conant, Frank A..... | Lewiston | Miller & Owen..... | Auburn |
| Dinsmore & Bickford..... | Skowhegan | Parks Bros..... | Pittsfield |
| Field & Quimby..... | Belfast | Remick, Sam'l E..... | Madison |
| Gardner, E. B. & Son..... | Bucksport | Renouf, Narcisse P..... | Biddeford |
| Gilman, A. W. & Co..... | Foxcroft | Tapley, Omar W..... | Ellsworth |
| Gooding, Howard G..... | Yarmouth | Thwing, Joseph P..... | Farmington |
| Heath, Henry A..... | Augusta | Waterhouse, William H..... | Old Town |
| Hewett, James H. H..... | Thomaston | Wheeler, W. J. & Co..... | South Paris |
| Humphreys, Denny M..... | Bath | | |

PALATINE.

| | | | |
|-----------------------------|------------|-----------------------------|------------|
| Anderson, Adams & Co..... | Portland | Haskell, George B..... | Lewiston |
| Bechard, Henri P. & Co..... | Lewiston | Hoyt, F. Rowland..... | Kittery |
| Drummond, A. M. & Co..... | Waterville | Hutchinson, J. P. & Co..... | Auburn |
| Gallagher, Hugh T..... | Bangor | Kneeland, James H..... | Searsport |
| Gastonguay, Albert T..... | Lewiston | Sanborn, Willis E..... | Springvale |

PHENIX ASSURANCE.

| | | | |
|-----------------------------|----------|----------------------------|-------------|
| Baker, Ernest G..... | Bangor | Grant, The Geo. H. Co..... | Ellsworth |
| Bird, Maynard S..... | Rockland | Hussey, Frederick C..... | Portland |
| 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 |
| Drummond, A. M. & Co..... | Waterville | Staples, Lytton E..... | Biddeford |
| Flaherty, Thomas H..... | Portland | Welch, Geo. A..... | Lewiston |
| Grant, The Geo. H. Co..... | Ellsworth | | |

ROYAL.

| | | | |
|--------------------------------------|---------------|--------------------------------------|------------------|
| Adams, Charles C..... | Deering | Hoyt, F. Roland..... | Kittery |
| Allen, George E..... | Camden | Knight, J. Edw..... | Boothbay Harbor |
| Anderson, Adams & Co..... | Portland | Knowles, Belle S..... | Northeast Harbor |
| Bailey, Augustus..... | Gardiner | Little, H. C. & Son..... | Lewiston |
| Batchelder Bros..... | Sanford | Longfellow, Phineas H..... | Machias |
| Bird, Maynard S..... | Rockland | Lynam, F. C. & Co..... | Bar Harbor |
| Blake, Barrows & Brown.... | Bangor | Macomber, Farr & Whitten, Augusta | |
| Boothby, L. T. & Son Co., Waterville | | Morrison, Arthur E..... | Rumford Falls |
| Drake, James B..... | Bath | Morrison, A. E. & Co., Rumford Falls | |
| Garey, Otis T..... | Biddeford | Riley, Thomas H..... | Brunswick |
| Gentle, Geo. S..... | Houlton | Tapley, Omar W..... | Ellsworth |
| Hobbs, Chas. C..... | South Berwick | Wentworth, Herbert..... | Skowhegan |
| Howe, Freeland..... | Norway | | |

ROYAL EXCHANGE.

| | | | |
|-----------------------------|------------|---------------------------|-----------|
| Bangs, I. S. Co..... | Waterville | Heath, Henry A..... | Augusta |
| Bartoll, Geo. E. & Co..... | Gardiner | Hutchinson, Henry G..... | Biddeford |
| Batchelder Bros..... | Sanford | Libby & Hussey..... | Portland |
| Bechard, Henri P. & Co..... | Lewiston | Miles, James H. & Co..... | Saco |
| Drummond, A. M. & Co..... | Waterville | Miller, Addison A..... | Auburn |
| Fogg & Glidden..... | Bath | Miller, Charles K..... | Camden |
| Gallagher, Hugh T..... | Bangor | Murchie, Howard & Co..... | Calais |
| Gastonguay, Albert T..... | Lewiston | Simonton, Theo. E..... | Rockland |
| Griffin, John C..... | Skowhegan | | |

SCOTTISH UNION.

| | | | |
|--------------------------------------|----------|-----------------------------------|-----------|
| Anderson, Adams & Co..... | Portland | Field & Quimby..... | Belfast |
| Black, Alfred S..... | Rockland | Griffin, John C..... | Skowhegan |
| Boothby, L. T. & Son Co., Waterville | | Macomber, Farr & Whitten, Augusta | |
| Conant, Frank A..... | Lewiston | Tyler, Fogg & Co..... | Bangor |

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 | Parks Bros..... | Pittsfield |
| Erskine, A. J. & Co..... | Rockland | Pattee, James & Son..... | Belfast |
| Fogg & Glidden..... | Bath | Pearl & Dennett..... | Bangor |
| Gentle, Geo. S..... | Houlton | Welch, George A..... | Lewiston |
| Goodell, Mary..... | Cumberland Mills | Woodman, Melville..... | Biddeford |
| Grant, The Geo. H. Co..... | Ellsworth | | |

UNION ASSURANCE.

| | | | |
|--------------------------------------|----------|--------------------------|-----------|
| Anderson, Adams & Co..... | Portland | Griffin, John C..... | Skowhegan |
| Batchelder Bros..... | Sanford | Hersom, Lorenzo R..... | Berwick |
| Blake, Barrows & Brown.... | Bangor | Little, H. C. & Son..... | Lewiston |
| Boothby, L. T. & Son Co., Waterville | | | |

WESTERN ASSURANCE.

| | | | |
|--------------------------------------|------------|----------------------------|------------|
| Adams, B..... | Bowdoinham | Danforth, F. A. & Co..... | Gardiner |
| Alford, E. R..... | Old Town | Emerson, G. A..... | Lewiston |
| Baliard, S. K..... | Auburn | Field & Quimby..... | Belfast |
| Bird, Maynard S..... | Rockland | Hilton, John M..... | Madison |
| Boothby, L. T. & Son Co., Waterville | | Lynam, Fred C. & Co..... | Bar Harbor |
| Carter, Geo. A. & Co..... | Saco | Norton, Hall & Webster.... | Portland |

WESTERN ASSURANCE—Concluded.

| | | | |
|-----------------------|-------------|-------------------------|-------------|
| Sanborn, W. E..... | Springvale | Webber & Webber..... | Auburn |
| Smith, Wesley G..... | Old Orchard | Wentworth, Herbert..... | Skowhegan |
| Tapley, O. W..... | Ellsworth | Wheeler, W. J. & Co.... | South Paris |
| Tyler, Fogg & Co..... | Bangor | | |

MAINE LIFE COMPANY.

UNION MUTUAL.

| | | | |
|-------------------------------------|----------------|-------------------------------------|----------------------|
| Axtell, Henry E..... | Portland | Hodgkins, Frank L..... | Lamoine |
| Barrows, Geo. L..... | Sangerville | Holland, Pearl..... | Wilton |
| Bradeen, W. L..... | Lagrange | Holt, F. C..... | Norridgewock |
| Bragg, Albert C..... | Portland | Hooper, Lewis F..... | Ellsworth |
| Brillard, Simeon..... | Waterville | Houston, Harry W..... | Portland |
| Bryant, Judson B..... | Portland | Hunter, William N..... | Portland |
| Callanan, N. C..... | Veazie | Ingalls, Anne W..... | Portland |
| Carleton, Franklin A..... | Bangor | Ingraham, Maud J..... | Portland |
| Carli, E. C..... | Buxton | Jewell, Milton A..... | Portland |
| Chapman, C. K..... | Lovell | Johnson, Wm. E..... | South Portland |
| Chase, J. W..... | Etna | Jonah, Edwin B..... | Eastport |
| Church, W. E..... | Etna Centre | Jones, Woodford W..... | Caribou |
| Clark, L. A. W., Damariscotta Mills | | Keightley, John W..... | Biddeford |
| Coffin, Edwin V..... | Harrington | Kenison, A. E., North Conway, N. H. | Kingman |
| Connors, A. E..... | Bar Harbor | Kingman, Inez L..... | Ellsworth |
| Costello, Michael B..... | Lewiston | Labonte, Paul V., Manchester, N. H. | Lachance, Louis..... |
| Craig, W. C..... | Dixmont Centre | Lancaster, Alice P..... | Veazie |
| Crockett, Charles C..... | Presque Isle | Lancaster, Melville E..... | Kingman |
| Cummings, Gertrude R.... | S. Portland | Langlois, Elzear..... | Lewiston |
| Cushing, Andre R..... | Eagle Lake | Langston & Heath..... | Augusta |
| Daigle, Remi A..... | Madawaska | Lane, C. E..... | Brooks |
| Decelles, H. H..... | Lewiston | Lavole, Pierre..... | Lewiston |
| Dill, Samuel H..... | Auburn | Littlefield, Adelyn L..... | Portland |
| Dixon, W. Leslie..... | Calais | MacFadden, A. S..... | Bath |
| Dow, A. V..... | Hiram | MacKeever, Cora H., Passadumkeag | Marr, Charles M..... |
| Drake, Elmer E..... | Bangor | Mason, A. F..... | Auburn |
| Drummond, Albert F..... | Waterville | Mayer, Ernest..... | Kingfield |
| Dumpe, Wm. H..... | Gray | McFaul, Alexander D..... | Machias |
| Dunn, Ansel L..... | North Yarmouth | Merry, Lincoln B..... | Wiscasset |
| Durepo, Dannie..... | Limestone | Mitchaud, Joseph W..... | Brunswick |
| Eastman, W. H..... | East Sumner | Mitchell, Wm. M..... | Mechanic Falls |
| Edgecomb, Mary B..... | Bangor | Moran, Patrick P..... | Lewiston |
| Elliott, T. A..... | Brooks | Morin, Henri E..... | Portland |
| Feyler, H. B..... | Richmond | Morin, Joseph C..... | Fort Kent |
| Fiffeld, B. S..... | Rockland | Morin, Theodue..... | Eagle Lake |
| Fuller, William G..... | Unity | Mulloney, William T..... | Portland |
| Gauvin, Henri..... | Lewiston | Nadeau, Arthur J..... | Fort Kent |
| Gledhill, T. H. & W. W., Lewiston | | Nadeau, Sarah..... | Fort Kent |
| Gordon, Harold F..... | North Jay | Nelly, Ira B..... | Bath |
| Gowen, Frank W..... | Waterville | O'Neil, Frederick..... | Biddeford |
| Hall, William E..... | Portland | Page, Carrie S..... | Portland |
| Hammond, Fred P..... | Lewiston | Page, Parker J..... | Portland |
| Hatch, Fred C..... | Bangor | Paulin, Joseph E..... | Waterville |
| Hayes, Isaac A..... | Portland | Pike, Edith L..... | Hebron |
| Hebert, J. Adolph..... | Van Buren | | |
| Hill, George S..... | Greene | | |

UNION MUTUAL—Concluded.

| | |
|-------------------------------------|------------------------------------|
| Pineaud, Arsene.....Lewiston | Sullivan, J. E.....Lewiston |
| Quinn, John J.....Lewiston | Swett, Clinton T.....Greene |
| Rhoades, H. E.....Old Town | Talbot, George H.....Camden |
| Rice, James L.....Portland | Tanguay, Alfred.....Lewiston |
| Richmond, Frank H., Rumford Falls | Tanguay, Joseph.....Lewiston |
| Robinson, Mary.....East Machias | Tarr, E. A.....Etna |
| Ross, Leonard A...Great Chebeague | Templeton, Orrin.....Greenville |
| Ross, Theodore S.....Newport | Thayer, George S.....Lubec |
| Roy, Joseph.....Lewiston | Therault, Phillip H.....Brunswick |
| Sawyer, Dean A.....Naples | Thompson, M. E.....South Berwick |
| Seamans, Frank.....Washburn | Thurston, Charles E.....Calais |
| Shapiro, Harry E.....Greene | Tolman, Charles E.....South Paris |
| Shepherd, Herbert L.....Rockport | Townsend, Harry E.....Westbrook |
| Shepherd, Joseph F.....Rockport | Trottier, Alfred.....Chisholm |
| Sinkinson, James.....Portland | Veuilleux, Damas.....Waterville |
| Sirois, Joseph T....Livermore Falls | Veuilleux, Louis H., Rumford Falls |
| Smallidge, M. S.....Seal Harbor | Ward, Ernest E.....Harrison |
| Smith, E. O.....Washburn | Ward, George A.....Bristol |
| Smith, Henry B.....Stonington | Ward, George C.....Prospect |
| Smith, Harvey W.....Rockland | Weeks, Chas. E.....Rockland |
| Smith, L. E.....Washburn | Wheeler, L. J.....Ashland |
| Smith, S. R.....Bangor | Whitaker, Lula H.....Unity |
| Sowle, Benjamin T.....Ellsworth | Whittemore, Frank H.....Foxcroft |
| Starrett, George H.....Thomaston | Wing, Herbert S.....Kingfield |
| Stetson, Annabel.....Brunswick | York, George W.....Island Falls |
| Stevens, B. W.....Bangor | |

LIFE COMPANIES OF OTHER STATES.

ÆTNA LIFE.

| | |
|-------------------------------------|---------------------------------------|
| Barrows, Geo. L.....Sangerville | Leaf, C. A.....Vinalhaven |
| Bird, Asaph F.....Albany | Mooney, Frank L.....Island Falls |
| Buck, Clifton L.....Berry Mills | Randall, Jno. A., Greenville Junction |
| Curtis, Daniel S.....Mechanic Falls | Sawyer, C. O.....Searsport |
| Devereaux, A. R.....East Lamoine | Shaw, Geo. B.....Westbrook |
| Fall, Wm. A.....Bath | Smith, Harry L.....Portland |
| Feero, Frank W.....Auburn | Smith, Wesley G.....Portland |
| Finnigan, James P.....Bangor | Steward, Daniel.....Bingham |
| Foster, Jessie H.....Bar Harbor | Talbot, Archie L.....Lewiston |
| Gentle, Geo. L.....Houlton | Talbot, George H.....Camden |
| Hanson, Geo. M.....Calais | Taylor, Leo E.....Stratton |
| Hart, W. H.....Portland | Wescott, A. C.....Portland |
| Hobbs, John P.....Portland | Wheeler, L. I.....Ashland |
| Johnson, G. Harold.....Augusta | White, Frank M.....Vinalhaven |
| Jones, E. C. & Co.....Portland | Woodman, Melville.....Biddeford |

CONNECTICUT GENERAL LIFE.

| | |
|---------------------------------|------------------------------|
| Fuller, H. Granger.....Portland | Kimball, Mark E.....Appleton |
|---------------------------------|------------------------------|

CONNECTICUT MUTUAL LIFE.

| | |
|---------------------------------|------------------------------------|
| Adams, F. W.....Bangor | Ryan, Felix L.....Bangor |
| Cooper, George W.....Patten | Sewall, F. W.....Wiscasset |
| Fairbanks, Frank B.....Winthrop | Small, Henry A.....Sedgwick |
| Fairbanks, H. N.....Bangor | Sweeney, Roy E.....North Ellsworth |
| Hanly, S. S.....Thomaston | Thibodeau, Electus W.....Carroll |
| Howard, George E.....Dover | Wyman, E. B.....Ellsworth |
| Nelson, Frank.....Calais | |

EQUITABLE LIFE.

