

# MAINE STATE LEGISLATURE

The following document is provided by the  
**LAW AND LEGISLATIVE DIGITAL LIBRARY**  
at the Maine State Law and Legislative Reference Library  
<http://legislature.maine.gov/lawlib>



Reproduced from scanned originals with text recognition applied  
(searchable text may contain some errors and/or omissions)

PUBLIC DOCUMENTS OF MAINE:

1906

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Departments and Institutions

For the Year 1905.

---

VOLUME III.

---

AUGUSTA  
KENNEBEC JOURNAL PRINT  
1906

THIRTY-EIGHTH ANNUAL REPORT

OF THE

# INSURANCE COMMISSIONER

OF THE



STATE OF MAINE

---

For the Year Ending December 31, 1905

---

AUGUSTA  
KENNEBEC JOURNAL PRINT  
1906



STATE OF MAINE.

---

THIRTY-EIGHTH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER.

---

AUGUSTA, March 30, 1906.

*To the Honorable Governor and Council:*

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

RECEIPTS.

The fees collected during the year were as follows:

|   |            |
|---|------------|
| Licenses to 176 companies.....@ \$20,             | \$3,520 00 |
| 2 companies.....“ 5,                              | 10 00      |
| 4,257 agencies.....“ 2,                           | 8,514 00   |
| 115 agencies.....“ 3,                             | 345 00     |
| 643 agencies.....“ 4,                             | 2,572 00   |
| 42 agencies.....“ 6,                              | 252 00     |
| 65 agencies.....“ 8,                              | 520 00     |
| 8 agencies.....“ 10,                              | 80 00      |
| 1 agency.....“ 12,                                | 12 00      |
| 106 brokers.....“ 10,                             | 1,060 00   |
| 7 special brokers.....“ 20,                       | 140 00     |
| Annual examinations, 3 companies.....“ 20,        | 60 00      |
| Filing charters, 3 companies.....“ 25,            | 75 00      |
| 4 companies.....“ 30,                             | 120 00     |
| Filing annual statements, 5 companies.....“ 5,    | 25 00      |
| 15 companies.....“ 10,                            | 150 00     |
| 4 companies.....“ 15,                             | 60 00      |
| 49 companies.....“ 20,                            | 980 00     |
| 5 companies.....“ 25,                             | 125 00     |
| 1 company.....“ 30,                               | 30 00      |
| Annual franchise tax, 1 company.....“ 50,         | 50 00      |
| 1 company.....“ 30,                               | 30 00      |
| Filing tax returns, 2 companies.....“ 5,          | 10 00      |
| 1 company.....“ 10,                               | 10 00      |
| Certificate of qualification, 1 company.....“ 20, | 20 00      |
| Miscellaneous receipts.....                       | 42 50      |

---

\$18,812 50

## Fees and Taxes Paid the State Since January 1, 1885.

|            | Fees.      | TAXES.             |                          | Total receipts. |
|------------|------------|--------------------|--------------------------|-----------------|
|            |            | Paid by companies. | Paid by special brokers. |                 |
| 1885 ..... | \$3,924 00 | \$14,677 06        | -                        | \$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 31                     | 71,381 00       |
| 1899 ..... | 13,137 20  | 62,448 16          | 31 55                    | 75,616 91       |
| 1900 ..... | 13,408 00  | 68,957 46          | 4 10                     | 82,369 56       |
| 1901 ..... | 16,520 50  | 73,080 48          | 2 36                     | 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      |
| 1905 ..... | 18,812 56  | 104,897 53         | 271 77                   | 123,981 80      |

## 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%   |
| 1905 .....                         | .93%        | 20.81%   |

## FIRE INSURANCE IN MAINE.

The fire insurance business in Maine for the year ending December 31, 1905, as reported to this department, may be summarized as follows:

## RISKS WRITTEN.

|  |                  |
|--|------------------|
| Companies of other states and countries..... | \$145,161,939 74 |
| Maine mutual companies.....                  | 10,738,957 13    |
| Special brokers .....                        | 743,802 00       |
|  | <hr/>            |
| Total .....                                  | \$156,644,698 87 |

## PREMIUMS RECEIVED.

|  |                |
|--|----------------|
| Companies of other states and countries..... | \$2,376,834 05 |
| Maine mutual companies.....                  | *113,551 06    |
| Special brokers .....                        | 20,217 18      |
|  | <hr/>          |
| Total .....                                  | \$2,510,602 29 |

## LOSSES PAID.

|  |                |
|--|----------------|
| Companies of other states and countries..... | \$1,288,676 52 |
| Maine mutual companies.....                  | 101,321 52     |
|  | <hr/>          |
| Total .....                                  | \$1,389,998 04 |

As will be seen from the following tables, the losses *incurred* by the foreign fire insurance companies in Maine during 1905 amounted to \$1,319,727.36 and was 55.52 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 |
|---|-----------------------|--------------|
| City of New York Insurance Company.....     | New York, N. Y.....   | \$200,000 00 |
| Colonial Assurance Company.....             | New York, N. Y.....   | 200,000 00   |
| North German Fire Insurance Company.....    | New York, N. Y.....   | 200,000 00   |
| *Reliance Insurance Company.....            | Philadelphia, Pa..... | 300,000 00   |
| Middlesex Mutual Fire Insurance Company ... | Concord, Mass.....    | Mutual.      |
|   |                       | \$800,000 00 |

## LIFE.

|  |                   |              |
|--|-------------------|--------------|
| Columbian National Life Insurance Company. | Boston, Mass..... | \$200,000 00 |
|--|-------------------|--------------|

## MISCELLANEOUS.

|   |                                     |                |
|---|-------------------------------------|----------------|
| Bankers Surety Company.....                                       | Cleveland, O.....                   | \$500,000 00   |
| Empire State Surety Company.....                                  | Brooklyn, N. Y.....                 | 500,000 00     |
| Frankfort Marine, Accident and Plate Glass Insurance Company..... | Frankfort-on-the-Main, Germany..... | †200,000 00    |
| Metropolitan Surety Company.....                                  | New York, N. Y.....                 | 250,000 00     |
|   |                                     | \$1,450,000 00 |

## ASSESSMENT.

|                                      |                        |
|--------------------------------------|------------------------|
| Masonic Mutual Accident Company..... | Springfield, Mass..... |
| Peerless Casualty Company.....       | Keene, N. H.....       |

## FRATERNAL.

|                                   |                   |
|-----------------------------------|-------------------|
| Loyal Protective Association..... | Boston, Mass..... |
|-----------------------------------|-------------------|

\* Readmitted.