| | | | |
|--------------------------|----------------|----------------------------|------------------|
| Abbott, Charles W..... | Albion | Ek, Arvid..... | Portland |
| Abbott, Horace P..... | Ellio | Ellsmore, Edward D..... | Portland |
| Adams, Sanford..... | Curtis Corner | Erskine, Charles B..... | Bethel |
| Additon, G. P..... | Bath | Erskine, Linwood M..... | Brunswick |
| Allen, Carrie L..... | Greenville | Ervin, G. R..... | Maplegrove |
| Allen, C. V..... | Portland | Fairbrother, E. F..... | Skowhegan |
| Allen, Fremont..... | North Berwick | Farnsworth, James P..... | Milbridge |
| Allen, Geo. A..... | Auburn | Ferguson, James W..... | Eastport |
| Allen, Walter B..... | Yarmouth | Feylan, Ryan J..... | Brooks |
| Andrew, Roger P..... | Winthrop | Finnigan, James P..... | Bangor |
| Austin, Emery E..... | Fort Fairfield | Fish, Frank B..... | Portland |
| Austin, Mellen A..... | Milford | Freeman, George G..... | Cherryfield |
| Bailey, C. E..... | Lisbon Falls | Freeman, Wallace G..... | Portland |
| Belyea, S. R..... | Baring | Gilman, Willis E..... | Guilford |
| Bennett, Rosalie L..... | Bridgton | Goodell, Mary T..... | Westbrook |
| Bigelow, Winnifred P., | Island Falls | Gordon, Edward..... | Portland |
| Blake, A. G..... | Bar Harbor | Gowen, Benj. A..... | Thorndike |
| Blodgett, B. P..... | Bucksport | Gray, Lee T..... | Dover |
| Boothby, Chase A..... | Gorham | Grinnell, W. E..... | Searsport |
| Bradeen, Bert V..... | Frye | Grose, Edwin H..... | Stratton |
| Bradeen, W. L..... | LaGrange | Hammond, Frank M..... | Lincoln |
| Brent, Samuel..... | Portland | Hanna, Eugene C..... | East Sullivan |
| Brooks, Frank W..... | Lewiston | Hanscom, F. E..... | Bethe |
| Brown, Perley C..... | Presque Isle | Hathaway, P. E..... | South Paris |
| Brown, Richard A..... | Portland | Haskell, Frank J..... | Eastbrook |
| Brown, R. N. L..... | Caribou | Haraden, O. H..... | Bar Harbor |
| Bryant, C. Ralph..... | Houlton | Harlow, N. S..... | Bangor |
| Bryant, J. B..... | Woodfords | Hatch, E. J..... | Liberty |
| Buck, Clifton L..... | Wilton | Hayes, W. B..... | Auburn |
| Burton, A. R..... | Hartland | Hazelton, Franklin H..... | Portland |
| Butler, Lizzie J..... | Mechanic Falls | Hazen, Geo..... | Oxford |
| Carl, Truman B..... | North Anson | Herrick, E. K..... | Bluehill |
| Carpenter, Mynard A., | New Portland | Hewitt, James C..... | Belgrade |
| Carruthers, W. D..... | Portland | Hul, Paul S..... | Old Orchard |
| Carter, Harold F..... | Bar Harbor | Holman, W. H..... | Dixfield |
| Chase, Edgar S..... | Machias | Holway, Samuel M..... | Machias |
| Clark, Albert H..... | Fairfield | Hooper, Hugh W., | South Gouldsboro |
| Clark, Eben B..... | Tremont | Horton, G. W..... | Kingman |
| Clark, Raymond W..... | Winterport | Hosmer, E. E..... | Camder |
| Cleveland, Willis M..... | Winn | Hunt, U. M..... | Strong |
| Cloudman, Frank H..... | Westbrook | Jones, C. Fred..... | Castine |
| Cobb, Benj. J..... | Portland | Jones, West P..... | Newport |
| Coffin, Ada E..... | Pittsfield | Jones, William S..... | Palermo Center |
| Coffin, Geo. H..... | Harrington | Jordan, Andrew B..... | Harrison |
| Coombs, Charles W..... | Auburn | Jordan, V. L..... | Harrison |
| Collins, Edward D..... | Garland | Judkins, Wesley H..... | Dexter |
| Corliss, Albert G..... | Portland | Keyes, O. L..... | Stetson |
| Craig, Frank H..... | Limestone | Kimball, Charles P., | Mechanic Falls |
| Crockett, C. C..... | Presque Isle | Klippel, George H..... | Fort Fairfield |
| Crommett, Sam'l A..... | Monticello | Knowlton, John R..... | Bath |
| Currie, A. V..... | Fort Kent | Lander, Charles A..... | Madison |
| Currie, N. F..... | Auburn | Lane, Clarence E..... | Lisbon Falls |
| Danforth, W. A..... | Bangor | Lawry, Miss L. E..... | Rockland |
| DeBeck, Charlie E..... | Woodfords | Leonard, Frank A..... | Lisbon Falls |
| Deering, C. H..... | Wytopitlock | Leonard, George W..... | Brunswick |
| Dexter, Henry F..... | Dexter | Levesque, Henry W..... | Frenchville |
| Deymore, Kerwin..... | Freeport | Littlefield, Vernon T..... | Millinocket |
| Downs, Joseph W..... | Waterboro | Locke, Sperry H..... | Waterville |
| Downes, O. L..... | Winterport | Look, Edward F..... | Stratton |
| Dunn, Charles, Jr..... | Portland | Luce, Arthur L..... | Rumford Falls |
| Dunn, Harry B..... | New Auburn | Lufkin, Lena R..... | Fryeburg |
| Dutch, Wm. F..... | Milo | McCann, Josiah S..... | Mechanic Falls |
| Earle, Oliver E..... | Bar Mills | Mann, Lawrence H..... | Portland |
| Eaton, Arthur G..... | Portland | Mansfield, L. E..... | Jonesport |
| Eaton, Kenneth F..... | Portland | Mason, Edward B..... | Brunswick |

EQUITABLE LIFE—Concluded.

| | |
|-------------------------------------|--------------------------------------|
| Mercier, John B.....Princeton | Searls, Thomas.....Bar Harbor |
| Merriman, S. L.....Patten | Searway, Francis L...Fort Fairfield |
| Meserve, Claude P.....Harrison | Shaw, Benjamin T.....Newport |
| Meserve, Eva M.....Sebago Lake | Skidmore, Albert J.....Liberty |
| Mikelsky, Frank.....Bath | Small, Emma J.....Bath |
| Mitchell, Edith M.....Portland | Small, M. M.....Stonington |
| Moore, Harry L.....Lovell | Smith, H. M.....South Thomaston |
| Moore, James T.....Hodgdon | Smith, Lillian S.....Portland |
| Morse, George F.....Hallowell | Smith, P. M.....Castle Hill |
| Morton, Horace L.....Portland | Stearns, A. J.....Norway |
| Newton, Ida M.....Rumford Falls | Sterry, Walter.....Portland |
| Northend, Alfred W.....Portland | Steward, Daniel.....North Anson |
| Park, James I.....Orono | Swan, F. M.....New Sharon |
| Parsons, Frank E.....Dead River | Thompson, Foster M...Roque Bluffs |
| Pattee, E. A.....Ripley | Thompson, Thomas G..Fort Fairfield |
| Penley, George F.....North Bethel | Thurston, A. R.....Livermore Falls |
| Pennell, Wm. M.....Brunswick | Thurston, Charles E.....Kingfield |
| Perkins, Howard E.....Sanford | Tibbetts, Sidney L.....Brooks |
| Perry, Lucy E.....Island Falls | Tibbetts, Wm. H.....Hermon |
| Phillips, A. M.....Shirley | Towne, A. A.....Norway |
| Pinkham, Carrie R.....Lewiston | Trefethen, Henry A.....Dexter |
| Pinkham, Frank L., South Harpswell | Tupper, W. E.....Jonesboro |
| Pooler, Fred C.....Skowhegan | Turner, Edgar S.....Augusta |
| Porter, C. G.....Pembroke | Turner, Richard C.....Portland |
| Potter, C. A.....Richmond | Turner, Richard H.....Portland |
| Preble, Willis M.....Bowdoinham | Varney, Charles O.....Brooks |
| Prince, Jennie K.....Camden | Voter, F. E.....Farmington |
| Pulsifer, Chase.....Auburn | Ward, Clayton M.....Cherryfield |
| Reade, Stanley L.....Bar Mills | Ward, Gilbert H.....Cherryfield |
| Reed, Alvah L.....Northeast Harbor | Weeks, Dan S.....South Gardiner |
| Richards, Fred H.....Andover | Weeks, Horace T.....Cooper's Mills |
| Rigby, J. P.....South Newburgh | Welt, Joseph B.....Waldoboro |
| Roach, Everett C.....New Gloucester | Wentworth, Leslie A., Moody Mountain |
| Rolfe, Harry C.....Rumford Falls | Weymouth, M. W.....West Auburn |
| Rollins, D. C.....Pittsfield | Wiggin, Fred B.....Saco |
| Ross, Don.....Phillips | Wilcox, Arletta M.....Portland |
| Rounds, Stephen.....Cornish | Willard, Mary E.....Portland |
| Rowe, Clinton C.....Chesterville | Wiley, Melbourne H.....Cherryfield |
| Russell, E. A.....Farmington | Wilson, W. L.....Calais |
| Sadler, Edwin W.....Portland | Woodbury, Wm. C.....Dover |
| Sanborn, James M.....Newport | Woods, Victoria St. Clair...Auburn |
| Sawtelle, Melvin E.....Augusta | Wright, Nellie F.....Readfield |
| Scott, George E.....New Portland | Young, Fred M.....Dexter |

FIDELITY MUTUAL LIFE.

| | |
|-------------------------------------|------------------------------------|
| Ames, James H.....Bowdoinham | Lothrop, Warren E...South Portland |
| Anderson, Geo. W.....Portland | Morrison, Samuel.....Woolwich |
| Barrett, G. H. M.....Rockport | Murphy, Dennis J.....Millinocket |
| Brooks, O. J.....Portland | Noyes, A. S.....West Falmouth |
| Conary, A. L.....Portland | Parker, C. F.....Portland |
| Cook, Everett.....Portland | Phoenix, George M.....Alfred |
| Cummings, Addison M.....Lewiston | Richards, Fred H.....Andover |
| Davis, Roscoe S.....Portland | Shaw, Wm. H.....Kenduskeag |
| Elsmore, Ed D.....Calais | Stillings, John H.....Berwick |
| Haywood, Daniel E.....Rangeley | Thomas, Harry M.....Andover |
| Libby, Charles E.....South Portland | Welt, Joseph.....Waldoboro |

HOME LIFE.

| | |
|--------------------------------|----------------------------------|
| Boyer, Jas. W.....Augusta | Durocher, Hector.....Lewiston |
| Burkholder, C. K.....Jackman | Fenry, Patrick J.....Portland |
| Cassegrain, Marie.....Portland | Fortier, Alfred.....Lewiston |
| Cheaney, Charles.....Portland | Goddard, Abner.....Portland |
| Cloutier, Joseph.....Lewiston | Goodkauskay, Maurice...Brunswick |
| Donovan, D. E.....Bangor | Guertue, Louis.....Lewiston |

HOME LIFE—Concluded.

| | | | |
|-------------------------|-----------|-----------------------------|------------|
| Heath, E. M..... | Lewiston | Pierce, Elmer E..... | Mars Hill |
| Jobin, Chas. E..... | Lewiston | Pineau, J. A..... | Waterville |
| Johnson, Lennard..... | Sanford | Robinson, Ralph Parker..... | Augusta |
| Kelly, Harold..... | Biddeford | Rondeau, Delphis..... | Lewiston |
| Lacroix, C. A..... | Portland | Rousseau, J. E. O..... | Lewiston |
| Langlois, E..... | Lewiston | Saucier, Albert J..... | Lewiston |
| Latham, Hartley W..... | Portland | Silsby, George S..... | Bangor |
| L'Heureux, Flavien..... | Lewiston | Spencer, L. B..... | Waterville |
| Martin, J. E..... | Lewiston | Vallee, Edmond..... | Waterville |
| Nutter, W. I..... | Biddeford | Veilleux, Damase..... | Waterville |
| Penley, Thomas W..... | Mexico | | |

JOHN HANCOCK MUTUAL LIFE.

| | | | |
|--------------------------------------|-------------|-------------------------|-----------------|
| Brown, Alton..... | Berry Mills | Johnson, L. F..... | Brownville |
| Coggins, Simeon H..... | Lubec | Jordan, Hiram F..... | Portland |
| Dyer, Herbert S..... | Portland | Leafe, C. A..... | Vinalhaven |
| Edwards, E. B..... | Brooks | Maxwell, Charles A..... | Portland |
| Fickett, Clayton C..... | Portland | Peterson, W. L..... | Columbia Falls |
| Goldthwaite, Fred O., Biddeford Pool | | Read, H. R..... | Livermore Falls |
| Grant, S. A..... | Limerick | Sawyer, H. A..... | Fort Kent |
| Herrick, Eugene I..... | Rangleley | Tompkins, J. N..... | Houlton |
| Johnson, Fred..... | Bangor | Welt, Joseph B..... | Waldoboro |

MANHATTAN LIFE.

| | | | |
|-------------------|--------|---------------------|------------|
| DeLong, G. A..... | Bangor | Harriman, G. O..... | Edes Falls |
|-------------------|--------|---------------------|------------|

MASSACHUSETTS MUTUAL LIFE.

| | | | |
|---------------------------|--------------|-------------------------|----------------|
| Bradbury, Geo. R..... | Fort Kent | Moody, W. D..... | Freeport |
| Brunel, Frederic..... | Portland | Moore, Dayton T..... | Biddeford |
| Cole, Charles A..... | South Poland | Moulton, John O..... | Bath |
| Cook, Otis J..... | Auburn | Moulton, Lewis W..... | Sebago Lake |
| Cummings, C. S..... | Auburn | Parks Bros..... | Pittsfield |
| Faunce, C. H..... | North Wayne | Rose, Hiram..... | Presque Isle |
| Hatch, John W..... | Fairfield | Smith, W. S..... | Vinal Haven |
| Junkins, J. E..... | Ashland | Stevens, J. Putnam..... | Portland |
| Knowlen, Fred C..... | Fort Kent | Swain, Milton N..... | Portland |
| McGlauffin, Selden A..... | Presque Isle | Taylor, J. W..... | Farmington |
| Mclsaacs, Bernice M..... | Caribou | Winn, Fred E..... | North Bridgton |
| Miller, Sam'l L..... | Waldoboro | | |

METROPOLITAN LIFE.

| | | | |
|-------------------------|---------------|-------------------------|------------|
| Abbott, Walter B..... | Lewiston | Binette, Edgar E..... | Bangor |
| Alexander, Homan H..... | Bangor | Blakeney, David..... | Calais |
| Allen, Fred E..... | Yarmouth | Boesen, Jes N..... | Portland |
| Ames, Carroll E..... | Portland | Boulter, John J..... | Bangor |
| Anderson, Bion B..... | Bangor | Bourgoin, Victorie..... | Bangor |
| Andrews, John F..... | Biddeford | Boyden, Victor W..... | Bath |
| Atwood, Arthur S..... | Houlton | Boyden, Victor W..... | Lewiston |
| Ayer, Herbert C..... | Lewiston | Bradley, C. Arthur..... | Calais |
| Barrett, Patrick J..... | Portland | Brillard, Joseph R..... | Waterville |
| Bartlett, Seldon D..... | Portland | Brown, Amasa E..... | Houlton |
| Beauchesne, Frank..... | South Berwick | Brown, Harold C..... | Portland |
| Beaudette, Alfred..... | Biddeford | Burby, John M..... | Waterville |
| Beaudin, Leon T..... | Lewiston | Burchill, Ernest C..... | Portland |
| Beauregard, John B..... | Biddeford | Burnham, Owen W..... | Portland |
| Beckwith, Levi C..... | Bangor | Butler, Timothy..... | Bangor |
| Belanger, Isaac..... | Brunswick | Canham, George..... | Lewiston |
| Belanger, Ludger P..... | Bangor | Canham, Vincent W..... | Lewiston |
| Bergeron, Edmond..... | Biddeford | Carrette, Emile..... | Sanford |
| Berry, Leonard P..... | Houlton | Casey, Michael..... | Portland |
| Besaw, Eddie..... | Lewiston | Casey, Warren..... | Augusta |
| Betit, Cyprien..... | Lewiston | Cassidy, James A..... | Portland |
| Billie, Chris..... | Bangor | Cassista, Jean B..... | Lewiston |

METROPOLITAN LIFE—Continued.

| | | | |
|----------------------------|------------|-----------------------------|------------|
| Champlin, Frank R..... | Portland | Hammond, Joseph E..... | Augusta |
| Chapman, William E..... | Portland | Hanrahan, Michael J..... | Portland |
| Chevalier, Paul..... | Lewiston | Hanson, Francis F..... | Bangor |
| Clair, Israel B..... | Waterville | Hapgood, Llewellyn N..... | Portland |
| Clarke, George F..... | Portland | Harlow, Robert H..... | Waterville |
| Clarke, George W. E..... | Portland | Harnden, Frank E..... | Lewiston |
| Clarke, John F..... | Portland | Harriman, Ralph G..... | Gardiner |
| Cloutier, David..... | Lewiston | Harrington, Eugene..... | Rockland |
| Cloutier, Oliver..... | Lewiston | Harrington, Jeremiah..... | Rockland |
| Cluff, Edward D..... | Portland | Harris, William W., Jr..... | Lewiston |
| Collins, Edward..... | Foxcroft | Harvey, Bradford C..... | Augusta |
| Comey, Charles H..... | Bath | Harward, Robert T..... | Portland |
| Connell, Edmond..... | Westbrook | Haskell, Albert P..... | Portland |
| Connolly, Martin F..... | Portland | Hatch, Jennie L..... | Foxcroft |
| Cookson, Harry L..... | Lewiston | Hathorn, Geo..... | Foxcroft |
| Cookson, Henry..... | Biddeford | Haynes, Aldis..... | Ellsworth |
| Cosgrove, John P..... | Lewiston | Haynes, Chester B..... | Eastport |
| Cotton, Percy E..... | Camden | Haynes, George G..... | Waterville |
| Coutu, J. D. Arthur..... | Bangor | Healey, Bessie A..... | Bangor |
| Crokaerts, Bernard..... | Lewiston | Heath, Frank L..... | Bangor |
| Cropley, Chardena A..... | Portland | Heinl, John A..... | Bath |
| Cunningham, John A..... | Sanford | Herbert, Michael..... | Bangor |
| Custeau, Thomas..... | Biddeford | Hill, Francis H..... | Calais |
| Cutter, William W..... | Westbrook | Hogan, Chas. H..... | Calais |
| DeLong, Garfield A..... | Bangor | Johnston, Oscar R..... | Westbrook |
| Derwent, James A..... | Portland | Jones, Avando..... | Bangor |
| Devine, George A..... | Portland | Jones, Edward C..... | Lewiston |
| Doherty, Patrick C..... | Bangor | Jordan, Chas. E..... | Portland |
| Dole, Henry B..... | Portland | Keegan, Thomas R..... | Bangor |
| Dubrielle, Alphonse..... | Biddeford | Keene, Allan C..... | Lewiston |
| Dumphy, Lewis E..... | Bangor | Keith, Chas. E..... | Lewiston |
| Duncan, Alex..... | Portland | Kelley, Harry C..... | Biddeford |
| Dunn, Arthur D..... | Ellsworth | Kelly, George F..... | Gardiner |
| Dutch, Morton C..... | Eastport | Ketchum, Joseph G..... | Bangor |
| Dyer, Albus R. C..... | Portland | Knight, James N..... | Waterville |
| Eddy, Roscoe E..... | Bangor | Lachance, Alfred J..... | Lewiston |
| Ellis, Richard B..... | Calais | Lachance, Joseph..... | Biddeford |
| Emery, Augustus J..... | Bangor | Lahey, Thomas..... | Waterville |
| Emery, Frank B..... | Berwick | Lambert, Alfred L..... | Biddeford |
| Fairweather, John J..... | Portland | Landry, Fred..... | Waterville |
| Fancher, Fred A..... | Lewiston | Langley, Edward P..... | Lewiston |
| Faucher, Philias..... | Lewiston | Lashon, Wallie J..... | Bangor |
| Fearon, James J..... | Biddeford | Lathrop, Fred..... | Rockland |
| Fennerty, John W..... | Portland | Lawry, Addie E..... | Rockland |
| Ficke, Frederick..... | Lewiston | Le Bel, Edmond..... | Brunswick |
| Finnegan, John P..... | Bangor | Le Bel, Joseph G. D..... | Lewiston |
| Follis, Fred O..... | Eastport | Leighton, Harlie A..... | Bath |
| Ford, Anthony E..... | Camden | LeMoine, Albert A..... | Bath |
| Fortin, Remi..... | Lewiston | LeProhon, Frank L..... | Portland |
| Fournier, Abel..... | Lewiston | Lesieur, Albert..... | Biddeford |
| Fuller, Chas. S..... | Lewiston | Lesieur, Charles..... | Westbrook |
| Gagnon, Joseph O..... | Lewiston | Levesque, Charles H..... | Lewiston |
| Ganthier, Henry..... | Lewiston | Lewis, Merton M..... | Portland |
| Gatchell, Odber L..... | Bangor | Libby, Chas. W..... | Brunswick |
| Gay, Charles E..... | Bangor | Libby, Fred W..... | Augusta |
| Genest, Jos..... | Lewiston | Linscott, Joseph A..... | Lewiston |
| Giguere, Philippe..... | Westbrook | Livernois, Dolor L..... | Brunswick |
| Girard, Napoleon..... | Biddeford | Livermore, Edw. A..... | Lewiston |
| Gould, Orin L..... | Lewiston | London, William H..... | Houlton |
| Grannell, Albert H..... | Portland | Lord, Jos. F..... | Brunswick |
| Graves, Adelaide R. F..... | Camden | Louder, Wm. A..... | Portland |
| Guimond, Frank..... | Bangor | Lord, Willis..... | Lewiston |
| Guimond, George..... | Portland | Lovejoy, Napoleon..... | Lewiston |
| Hagens, David J..... | Bangor | Mace, Frank H..... | Bangor |
| Hamm, Walter O..... | Westbrook | Major, Paul..... | Lewiston |

METROPOLITAN LIFE—Concluded.

| | | | |
|----------------------------|------------|----------------------------|------------|
| Mank, Emerson A..... | Rockland | Richardson, William B..... | Portland |
| Marcoux, Edward..... | Waterville | Ring, Charles F..... | Portland |
| Martin, Joseph A..... | Lewiston | Ring, Herbert E..... | Bangor |
| Maxfield, Frank H..... | Bath | Robinson, Fred C..... | Bangor |
| Maynard, William J..... | Sanford | Rock, Emerson A..... | Lewiston |
| Maxim, William W..... | Waterville | Rockwell, Chipman H..... | Houlton |
| McClosky, Arthur J..... | Portland | Roeberge, Geo. E..... | Lewiston |
| McDonald, Frank..... | Bangor | Rooney, Lawrence..... | Bangor |
| McDonald, Stephen B..... | Bangor | Ross, Jas. C..... | Bangor |
| McFarland, Richard M..... | Bath | Roy, Charles P..... | Lewiston |
| McGee, John..... | Portland | Roy, Eugene..... | Lewiston |
| McGray, Clair M..... | Lewiston | Roy, Romauld..... | Lewiston |
| McLaughlin, Frederick..... | Old Town | Kowbotham, John..... | Lewiston |
| McLeod, Geo. H..... | Bangor | Rowe, Chas..... | Lewiston |
| McMillan, John W..... | Rockland | Ruff, Andrew T..... | Lewiston |
| McNally, Robert P..... | Houlton | Ryder, Edgar S..... | Augusta |
| McNicol, Emma J..... | Rockland | Sadler, Ernest A..... | Portland |
| Marsh, Herbert A..... | Calais | Sargent, Herbert W..... | Bangor |
| Meehan, Thomas P..... | Lewiston | Savage, Alden A..... | Lewiston |
| Merrill, Fred L..... | Portland | Sawyer, Milton J..... | Lewiston |
| Merrill, Wesley W..... | Berwick | Scoville, Harry W..... | Bangor |
| Messer, Herbert E..... | Rockland | seamans, Henry C..... | Bath |
| Millette, Frederick..... | Bangor | Shackford, Albert E..... | Bangor |
| Monteith, Robert J..... | Portland | Sheehan, Charles E..... | Bangor |
| Morgan, Solomon..... | Bangor | Sherman, Chas. E..... | Belfast |
| Morneau, Albert D..... | Lewiston | Sidelinger, Stephen A..... | Portland |
| Morris, Edw..... | Waterville | Silver, Bernice E..... | Portland |
| Morrisey, Peter J..... | Westbrook | Simpson, Frank A..... | Bangor |
| Mullally, Thos. J..... | Biddeford | Sisk, Percy D..... | Portland |
| Mullen, John T..... | Calais | Skinner, Fred G..... | Waterville |
| Munro, David A..... | Bangor | Small, Herbert A..... | Westbrook |
| Nadeau, Alfred J..... | Lewiston | Spinney, Fred G..... | Belfast |
| Nagle, Thos. M..... | Bath | Stanton, Edward F..... | Rockland |
| Needham, Samuel E..... | Sanford | Stanton, Miles..... | Camden |
| Nelke, Bert F..... | Lewiston | Stephenson, Hampden I..... | Eastport |
| Newcomb, Samuel L..... | Augusta | Stevens, Henry W..... | Calais |
| Nixon, Harry E..... | Portland | Stevens, Wilbert F..... | Bath |
| Norris, John..... | Lewiston | Scout, Jas. A..... | Portland |
| Nutter, Thomas F..... | Bangor | Stubbs, Harry L..... | Portland |
| O'Connor, James H..... | Bangor | Sullivan, Jerry R..... | Rockland |
| O'Leary, John J..... | Lewiston | Therio, Antoine S..... | Lewiston |
| Oliver, Charles W..... | Foxcroft | Thoits, Jason W..... | Westbrook |
| Olivier, George..... | Lewiston | Thompson, Abial G..... | Lewiston |
| Olts, Geo. W..... | Houlton | Torrens, Clifford H..... | Bangor |
| O'Neil, Frank..... | Lewiston | Toulouse, William P..... | Lewiston |
| Packard, Carroll L..... | Gardiner | Tracey, Edward C..... | Lewiston |
| Paquin, Joseph R..... | Biddeford | Twomey, John F..... | Biddeford |
| Pardis, John B..... | Biddeford | Upham, George W..... | Biddeford |
| Parkhurst, Melville J..... | Westbrook | Vallee, Gideon..... | Lewiston |
| Parkinson, Robert E..... | Lewiston | Vaughn, William J..... | Lewiston |
| Parsons, William G..... | Portland | Vickerson, Frank M..... | Portland |
| Pearce, Andrew F..... | Rockland | Violet, Frank S..... | Lewiston |
| Pelchat, Louis A..... | Lewiston | Wadeleigh, Wyman P..... | Bangor |
| Pendleton, Guy L..... | Bangor | Walker, Wm. L..... | Lewiston |
| Peters, Nicholas J..... | Bangor | Ware, Reginald S..... | Lewiston |
| Peters, Thomas B..... | Portland | Warren, Fred E..... | Portland |
| Peterson, Geo. F..... | Westbrook | Warren, John B..... | Machias |
| Pike, Maurice W..... | Bangor | Waterhouse, Fred S..... | Portland |
| Pinaud, Louis A..... | Lewiston | Webb, Thomas W..... | Bath |
| Porter, Leroy..... | Houlton | Weymouth, Harrie L..... | Westbrook |
| Pratt, Charles W..... | Brunswick | Whalen, Augustus..... | Portland |
| Preo, Simeon J..... | Waterville | White, Alton B..... | Augusta |
| Randall, Ernest B..... | Augusta | Whitmore, John J..... | Bangor |
| Reynolds, Alonzo..... | Augusta | Woodard, Lewis C..... | Lewiston |
| Reynolds, V. M. E..... | Lewiston | Yates, Alba..... | Lewiston |
| Rheault, Zotique..... | Biddeford | | |

MUTUAL LIFE.

| | |
|-------------------------------------|------------------------------------|
| Ambrose, J. H.....Orono | Leavitt, Charles A.....Kittery |
| Allen, Chas. A.....Waterville | Levenseller, H. M.....Bangor |
| Badger, Joseph E.....Augusta | Linscott, Isaac L.....Brunswick |
| Barker, Walter H.....West Paris | Little, J. R.....Lewiston |
| Barton, Miss L. A.....Bangor | Lord, W. H.....Winterport |
| Bennett, Chas. A.....Portland | McDonald, Thos. E.....Portland |
| Benson, Fred N.....Westbrook | Merritt, Chas. E.....Auburn |
| Bowker, A. S.....Bath | Mills, H. A.....Andover |
| Browne, Sewall.....East Corinth | Mills, Percy A.....Portland |
| Buck, Wm. O.....East Orland | Moran, Edward C.....Rockland |
| Chadbourne, Miss A. F., Old Orchard | Morrill, Ralph H.....Buckfield |
| Chadbourne, J. A.....North Bridgton | Morrison, Arthur E., Rumford Falls |
| Chapman, L. H.....Damariscotta | Morse, Mrs. C. E.....Dexter |
| Chase, O. W.....North New Portland | Murchie, Howard.....Calais |
| Cole, B. F.....Etna | Nickerson, Percy L.....Swanville |
| Cookson, J. F.....Etna | Peabody, F. A & Co.....Houlton |
| Crockett, G. M.....Guilford | Peck, Mrs. M. E.....Bangor |
| Curtis, D. A.....Machias | Pond, E. W.....Fort Fairfield |
| Davis, Rob't A.....Steuben | Quinlan, M. J.....Portland |
| Dennett, C. D.....Etna | Rand, W. J.....North Anson |
| Dennett, L. P.....West Scarborough | Remick, S. E.....Madison |
| Doyle, Jos. L.....Portland | Rendell, C. R.....Stockton Springs |
| Dutch, W. F.....Milo | Riordan, John H.....Portland |
| Dyer, E. P.....Hartland | Rogers, C. M.....Jonesport |
| Earl, Burton B.....Bangor | Rowe, J. S.....Newport |
| Fitzpatrick, J. W.....Portland | Sargent, A. B.....Eustis |
| Fitzpatrick, Louis J.....Portland | Shaw, R. A.....Caribou |
| Flewelling, J. M.....Fort Fairfield | Silsby, F. O.....Amherst |
| Fuller, A. W.....Bangor | Small, John C.....Portland |
| Garey, Otis T.....Biddeford | Strout, F. L.....Steep Falls |
| Gastonguay, Albert T.....Lewiston | Sullivan, John E.....Lewiston |
| Gauvin, Henry.....Lewiston | Sylvester, A.....Farmington |
| Gie, George F.....Waterville | Talbot, Edward E.....Machias |
| Goss, Abbie A.....Sebec | Talbot, George H.....Camden |
| Green, E. A.....Deer Isle | Tyler, Fog & Co.....Bangor |
| Hagerty, M. J.....Lewiston | Webber, Arista.....Lewiston |
| Hills, Cyrus W.....Rockland | Webber, Geo. C.....Lewiston |
| Howe, Freeland.....Norway | Webber, Harrie L.....Lewiston |
| Howe, Geo. R.....Norway | Wildes, W. H.....Skowhegan |
| Hume, Chas. W.....Eastport | Wrigley, Miss C. M.....Waterville |
| Kent, Fred L.....Ellsworth | Young, W. Scott.....Matinicus |

MUTUAL BENEFIT.

| | |
|--------------------------------------|--------------------------------------|
| Ackley, Samuel P.....East Machias | Genthner, Eugene S.....Foxcroft |
| Besse, Charles W.....East Jefferson | Gilbert, Percy E.....Bridgewater |
| Bird, Almon.....Rockland | Harvey, Ray L.....Auburn |
| Bosworth, Elmore C.....Litchfield | Hawes, Charles T.....Bangor |
| Boynton, Herbert C.....Rumford Falls | Healey, Guy E.....Fairfield |
| Bradeen, William L.....Mexico | Huntington, Charles L.....Guilford |
| Burr, Edward B.....Brewer | Hussey, Orrett J.....Vassalboro |
| Carruthers, William D.....Portland | Jack, Louis A.....Lisbon Falls |
| Clark, Geo. H.....Bath | Jones, Sidney F.....Pittsfield |
| Cunningham, John A.....Ellsworth | Jordan, Chester L.....South Portland |
| Dougherty, William H.....Portland | Knight, J. Edw....Boothbay Harbor |
| Dunlap, Charles F.....Portland | Merrill, William L.....Portland |
| Dunlap, Maurice E.....Portland | Patten, Joseph M.....Bangor |
| Fernald, Osborne.....Portland | Peabody, Frank A.....Houlton |
| Fickett, Joseph S.....South Portland | Philbrick, Floyd O.....Hebron |
| Field, Hartry H.....Phillips | Pooler, Fred C.....Skowhegan |
| Findlay, James A. S.....Houlton | Rand Erland U.....Auburn |
| Floyd, Howard N.....Brewer | Robinson, Guy E.....Portland |
| Fowler & Gardner.....Calais | Robinson, Increase.....Waterville |
| Freeman, Henry A.....Brewer | Rose, Stanwood M.....Houlton |
| French, Merton H.....Bangor | Sargent, Paul D.....Machias |

MUTUAL BENEFIT—Concluded.

| | | | |
|---------------------------|-----------|-------------------------|-----------------|
| Searles, George W..... | Augusta | Trafton, Herbert W.... | Fort Fairfield |
| Sides, William M..... | Waldoboro | Watson, Murray B..... | Auburn |
| Silsby, Herbert T..... | Aurora | Wentworth, Herbert..... | Skowhegan |
| Simonton, Theodore E..... | Rockland | Whittemore, H. C.... | Livermore Falls |
| Snow, Harry L..... | Auburn | Winn, John..... | Lewiston |
| Snow, Willis..... | Freeport | Wood, Jesse L..... | Portland |
| Stevens, Fred O..... | Orono | Woods, George C..... | Bangor |

MUTUAL RESERVE.

| | | | |
|-----------------------------|------------------|--------------------------|-----------------|
| Andrews, Eugene E..... | Norway | Johnson, G. W..... | Rumford Falls |
| Andrews, Herbert F..... | Norway | Jones, Isaac N..... | Calais |
| Archambault, Mrs. E. M..... | Fort Kent | Judkins, Myrtle E..... | Rockland |
| Arsanault, Robain..... | Canton | Kendall, L. H..... | Biddeford |
| Austin, Cleveland I..... | Milford | Kende, B..... | Augusta |
| Austin, Mellin A..... | Milford | Lane, Leland B..... | Rumford Falls |
| Axford, Wm B..... | Greenville | Langley, Geo. P..... | Old Town |
| Bailey, D. C..... | Cumberland Mills | Larchar, Arthur B..... | Great Works |
| Baker, Frank A..... | Livermore Falls | Libby, Isaac O..... | Oxbow |
| Bartlett, Joshua B..... | Ashland | Logue, E. J., Jr..... | Portland |
| Bayard, Clayton H..... | Orono | Manning, MacHenry..... | Portland |
| Bitter, Lawrence J..... | Lewiston | Mayo, Walter J..... | Foxcroft |
| Black, Franklin H..... | Belfast | McDonald, Wallace P., | Rumford Falls |
| Blake, Fred H..... | Presque Isle | McLeod, Chas. J..... | Old Town |
| Bradbury, Sheldon H..... | Skowhegan | Miner, Walter N..... | Calais |
| Brewster, Geo. E..... | Dexter | Moore, W. E..... | Portland |
| Brown, Geo. G..... | Sanford | Morrill, R. H..... | Buckfield |
| Burnham, Horace M..... | Old Town | Morse, Ernest E..... | Millinocket |
| Chase, J. W..... | Etna | Nealey, Everett T..... | Bangor |
| Clark, Henry W..... | Belfast | Oakes, Henry W..... | Auburn |
| Coombs, Geo. H..... | Waldoboro | Oak, Willis L..... | Caribou |
| Cratty, James W..... | Bangor | O'Neil, Fred M..... | Biddeford |
| Crie, R. Anson..... | Rockland | Page, Geo. H..... | Fort Kent |
| Crofts, Arthur A..... | Greenville | Parsons, E. P..... | Portland |
| Crossman, Walter B..... | Bangor | Patten, Frank C..... | Brewer |
| Cummings, Geo. I..... | Norway | Peasley, Fred M..... | Millinocket |
| Cunningham, A. W..... | Gardiner | Pishon, Hiram L..... | Augusta |
| Currier, Lyman B..... | Bangor | Pride, Fleetwood..... | Houlton |
| Cushman, Benj. G. W..... | Auburn | Richards, John W..... | Waldoboro |
| Dean, Harry S..... | Bangor | Rush, Frank W..... | Millinocket |
| Dorman, Wilmer J..... | Belfast | Small, B. M..... | Farmington |
| Dresser, Willis R..... | Houlton | Smart, Edwin P..... | Livermore Falls |
| Fiske, Geo. W..... | Auburn | Smith, Chas. R..... | Livermore Falls |
| Flanders, Louis E..... | Auburn | Stewart, Harry D..... | Bangor |
| Forhan, John K..... | Canton | Sweetser, Francis K..... | Auburn |
| Foss, H. M. B..... | Portland | Taylor, E. C..... | Skowhegan |
| Fullman, W. E. P..... | Portland | Thayer, Harry W..... | Foxcroft |
| Garman, Geo. L..... | Bangor | Thistle, W. E..... | Ashland |
| Gerrish, Hiram..... | Brownville | Thomas, Calvin M..... | Brewer |
| Gerrish, Walter C..... | Greenville | Thompson, Geo. L..... | Brunswick |
| Gilchrist, Elon B..... | Belfast | Tibbetts, Wm. E..... | Rangeley |
| Gleason, Edwin H..... | Rumford Falls | Towne, Charles F..... | Waterville |
| Gonya, Orville J..... | Rumford Falls | Trafton, Chas. A..... | Ashland |
| Gordan, Fred Daniel..... | Auburn | Twitchell, Asa H..... | Old Town |
| Gorham, Geo. A., Jr..... | Houlton | Wadsworth, John E..... | Skowhegan |
| Gray, G. T..... | Bangor | Wakefield, Harry N..... | Gardiner |
| Gray, Samuel B..... | Old Town | Waterhouse, F. S..... | Portland |
| Harrison, Geo. W..... | Sanford | Wentworth, Walter V..... | Old Town |
| Harthorn, Geo. W..... | Milford | Weymouth, Elmer..... | Dexter |
| Hincks, Jos. L. S..... | Old Town | Weymouth, Frank D..... | Millinocket |
| Holland, M. M..... | Biddeford | Weymouth, Harry J..... | Dexter |
| Hooper, N. D..... | Bangor | Whitney, Geo. A..... | Lewiston |
| Horigan, Cornelius..... | Biddeford | Williamson, Joseph..... | Augusta |
| Howes, Ralph H..... | Belfast | Wyman, Fred D..... | Brewer |
| Ireland, Edwin A..... | Foxcroft | | |