† Statutory Deposit.

The Homestead Mutual Fire Insurance Company of Portland was organized September 9, 1905.

The Fraternities Health and Accident Insurance Company of Richmond was organized December 30, 1905.

The American Royal Circle of Augusta, which was incorporated July 20, 1904, completed its organization and was authorized to commence business July 10, 1905.

Since the beginning of the year 1906 the following companies have been organized:

|  |          |
|--|----------|
| Pine Tree State Mutual Fire Insurance Company..... | Sabatius |
| National Casualty Insurance Company.....           | Portland |



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 Co.....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  
Hampten Mutual Fire Insurance Company.....Hampten  
Harpwell Mutual Fire Insurance Company.....Harpwell  
Harrison Mutual Fire Insurance Company.....Harrison  
Homestead Mutual Fire Insurance Company.....Portland  
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         |
| Pine Tree State Mutual Fire Insurance Company.....        | Sabattus       |
| 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, Cram & Company, 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  |
| City of New York Insurance Company.....         | New York, N. Y   |
| Colonial Assurance Company.....                 | New York, N. Y   |
| 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   |
| North German Fire Insurance Company.....          | New York, N. Y   |
|   | Geo. W. Taylor, Manager, 141 Milk St., Boston, Mass.       |
| 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   |
| Phœnix Insurance Company.....                     | Hartford, Conn   |
| Providence Washington Insurance Company.....      | Providence, R. I   |
| Queen Insurance Company of America.....           | New York, N. Y   |
| Reliance Insurance Company.....                   | Philadelphia, Pa   |
| Rochester German Insurance Company.....           | Rochester, N. Y  |
| Security Insurance Company.....                   | New Haven, Conn  |
| Springfield Fire and Marine Insurance Company.... | Springfield, Mass  |
| St. Paul Fire and Marine Insurance Company.....   | St. Paul, Minn   |
|   | George O. Carpenter & Son, Managers, Boston, Mass.         |
| Traders Insurance Company.....                    | Chicago, Ill   |
| Union Insurance Company.....                      | Philadelphia, Pa   |
| United Firemen's Insurance Company.....           | Philadelphia, Pa   |
| United States Fire Insurance Company.....         | New York, N. Y   |
| 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      |
| Middlesex Mutual Fire Insurance Company.....  | Concord, 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 and 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, 56 Wall St., New York, N. Y.
- London and Lancashire Fire Insurance Co. . . . . 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 and 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  
 Uberto C. Crosby, Manager, 92 William St., New York, N. Y.
- Scottish Union and National Insurance Co. . . . . Edinburgh, Scotland  
 J. H. Brewster, Manager, 36 Pearl St., Hartford, Conn.
- State Fire Insurance Co., Ltd. . . . . Liverpool, England  
 James H. Brewster, Manager, 36 Pearl St., Hartford, Conn.

Sun Insurance Office.....London, England  
 J. J. Guile, Manager, 54 Pine St., New York, N. Y.  
 Union Assurance Society.....London, England  
 Hall & Henshaw, Managers, 35 Pine St., New York, N. Y.  
 Western Assurance Company.....Toronto, Canada

## LIFE COMPANIES.

### MAINE LIFE INSURANCE COMPANY.

Union Mutual Life Insurance Company.....Portland

### 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.  
 Columbian National Life Insurance Company.....Boston, Mass  
 Connecticut General Life Insurance Company.....Hartford, Conn  
 Connecticut Mutual Life Insurance Company.....Hartford, Conn  
     H. N. Fairbanks, 47 Main St., Bangor, Me.,  
     Ernest E. Decker, 102 Exchange St., Portland, Me., } General Agents.  
 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., } 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 B'ld'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  
     M. H. Neale, Agency Director, 96 Exchange St., Portland, Me.  
     T. S. Burns, General Agent, 96 Exchange St., Portland, Me.

- Northwestern Mutual Life Insurance Company.....Milwaukee, Wis  
 George E. Smith, 88 Exchange St., Portland, Me., { General Agents.  
 C. R. Duntton, 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 B'd'g, Bangor, Me.,
- Phcenix 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.....Binghamton, N. Y  
 Milton F. Ricker, General Agent, Auburn, Me.
- State Mutual Life Assurance Company.....Worcester, Mass  
 Nathan L. Hildreth, General Agent, 106 A Exchange St., Portland, Me.
- Travelers Insurance Company.....Hartford, Conn  
 G. M. Barney, State Agent, 36 Exchange St., Portland, Me.
- Union Central Life Insurance Company.....Cincinnati, O  
 J. M. Gooding, General Agent, 13 Exchange St., Portland, Me.
- United States Life Insurance Company.....New York, N. Y  
 James F. Chase, Manager, 10 Post Office Square, Boston, Mass.
- Washington Life Insurance Company.....New York, N. Y  
 E. J. Brackett, Manager for Maine, 185 Middle St., Portland, Me.