NATIONAL LIFE.

| | | | |
|----------------------------|-------------|----------------------------|-------------|
| Abbott, Grace C..... | Bridgton | Harmon, Wm. G..... | Old Orchard |
| Adams, Charles M..... | Portland | Hatch, John W..... | Belfast |
| Allen, Elmer W..... | Oakland | Holyoke, George L..... | Houlton |
| Austin, Albert F..... | Portland | Howard, Geo. C..... | Strong |
| Austin & Shearman..... | Portland | Howe, Benjamin F..... | Grindstone |
| Bassett, Seth C..... | Fryeburg | Jackson, William T. E..... | Portland |
| Chaney, Alden B..... | Old Orchard | Jones, Harry L..... | Waterville |
| Cragin, Charles L..... | Norway | Kennison, Linton H..... | Lewiston |
| Deane, Frank N..... | Portland | McFadden, Maud..... | Fairfield |
| Dewey, George P..... | Portland | McFaul, John H..... | Eastport |
| Dunbar, W. V. L..... | Bangor | McLellan, Kate B..... | Caribou |
| Fellows, S. Elizabeth..... | Bangor | Paul, Melvin L..... | Gorham |
| Foren, Wm. E..... | Madison | Peterson, William O..... | Portland |
| Gove, E. H..... | Biddeford | Phillips, Emilie S..... | Waterville |
| Grady, Eliza..... | Eastport | Swan, Fred M., Jr..... | Lewiston |
| Griffin, John C..... | Skowhegan | Vallier, Joseph E..... | Sanford |
| Hamilton, Clara L..... | Lewiston | Wilson, Edwin S..... | Bangor |

NEW ENGLAND MUTUAL.

| | | | |
|----------------------------|------------------|----------------------------|----------------|
| Blake, Barrows & Brown.... | Bangor | Lowell & Jewett..... | Calais |
| Bryant, C. Ralph..... | Stockton Springs | McLellan, J. Houghton..... | Bath |
| Chase, J. W..... | Etna | Morrison, T. M..... | Houlton |
| Clark, A. P..... | Bridgton | Nash, A. P..... | Harrington |
| Cleaves, M. P..... | Bar Harbor | Noyes & Sawyer..... | Portland |
| Connors, Edward..... | Bangor | Perry, Arthur C..... | Presque Isle |
| Cooper, J. F..... | Rockland | Perry, E. S..... | Presque Isle |
| Crane, Frank T..... | Machias | Peva, W. H..... | Eagle Lake |
| Davis, F. C..... | Lovell | Sawyer, E. F..... | Milbridge |
| Dionne, T. J..... | Van Buren | Stanley, E. M..... | Milbridge |
| Flewelling, John M..... | Fort Fairfield | Strout, C. M..... | Milbridge |
| Harrington, W. B..... | Winter Harbor | Taylor, E. C..... | Skowhegan |
| Herlihy, Wm. C..... | Portland | Thomas, W. G..... | South Portland |
| Hoit, Chas. E., Jr..... | Fort Fairfield | Warren, Carroll M..... | Portland |
| Kidder, E. H..... | Houlton | Wass, F. E..... | Jonesport |
| Knowlton, N. R..... | Farmington | Whitcomb, H. F..... | Ellsworth |
| Littlefield, F. E..... | Vinalhaven | Wyman, W. S..... | Waterville |

NEW YORK LIFE.

| | | | |
|-------------------------|------------------|-------------------------------------|-------------|
| Adams, Mortimer E..... | Waterville | Dyer, Herbert S..... | Portland |
| Additon, Harvey F..... | Lewiston | Erich, Louis K..... | Portland |
| Ames, A. M..... | Stockton Springs | Estes, Clarence K..... | Portland |
| Andrews, Geo. L. C..... | Fort Fairfield | Fairfield, E. A..... | Kennebunk |
| Austin, L. A..... | Bar Harbor | Fish, F. M..... | Hallowell |
| Billings, Harry D..... | Skowhegan | Fowler, M. H..... | Farmington |
| Black, Alfred S..... | Rockland | Friel, John B..... | Waterville |
| Blake, H. W..... | Lagrange | Gould, Howard..... | Portland |
| Brackett, H. M..... | Berwick | Gould, John H..... | Bangor |
| Britt, James P..... | Portland | Grant, S. A..... | Limerick |
| Burns, T. S..... | Westbrook | Hackett, F. L..... | Bangor |
| Chaffee, Arthur W..... | Portland | Hanly, George L..... | Camden |
| Chipman, Roy E..... | Portland | Haskell, C. B..... | Pittsfield |
| Cobb, E. L..... | Portland | Haskell, P. D..... | Deer Isle |
| Coggins, S. H..... | Lubec | Herrick, E. I..... | Rangeley |
| Cole, Willis H..... | South Portland | Hichborn, Eugene L., Medford Center | |
| Crocker, Ira..... | Portland | Hill, L. D..... | Kennebunk |
| Curtis, Frank H..... | Sherman Mills | Hodgdon, H. G..... | Bath |
| Curtis, George L..... | Norway | Holmes, J. A..... | East Wilton |
| Decker, Ernest E..... | Waterville | Holmes, R. B..... | Ellsworth |
| Delano, Willis A..... | Portland | Horne, H. L..... | Norway |
| Dinsmore, David E..... | Dover | Hunt, Stephen W..... | Topsfield |
| Dixon, Charles A..... | South Freeport | Huntington, C. L..... | Guilford |
| Duran, Emma F..... | Westbrook | Johnson, Bertrand R..... | Portland |
| Dyer, A. S..... | Portland | Johnson, Fred..... | Portland |

NEW YORK LIFE—Concluded.

| | | | |
|----------------------------|----------------|-------------------------|-----------------|
| Johnson, H. L..... | Augusta | Oliver, J. Stanton..... | Lewiston |
| Johnson, L. F..... | Brownville | Orne, Thaddeus W., | Boothbay Harbor |
| Jones, S. L..... | West Kennebunk | Pearson, M. T..... | Houlton |
| Jones, Woodford..... | Vanceboro | Phelan, Fred C..... | Portland |
| Jordan, H. F..... | Portland | Philbrick, Sam'l W..... | Skowhegan |
| Kenerson, A. H..... | Norway | Ransted, T. E..... | Waterville |
| Kilgore, F. L..... | Skowhegan | Reynolds, L. Pearl..... | Portland |
| Kingston, C. H..... | Vanceboro | Robbins, John W..... | Auburn |
| Knowles, E. E..... | Portland | Ross, Chas. F..... | Caribou |
| Lawrence, M. B..... | Portland | Ross, Eugene E..... | Portland |
| Le Brun, Philip E..... | Fort Kent | Shaw, Henry G..... | Bath |
| Leighton, Helen S..... | Portland | Smith, Ernest J..... | Dover |
| Libby, Fred A..... | Portland | Snow, Harry L..... | Auburn |
| Littlefield, George H..... | Ogunquit | Stevens, Ray W..... | Freeport |
| Long, A. E..... | East Bluehill | Sturgis, H. Herbert, | South Standish |
| Lord, W. Freeman..... | Auburn | Talbot, Edw. E..... | Machias |
| Low, Frank..... | Springvale | Tapley, Wm. H..... | Portland |
| MacLaughlin, Frederick G., | Old Town | Truworthy, H. E..... | Island Falls |
| Mahoney, Charles A..... | Phillips | Tufts, S. F..... | Westbrook |
| March, Willard D..... | Brighton | Wallace, Chas. W..... | Sangerville |
| Merrill, Geo. W..... | Augusta | Ward, V. D..... | Westbrook |
| Merrill, Ralph L..... | Saco | Webb, F. E..... | Stonington |
| Milan, O. L..... | Swan's Island | Webb, Theodore L..... | Bangor |
| Miller, Frank B..... | Rockland | Webber, Ralph G..... | Augusta |
| Neal, Josephine B..... | Lewiston | Weeks, E. P..... | Cooper's Mills |
| Nelson, J. R..... | Caribou | Wentworth, John R..... | Gorham |
| Nutting, Chas. W..... | Skowhegan | Wetmore, Jennie..... | Houlton |
| Oakes, H. H..... | Brunswick | White, Miss L. N..... | Lewiston |
| O'Brien, T. J..... | Portland | Woodman, M. L..... | Lagrange |

NORTHWESTERN MUTUAL LIFE.

| | | | |
|---------------------------|--------------------|--------------------------|---------------|
| Adams, Thos. H..... | Farmington | Jacobs, W. S..... | Kingfield |
| Allen, Wm. H..... | Livermore Falls | Johnson, D. L..... | Auburn |
| Andrews, W. W..... | Portland | Kimball, E. H..... | Monson |
| Batchelder, George A..... | Sanford | Kinkley, C. L..... | Jonesport |
| Beedy, Harry F..... | Phillips | Ladd, A. D..... | Foxcroft |
| Bickford, Ross L..... | Norway | Leard, R. S..... | Portland |
| Blanchard, C. C..... | Portland | Loder, C. P..... | Clinton |
| Blanchard, H. C., | Cumberland Center | Lord, A. H..... | Oakland |
| Bradbury, H. C..... | Fort Kent | Lord, J. Merrill..... | Limerick |
| Bragdon, Samuel..... | York Village | Manley, Frank P..... | Woodfalls |
| Briggs, Edson C..... | Turner Center | McCann, Frank T..... | Bridgton |
| Castellon, William L..... | Brewer | Merritt, C. E..... | Auburn |
| Clifford, Edwin T..... | Winthrop | Millay, Henry T..... | Kingman |
| Coffin, Herbert E..... | Freeport | Mitchell, Geo. W..... | Portland |
| Cox, Lee B..... | Monticello | Murphy, James D..... | Bangor |
| Davis, E. E..... | Burnham | Norris, Luther M..... | Wayne |
| Desmond, J. Walter..... | Rumford Falls | Odlin, V. D..... | Drew |
| Dunton, C. R..... | Bangor | O'Leary, D. V..... | Bangor |
| Eaton, Samuel H..... | Oxford | Park, Ellery C..... | Bethel |
| Fenderson, Frank D..... | Limerick | Pettengill, Alden M..... | Portland |
| Folsom, L. R..... | South Norridgewock | Reed, W. Foster..... | Linniken |
| Foster, Jas. D. M..... | Pittsfield | Rice, Edward C..... | Fairfield |
| Frank, Chas. W..... | Cumberland Mills | Ridlon, C. L..... | West Paris |
| Gerrish, Orris E..... | Portland | Roberts, Elmer..... | Brooks |
| Gilman, Calvin W..... | Waterville | Rogers, William S..... | Cathance |
| Green, David W..... | Houlton | Shaw, Ike..... | Buckfield |
| Hamilton, Howard..... | Bladeforc | Smith, Geo. E..... | Portland |
| Hanley, P. E..... | Thomaston | Stanley, I. M..... | Kezar Falls |
| Harlow, Frank L..... | Gorham | Stiles, Wm. C..... | Portland |
| Harriman, J. F..... | Edes Falls | Tucker, Arthur..... | Farmington |
| Harthorn, Drew T..... | Wilton | Varney, C. D..... | South Berwick |
| Hodge, Arthur C..... | Westbrook | Viberc, Fred W..... | Portland |
| Hodge, Fred E..... | Portland | Wells, W. C..... | Brownville |
| Holman, Carl..... | Dixfield | Wilson, Geo. O..... | Kittery |
| Huntington, C. L..... | Gullford | Wyer, W. W..... | Millinocket |
| Jackson, Rupert E..... | Skowhegan | | |

PENN MUTUAL LIFE.

| | |
|------------------------------------|--------------------------------------|
| Adams, Benjamin G.....Bangor | Leighton, E. C.....Mt. Vernon |
| Beck, James W.....Augusta | Lewis, Andrew P.....Winthrop |
| Blaisdell, Fred F.....Bath | MacFadden, A. S.....Bath |
| Blanchard, Oliver L.....Lincoln | Mahoney, John F.....Mattawamkeag |
| Brackett, J. W.....Boothbay Harbor | Mann, Leslie E.....Orono |
| Bumps, Charles F.....Milo | Mansfield, W. E.....Fryeburg |
| Carpenter, Frank.....Houlton | Manson, Mrs. A. C.....Vinalhaven |
| Carter, Erastus J.....Haven | March, Bertrand G.....Portland |
| Casey, Warren.....Augusta | March, Charles M.....Portland |
| Childs, Arthur P.....New Suaron | Miller, Frank H.....Camden |
| Cobb, Elbridge L.....Portland | Mooers, Ernest G.....Milo |
| Coffin, Roy S.....Bangor | Noyes, Claude A.....Orono |
| Cole, A. B.....South Eliot | O'Connell, Frederic.....Bangor |
| Conary, Herbert.....Sunshine | Oram, Robert H.....Bristol |
| Crosby, Chas. L.....Machias | Penley, Geo. F.....North Bethel |
| Currier, George M.....Farmington | Perry, Benj. D.....Limestone |
| Danforth, Charles E.....Fairfield | Perry, Charles A.....Limestone |
| Dockerty, Fred E.....Portland | Porter, Joseph J.....Bangor |
| Emery, F. A.....Anson | Pratt, B. Emery.....Livermore Falls |
| Faulkner, Fred A.....Mt. Vernon | Pratt, Harry E.....Waterville |
| Follett, Leslie C.....Belfast | Pratt, Henry B.....Caribou |
| Freeman, Henry A.....Brewer | Saucie, Henry A.....Anson |
| Gentner, Eugene S.....Foxcroft | Sawtelle, H. W.....Rumford Falls |
| Gentner, Manley M.....Rockland | Scoville, Harry W.....Pittsfield |
| Godfrey, Mrs. H. A.....Portland | Smith, Leslie E.....Washburn |
| Guptill, Orville J.....Waterville | Spalding, Lizzie A.....Rockland |
| Hadley, Fred L.....Bar Harbor | Stowe, Rufus F.....Presque Isle |
| Haley, Charles F.....Fryeburg | Strout, Silas F.....Biddeford |
| Hanson, William C.....Machiasport | Taylor, Ella M.....Bangor |
| Harris, Alice R.....Auburn | Taylor, Josiah T.....Bangor |
| Hart, Wm. R.....Brooksville | Taylor, Russell M.....Bangor |
| Haskell, Harold L.....Lee | Taylor, William H.....Bangor |
| Hay, George G.....Portland | Thibodeau, Levite V.....Van Buren |
| Heselton, Mrs. Calla.....Skowhegan | Thibodeau, Paul D.....Van Buren |
| Higgins, C. Azel.....Madison | Thurston, Howard B.....Yarmouthville |
| Hodgkins, Walter R.....Hancock | Towne, A. A.....Norway |
| Johnson, Mary H.....Auburn | White, Mrs. C. E.....Portland |
| Judkins, E. W.....Rockland | Wyer, Wm. W.....Millinocket |
| Kirstein, Abram L.....Bangor | Yorke, Dora H.....Waldberg |
| Kirstein, Bernhard M.....Bangor | Young, Jos. H.....Rockport |
| Langdon, Harry A.....Bath | |

PHENIX MUTUAL LIFE.

| | |
|--------------------------------|-------------------------------------|
| Barrett, Michael A.....Caribou | Hannigan, Lucia.....New Limerick |
| Brown, John.....Eagle Lake | Jordan, Fred N.....Pownal |
| Copeland, Albert F.....Eethel | McAlpine, Silas H.....Portland |
| Curtis, Frank H.....Sherman | Spear, William T.....Fort Fairfield |
| Elliott, Sidney K.....Lewiston | Timoney, Robert E.....Smyrna |

PROVIDENT LIFE AND TRUST.

| | |
|----------------------------------|------------------------------------|
| Bailey, A. H.....Winthrop | Hutchins, Wm. D.....Bowdoinham |
| Bailey, Lowell E.....North Anson | Jack, A. R.....Farmington |
| Bartoll, G. E.....Gardiner | Littlefield, George E.....Foxcroft |
| Bean, Otho R.....Cape Elizabeth | Lord, W. A.....Portland |
| Bradley, F. M.....Portland | Mason, C. W. & F. L.....Ellsworth |
| Coombs, Charles W.....Auburn | McLellan, Chas. L.....Bath |
| Davis, Lewis E.....Lewiston | Millet, Eugene L.....South Paris |
| Dawson, E. M.....Portland | Millett, F. A.....Mechanic Falls |
| Farr, M. W.....Hallowell | Mitchell, Carl G.....Freeport |
| Garland, E. C.....Lewiston | Moran, E. C.....Rockland |
| Goddard, A. C.....Fort Fairfield | Perry, Chas. A.....Limestone |
| Grant, E. N.....St. Albans | Pinkham, E. E.....Freeport |
| Grant, F. M.....Portland | Reed, W. S.....Bangor |
| Haskell, Byron E.....Westbrook | Richardson, F. A.....Sabattus |

PROVIDENT LIFE AND TRUST—Concluded.

| | | | |
|------------------------|--------------|---------------------|----------|
| Riley, T. H., Jr..... | Brunswick | Washburn, W. W..... | China |
| Springer, L. A..... | Waterville | Wilkins, A. C..... | Sabattus |
| Springer, Rufus F..... | Lisbon Falls | Wing, Edward..... | Oakland |

PROVIDENT SAVINGS.

| | | | |
|--------------------------|----------|---------------------------|----------|
| Anderson, William J..... | Calais | Logue, Edward J., Jr..... | Portland |
| Bettit, Cyprien..... | Augusta | Lovejoy, Napoleon..... | Augusta |
| Duncan, Alexander..... | Portland | McDonough, J. E..... | Portland |
| Fogg, N. W..... | Portland | Perkins, D. T..... | Gardiner |
| Fortin, Remi..... | Lewiston | Phelan, Fred C..... | Portland |
| Higginbotham, Jno..... | Portland | Smith, G. Waldon..... | Portland |
| Kennedy, Joseph A..... | Portland | Tanguay, Alfred..... | Lewiston |
| Lessard, Adelard..... | Lewiston | | |