## MISCELLANEOUS COMPANIES.

- Ætna Indemnity Company.....Hartford, Conn  
 James R. Chandler, { Managers, 84 State St., Boston, Mass.  
 F. S. Hamlin,
- Ætna Life Insurance Company (Accident Dept)....Hartford, Conn  
 Arthur C. Wescott, General Agent, Accident Department, Portland, Me.
- American Bonding Company.....Baltimore, Md  
 Loring & Bishop, Gen. Agents, First Nat'l Bank B'd'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.
- Bankers Surety Company.....Cleveland, O
- 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, 277 Broadway, New York, N. Y.
- Empire State Surety Company.....Brooklyn, N. Y
- Employers Liability Assurance Corporation.....London, England  
 Boothby & Bartlett, General Agents, 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.**
- Frankfort Marine, Accident and Plate Glass Insurance Company,  
 Frankfort-on-the-Main, Germany  
**C. H. Franklin, Manager, 100 William St., New York, N. Y.**
- 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  
**Hartley G. Kenniston, General Agent, 117 Exchange St., Bangor, 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 Co., (Limited)...London, England  
**Elmer A. Lord, Manager for Maine, 15 Central St., Boston, Mass.**
- Maryland Casualty Company.....Baltimore, Md  
**The C. A. Bennett Co., State Agents, 42 Exchange St., Portland, Me.**
- Metropolitan Plate Glass and Casualty Insurance Co...New York, N. Y
- Metropolitan Surety Company.....New York, N. Y
- National Surety Company.....New York, N. Y  
**The C. A. Bennett Co., State Agents, 42 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, 300 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  
**Charles H. Nudd, General Agent, Auburn, Me.**

#### MAINE ASSESSMENT COMPANIES.

- Fraternities Health and Accident Association.....Richmond
- National Casualty Insurance Company.....Portland

#### ASSESSMENT COMPANIES OF OTHER STATES.

- Equitable Accident Company.....Boston, Mass
- Masonic Mutual Accident Company.....Springfield, Mass
- Massachusetts Mutual Accident Association.....Boston, Mass
- Peerless Casualty Company.....Keene, N. H

## 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 |
| A. S. Leonard, Manager for Maine, Milo, Me. |                  |
| Loyal Protective Association.....           | Boston, Mass     |
| 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, 1905.

The tabulations relating to record of fires in Maine during 1905 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 1905.**

|        | Risks written.  | Premiums received. | Losses paid. | Average % of premiums. | Average % of losses. |
|--------|-----------------|--------------------|--------------|------------------------|----------------------|
| 1868   | \$52,613,758 00 | \$643,002 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   | 48,063,333 00   | 644,257 18         | 221,353 53   | 1.34                   | 34.34                |
| 1872   | 55,722,821 00   | 699,171 83         | 379,185 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   | 64,828,627 85   | 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         | 624,340 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 22   | 1.36                   | 73.84                |
| 1885   | 69,843,755 85   | 988,488 77         | 539,652 46   | 1.41                   | 54.59                |
| 1886   | 77,376,807 41   | 1,077,965 92       | 1,099,574 25 | 1.39                   | 102.00               |
| 1887   | 95,276,407 57   | 1,138,331 07       | 559,949 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   | 95,916,065 57   | 1,291,798 98       | 795,633 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       | 961,465 42   | 1.45                   | 66.73                |
| 1894   | 98,690,989 31   | 1,536,878 76       | 1,048,295 93 | 1.55                   | 68.20                |
| 1895   | 102,211,026 35  | 1,676,489 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       | 591,650 55   | 1.43                   | 36.46                |
| 1898 * | 118,982,121 08  | 1,649,351 62       | 893,476 54   | 1.38                   | 54.17                |
| 1899 * | 129,406,937 98  | 1,789,800 39       | 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 10  | 1,846,342 64       | 1,309,728 50 | 1.33                   | 70.94                |
| 1902   | 137,225,506 08  | 2,014,929 20       | 1,131,444 70 | 1.47                   | 56.16                |
| 1903   | 143,115,138 77  | 2,142,954 52       | 1,420,324 69 | 1.50                   | 66.28                |
| 1904   | 145,975,285 21  | 2,295,795 05       | 1,356,313 40 | 1.57                   | 59.09                |
| 1905   | 145,161,939 74  | 2,376,834 05       | 1,288,676 52 | 1.63                   | 54.22                |

\* Includes "Tornado" business.

**TABLE No. 2.**  
**Income, Disbursements, Premiums, Losses and Risks Written During 1905.**

| COMPANIES.                              | Income.             | Disbursements.      | Net premiums received. | Net losses paid.    | Gross risks written.   | Gross premiums on risks written. |
|---|---------------------|---------------------|------------------------|---------------------|------------------------|----------------------------------|
| <b>MAINE STOCK COMPANIES.</b>           |                     |                     |                        |                     |                        |                                  |
| Merchants .....                         | \$87,358 01         | \$74,661 71         | \$78,005 20            | \$50,708 80         | \$7,537,894 00         | \$104,866 99                     |
| Union .....                             | 125,411 77          | 100,233 25          | 108,497 32             | 70,752 51           | 5,345,236 00           | 140,248 52                       |
| <b>Total .....</b>                      | <b>\$212,769 78</b> | <b>\$174,894 96</b> | <b>\$186,502 52</b>    | <b>\$121,461 31</b> | <b>\$12,883,130 00</b> | <b>\$245,215 51</b>              |
| <b>STOCK COMPANIES OF OTHER STATES.</b> |                     |                     |                        |                     |                        |                                  |
| <i>Ætna</i> .....                       | \$6,792,824 83      | \$5,777,699 55      | \$6,117,788 73         | \$2,948,692 17      | \$688,836,410 00       | \$8,371,711 02                   |
| Agricultural .....                      | 1,484,185 60        | 1,199,033 53        | 1,344,829 12           | 604,041 03          | 183,949,800 00         | 1,953,482 60                     |
| Alliance .....                          | 489,654 00          | 236,944 58          | 437,930 01             | 97,840 81           | 46,815,074 00          | 519,357 60                       |
| American (Mass.) .....                  | 658,605 85          | 547,939 85          | 634,040 22             | 279,825 97          | 67,414,725 00          | 883,375 66                       |
| American (N. J.) .....                  | 2,688,908 30        | 1,898,379 35        | 2,288,968 36           | 952,987 79          | 273,740,868 00         | 2,947,174 62                     |
| American (Pa.) .....                    | 1,917,004 09        | 1,736,829 08        | 1,769,036 37           | 929,856 05          | 175,867,425 00         | 2,224,237 34                     |
| American Central .....                  | 2,205,203 65        | 1,996,694 41        | 2,022,028 21           | 990,103 01          | 226,846,319 00         | 2,836,148 54                     |
| Assurance Company of America .....      | 477,087 97          | 412,520 53          | 446,260 08             | 240,785 43          | 54,869,084 00          | 659,766 13                       |
| Boston .....                            | 1,986,868 13        | 1,584,495 94        | 1,837,036 35           | 883,637 87          | 204,952,339 00         | 2,436,403 56                     |
| Caledonian-American .....               | 28,062 07           | 22,202 47           | 18,362 07              | 6,609 96            | 10,623,438 00          | 126,338 92                       |
| Capital .....                           | 364,528 58          | 283,256 12          | 340,395 50             | 151,804 07          | 34,149,929 00          | 440,024 53                       |
| City of New York .....                  | 494,723 66          | 88,425 91           | 184,533 46             | 15,550 36           | 26,365,930 00          | 237,088 53                       |
| Colonial .....                          | 559,937 92          | 462,483 37          | 542,128 75             | 259,211 50          | 49,300,563 00          | 691,735 30                       |
| Commerce .....                          | 236,817 47          | 207,262 54          | 213,451 64             | 104,384 59          | 25,168,532 00          | 257,169 07                       |
| Commercial Union .....                  | 262,584 71          | 195,002 56          | 251,023 35             | 112,168 75          | 34,778,775 00          | 402,910 57                       |
| Connecticut .....                       | 3,512,576 67        | 2,847,040 13        | 3,147,059 57           | 1,530,257 58        | 298,684,883 00         | 3,911,063 94                     |
| Continental .....                       | 7,160,756 14        | 5,236,445 49        | 5,993,109 61           | 2,663,444 14        | 705,379,930 00         | 7,035,782 54                     |
| Delaware .....                          | 1,007,371 13        | 888,122 81          | 930,874 47             | 433,123 03          | 101,866,727 00         | 1,253,545 94                     |
| Dutchess .....                          | 660,143 57          | 575,716 73          | 620,825 21             | 338,645 62          | 80,647,461 00          | 814,785 42                       |
| Equitable .....                         | 874,947 68          | 821,999 80          | 826,084 51             | 464,986 30          | 75,203,049 00          | 1,011,682 95                     |