PRUDENTIAL.

| | | | |
|--------------------------------------|----------------|----------------------------|--------------|
| Arnold, Frank B..... | Dexter | Iversen, Arthur..... | Portage |
| Astle, John J..... | New Limerick | Jones, David..... | Portland |
| Baldwin, Wm. S..... | Portland | Jordan, Wm. S..... | Portland |
| Barrett, Edward R..... | Bangor | Kelley, Edward J..... | Portland |
| Beach, Geo. S..... | Ashland | Kingsley, Allen S..... | Bar Harbor |
| Belyea, Eldon L..... | Portland | Larner, David S..... | Calais |
| Betts, Albion G..... | Houlton | Ludden, Thomas J..... | Portland |
| Bickford, Albert L..... | Bangor | Marden, Edward C..... | Belfast |
| Bradgon, Ernest J..... | Westbrook | Macdonald, Laughlin J..... | Portland |
| Braithwaite, Arthur William, Bangor | | McKay, Allan J..... | Portland |
| Brann, Henry E..... | Lewiston | Melaugh, Frederick J..... | Portland |
| Briggs, Abial O..... | Littleton | Moffitt, John A..... | Portland |
| Brown, Walter F..... | Norridgewock | Moir, James C..... | Presque Isle |
| Burns, Fred A..... | Portland | Moore, Walter DeC..... | Portland |
| Burns, Joseph E..... | Portland | Oisen, Harry..... | Biddeford |
| Buzzell, Abner S..... | Bangor | O'Rourke, Jas. A..... | Portland |
| Childs, H. A..... | Biddeford | Patten, Fred E..... | Cherryfield |
| Coffin, Walter S..... | Machias | Peckham, Orlowe B..... | Augusta |
| Connelly, Thos. H..... | Biddeford | Perreault, Arthur..... | Biddeford |
| Cormier, Marcel..... | Biddeford | Peirce, Walter C..... | Castine |
| Cote, Clarence J..... | Fort Fairfield | Perkins, DeForest H..... | Skowhegan |
| Cousins, Edgar M..... | Thomaston | Qualy, Ralph J..... | Portland |
| Crandon, John P..... | Columbia Falls | Reardon, Eugene E..... | Portland |
| Crane, John F..... | Portland | Renouf, Narcissi P..... | Biddeford |
| Cunningham, Fred C..... | Bucksport | Richardson, Austin C..... | Beals |
| Cunningham, John A..... | Ellsworth | Royal, Willis A..... | Bangor |
| Cunningham, James A..... | Portland | Ryder, G. H..... | Brooks |
| Davis, Jos. H..... | Winn | Sacre, Emile..... | Lewiston |
| Day, Perry E..... | Princeton | Shepherd & Dow..... | Dexter |
| Donovan, W. Emery..... | Alfred | Sleeper, Walter..... | Sherman |
| Drake, Frank S..... | Mile | Smith, Albert F..... | Bangor |
| Driscoll, Fred T..... | Portland | Spencer, Willard A..... | Orcus |
| Elsmore, Edward D..... | Calais | Stadig, G. E..... | Jemtown |
| Fitzpatrick, Elmer B..... | Portland | Stokes, Charles A..... | Portland |
| Flaherty, John A..... | Portland | Tapley, Olden D..... | Brooksville |
| Foss, Edgar F..... | Portland | Thornton, Clinton..... | Ashland |
| Foster, John W..... | Madison | Tibbetts, F. Harlan..... | Bath |
| Frates, Thos. E..... | Portland | Tilton, Cecil H..... | Skowhegan |
| Gallupe, Duncan M..... | Blaine | Towsey, Arthur E..... | Portland |
| Gerald, Edward H..... | Burnham | True, Wm. H..... | Portland |
| Given, Charles I..... | Brunswick | Twitchell, Merle A..... | Portland |
| Hamilton, Howard F., Sprague's Mills | | Vachon, Jos..... | Portland |
| Hanson, Carl H..... | Portland | Waide, Edward S..... | Eastport |
| Henley, James B..... | Portland | Walker, Charles S..... | Peru |
| Higgins, Charles A..... | Madison | Waterman, James B..... | Belfast |
| Holbrook, Frederick H..... | Rockland | White, Frederick N..... | Bangor |
| Hunter, John M..... | Bangor | Whitney, Ralph H..... | Houlton |
| Ingraham, James P..... | Portland | Williams, Charles E..... | Portland |

SECURITY MUTUAL LIFE.

| | | | |
|--------------------------|-----------------|--------------------------|------------|
| Andrews, Walter D. | Boothbay Harbor | Marsh, James R. | Gorham |
| Blanchard, Royal W. | Stratton | McMennamin, J. E. | Limestone |
| Bridgman, Henry A. | Auburn | Perkins, Daniel T. | Gardiner |
| Brooks, Edwin L. | Auburn | Phillips, A. M. | Shirley |
| Canham, Vincent W. | Auburn | Renouf, Narcisse P. | Biddeford |
| Doyle, Edwin W. | East Sullivan | Ricker, Milton F. | Auburn |
| Dunn, Patrick H. | Bangor | Safford, Russell V. | Dead River |
| Hanscom, William E. | Eustis | Viles, William M. | Flagstaff |
| Hunt, Henry W. | Gardiner | Wood, Harold A. | Waterville |
| Hunter, T. W. | East Boothbay | | |

STATE MUTUAL LIFE.

| | | | |
|-----------------------------|-----------|----------------------------|--------------|
| Dennison, George B. | Phillips | Jackson, Chas. T. | Bath |
| Eugley, Henry I. | Waldoboro | Johnston, Benjamin | Presque Isle |
| Hildreth, Nathan L. | Portland | Kenniston, Hartley G. | Bangor |
| Hoyt, James W. | Portage | Shaw, George B. | Westbrook |
| Hunt, Eugene W. | Portland | Tompkins, James N. | Houlton |
| Huntington, Charles L. | Guilford | Wiggins, George H. | Houlton |

TRAVELERS.

| | | | |
|-------------------------------------|-----------------|--------------------------------------|---------------|
| Allen, Geo. E. | Camden | Hanson, J. H. | Lewiston |
| Armstrong, Geo. E. | Biddeford | Haskell, Chas. B. | Pittsfield |
| Atwood, Fred. | Winterport | Hayes, William B. | Auburn |
| Barney, Geo. M. | Portland | Higgins, Leon F. | Bangor |
| Bartlett, Wm. H. | Dover | Holt, Frank C., South Norridgewock | |
| Batchelder Bros. | Sanford | Howard, George E. & Co. | Dover |
| Beal, Maynard H. | East Dover | Howe, Freeland. | Norway |
| Benson, Albert W. | Bangor | Humphrey, Aug. H. | Yarmouthville |
| Besse, Edward H. | Waterville | Hurley, Jas. F. | Frankfort |
| Bird, Maynard S. | Rockland | Hutchinson, Henry G. | Biddeford |
| Bodge, Wm. F. | Waterville | Jones, Alton H. | Auburn |
| Boynten, E. H. | Lewiston | Jordan, Fred N. | West Pownal |
| Brackett, B. A. | Bangor | Kenniston, Frank W. | Guilford |
| Bradley, James E. | Yarmouth | Kent, Benjamin H. | Old Town |
| Bright, Joseph M. | Bangor | Kilby, Benjamin F. | Eastport |
| Brooks, Frank W. | Lewiston | Kingston, C. B. | Calais |
| Brown, Roy M. | Wilton | Knowles, Fred M. | LaGrange |
| Burrill, F. Carroll. | Ellsworth | Knowles, Lewis W. | Augusta |
| Burrill, Will I. | Corinna | Lawlor, John. | Portland |
| Buswell, Willis M. | Presque Isle | Lee, Jos. A. & Son. | Calais |
| Cannell, Geo. C. | Portland | Levenseller, Harry M. | Bangor |
| Carr, Thos. A. | Thomaston | Little, H. C. & Son. | Lewiston |
| Carruthers, Samuel O. | Portland | Longfellow, Harlan E., Rumford Falls | |
| Chadbourne, Harry P. | Saco | Lord, Albert H. | Oakland |
| Chadwick, Frank L. | Augusta | Lord, Francis. | Rumford Falls |
| Connors, Alfred E. | Bar Harbor | Lord, Harry. | Bangor |
| Crosby, Elwell S. | Bath | Macomber, Farr & Whitten, Augusta | |
| Decker, Ernest E. | Waterville | Mallory, Enrique. | Houlton |
| Dolbier, Orlando C. | Kingfield | Mayer, Ernest. | Kingfield |
| Drew, Forrest R. | Waterville | McClure, Jas. W. | Bangor |
| Durgin, A. H. | Bath | McCobb, Josiah L. | Hermon |
| Emerson, Leon J. | Livermore Falls | McGraves, George W. | Brunswick |
| Farnham, Louis B. | Oriand | Morrison, Arthur E. | Rumford Falls |
| Field & Quimby. | Belfas' | Murchie, Howard. | Calais |
| Flewelling, John M. | Port Fairfield | Nelke, Solomon A. | Livermore |
| Floyd, Howard N. | Brewer | Ordway, H. E. | Pittsfield |
| Friend, Joseph E. | Etna | Ordway, Kelsey S. | Newcastle |
| Giddings, Burton. | Augusta | Pearce, Cora M. | Bangor |
| Goodwin, Granville D. | Brewer | Peck, M. Estella. | Bangor |
| Greenleaf, Geo. W., Boothbay Harbor | | Perry, Arthur C. | Presque Isle |
| Greenwood, Sadie B. | Corinna | Peters, Maurice. | Waldoboro |
| Griffin, John C. | Skowhegan | Philbrook, John F. | Danforth |
| Hackett, Charles O. | Island Falls | Pierce, Carl R. | Lewiston |
| Hamilton, James H., Mattawamkeag | | Pierpont, Lillian M. | Madison |

TRAVELER'S—Concluded.

| | | | |
|---------------------------|------------------|---------------------------|----------------|
| Porter, Sanford L..... | Bangor | Stadig, A. J. George..... | Caribou |
| Purinton, William A..... | Houlton | Staples, Josiah J..... | North Newburgh |
| Reed, Alvah L..... | Northeast Harbor | Stevens, Byron W..... | Bangor |
| Remick, Samuel E..... | Madison | Straw & Martin..... | Guilford |
| Renne, Rob't F..... | Calais | Thayer, Geo. S..... | Lubec |
| Riley, Thomas H., Jr..... | Brunswick | Thwing, James P..... | Farmington |
| Ross, Theodore S..... | Newport | Tobie, Frank..... | Lisbon Falls |
| Sargent, Chas. H..... | Belfast | Veilleux, Louis H..... | Rumford Falls |
| Sharp, William A..... | Houlton | Whitaker, Hiram E..... | Gouldsboro |
| Skolfield, William S..... | Rangely | Wright, William F..... | Foxcroft |
| Snow, H. A..... | Portland | Young, Fred M..... | Dexter |
| Soper, Owen A..... | Orland | | |

UNION CENTRAL LIFE.

| | | | |
|-------------------------|------------|------------------------|---------------|
| Billington, F. H..... | Wayne | Holyoke, George T..... | Houlton |
| Bishop, Florria M..... | Leeds | Ingersoll, Samuel..... | Westbrook |
| Cleaveland, Guy M..... | Bath | Kennedy, Joseph A..... | Portland |
| Corey, Robert W..... | Pittsfield | Libby, Allen W..... | Gorham |
| Corey, T. T..... | Portland | Libby, George H..... | Portland |
| Covell, Herbert E..... | York Beach | Perry, Henry..... | Rumford Falls |
| Crossman, Walter B..... | Bangor | Phelan, C. C..... | Portland |
| Douglass, Arthur L..... | Portland | Ricard, Jos. H. E..... | Portland |
| Fogg, N. W..... | Portland | Sterry, Walter S..... | Portland |
| Gooding, J. M..... | Portland | Swett, Clinton T..... | Greens |
| Gould, Samuel G..... | Skowhegan | | |

WASHINGTON LIFE.

| | | | |
|------------------------|-----------|-----------------------|-----------------|
| Beaton, A. A..... | Rockland | Hackett, E. H..... | New Vineyard |
| Boody, John S. F..... | Bangor | Jackson, E. L..... | Corinna |
| Bowie, Fred A..... | Bath | Lewis, Arthur H..... | Bangor |
| Brckett, E. J..... | Portland | Noyes, Nat'l, Jr..... | Sullivan |
| Brazzell, H. H..... | Milbridge | Read, H. R..... | Livermore Falls |
| Chase, J. W..... | Etna | Ruth, Ira E..... | Linneus |
| Cole, A. N..... | Bigelow | Simpson, Henry..... | Sullivan |
| Crocker, Harmon C..... | Portland | Spearen, N. C..... | Bangor |
| Eustis, A. G..... | Strong | Whitney, W. J..... | Friendship |
| Friend, A. L..... | Ellsworth | Wing, Forest R..... | Stratton |
| Gaynor, M. E..... | Bangor | Young, W. Scott..... | Matinicus |
| Grover, A. E..... | Kingfield | | |

MISCELLANEOUS COMPANIES.

ÆTNA INDEMNITY (Casualty.)

| | | | |
|----------------------|----------|--------------------|---------|
| Knight, Chas, A..... | Gardiner | Pearson, M. T..... | Houlton |
|----------------------|----------|--------------------|---------|

ÆTNA INDEMNITY (Surety.)

| | | | |
|-------------------------|-------------|----------------------------|------------|
| Allen, Fred J..... | Sanford | Miller, Frank B..... | Rockland |
| Barton, L..... | Portland | Pearson, M. T..... | Houlton |
| Downing, Charles E..... | Augusta | Small, Frank J..... | Waterville |
| Foster, Herbert E..... | Winthrop | Smith, Reuel W..... | Auburn |
| Gibbs, Bernard..... | Madison | Thibodeau, L. V..... | Van Buren |
| Giles, Lynwood F..... | Ellsworth | Waite, A. M..... | Portland |
| Gray, Walter L..... | South Paris | Waterhouse, William H..... | Oldtown |
| Hall, Willis B..... | Caribou | Watson, Fred O..... | Auburn |
| Heard, Carlos C..... | Biddeford | Wilson, Frank P..... | Belfast |
| Knight, Chas. A..... | Gardiner | | |

ÆTNA LIFE.

Same Agents as Life Department.

AMERICAN BONDING.

| | |
|---------------------------------|--------------------------------------|
| Allen, Geo. E.....Camden | Lucien, Forrest E.....Auburn |
| Chase, George P.....Sanford | McGarrigle, R. J.....Calais |
| Clason, Oliver B.....Gardiner | Meservey, Charles E.....Rockland |
| Conant, Frank A.....Lewiston | Sawyer, Clarence E.....Brunswick |
| Finnegan, James P.....Bangor | Staples, Lytton.....Biddeford |
| Haskell, Chas. B.....Pittsfield | Veilleux, Louis Henry, Rumford Falls |
| Holyoke, George T.....Houlton | Vose, E. S.....Cushing |
| Loring & Bishop.....Portland | |

AMERICAN CREDIT-INDEMNITY.

| | |
|----------------------------|------------------------------|
| McClure, J. W.....Bangor | Susskraut, H. W.....Portland |
| Pinkham, H. N.....Portland | |

AMERICAN FIDELITY.

| | |
|-------------------------------|-----------------------------------|
| Allen, Elmer W.....Oakland | Peterson, Wm. O.....Portland |
| Ayers, W. R.....Augusta | Robinson, Increase.....Waterville |
| Dewey, George P.....Portland | Small, Fred K.....Lisbon Falls |
| Holyoke, George L.....Houlton | Small, Walter M.....Freeport |

AMERICAN SURETY.

| | |
|-----------------------------------|----------------------------------|
| Cornish, Leslie C.....Augusta | Mason, John R.....Bangor |
| Drew, Forrest R.....Waterville | Pennell, William M.....Brunswick |
| Guernsey, Frank E.....Dover | Powell, Wm. H.....Old Town |
| Hutchinson, J. P. & Co.....Auburn | Richardson, Asa.....Kennebunk |
| Johnson, Merritt A.....Rockland | Stone, Edwin.....Biddeford |
| Little, William F.....Portland | Trott, Joseph M.....Bath |

CASUALTY COMPANY OF AMERICA.

| | |
|--------------------------------------|-----------------------------------|
| Allen, Charles P.....Presque Isle | Jewett, Arthur.....Bath |
| Andrews, Walter D., Boothbay Harbor | Jones, E. C. & Co.....Portland |
| Atwood, Fred.....Winterport | Keating, John B.....Portland |
| Black, Alfred S.....Rockland | Keniston, F. W.....Gulfport |
| Boothby, L. T. & Son Co., Waterville | Macomber, Farr & Whitten, Augusta |
| Cole, C. H.....Kennebunk | Merritt, Charles E.....Auburn |
| Drake, James B. & Sons.....Bath | O'Brien, Edward C.....Portland |
| Foster, Dana P.....Waterville | Parker, D. G.....Portland |
| Foster, Herbert E.....Winthrop | Pearl & Dennett.....Bangor |
| Genthner, Eugene S.....Foxcroft | Shea, Wilbor A.....Eastport |
| Gove, E. H.....Biddeford | Shepherd & Dow.....Dexter |
| Grant, The Geo. H. Co.....Ellsworth | Smith, George E.....Portland |
| Hall, D. S.....Bar Harbor | Straw & Martin.....Gulfport |
| Hatch, E. Judson.....Liberty | Wentworth, Herbert.....Skowhegan |
| Humphrey, D. M.....Bath | Willard, Mary E.....Portland |

CONTINENTAL CASUALTY.

| | |
|--------------------------------------|-------------------------------------|
| Allen, Stephen W.....Augusta | Carter, Bert.....Harrington |
| Bagley, Harry.....Prentiss | Casey, Warren.....Augusta |
| Barnes, George A., Jr.....Eastport | Chandler, John J.....Old Town |
| Bartlett, George A., North Blanchard | Chapman, Millard W.....Starks |
| Baston, Charles A.....Rockabema | Clark, Lloyd E.....Sebec Station |
| Beach, George S.....Ashland | Clough, Lionel T.....Houlton |
| Bell, Colby.....Mars Hill | Collemer, Frank K.....Lincolnville |
| Bigelow, Alfred J.....Foxcroft | Collins, Edward D.....Foxcroft |
| Bliss, Robert F.....Island Falls | Conroy, Arthur L.....Portland |
| Brann, Clarence A.....Augusta | Cotton, Percy E.....Camden |
| Braun, Bert T.....Ridgely | Covillard, Phyllis A.....Old Town |
| Brooks, Edwin L.....Auburn | Cox, Lee B.....Monticello |
| Brooks, Ernest T.....Greenwood | Crocker, James B.....Norcross |
| Brown, Carl C.....Dover | Day, Herbert A.....Portland |
| Brown, Robert A.....Houlton | Delano, Ira.....Lincoln |
| Buck, C. Guy.....South Paris | Dinsmore, David E.....Dover |
| Cain, Edwin B.....Houlton | Dixon, Charles A.....South Freeport |
| Canham, Vincent W.....Auburn | Dore, Fred C.....Orono |

CONTINENTAL CASUALTY—Concluded.

| | | | |
|---------------------------|---------------------|---------------------------|---------------------|
| Douglass, Stephen F..... | Monson | McCluskey, Fritz H..... | Brookton |
| Dow, Ernest L..... | Sebec Station | McGroty, Henry D..... | Gardiner |
| Dow, Willard H..... | Dover | McIntyre, William M..... | Saco |
| Dubreuil, Alphonse..... | Biddeford | McLellan, William..... | Madison |
| Eldridge, Alfred N..... | Franklin | McMann, Martin F..... | Millinocket |
| Eller, Tilton A..... | Presque Isle | McNally, Rob't P..... | Houlton |
| Elliot, George V..... | Dover | Merritt, Stephen W..... | Hodgdon |
| Foster, O. Clifton..... | Bethel | Millett, Albert J..... | Calais |
| Frizzell, Benj. F..... | Oakland | Millett, Eugene L..... | South Paris |
| Gastonguay, Albert T..... | Lewiston | Mills, Henry A..... | Andover |
| Gauvin, Henri..... | Lewiston | Murphy, Dennis J..... | Millinocket |
| Gauvin, Phil A..... | Lewiston | Nason, Leroy B..... | North Windham |
| Gibb, Harry W..... | Randolph | Noble, Olaf M..... | Houlton |
| Girard, Napoleon..... | Biddeford | Nutter, Lorin J..... | Houlton |
| GLEASON, John L..... | Houlton | Orr, Lewis N..... | Green Lake |
| Gordon, Leland V..... | Flagstaff | Palmer, Charles W..... | Houlton |
| Gordon, Wilson M..... | Winn | Park, James I..... | Orono |
| Gross, Edwin H..... | Stratton | Patten, Frank E..... | Cherryfield |
| Grover, Charles E..... | Camden | Paul, Melvin L..... | Portland |
| Hacket, Chas. O..... | Island Falls | Pendleton, Guy L..... | Bar Harbor |
| Haley, Charles F..... | Fryeburg | Perkins, Daniel T..... | Gardiner |
| Haley, Geo. F..... | Gardiner | Perrigo, Ora L..... | Hodgdon |
| Hamilton, Cyrus L..... | Monson | Plummer, James W..... | Houlton |
| Hanscom, Wm..... | Eustis | Priest, Nathaniel..... | Costigan |
| Hanson, Francis F..... | Bar Harbor | Pulsifer, Chas. H..... | Auburn |
| Harris, Frank N..... | Rangeley | Quevillion, Alphonse..... | Saco |
| Heal, James O..... | Dexter | Ratray, Charles H..... | Milo |
| Hemore, Theodore H..... | Houlton | Rhoda, Harry M..... | Smyrna Mills |
| Herbert, J. A..... | Van Buren | Ricker & Bridgman..... | Auburn |
| Herrick, Daniel A..... | West Seboeis | Rollins, Joseph L..... | Augusta |
| Hight, Clarence B..... | Dexter | Ross, Leonard A..... | Cumberland |
| Hill, Geo. S..... | Greene | Roy, Joseph..... | Lewiston |
| Hill, Lorenzo..... | Caribou | Safford, Russell V..... | Dead River |
| Hinds, Colfax..... | Eustis | Sands, Granville M..... | Foxcroft |
| Holmes, Geo. H..... | Katahdin Iron Works | Savage, Chas. E..... | Flagstaff |
| Howe, Benj. F..... | Grindstone | Savage, Frank, Jr..... | Flagstaff |
| Hughes, William L..... | Howland | Sawyer, Eugene F..... | Milbridge |
| Hunt, Cysses M..... | Strong | Scott, Harry C..... | Howland |
| Huntington, Roy L..... | Gardiner | Shute, Benj..... | Ashland |
| Ingersoll, S. B..... | Cumberland Mills | Small, Oliver H..... | Gardiner |
| Jackson, Herbert S..... | Sangerville | Spaulding, George L..... | Orono |
| Janelle, Moses..... | Biddeford | Stadig, Geo. A. J..... | Caribou |
| Johnson, Levi..... | Brownville | Staniels, Malvin L..... | North Berwick |
| Johnson, Peter C..... | Sanford | Stetson, James G..... | Harpswell |
| Jones, William T..... | Augusta | Strickland, Harry L..... | Augusta |
| Judkins, Ernest W..... | Rockland | Sturdivant, Wm. R..... | West Fryeburg |
| Kingsbury, Emmons W..... | Newport | Sullivan, John E..... | Lewiston |
| Kingston, Jason T..... | Davidson | Templeton, Orrin..... | Greenville Junction |
| Knowlton, Dana E..... | Farmington | Tinkham, William C..... | Saco |
| Lambert, Daniel H..... | Orono | Thurston, Howard B..... | Yarmouth |
| Lancaster, W. Scott..... | Richmond | Vallier, Joseph E..... | Sanford |
| Leathers, Burton J..... | Sangerville | Viles, Carroll..... | Flagstaff |
| Lenentine, Wilmot R..... | Monticello | Voter, Louis..... | Farmington |
| Libby, Stephen H..... | Bryant's Pond | Walker, William L..... | Lowelltown |
| Lisherness, Payson L..... | Eustis | Ware, William M..... | Gardiner |
| Littlefield, V. T..... | Millinocket | Wheeler, Walter J..... | Locke's Mills |
| Lord, Wm. A..... | Cumberland Mills | Whidden, Fred C..... | Kingman |
| Lowell, Percy H..... | Lee | Whidden, Melvin R..... | Sebec Station |
| Mackin, John H..... | Millinocket | Whitmore, Frank H..... | Foxcroft |
| Magoon, Ernest S..... | Silver's Mills | Wiley, Melbourne H..... | Cherryfield |
| Mallory, Carl R..... | Houlton | Woodman, Harris P..... | Waterville |
| Mallory, E..... | Houlton | Woodman, Maurice L..... | Lagrange |
| McAvoy, Thomas J..... | Braggville | Wyman, C. W..... | Portland |

EMPIRE STATE (Casualty.)

Chase & Boothby.....Augusta

EMPIRE STATE (Surety.)

Chase & Boothby.....Augusta

EMPLOYERS LIABILITY (Casualty.)

| | |
|-----------------------------------|-------------------------------------|
| Alford, E. R.....Old Town | Jones, W. S.....Palermo Centre |
| Alley, L. E.....Winthrop | Kendall, W. B.....Bowdoinham |
| Anderson, Adams & Co.....Portland | Lord, Maurice W.....Belfast |
| Austin, L. A.....Bar Harbor | Loring, Prentiss & Son.....Portland |
| Austin & Shearman, Deering Centre | Mansfield, H. F.....Jonesport |
| Bailey, Augustus.....Gardiner | Mason, C. W. & F. L.....Ellsworth |
| Bartlett, Martin F.....Waterville | Mayo, Walter J.....Foxcroft |
| Bird, Almon.....Rockland | McDougall, H. N.....Rockland |
| Boothby, W. A. R.....Waterville | Miller, C. K.....Camden |
| Bumps, Chas. F.....Milo | Newcomb, C. S.....Masardis |
| Burns, T. S.....Westbrook | O'Neil, Fred M.....Biddeford |
| Campbell, W. R.....Waterville | Perry, H. O.....Fort Fairfield |
| Coffin, W. S.....Machias | Philbrick, S. W.....Skowhegan |
| Conant, F. A.....Lewiston | Reed, W. S.....Orono |
| Cummings, Chas. S.....Auburn | Rose, Hiram.....Presque Isle |
| Downing, C. S. & Son.....Augusta | Shaw, R. A.....Caribou |
| Fogg & Glidden.....Bath | Shepherd, J. F.....Rockport |
| Freeman, George G.....Cherryfield | Shepherd & Dow.....Dexter |
| Gentle, George S.....Houlton | Sowle, B. T.....Ellsworth |
| Haskell, C. B.....Pittsfield | Sylvester, Alonzo.....Farmington |
| Haskell, O. S.....Pittsfield | Talbot, Geo. H.....Camden |
| Herrick, Eugene L.....Rangeley | Thompson, G. L.....Brunswick |
| Hodgdon, H. G.....Bath | Tyler, Fogg & Co.....Bangor |
| Holland, Michael.....Biddeford | Veilleux, L. H.....Rumford Falls |
| Hume, Chas. W.....Eastport | Woodman, Melvin.....Biddeford |
| Johnson, Leonard.....Sanford | |

EMPLOYERS LIABILITY (Surety.)

| | |
|-----------------------------------|-----------------------------|
| Bartlett, Martin F.....Waterville | Tyler, Fogg & Co.....Bangor |
| Boothby, W. A. R.....Waterville | |

FIDELITY AND CASUALTY (Casualty.)

| | |
|--------------------------------------|------------------------------------|
| Baker, Ernest G.....Bangor | Mansfield, H. M.....Jonesport |
| Black, Alfred S.....Rockland | Maxcy, Josiah & Sons.....Gardiner |
| Blake, Barrows & Brown.....Bangor | Miller & Owen.....Auburn |
| Bowker & Humphreys.....Brunswick | Mitchell, Walter S.....Biddeford |
| Bryant, Geo. H.....Oakland | Morrison, Arthur E., Rumford Falls |
| Cole, Chas. H.....Kennebunk | Odlin, Frederick L.....Lewiston |
| Crocker, Edwin F.....Gardiner | Otis, Samuel G.....Hallowell |
| Cronin, P. J.....Lewiston | Parks Bros.....Pittsfield |
| Dow & Pinkham.....Portland | Pattee, James & Son.....Belfast |
| Drummond, A. M. & Co.....Waterville | Pearl & Dennett.....Bangor |
| Dwellely & Clary.....Livermore Falls | Peckham, O. B.....Augusta |
| Fairfield, Eugene A.....Kennebunk | Pennell & Co.....Skowhegan |
| Fowler & Gardner.....Calais | Perkins, Howard E.....Sanford |
| Gove, Edward H.....Biddeford | Pinkham, Ernest E.....Freeport |
| Hadley, Fred L.....Bar Harbor | Reed, Alvah L.....Mount Desert |
| Howe, Freeland.....Norway | Renouf, Narcisse P.....Biddeford |
| Howe, George R.....Norway | Richards, Wm. A.....Waldoboro |
| Humphreys, D. M.....Bath | Rollins, David C.....Pittsfield |
| Judkins, Wesley H.....Dexter | Root, A. A.....Portland |
| Kingston, C. H.....Vanceboro | Sawyer, F. D.....Gray |
| Kittridge, Calvin B.....Dover | Shea, Wilber A.....Eastport |
| Langston, E. H.....Augusta | Smith, Wesley G.....Old Orchard |
| Lawrence, Geo. N.....Augusta | Talbot, Edw. C.....Machias |
| Libby, H. B. & Son.....Bridgton | Tapley, Omar W.....Ellsworth |
| Lowery, Frank J.....Fort Fairfield | Tolman, C. E.....South Paris |

FIDELITY AND CASUALTY—Concluded.

| | | | |
|--------------------|-------------|------------------|-----------|
| Voter, F. E..... | Farmington | Wing, H. S..... | Kingfield |
| Willey & Ward..... | Cherryfield | Young, F. M..... | Exeter |

FIDELITY AND CASUALTY (Surety.)

| | | | |
|----------------------------|-----------------|------------------------------------|--------------|
| Black, Alfred S..... | Rockland | Morrison, Arthur E., Rumford Falls | |
| Blake, Barrows & Brown.... | Bangor | Odlin, Frederick L..... | Lewiston |
| Bowker & Humphreys.... | Brunswick | Otis, Samuel G..... | Hallowell |
| Cole, Chas. H..... | Kennebunk | Parks Bros..... | Pittsfield |
| Crocker, Edwin F..... | Gardiner | Pattee, James & Son..... | Belfast |
| Dow & Pinkham..... | Portland | Pennell & Co..... | Skowhegan |
| Drummond, A. M. & Co..... | Waterville | Perkins, Howard E..... | Sanford |
| Dwellely & Clary.... | Livermore Falls | Pinkham, Ernest E..... | Freeport |
| Fairfield, Eugene A..... | Kennebunk | Reed, Alvah L..... | Mount Desert |
| Gove, Edward H..... | Biddeford | Richards, Wm. A..... | Waldoboro |
| Hadley, Fred L..... | Bar Harbor | Rollins, David C..... | Pittsfield |
| Howe, Freeland..... | Norway | Sawyer, F. D..... | Gray |
| Howe, George R..... | Norway | Talbot, Edw. C..... | Machias |
| Humphreys, D. M..... | Bath | Tapley, Omar W..... | Ellsworth |
| Judkins, Wesley H..... | Dexter | Tolman, C. E..... | South Paris |
| Lowery, Frank J..... | Fort Fairfield | Voter, F. E..... | Farmington |
| Mansfield, H. M..... | Jonesport | Willey & Ward..... | Cherryfield |
| Maxcy, Josiah & Sons..... | Gardiner | Young, Fred M..... | Exeter |
| Miller & Owen..... | Auburn | | |

FIDELITY AND DEPOSIT.

| | | | |
|------------------------|-----------------|-----------------------|-----------|
| Atwood, Fred..... | Winterport | Hall, Albert B..... | Portland |
| Bartlett, M. F..... | Waterville | Hume, Chas. W..... | Eastport |
| Bird, Maynard S..... | Rockland | Humphreys, D. M..... | Bath |
| Cronin, Patrick J..... | Lewiston | Hutchinson, H. G..... | Biddeford |
| Cushman, Henry W..... | Ellsworth | McClure, J. W..... | Bangor |
| Dwellely & Clary..... | Livermore Falls | Tapley, Omar W..... | Ellsworth |

FRANKFORT MARINE, ACCIDENT.

| | | | |
|------------------------|----------|--------------------|------|
| Jones, E. C. & Co..... | Portland | Young, Jas. B..... | Bath |
|------------------------|----------|--------------------|------|

GENERAL ACCIDENT (Scotland.)

| | | | |
|--------------------------|------------------|-------------------------------------|-------------|
| Adams, Chas. M..... | Portland | Hackett, Fred L..... | Madison |
| Astle, John J..... | New Limerick | Haraden, Oscar H..... | Bar Harbor |
| Barker, Ben..... | Portland | Harmon, Wm. G..... | Old Orchard |
| Barker, Clark H..... | Portland | Harriman, Henry O..... | Bemis |
| Bateman, Geo. L..... | Lewiston | Heath, Elton M..... | Lewiston |
| Bean, L. M..... | Foxcroft | Hunton, Guy G..... | Milford |
| Blake, Augustus G..... | Brooklin | Jones, Woodford W..... | Caribou |
| Bradstreet, Elery M..... | Sherman | Johnson, William E., South Portland | |
| Briggs, A. O..... | Houlton | Jordan, A. H..... | Gardiner |
| Briggs, Thomas..... | Houlton | LeBrun, Philip..... | Fort Kent |
| Carl, Eugene C..... | Gorham | McKenney, Henry A..... | Eliot |
| Cook, Edward P..... | Brunswick | Mikelsky, Sophis..... | Bath |
| Curtis, Frank H..... | Sherman Mills | Miller, F. W..... | Rangeley |
| Cye, X. A..... | North Lyndon | Nutting, Charles W..... | Skowhegan |
| Davis, J. C..... | Winn | Pearson, W. T..... | Houlton |
| Dennett, C. D..... | Etna | Robinson, Guy E..... | Portland |
| Dennett, Leon P..... | Scarboro | Tanquay, Alfred..... | Lewiston |
| Dennison, G. B..... | Rangeley | Thurston, Howard B..... | Yarmouth |
| Drake, F. S..... | Milo | Ward, Ernest E..... | Harrison |
| Foster, C. O..... | Bethel | Wing, Fred B..... | East Turner |
| Frank, C. W..... | Cumberland Mills | Wright, A. L..... | Foxcroft |
| Gagne, N. J..... | Lewiston | Wright, Wm. F..... | Foxcroft |
| Gordon, Ransen D..... | Casco | York, Roland S..... | Portland |
| Grant, W. D..... | Rangeley | | |

GENERAL ACCIDENT (Pennsylvania.)