|                                    |               |               |               |              |                  |               |
|------------------------------------|---------------|---------------|---------------|--------------|------------------|---------------|
| Federal                            | 1,206,956 97  | 1,051,983 76  | 1,141,473 13  | 619,803 15   | 783,029,774 06   | 2,467,414 83  |
| Fire Association                   | 4,094,688 25  | 3,643,183 46  | 3,762,406 01  | 1,914,580 40 | 400,400,690 00   | 5,655,888 33  |
| Firemans Fund                      | 4,179,784 92  | 3,545,693 27  | 3,921,480 04  | 2,113,865 22 | 619,177,495 00   | 6,191,877 01  |
| Firemens                           | 1,186,965 52  | 981,960 96    | 1,015,608 80  | 448,547 48   | 105,141,014 00   | 1,273,150 39  |
| Franklin                           | 893,245 12    | 859,850 85    | 770,926 71    | 399,974 14   | 78,284,412 00    | 978,572 42    |
| German Alliance                    | 572,022 64    | 458,808 49    | 493,097 42    | 269,072 38   | 58,605,964 00    | 610,848 83    |
| German American                    | 6,350,699 22  | 5,091,550 39  | 5,675,769 96  | 2,673,238 68 | 930,972,686 50   | 3,072,148 19  |
| Germania                           | 2,816,476 37  | 2,359,550 97  | 2,568,527 57  | 1,190,651 15 | 345,671,742 00   | 3,399,943 52  |
| Grange Falls                       | 1,628,379 70  | 1,286,522 33  | 1,433,779 12  | 624,839 43   | 161,795,658 00   | 1,907,154 18  |
| Granite State                      | 486,446 08    | 428,156 74    | 465,569 47    | 217,699 19   | 46,303,124 00    | 627,451 53    |
| Hanover                            | 2,995,146 30  | 2,596,302 78  | 2,645,149 21  | 1,439,686 21 | 363,485,445 63   | 3,713,023 79  |
| Hartford                           | 13,608,666 43 | 11,365,969 52 | 13,072,829 82 | 6,193,625 76 | 1,291,746,471 00 | 16,183,543 46 |
| Home                               | 9,536,748 79  | 7,872,970 35  | 8,683,270 65  | 4,240,249 45 | 1,350,688,280 00 | 13,244,369 17 |
| Home F. & M.                       | 1,227,027 04  | 1,039,369 55  | 1,159,222 78  | 555,328 06   | 117,037,009 00   | 1,734,411 75  |
| Indemnity                          | 301,219 29    | 242,162 51    | 287,006 61    | 142,612 73   | 30,645,274 00    | 408,756 79    |
| Insurance Company of North America | 7,682,108 29  | 6,693,236 91  | 7,166,580 96  | 3,827,306 60 | 992,752,644 00   | 8,993,939 69  |
| Mercantile                         | 357,010 12    | 308,020 84    | 331,449 01    | 155,638 02   | 63,403,093 00    | 831,034 74    |
| National                           | 4,657,312 96  | 3,864,375 63  | 4,396,219 97  | 2,040,620 94 | 578,007,091 00   | 6,526,518 36  |
| National Union                     | 1,255,778 59  | 978,735 69    | 1,174,760 87  | 490,347 18   | 135,258,163 00   | 1,759,022 15  |
| New Hampshire                      | 1,888,834 83  | 1,655,248 65  | 1,739,745 13  | 873,472 39   | 165,057,015 00   | 2,087,832 33  |
| Niagara                            | 2,897,255 99  | 2,440,095 63  | 2,709,979 10  | 1,297,331 84 | 311,383,182 00   | 3,582,555 07  |
| North British & Mercantile         | 194,284 62    | 118,320 52    | 163,269 32    | 44,355 90    | 39,425,116 00    | 280,789 08    |
| North German                       | 466,760 02    | 369,791 76    | 454,362 68    | 239,560 92   | 54,479,255 00    | 878,099 83    |
| Orient                             | 1,195,013 76  | 1,034,322 05  | 1,123,720 89  | 534,921 49   | 133,808,125 00   | 1,614,722 18  |
| Pelican                            | 300,073 29    | 268,597 80    | 286,293 95    | 179,309 23   | 35,863,541 00    | 406,672 83    |
| Pennsylvania                       | 3,253,197 18  | 2,642,726 58  | 2,957,451 34  | 1,445,465 99 | 331,287,977 00   | 3,805,633 11  |
| Phenix (N. Y.)                     | 6,814,137 59  | 5,414,973 34  | 5,998,424 68  | 2,954,238 54 | 613,279,684 00   | 7,362,655 87  |
| Phœnix (Conn)                      | 4,353,418 40  | 3,695,188 93  | 4,070,309 81  | 1,843,335 89 | 514,253,305 00   | 5,061,756 56  |
| Providence Washington              | 2,559,876 10  | 2,251,056 18  | 2,456,415 63  | 1,296,849 78 | 460,171,129 00   | 3,431,869 26  |
| Queen                              | 3,672,428 88  | 3,044,141 35  | 3,439,220 95  | 1,728,907 06 | 355,352,547 00   | 4,542,538 55  |
| Rellance                           | 688,341 40    | 593,390 66    | 638,974 08    | 297,196 13   | 66,775,901 00    | 824,752 84    |
| Rochester German                   | 1,173,659 22  | 1,017,320 33  | 1,119,044 94  | 530,909 13   | 129,888,456 00   | 1,714,752 96  |
| Security                           | 1,066,939 33  | 897,364 62    | 995,208 21    | 456,309 53   | 118,927,288 00   | 1,330,110 65  |
| Springfield                        | 4,273,553 18  | 3,497,959 15  | 3,788,136 08  | 1,725,182 94 | 456,717,531 00   | 5,074,920 25  |
| St. Paul                           | 3,833,055 25  | 3,276,069 12  | 3,602,504 53  | 1,979,945 85 | 319,622,496 00   | 4,625,174 22  |