| | | | |
|-------------------------|---------------|----------------------------|-------------|
| Ames, E. M..... | skowhegan | Lahey, Wm. H..... | Millinocket |
| Austin, M. A..... | Milford | Littlefield, George H..... | Ogunquit |
| Bailey, Harmon A..... | Freeport | Littlefield, Lester C..... | Ogunquit |
| Beck, James W..... | Augusta | Maher, Fred J..... | Lewiston |
| Boston, A. W..... | North Berwick | Maher, Philip..... | Lewiston |
| Brannen, Geo. S. P..... | Danforth | McElmon, Nelson..... | LaGrange |
| Brooks & Davis..... | Portland | Moran, E. C..... | Rockland |
| Brown, H. M..... | Brooks | Nelson, Frank L..... | Bangor |
| Burnham, Waldo W..... | LaGrange | Nelson, George L..... | Bangor |
| Colburn, Wm..... | Brooks | Payson, C. B..... | Auburn |
| Cole, A. N..... | Bigelow | Rolfe, Chas. E..... | Brooks |
| Coombs, Charles H..... | Auburn | Rounds, Stephen..... | Cornish |
| Cunningham, F. C..... | Prospect | Simons, Frank M..... | Washburn |
| Curran, O. H..... | Lewiston | Smith, Leslie E..... | Washburn |
| Dill, Samuel H..... | Auburn | Spruce, Ernest..... | Old Town |
| Durepo, Dannie..... | Limestone | Stanley, I. M..... | Kezar Falls |
| Emerson, George E..... | Lincoln | Stiles, Wm. C..... | Portland |
| Estes, Clarence K..... | Richmond | Sullivan, John E..... | Lewiston |
| Estes, Fred A..... | North Berwick | Viles, William..... | Flagstaff |
| Eustis, A. G..... | Strong | Walker, James W..... | Hartland |
| Fitzpatrick, Peter..... | Portland | Wheeler, Fred E..... | West Bethel |
| Freeman, H. A..... | Bar Harbor | Wheeler, L. I..... | Ashland |
| Hackett, Fred L..... | Madison | Whidden, John E..... | LaGrange |
| Hayes, Wm. B..... | Auburn | Wilson, W. L..... | Calais |
| Kerr, Hugh..... | Oldtown | Wood, Harold A..... | Skowhegan |
| Knowles, Frank L..... | LaGrange | Worcester, Edgar..... | Jonesport |
| Knowles, Fred..... | LaGrange | | |

GREAT EASTERN.

| | | | |
|-------------------------------------|----------------|----------------------------|----------------|
| Alexander, E. H..... | Richmond | Ingalls, Fred..... | Bradley |
| Andrews, Geo. L. C..... | Fort Fairfield | Jones, W. W..... | Calais |
| Bassett, E. R..... | Bowdoinham | Kenniston, H. G..... | Bangor |
| Berry, Charles E..... | Danforth | Lancaster, M. E..... | Kingman |
| Blake, E. G..... | Bangor | Le Blanc, Jaddus..... | Madison |
| Blanchard, W. B..... | Waterville | Libby, Fred E..... | Presque Isle |
| Blanchard, W. C..... | Hampden | Lord, W. A..... | Portland |
| Boody, John F. S..... | Bangor | Mann, Leslie..... | Orono |
| Bradeen, William L..... | LaGrange | Maxfield, Charles H..... | Waterville |
| Briggs, Thomas..... | Houlton | Morgan, Solomon..... | Millinocket |
| Carll, E. C..... | Gorham | Noyes, Nathaniel, Jr..... | Sullivan |
| Clark, Llewellyn..... | Costigan | O'Connell, Fred..... | Milford |
| Clough, Lionel..... | Houlton | O'Leary, John F..... | Bangor |
| Connors, A. E..... | Bar Harbor | Powers, Willis Eugene..... | Bridgton |
| Curtis, John B..... | Orono | Prescott, Clarence E..... | Bangor |
| Dean, Cecil..... | Buxton | Royal, Willis A..... | Bangor |
| Dinsmore, Warren E..... | Pittsfield | Scott, H. C..... | Howland |
| Emery, Fred A..... | Anson | Searway, Francis..... | Fort Fairfield |
| Feylers, H. B..... | Richmond | Short, A. D..... | Bar Harbor |
| Flaherty, Thomas H..... | Portland | Smith, Albert F..... | Bangor |
| Foster, J. W..... | Madison | Sousie, Henry A..... | Anson |
| Givren, Owen F..... | Bangor | Speed, Perley E..... | LaGrange |
| Haley, Gordon P..... | Perham | Stevens, B. W..... | Bangor |
| Hanna, Eugene..... | Sullivan | Therriault, Wm..... | Old Town |
| Haskell, I. D..... | Enfield | Thompkins, J. M..... | Houlton |
| Hichborn, Eugene L., Medford Center | | Thorne, Charles..... | Crystal |
| Higgins, C. A..... | Madison | Tuck, Leo H..... | Danforth |
| Holt, F. C..... | Norridgewock | Ward, Ernest E..... | Harrison |
| Hunter, John..... | Bangor | Weeks, E. P..... | Jefferson |
| Huntington, C. L..... | Guilford | Woodard, Otis E..... | LaGrange |

GUARANTEE COMPANY OF NORTH AMERICA.

| | |
|-----------------------------|----------|
| Loring, Prentiss & Son..... | Portland |
|-----------------------------|----------|

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, Dennis M..... | Waterville | Griffin, John C..... | Skowhegan |
| Batchelder Bros..... | Sanford | Haskell, C. B..... | Pittsfield |
| Beane & Beane..... | 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 |
| Foster, D. P..... | Waterville | Waterhouse, W. H..... | Old Town |
| Gentle, Geo. S..... | Houlton | | |

LONDON GUARANTEE AND ACCIDENT COMPANY.

| | | | |
|-------------------------|----------|------------------------|-----------|
| Boothby, William G..... | Augusta | Thompson, Harry F..... | Brunswick |
| Morse & Guptill..... | Portland | | |

MARYLAND CASUALTY.

| | | | |
|---------------------------|----------------|-------------------------|---------------|
| Allen, Elmer W..... | Waterville | Jordan, N. I..... | Auburn |
| Beohard, Henri P. & Co., | Lewiston | Knapp, John C..... | Portland |
| Bennett, C. A. Co..... | Portland | Libby & Hussey..... | Portland |
| Blake, Charles C..... | Portland | Locke, S. H..... | Waterville |
| Brown, Ray N. L..... | Caribou | Low, Frank..... | Springvale |
| Chase, Geo. P..... | Sanford | Luce, Arthur L..... | Rumford Falls |
| Cleaves, M. P..... | Bar Harbor | Moir, James C..... | Presque Isle |
| Crosby, E. S..... | Bath | Moran, E. C..... | Rockland |
| Curran, O. H..... | Lewiston | Nelson, J. R..... | Caribou |
| Currie, N. F..... | Auburn | Orne, Arthur L..... | Rockland |
| Curtis, A. J..... | Brunswick | Palmer, Edwin A..... | Bar Mills |
| Danforth, Walter A..... | Bangor | Palmer, W. W..... | Bangor |
| Downing, Chas. E..... | Augusta | Perry, Arthur C..... | Presque Isle |
| Drummond, Anna E..... | Waterville | Pettingill, A. M..... | Portland |
| Dunlap, C. F..... | Portland | Pooler, F. C..... | Skowhegan |
| Emerson, J. T..... | Saco | Renouf, N. P..... | Biddeford |
| Gastonguay, Albert T..... | Lewiston | Roberts, Walter F..... | Vinalhaven |
| Goodwin, H. H..... | Biddeford | Rose, Hiram..... | Presque Isle |
| Hall, M. C..... | Topsham | Smith, Harry M..... | Bangor |
| Harlow, Frank L..... | Gorham | Stiles, W. C..... | Portland |
| Hoyt, F. Roland..... | Kittery | Ward, E. E..... | Briston |
| Hutchinson, H. G..... | Biddeford | Watson, Murray B..... | Auburn |
| Jack, L. A..... | Lisbon Falls | Wentworth, Herbert..... | Skowhegan |
| Johnson, W. E..... | South Portland | | |

METROPOLITAN PLATE GLASS AND CASUALTY.

| | | | |
|----------------------------|-----------|--------------------------|---------------|
| Alford, E. R..... | Old Town | Hutchinson, H. G..... | Biddeford |
| Burrill, Charles C. & Son, | Ellsworth | Mathews, C. K. & Co..... | Waterville |
| Cochran, Baker & Cross... | Rockland | Morse & Guptill..... | Portland |
| Cutter, W. W..... | Westbrook | Pasley, L. P..... | Gardiner |
| Downing, C. S. & Son..... | Augusta | Plummer, Frank H..... | Portland |
| Danforth, F. A. & Co..... | Gardiner | Tyler, Fogg & Co..... | Bangor |
| Field & Quimby..... | Belfast | Veilleaux, L. H..... | Rumford Falls |
| Floyd, Howard N..... | Brewer | Welch, George A..... | Lewiston |
| Fogg & Glidden..... | Bath | | |

NATIONAL SURETY.

| | | | |
|-----------------------|------------|-------------------------|-----------|
| Bennett, Chas. A..... | Portland | Moran, Edward C..... | Rockland |
| Crosby, E. S..... | Bath | Tyler, Linwood C..... | Bangor |
| Downing, C. E..... | Augusta | Watson, Murray B..... | Auburn |
| Drummond, Anna M..... | Waterville | Wentworth, Herbert..... | Skowhegan |
| Goodwin, Henry H..... | Biddeford | | |

NEW AMSTERDAM CASUALTY.

| | |
|----------------------------------|-----------------------------------|
| Allen, Elmer W.....Waterville | McIntyre, William W.....Saco |
| Bartoll, G. E.....Gardiner | Moulton, Charles A.....Sanford |
| Bradley, Frank M.....Portland | Newell, Charles D.....Richmond |
| Cross, Ernest E.....Bethel | Pelletier, John B.....Van Buren |
| Cunningham, John A.....Ellsworth | Richardson & Wilkins.....Sabattus |
| Gammon, James H.....Fort Kent | Riley, T. H., Jr.....Brunswick |
| Grant, F. N.....Freeport | Spearen, Nathan C.....Bangor |
| Hayford, Gustavus.....Canton | Waide, Edward S.....Eastport |
| Lewis, Beth C.....Portland | Wiggins, Geo. H.....Houlton |

NEW JERSEY PLATE GLASS.

| | |
|--------------------------------|-----------------------------------|
| Bailey, Augustus.....Gardiner | Finnegan, James P.....Bangor |
| Black, Alfred S.....Rockland | Garey, Otis T.....Biddeford |
| Boothby, Wm. G.....Augusta | Humphreys, Denny M.....Bath |
| Carter, G. A. & Co.....Saco | Hutchinson, J. P. & Co.....Auburn |
| Conant, Frank A.....Lewiston | Jordan, Augustus H.....Gardiner |
| Cook & West.....Lewiston | Loring & Bishop.....Portland |
| Crawford, J. W.....Brunswick | Porter, Fred A.....Rumford Falls |
| Drew, Forrest R.....Waterville | Talbot, George H.....Camden |

NEW YORK PLATE GLASS.

| | |
|--------------------------------------|--------------------------------------|
| Bailey, A.....Gardiner | Perry, A. C.....Presque Isle |
| Boothby, L. T. & Son Co., Waterville | Perry, H. O. & Son....Fort Fairfield |
| Chagnon, J. Alfred.....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 |
| Morrison, A. E. & Co., Rumford Falls | Welch, George A.....Lewiston |
| Norton, Hall & Webster....Portland | Woodman, Melville.....Biddeford |
| Pattee, James & Son.....Belfast | |

OCEAN ACCIDENT (Casualty.)

| | |
|--------------------------------|---------------------------------|
| Buck, Hosea B.....Bangor | Kirstein, Bernhard M.....Bangor |
| Carll, Eugene C.....Gorham | Kirstein, Louis.....Bangor |
| Conant, Frank A.....Lewiston | Loring & Bishop.....Portland |
| Cronin, Patrick J.....Lewiston | Merritt, Charles E.....Auburn |
| Cutter, Wm. W.....Westbrook | Moore, D. F.....Biddeford |
| Hammons, Chas. A.....Bangor | Stewart, Charles M.....Bangor |
| Kirstein, Abram L.....Bangor | |

OCEAN ACCIDENT (Credit.)

| | |
|---------------------------|----------------------------|
| Lyford, A. L.....Portland | Pearl & Dennett.....Bangor |
|---------------------------|----------------------------|

PREFERRED ACCIDENT.

| | |
|--------------------------------|-------------------------------------|
| Allen, Geo. A.....Auburn | Jordan, Chester L....South Portland |
| Carruthers, Wm. D.....Portland | Merrill, Geo. W.....Augusta |
| Currie, Nath'l F.....Auburn | Parks, David M.....Pittsfield |
| Dunlap, Chas. F.....Portland | Robinson, Guy E.....Portland |
| Emerson, John T.....Saco | Searles, Geo. W.....Augusta |
| Fairbanks, Henry N.....Bangor | Simonton, Theodore E.....Rockland |
| Fernald, Osborne.....Portland | Smith, Geo. E.....Portland |
| Harradan, O. H.....Bar Harbor | Snow, Harry L.....Auburn |
| Hay, Geo. G.....Portland | Stiles, Wm. C.....Portland |
| Jack, Louis A.....Lisben Falls | Watson, Murray B.....Auburn |

STANDARD LIFE AND ACCIDENT.

| | |
|------------------------------------|--------------------------------|
| Cobb, Elbridge L.....Portland | Hildreth, 'N. L.Portland |
| Cochran, Baker & Cross....Rockland | Ingraham, Maude J.....Portland |
| Emerson, J. T.....Saco | Latham, Hartley W.....Portland |
| Harmon, Herbert A.....Portland | Miller, A. Q.....Auburn |
| Heath, Henry A.....Augusta | |

TRAVELERS.

Same Agents as Life Department.

UNITED STATES CASUALTY.

| | |
|------------------------------------|--------------------------------------|
| Anderson, Mabelle E.....Lewiston | Jackson, John Joseph.....Portland |
| Avery, George W.....Stonington | Kingston, C. H.....Vanceboro |
| Babb, J. Frank.....Portland | Linscott, Isaac L.....Brunswick |
| Baer, M. A.....South Paris | Low, Frank.....Springvale |
| Beane, Emery O., Jr.....Hallowell | Mason, Fred L.....Ellsworth |
| Beane, Fred O.....Hallowell | McLellan, Chas. L.....Bath |
| Black, J. W.....Searsport | Merrill, George W.....Augusta |
| Bradbury, Henry K.....Van Buren | Meserve, John L.....Naples |
| Bradish, Scott P.....Eastport | Michaud, Joseph W.....Brunswick |
| Brannen, George S. P.....Danforth | Moore, Dayton T.....Biddeford |
| Butler, Edward A.....Rockland | Moran, Edward.....Rockland |
| Byrnes, Patrick J.....Bangor | Morrill, Charles H.....Newport |
| Chaplin, Amory B.....Lincoln | Morse, Nellie G.....Dexter |
| Clarey, I. B.....Livermore Falls | Myshraill, D. B.....Portland |
| Conant, Frank A.....Lewiston | Peabody, F. A.....Houlton |
| Crane, Frank T.....Machias | Perry, Chadbourne W., Fort Fairfield |
| Crocker, Edwin F.....Gardiner | Perry, E. S.....Presque Isle |
| Curran, William F.....Bangor | Phillips, Allen M.....Shirley |
| Currier, Geo. M.....Farmington | Ramsey, John M.....Blaine |
| Dwellely, A. F.....Livermore Falls | Sanborn, A. L.....Norway |
| Eugley, Henry I.....Waldoboro | Shaw, Frederick K.....Oldtown |
| Farnsworth, C. J.....Lincoln | Shaw, Henry G.....Bath |
| Flaherty, Thomas H.....Portland | Smith, Lawrence.....Bangor |
| Gilman, Calvin W.....Waterville | Stadig, A. J. G.....Jemmland |
| Green, D. W.....Houlton | Stevens, Emily A.....Augusta |
| Griffin, John C.....Skowhegan | Tupper, William E.....Jonesboro |
| Hackett, Edmund H.....New Vineyard | Turner, Edgar S.....Augusta |
| Hall, Willis B.....Caribou | Welt, Joseph B.....Waldoboro |
| Havey, Will R.....North Sullivan | West, John W.....Lewiston |
| Hewes, Leon M.....Hammon | Wheeler, W. J.....South Paris |
| Hildreth, W. C.....York Beach | Whittemore, F. H.....Foxcroft |
| Hodgkins, Walter R.....Bar Harbor | Winslow, John E.....Carmel |
| Hosmer, Errold E.....Camden | |

UNITED STATES FIDELITY AND GUARANTY (Surety.)

| | |
|---|-------------------------------------|
| Batchelder Bros.....Sanford | Jordan, W. R.....Bingham |
| Bird, Maynard S.....Rockland | Knauff, F. A.....Waterville |
| Bradish, Scott P.....Eastport | Little, H. C. & Son.....Lewiston |
| Buswell, Turner.....Solon | Macomber, Farr & Whitten, Augusta |
| Cleaves, Waterhouse & Emery, Biddeford | Mathews, William S.....Berwick |
| Coolidge & Jack.....Lisbon Falls | Maxwell, H. D. & Co.....Bath |
| Decker, E. E. & Co.....Waterville | Pattee, James & Son.....Belfast |
| Downes & Curran.....Calais | Peakes, Alfred R.....Dover |
| Dwellely & Clary.....Livermore Falls | Pearl & Dennett.....Bangor |
| Gardner, E. B.....Bucksport | Scott, Clarence.....Old Town |
| Gentle, George S.....Houlton | Small, Charles O.....Madison |
| Grant, George H. Co.....Ellsworth | Stevenson, Jas. B., Rumford Falls |
| Griffin, John C.....Skowhegan | Sylvester, Alonzo.....Farmington |
| Hildreth, Guy A.....Gardiner | Talbot, Geo. H.....Camden |
| Hutchinson, Carl M.....Macnias | Taylor, Richard H. T.....Wiscasset |
| Jones, E. C. & Co.....Portland | Thompson & Wheeler.....Brunswick |
| | Wheeler, W. J. & Co.....South Paris |

UNITED STATES FIDELITY AND GUARANTY (Burglary.)

| | |
|---|-------------------------------------|
| Bird, Maynard S.....Rockland | Little, H. C. & Son.....Lewiston |
| Cleaves, Waterhouse & Emery, Biddeford | Macomber, Farr & Whitten, Augusta |
| Decker, E. E. & Co.....Waterville | Pattee, James & Son.....Belfast |
| Downes & Curran.....Calais | Pearl & Dennett.....Bangor |
| Griffin, John C.....Skowhegan | Stevenson, Jas. B.....Rumford Falls |
| Jones, E. C. & Co.....Portland | Sylvester, Alonzo.....Farmington |
| Knauff, F. A.....Waterville | Thompson & Wheeler.....Brunswick |

UNITED STATES HEALTH AND ACCIDENT.

| | | | |
|----------------------------|-----------------|-----------------------------|----------------|
| Ames, Geo. C..... | Lewiston | Lansky, George A..... | New Auburn |
| Antworth, Samuel J..... | Howe Brook | LeBrun, Philip E..... | Fort Kent |
| Ayoub, Saed J..... | St. Agatha | Leonard, Frank A..... | Lisbon Falls |
| Bailey, R. O..... | Livermore Falls | Libby, Allen W..... | Gorham |
| Berman, Jacob H..... | Lewiston | McClain, George W..... | Henderson |
| Berry, Oscar R..... | Saco | Mikelsky, Benjamin M..... | Bath |
| Blackington, Clarence..... | Rockland | Mikelsky, Isaac..... | Bath |
| Blagden, Thomas B..... | Auburn | mills, Fred I..... | Woodfords |
| Briggs, Edson C..... | Turner | Moody, W. D..... | Freeport |
| Brown, Percy M..... | Wilton | Moulton, O. E..... | Bigelow |
| Bubier, Calvin D..... | Sabattus | Nason, Everett E..... | Wilton |
| Burgess, Gershom L..... | Rockport | Nason, Harry P..... | Auburn |
| Caine, George..... | Robinsons | Nudd, Charles H..... | Auburn |
| Coburn, Guy E..... | Auburn | Peaslee, Winfield S..... | Wiscasset |
| Coombs, A. L..... | Auburn | Pinkham, Asa M..... | Fort Kent |
| Cousins, C. E..... | Hollis Center | Raymond, Geo. W..... | Lewiston |
| Doyle, Wilber H..... | Bath | Reed, William E..... | Rockland |
| Dunphe, W. H..... | Gray | Rich, Claybune C..... | Brunswick |
| Eaton, Samuel H..... | Oxford | Rich, Payson..... | Lewiston |
| Ellis, Herbert L..... | Auburn | Richmond, F. H..... | Rumford Falls |
| Emerton, Joseph C..... | Auburn | Rowe, Clinton C..... | Chesterville |
| Eustis, William T..... | Dixfield | Sanborn, J. S..... | Waterboro |
| Faunce, Chas. H..... | North Wayne | Scott, George E., North New | Portland |
| Fogg, Maurice R..... | East Sumner | Shackford, William H..... | Westbrook |
| Frank, Carroll..... | Auburn | Sharpiro, Harry E..... | Greene |
| French, Frank G..... | Skillings | Shaw, Wendall P..... | Presque Isle |
| Fuller, Edwin E..... | North Turner | Smith, Albert W..... | Orono |
| Gammon, Ethylle M..... | Auburn | Stewart, Chas. S..... | South Paris |
| Gledhill, Warren..... | Lewiston | Strout, Harry W..... | Westbrook |
| Harvey, Ray L..... | Auburn | Swan, Fred M., Jr..... | Lewiston |
| Hayes, Edward J., Leeds | Junction | Thibodeau, Paul D..... | Van Buren |
| Heath, E. Munroe..... | Auburn | Thompson, Charles N..... | Kingman |
| Inch, Clarence S..... | Wytopotlock | Thurston, Herbert E., | Mechanic Falls |
| Kennison, Linton H..... | Auburn | Tompkins, J. N..... | Houlton |
| Kiibourne, Wm. R..... | Auburn | Verrill, George W..... | Auburn |
| Kimball, Charles P., | Mechanic Falls | Verrill, Herbert N..... | Gray |
| Kingston, C. H..... | Vanceboro | Waldron, Henry R..... | Spruce Head |
| Knight, John S..... | Auburn | Warren, Carroll M..... | Portland |
| Lange, Frank J..... | Lisbon Falls | Willey, Louis R..... | Lewiston |

ASSESSMENT COMPANIES.

EQUITABLE ACCIDENT.

| | | | |
|---------------------------|--------------------|---------------------------|------------------|
| Adams, J. Quincy..... | Houlton | Knowlton, John R..... | Bath |
| Allen, Elmer W..... | Waterville | Lakin, George L..... | Phillips |
| Anderson, Geo. W..... | Portland | Lancaster, Charles M..... | Canaan |
| Barker, W. H..... | West Paris | Lewis, Arthur H..... | Bangor |
| Bennett, F. C..... | Readfield | McFarland, N. C., | Boothbay Harbor |
| Bent, Samuel..... | Portland | McGrody, Henry..... | Gardiner |
| Clark, L. A. W., | Damariscotta Mills | Mallory, Enrique..... | Houlton |
| Cunningham, Fred'k A..... | Prospect | Maxwell, Charles A..... | Portland |
| Dodge, C. F..... | Newcastle | Murphy, George W..... | Sorrento |
| Dutch, William F..... | Milo | Philbrick, William W., | Rumford Falls |
| Elliott, H. L..... | Rumford Falls | Rollins, David C..... | Fittsfield |
| Fogg, Charles H..... | Houlton | Saucier, Albert J..... | Lewiston |
| Frost, Benjamin..... | Shawmut | Selkirk, Robert W..... | Bangor |
| Fuller, Arthur W..... | Skowhegan | Smith, L. E..... | Washburn |
| Gallupe, Duncan W..... | Blaine | Young, H. E..... | Eagle Lake Mills |
| Hooper, H. W..... | South Gouldsboro | | |

MASONIC MUTUAL ACCIDENT.

| | | | |
|--------------------------|-----------------|------------------|------------|
| Crockett, Charles C..... | Presque Isle | Odlin, V. S..... | Greenville |
| Eldridge, Fred T..... | Eastport | Odlin, V. W..... | Drew |
| Nelke, S. A..... | Livermore Falls | | |

MASSACHUSETTS MUTUAL ACCIDENT.

| | | | |
|--------------------------|-----------------|---------------------------|-----------------|
| Alley, L. E..... | Winthrop | Knowles, L. W..... | Augusta |
| Andrews, Walter D., | Boothbay Harbor | Langston, Edwin F..... | Augusta |
| Austin, L. A..... | Bar Harbor | Langston, Edwin H..... | Augusta |
| Barker, Frank A..... | Bath | Luce, John..... | New Portland |
| Beaton, Alexander A..... | Rockland | Lydic, Fred L..... | Forest City |
| Brillard, Simeon..... | Waterville | Maxfield, Charles H..... | Waterville |
| Butterfield, S. W..... | East Dixfield | McKenney, C. Flanders, S. | Waterboro |
| Carter, E. J..... | Stonington | Moir, J. C..... | Presque Isle |
| Cookson, J. F..... | Etna | Moore, William H..... | Bangor |
| Curtis, Fred J..... | Foxcroft | Nelly, Ira B..... | Brunswick |
| Daicy, C. M..... | Readfield | Nelke, S. A..... | Livermore Falls |
| Danforth, Charles E..... | Fairfield | Oliver, Charles L..... | Bath |
| Davis, E. P..... | Lewiston | Perkins, Howard E..... | Sanford |
| Deane, Frank N..... | Portland | Ross, D. W..... | Presque Isle |
| Dennett, C. D..... | Etna | Sanborn, Willis E..... | Springvale |
| Dennett, L. P..... | South Portland | Sargent, Harrison F..... | Springvale |
| Dyer, Elberton P..... | Hartland | Small, Oliver H..... | Gardiner |
| Freeman, H. A..... | Brewer | Sylvester, Fay E..... | Houlton |
| Hamilton, H. F..... | Sprague's Mills | Theriault, Philip H..... | Brunswick |
| Heath, E. M..... | Lewiston | Thompson, R. W..... | New Auburn |
| Hennessey, William..... | Brunswick | Thyng, Guy R..... | Ross Corner |
| Holmes, Frank S..... | Belfast | Tufts, S. F..... | Westbrook |
| Hurley, Dannie..... | Guilford | Whittier, E. G..... | Readfield Depot |

FRATERNAL BENEFICIARY ORGANIZATIONS.

MAINE COMPANIES.

AMERICAN ROYAL CIRCLE.

| | | | |
|-----------------------|------------|--------------------------|---------|
| Clark, Allen..... | Augusta | Jones, William T..... | Augusta |
| Clark, Hiram..... | Augusta | Lord, Albert H..... | Oakland |
| Clark, Joseph E..... | Augusta | Lovejoy, Napoleon..... | Augusta |
| Frain, Melissa E..... | Augusta | Lovejoy, Napoleon..... | Augusta |
| Jones, Harry L..... | Waterville | Strickland, Harry L..... | Augusta |
| Jones, Laurent C..... | Augusta | Young, J. F..... | Augusta |

ODD FELLOWS GRADED MUTUAL RELIEF.

| | | | |
|--------------------|---------|-----------------------|------------|
| Pond, Frank L..... | Augusta | Lovering, Horace..... | Waterville |
|--------------------|---------|-----------------------|------------|

COMPANIES OF OTHER STATES.

AMERICAN BENEFIT SOCIETY.

| | | | |
|--------------------------|-----------|------------------------|-----------|
| Carter, R. S..... | Bradley | Pelletier, Geo. A..... | Biddeford |
| Dill, C. H..... | Augusta | Robinson, H. A..... | Hampden |
| Gondreau, Gilbert..... | Augusta | Strickland, H. L..... | Augusta |
| Kennedy, J. J..... | Lewiston | Strout, D. S..... | Portland |
| Leeman, J. A..... | Orono | Thurston, S. A..... | Augusta |
| Leighton, J. Walter..... | Hallowell | | |

INDEPENDENT ORDER OF FORESTERS.

Maillett, Justine A.....Portland Playse, C. H.....Skowhegan
 Marsh, A. F.....Bangor Spaulding, George L.....Orono

KNIGHTS OF PYTHIAS.

Davis, Louis C.....Bangor Jones, Clifford E.....Portland

KNIGHTS OF THE MACCABEES.

Blumenthol, Abraham.....Lewiston Hoyt, J. W.....Monticello
 Clair, Israel B.....Waterville Leighton, J. Walter.....Hallowell
 Clough, J. H.....Augusta Nelson, Frank L.....South Orrington
 Cloutier, L. P.....Lewiston Otis, W. F.....Carmel
 Durgin, C. H.....Bangor Paul, M. L.....Portland
 Fernald, Chas. W.....Levant Robinson, Robert.....Bangor
 Fergie, Peter.....Lewiston Tourtlotte, James.....Passadumkeag
 Hackett, Fred L.....Robinson Ward, S. C. C.....Augusta
 Hersey, Walter B.....Veazie

MODERN WOODMEN.

Baldwin, Geo. F.....Portland Moody, Geo. H.....Cedar Grove
 Blake, E. G.....Bangor Morneau, Charles M.....Lewiston
 Butters, Charles F.....Bangor Morrill, R. E.....Monson
 Chadwick, E. G.....Calais Phillips, Gilman H.....Portland
 Chick, E. P.....Steep Falls Pickard, A. W.....Hallowell
 Clark, R. F.....Augusta Pierce, A. D.....Bangor
 Clifford, Charles.....Millinocket Rider, W. F.....Bangor
 Conant, D. A.....Presque Isle Robinson, R. B.....Bangor
 Cook, R. F.....Milo Robinson, S. G.....Bangor
 Croft, Wm. H.....South Brewer Rosen, M. L.....Bangor
 Derby, Charles E.....Bangor Rowell, E. W.....Guilford
 Fowler, W. A.....Houlton Sidelinger, R. S.....Portland
 Gallyer, George T.....Gardiner Southard, Wm. E.....Bangor
 Garden, John J.....Caribou Vose, William H.....Rumford Falls
 Jamieson, George.....Portland Walker, W. J.....Auburn
 Libby, Melville E.....Portland Watson, W. H.....Auburn
 Mayers, Harry H.....Bath Woods, G. C.....Bangor
 McGowan, L. P.....Portage Young, F. C.....Corinna

NEW ENGLAND ORDER OF PROTECTION.

Burleigh, Minnie E.....Bangor Swan, Eli J.....South Paris

ROYAL ARCANUM.

Leighton, J. Walter.....Hallowell Wilson, Hiram C.....Lewiston

ROYAL NEIGHBORS.

Clark, Una V.....Augusta Saindon, Lydia.....Oldtown
 Mercure, Elsie.....Oldtown Tantish, Clara B.....Presque Isle

SOCIETE DES ARTISANS.

Bourke, M. O. A., Worcester, Mass. Lachance, M. Napoleon, Montreal, Can.

UNITED ORDER OF THE GOLDEN CROSS.

Bangs, A. S.....Augusta Leighton, John.....Hallowell
 Clement, W. Irving.....Stillwater Wood, Harold A.....Skowhegan

INSURANCE BROKERS.

| | | | |
|---------------------------|------------------|---------------------------|------------------|
| Allen, Wm. L..... | Tenants Harbor | Mears, E. B..... | Bar Harbor |
| Ames, Albert M.... | Stockton Springs | Merchant, Lorenzo Dow, | Hallowell |
| Atwood, C. E..... | Biddeford | Miller, Orie M..... | Wilton |
| Austin, David S..... | North Berwick | Moran, E. C..... | Rockland |
| Baxter, Percival P..... | Portland | Moran, P. P..... | Lewiston |
| Bean, James L..... | Searsmont | Morrison, Manly..... | Clinton |
| Beedle, Van R..... | South Gardiner | Moulton, Lewis W..... | Sebago Lake |
| Bennett, C. A..... | Portland | Mutty, John..... | South Brewer |
| Blackwell, M. H..... | Brunswick | Nash, W. N..... | Addison |
| Blaisdell, Frank E..... | Franklin | Page, Lillian P..... | Passadumkeag |
| Boman, C. E..... | Vinalhaven | Partridge, L. M.... | Stockton Springs |
| Boothby, Willard B..... | Westbrook | Peacock, R. J..... | Lubec |
| Brackett, Dana A.... | South Windham | Pendleton, J. A..... | Dark Harbor |
| Brackett, Howard..... | Alfred | Philbrick, S. W..... | Skowhegan |
| Bragdon, Charles B..... | Corinth | Philbrook, Edw. E.... | Damarisocetta |
| Braithwaite, Arthur W.... | Hampden | Pilley, H. H..... | Brooks |
| Brown, Bartlett W..... | Milbridge | Pinkham, Willis E..... | Lincoln |
| Campbell, William R..... | Waterville | Porter, Fred A..... | Rumford Falls |
| Carter, Erastus J..... | Stonington | Prince, Charles H..... | Buckfield |
| Chadbourne, John W..... | Oxford | Prince, Jennie K..... | Camden |
| Clark, W. R..... | East Corinth | Ramsey, John M..... | Blaine |
| Coffin, Geo. H..... | Harrington | Reed, Alvah L..... | Northeast Harbor |
| Cooper, G. W..... | Patten | Rolfe, Chas. A..... | Princeton |
| Cousins, S. H..... | Steep Falls | Ross, Charles F..... | Caribou |
| Crabtree, S. R..... | Island Falls | Safford, Howard W..... | Mars Hill |
| Cram, Albion P..... | Mount Vernon | Sargent, Henry W..... | Sargentville |
| Currie, N. Freeman..... | Auburn | Shaw, A. W..... | Westbrook |
| Curtis, J. P..... | Corinna | Shaw, F. M..... | Rockland |
| Dascombe, C. H..... | Wilton | Sheerer, W. E..... | Tenants Harbor |
| Dunbar, E. B..... | Sullivan | Shepherd, J. F..... | Rockport |
| Elliott, Harris L.... | Rumford Falls | Simpson, F. M..... | Bangor |
| Fitch, Montford P..... | East Sebago | Smith, Albert G..... | Monmouth |
| Foster, Dana P..... | Waterville | Southard, T. J. & Son.... | Richmond |
| Friend, Jos. E..... | Etna | Spofford, Elmer P..... | Deer Isle |
| Gardner, Halbert P..... | Patten | Springer, R. F..... | Lisbon Falls |
| Glidden, D. H..... | Vinalhaven | Stanley, Everett G..... | Manset |
| Grant, Bodwell J..... | Acton | Stebbins, George L..... | Seal Harbor |
| Gronin, Geo. H..... | Waterville | Stevens, Chas. E..... | Unity |
| Gross, Frank A..... | Deer Isle | Stiles, M. W..... | Westbrook |
| Hudon, Lewis D..... | Lisbon | Stowell, Newton S..... | Dixfield |
| Jewett, Arthur..... | Bath | Sweetser, Francis K..... | Auburn |
| Jones, Levi..... | Winthrop | Taylor, Chas..... | Unity |
| Kellogg, W. Scott..... | Patten | Taylor, George M..... | Unity |
| Kidder, Elbridge H..... | Houlton | Thibodeau, L. V..... | Van Buren |
| Ladd, Winifred B..... | Jefferson | Thibodeau, Paul D..... | Van Buren |
| Lancey, Geo. M..... | Hartland | Thompson, Carl C..... | Jay |
| Leonard, Abial E..... | Milo | Torrey, Fred A..... | Stonington |
| Linton, Frank R..... | Lincoln | Tracy, M. E..... | Southwest Harbor |
| Longfellow, Dan'l..... | Gardiner | Washburn, W. W..... | China |
| Love, R. J..... | Danforth | Watson, Murray B..... | Auburn |
| Ludwig, Leland O..... | Houlton | Weatherbee, E. A..... | Lincoln |
| Luques, E. C..... | Biddeford | Webb, Fred E..... | Stonington |
| McCarty, H. H..... | Bath | Weymouth, George..... | Dark Harbor |
| McCausland, F. E..... | Gardiner | Whitaker, Hiram E..... | Gouldsboro |
| Mason, Edward M..... | Raymond | | |

SPECIAL INSURANCE BROKERS.

| | | | |
|---------------------------|------------|---------------------------|--------------|
| Boothby, L. T. & Son Co., | Waterville | Jones, E. C. & Co..... | Portland |
| Curran, Wm. F..... | Bangor | Macomber, Farr & Whitten, | Augusta |
| Griffin, John C..... | Skowhegan | Perry, Arthur C..... | Presque Isle |

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