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 2—Concluded.

| COMPANIES.   | Income.                 | Disbursements.          | Net premiums received.  | Net losses paid.       | Gross risks written.       | Gross premiums on risks written. |
|--|-------------------------|-------------------------|-------------------------|------------------------|----------------------------|----------------------------------|
| Traders.....   | \$1,810,720 20          | \$1,448,889 69          | \$1,585,494 66          | \$773,253 36           | \$172,659,534 00           | \$2,309,688 64                   |
| Union.....   | 438,533 80              | 351,299 89              | 417,305 81              | 168,044 72             | 42,946,389 00              | 508,403 94                       |
| United Firemen's.....                                    | 653,104 47              | 508,423 86              | 528,854 72              | 231,118 11             | 55,190,808 00              | 664,045 92                       |
| United States.....                                       | 710,977 45              | 628,581 87              | 685,928 37              | 357,238 33             | 65,467,683 00              | 971,931 47                       |
| Westchester.....   | 2,337,853 14            | 1,857,562 49            | 2,692,820 09            | 958,433 08             | 234,204,306 00             | 2,735,333 98                     |
| Williamsburg City.....                                   | 1,437,543 70            | 1,145,081 90            | 1,183,501 18            | 538,100 41             | 138,112,784 00             | 1,483,464 29                     |
| <b>Total.....</b>  | <b>\$144,322,645 44</b> | <b>\$119,797,493 92</b> | <b>\$132,166,939 85</b> | <b>\$64,027,123 72</b> | <b>\$16,570,670,814 63</b> | <b>\$179,434,312 14</b>          |
| <b>MUTUAL COMPANIES OF OTHER STATES.</b>                 |                         |                         |                         |                        |                            |                                  |
| Holyoke.....   | \$204,173 22            | \$174,749 62            | \$168,167 99            | \$44,343 25            | \$11,643,831 00            | \$171,757 98                     |
| Middlesex.....   | 189,009 83              | 190,724 55              | 160,017 75              | 62,591 24              | 11,336,768 00              | 170,433 96                       |
| Providence.....  | 110,221 81              | 86,016 45               | 85,090 83               | 33,620 75              | 8,458,321 00               | 91,556 35                        |
| Quincy.....  | 179,139 81              | 187,667 94              | 146,624 26              | 59,021 75              | 9,706,653 00               | 148,544 25                       |
| Traders & Mechanics.....                                 | 216,879 03              | 204,603 45              | 190,467 98              | 69,881 66              | 13,114,334 06              | 202,145 28                       |
| <b>Total.....</b>  | <b>\$899,423 70</b>     | <b>\$843,762 01</b>     | <b>\$739,768 81</b>     | <b>\$269,458 65</b>    | <b>\$54,259,907 06</b>     | <b>\$784,437 82</b>              |
| <b>U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.</b> |                         |                         |                         |                        |                            |                                  |
| Aachen & Munich.....                                     | \$1,025,339 80          | \$830,065 81            | \$971,419 99            | \$435,801 20           | \$105,746,151 00           | \$1,337,283 29                   |
| Atlas.....   | 1,485,431 26            | 1,314,337 35            | 1,429,969 06            | 661,181 85             | 160,846,147 00             | 1,937,429 80                     |
| British America.....                                     | 1,494,835 38            | 1,374,594 62            | 1,459,071 28            | 848,926 44             | 165,234,768 00             | 1,878,242 04                     |
| Caledonian.....  | 1,463,412 18            | 1,883,968 41            | 1,378,671 46            | 648,106 62             | 162,751,969 00             | 1,934,238 48                     |
| Commercial Union.....                                    | 3,518,069 41            | 3,303,158 74            | 3,311,729 00            | 1,952,317 64           | 635,762,851 00             | 4,802,280 64                     |
| Hamburg Bremen.....                                      | 1,994,685 20            | 1,916,641 18            | 1,801,399 36            | 1,062,771 02           | 176,246,262 00             | 2,191,118 78                     |
| Law Union & Crown.....                                   | 373,339 46              | 368,308 74              | 343,549 43              | 169,411 90             | 49,459,475 00              | 543,359 82                       |
| Liverpool & London & Globe.....                          | 7,339,337 77            | 7,137,021 97            | 6,803,156 52            | 3,519,143 50           | 998,764,932 00             | 10,955,269 33                    |
| London Assurance.....                                    | 2,036,529 97            | 1,934,744 18            | 1,943,279 35            | 898,394 37             | 410,198,478 00             | 2,981,823 20                     |
| London & Lancashire.....                                 | 2,198,617 74            | 1,999,919 89            | 2,089,178 11            | 933,842 85             | 303,841,678 00             | 3,135,827 99                     |

|                                  |                  |                  |                  |                 |                     |                  |
|----------------------------------|------------------|------------------|------------------|-----------------|---------------------|------------------|
| Mannheim .....                   | 731,049 68       | 703,841 62       | 572,320 83       | 277,964 06      | 196,385,412 00      | 1,009,405 17     |
| North British & Mercantile ..... | 4,098,267 74     | 4,063,601 55     | 3,882,813 60     | 1,889,488 41    | 562,246,792 90      | 5,249,402 06     |
| Northern Assurance .....         | 2,563,240 17     | 2,742,778 65     | 2,437,446 68     | 1,165,980 51    | 338,474,231 00      | 3,713,102 29     |
| Norwich Union .....              | 2,192,271 72     | 2,180,507 25     | 2,103,947 92     | 1,131,066 16    | 239,253,894 00      | 2,736,230 96     |
| Palatine .....                   | 1,472,017 93     | 1,229,052 59     | 1,415,367 08     | 664,573 65      | 167,299,221 00      | 2,076,693 37     |
| Phoenix Assurance .....          | 2,698,170 02     | 2,417,468 78     | 2,445,992 48     | 1,380,924 40    | 317,956,225 00      | 3,666,772 88     |
| Prussian National .....          | 848,056 49       | 695,646 52       | 810,693 79       | 389,526 84      | 88,514,038 00       | 1,176,250 26     |
| Royal .....                      | 6,819,092 88     | 6,794,565 32     | 5,279,716 92     | 2,570,760 05    | 710,989,277 72      | 7,722,636 53     |
| Royal Exchange .....             | 1,482,935 24     | 1,606,406 58     | 1,148,830 17     | 813,587 24      | 193,364,201 00      | 2,357,736 26     |
| Scottish Union & National .....  | 2,085,869 58     | 1,682,007 99     | 1,886,356 03     | 972,066 31      | 280,699,650 00      | 3,160,621 11     |
| State Fire .....                 | 207,758 75       | 144,317 48       | 157,749 73       | 87,052 47       | 17,254,780 00       | 225,341 41       |
| Sun .....                        | 2,528,498 74     | 2,546,746 10     | 2,396,977 27     | 1,132,125 86    | 282,715,038 00      | 3,074,954 24     |
| Union Assurance .....            | 1,127,642 38     | 1,135,378 93     | 1,040,141 96     | 515,749 16      | 163,930,664 00      | 1,645,633 39     |
| Western Assurance .....          | 2,533,975 50     | 2,497,554 25     | 2,462,525 25     | 1,543,464 07    | 364,217,040 00      | 3,404,284 95     |
| Total .....                      | \$54,316,434 99  | \$52,503,034 50  | \$49,572,303 27  | \$25,670,726 58 | \$7,092,153,114 72  | \$72,915,938 35  |
| Aggregate .....                  | \$199,751,273 91 | \$173,319,185 39 | \$182,665,514 45 | \$90,088,770 26 | \$23,729,966,966 41 | \$253,379,903 82 |

TABLE No. 3.  
Income During 1905.

| COMPANIES.                              | NET PREMIUMS.  |                     | INTEREST.         |                   |                    |                    | Rents.     | All other sources. | Total income.       |
|---|----------------|---------------------|-------------------|-------------------|--------------------|--------------------|------------|--------------------|---------------------|
|   | Fire.          | Marine.             | Mortgages.        | Collateral loans. | Stocks and bonds.  | All other sources. |            |                    |                     |
| <b>MAINE STOCK COMPANIES.</b>           |                |                     |                   |                   |                    |                    |            |                    |                     |
| Merchants .....                         | -              | \$78,005 20         | \$1,685 00        | \$580 00          | \$7,087 81         | -                  | -          | -                  | \$87,358 01         |
| Union .....                             | -              | 108,497 32          | -                 | -                 | 15,607 69          | \$1,181 76         | -          | \$125 00           | 125,411 77          |
| <b>Total .....</b>                      | <b>-</b>       | <b>\$186,502 52</b> | <b>\$1,685 00</b> | <b>\$580 00</b>   | <b>\$22,695 50</b> | <b>\$1,181 76</b>  | <b>-</b>   | <b>\$125 00</b>    | <b>\$212,769 78</b> |
| <b>STOCK COMPANIES OF OTHER STATES.</b> |                |                     |                   |                   |                    |                    |            |                    |                     |
| Etna .....                              | \$5,746,149 79 | \$371,638 94        | \$636 00          | -                 | \$879,172 00       | -                  | -          | \$95,228 10        | \$6,792,824 83      |
| Agricultural .....                      | 1,344,829 12   | -                   | 29,705 66         | \$19,766 53       | 48,340 38          | \$4,580 66         | \$4,909 15 | 32,054 10          | 1,484,185 60        |
| Alliance .....                          | 353,734 18     | 84,245 83           | -                 | -                 | 42,095 17          | 573 32             | -          | 5,005 50           | 485,654 00          |
| American (Mass.) .....                  | 634,040 22     | -                   | 1,552 76          | -                 | 21,274 61          | 1,200 26           | -          | 738 00             | 658,805 85          |
| American (N. J.) .....                  | 2,288,968 36   | -                   | 79,703 87         | -                 | 106,703 88         | 4,614 69           | 12,432 22  | 196,485 28         | 2,688,908 30        |
| American (Pa.) .....                    | 1,769,036 37   | -                   | 35,550 58         | 105 43            | 56,648 17          | 91 51              | 21,570 72  | 34,001 31          | 1,917,004 09        |
| American Central .....                  | 2,022,028 21   | -                   | 412 00            | 11,381 17         | 158,447 74         | 3,403 28           | -          | 7,551 25           | 2,203,203 65        |
| Assurance Co. of America .....          | 446,360 08     | -                   | -                 | -                 | 28,661 61          | 1,655 03           | -          | 521 25             | 477,097 97          |
| Boston .....                            | 711,560 43     | 1,125,475 92        | 46,016 67         | 3,295 32          | 11,392 88          | 11,238 87          | 1,552 60   | 6,335 44           | 1,986,868 13        |
| Caledonian-American .....               | 18,362 07      | -                   | -                 | -                 | 9,700 00           | -                  | -          | -                  | 28,062 07           |
| Capital .....                           | 340,395 50     | -                   | 5,700 46          | 422 50            | 10,873 21          | 288 13             | 6,116 00   | 732 79             | 364,528 59          |
| City of New York .....                  | 184,533 46     | -                   | -                 | -                 | 7,280 04           | 2,860 16           | -          | 300,050 00         | 494,723 66          |
| Colonial .....                          | 542,123 75     | -                   | -                 | -                 | 17,809 17          | -                  | -          | -                  | 559,937 92          |
| Commerce .....                          | 213,451 64     | -                   | 2,140 58          | 50 00             | 11,534 54          | 511 90             | 9,128 81   | -                  | 236,817 47          |
| Commercial Union .....                  | 251,023 35     | -                   | -                 | -                 | 11,561 36          | -                  | -          | -                  | 262,584 71          |
| Connecticut .....                       | 3,147,059 57   | -                   | 53,940 91         | -                 | 143,410 87         | 3,996 17           | 4,790 46   | 159,378 69         | 3,512,576 67        |
| Continental .....                       | 5,993,169 61   | -                   | 1,544 82          | -                 | 508,934 23         | 33,983 48          | 71,217 00  | 551,907 00         | 7,160,756 14        |
| Delaware .....                          | 930,874 47     | -                   | 8,865 88          | 1,284 05          | 46,445 58          | 1,784 99           | 11,110 00  | 7,006 16           | 1,007,371 13        |
| Dutchess .....                          | 620,825 21     | -                   | 790 00            | 3,370 66          | 25,210 50          | 4 47               | 2,593 00   | 7,349 73           | 666,143 57          |
| Equitable .....                         | 804,578 58     | 20,475 93           | 8,896 93          | 394 90            | 29,770 00          | 690 74             | 4,296 20   | 5,844 40           | 874,947 68          |

|                                     |               |              |           |           |            |           |            |            |               |
|-------------------------------------|---------------|--------------|-----------|-----------|------------|-----------|------------|------------|---------------|
| Federal.....                        | 355,419 56    | 786,053 57   | 1,350 00  | -         | 58,505 18  | 4,971 78  | -          | 656 88     | 1,206,956 97  |
| Fire Association.....               | 3,762,406 01  | -            | 59,091 17 | 3,456 67  | 183,442 75 | 4,094 21  | 29,531 40  | 52,666 01  | 4,094,698 25  |
| Firemans Fund.....                  | 3,202,772 46  | 718,707 58   | 13,260 75 | 12,968 04 | 192,574 87 | 10,769 95 | 21,720 02  | 1,011 25   | 4,179,784 92  |
| Firemens.....                       | 1,015,608 80  | -            | 78,476 25 | -         | 81,643 75  | -         | 11,236 72  | -          | 1,186,965 62  |
| Franklin.....                       | 779,926 71    | -            | 4,707 02  | 16 67     | 92,330 00  | 1,768 69  | 5,693 65   | 17,892 38  | 893,245 12    |
| German Alliance.....                | 493,097 42    | -            | -         | -         | 52,211 51  | 545 38    | -          | 26,168 33  | 572,022 64    |
| German American.....                | 5,475,769 96  | -            | 1,939 02  | -         | 4,892 38   | -         | 1,200 00   | 157,398 14 | 6,350,699 22  |
| Germania.....                       | 2,568,627 52  | -            | 15,172 58 | -         | 187,156 20 | 15,764 92 | 26,994 45  | 2,860 65   | 2,816,476 37  |
| Glens Falls.....                    | 1,433,779 17  | -            | 39,261 80 | 185 00    | 133,270 74 | 18,500 45 | 2,334 08   | 1,049 01   | 1,628,379 70  |
| Granite State.....                  | 465,569 47    | -            | 417 61    | 339 41    | 15,582 51  | -         | 1,034 84   | 3,511 25   | 486,446 09    |
| Hanover.....                        | 2,645,149 21  | -            | 175 00    | -         | 108,194 34 | 6,741 75  | 46,469 00  | 98,417 00  | 2,905,146 30  |
| Hartford.....                       | 13,072,829 82 | -            | 30,903 23 | 109 63    | 454,646 99 | 7,134 94  | 25,791 83  | 17,248 99  | 13,608,665 43 |
| Home.....                           | 8,415,824 24  | 267,446 41   | 4,739 83  | -         | 618,658 76 | 6,482 32  | 194,720 95 | 28,976 28  | 9,536,748 79  |
| Home F. & M.....                    | 1,124,338 70  | 34,884 08    | 7,896 95  | 265 50    | 38,019 72  | 2,811 75  | 18,236 80  | 573 54     | 1,227,027 04  |
| Indemnity.....                      | 287,006 61    | -            | -         | -         | 14,162 68  | -         | -          | 50 00      | 301,219 29    |
| Insurance Co. of North America..... | 5,301,568 15  | 1,865,012 81 | 37,187 24 | 2,866 86  | 364,033 53 | 23,596 87 | 30,492 89  | 57,349 94  | 7,682,108 29  |
| Mercantile.....                     | 331,449 01    | -            | 7,084 74  | 480 00    | 15,043 00  | 1,329 37  | -          | 1,624 00   | 357,010 12    |
| National.....                       | 4,396,219 97  | -            | 31,441 05 | -         | 209,182 63 | 3,863 90  | 16,605 41  | -          | 4,657,312 96  |
| National Union.....                 | 1,174,760 87  | -            | 19,587 39 | 2,500 00  | 56,871 45  | 1,794 57  | -          | 764 31     | 1,255,778 59  |
| New Hampshire.....                  | 1,739,745 13  | -            | 17,349 29 | 1,562 50  | 110,754 97 | -         | 40 75      | 2,902 44   | 1,888,894 83  |
| Niagara.....                        | 2,709,979 10  | -            | 20,361 54 | -         | 129,313 02 | 8,021 70  | -          | 29,580 63  | 2,897,255 99  |
| North British & Mercantile.....     | 163,269 32    | -            | -         | -         | 28,940 22  | 284 76    | -          | 1,790 32   | 194,284 62    |
| North German.....                   | 454,362 68    | -            | 2,180 00  | -         | 9,575 00   | 642 34    | -          | -          | 466,760 02    |
| Orient.....                         | 1,123,720 89  | -            | -         | -         | 64,498 59  | 6,794 28  | -          | -          | 1,195,013 76  |
| Pelican.....                        | 286,293 95    | -            | -         | -         | 13,779 34  | -         | -          | -          | 300,073 29    |
| Pennsylvania.....                   | 2,957,451 34  | -            | 28,337 95 | 8,317 95  | 202,866 48 | 1,687 53  | 5,426 99   | 49,108 94  | 3,253,197 18  |
| Phenix (N. Y.).....                 | 5,998,424 68  | -            | 2,260 35  | 3,884 08  | 213,973 00 | 550 84    | 40,856 71  | 54,187 93  | 6,314,137 59  |
| Phenix (Conn.).....                 | 4,070,309 81  | -            | 5,995 42  | 837 50    | 249,587 41 | -         | 11,932 64  | 14,733 62  | 4,353,418 40  |
| Providence Washington.....          | 2,105,649 93  | 350,765 70   | -         | -         | 103,460 47 | -         | -          | -          | 2,559,876 10  |
| Queen.....                          | 3,439,220 95  | -            | 2,890 00  | -         | 211,207 11 | 5,625 65  | 60 00      | 13,425 17  | 3,672,428 88  |
| Rellance.....                       | 638,974 08    | -            | 5,995 19  | -         | 31,341 08  | -         | 7,038 59   | 4,992 46   | 688,341 40    |
| Rochester German.....               | 1,119,044 94  | -            | 15,745 80 | -         | 19,792 50  | 1,822 95  | 8,115 02   | 8,538 01   | 1,173,669 22  |
| Security.....                       | 976,753 55    | 18,454 66    | 6,137 07  | 377 14    | 55,069 15  | 418 56    | 3,833 20   | 5,890 00   | 1,066,893 33  |
| Springfield.....                    | 3,788,136 08  | -            | 27,187 20 | 604 58    | 181,724 10 | 5,934 93  | 14,800 51  | 255,165 78 | 4,273,533 18  |
| St. Paul.....                       | 3,202,098 95  | 400,405 58   | 28,354 62 | 1,124 84  | 119,716 92 | 16,271 45 | 36,262 07  | 28,820 82  | 3,853,665 25  |

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. |              |                    |                  |
| Traders.....                                      | \$1,585,494 66   | -              | \$13,018 57  | -                 | \$88,420 46       | \$8,034 67         | \$2,825 00   | \$112,926 84       | \$1,810,720 20   |
| Union.....  | 417,305 81       | -              | -            | \$726 40          | 17,000 38         | 905 37             | 2,376 34     | 219 50             | 438,533 80       |
| United Firemen's.....                             | 528,854 72       | -              | 20,660 35    | 547 99            | 47,981 62         | 635 90             | 5,756 51     | 48,667 38          | 653,104 47       |
| United States.....                                | 685,906 74       | \$21 63        | 11,885 00    | -                 | 9,258 08          | -                  | 4,400 00     | -                  | 710,977 45       |
| Westchester.....                                  | 2,092,820 06     | -              | 16,508 89    | -                 | 74,579 00         | 36,160 39          | 1,725 85     | 116,063 92         | 2,337,853 14     |
| Williamsburg City.....                            | 1,183,501 18     | -              | 10,587 75    | 2,024 16          | 50,088 06         | 6,768 67           | 57,212 88    | 127,361 00         | 1,437,543 70     |
| Total.....  | \$126,123,351 21 | \$6,043,588 64 | \$863,098 24 | \$89,256 48       | \$7,361,925 23    | \$238,276 47       | \$803,388 67 | \$2,749,760 50     | \$144,322,645 44 |
| MUTUAL COS. OF OTHER STATES.                      |                  |                |              |                   |                   |                    |              |                    |                  |
| Holyoke.....                                      | \$158,167 99     | -              | \$2,776 25   | -                 | \$34,992 78       | \$381 38           | \$4,750 00   | \$3,194 82         | \$204,173 22     |
| Middlesex.....                                    | 160,017 75       | -              | 2,255 50     | \$341 67          | 21,543 75         | -                  | 965 00       | 3,886 16           | 189,009 83       |
| Providence.....                                   | 85,090 83        | -              | 3,302 35     | -                 | 19,076 75         | 2,142 99           | -            | 608 89             | 110,221 81       |
| Quincy.....                                       | 146,024 26       | -              | 4,998 74     | 9,514 86          | 12,960 13         | 2,808 12           | 1,027 00     | 1,896 70           | 179,139 81       |
| Traders & Mechanics.....                          | 190,467 98       | -              | 2,995 28     | 459 05            | 20,023 71         | -                  | 1,562 65     | 1,370 36           | 216,879 03       |
| Total.....  | \$739,768 81     | -              | \$16,238 12  | \$10,315 58       | \$108,597 12      | \$5,332 49         | \$8,304 65   | \$10,866 93        | \$899,423 70     |
| U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES. |                  |                |              |                   |                   |                    |              |                    |                  |
| Aachen & Munich.....                              | \$971,419 99     | -              | -            | -                 | \$35,090 00       | \$4,792 54         | -            | \$14,037 27        | \$1,025,339 80   |
| Atlas.....  | 1,429,969 06     | -              | -            | -                 | 48,674 86         | 1,781 09           | -            | 5,006 25           | 1,485,431 26     |
| British America.....                              | 1,252,598 13     | \$206,473 15   | -            | -                 | 35,764 10         | -                  | -            | -                  | 1,494,835 38     |
| Caledonian.....                                   | 1,378,671 46     | -              | -            | -                 | 40,000 93         | -                  | \$44,739 79  | -                  | 1,463,412 18     |
| Commercial Union.....                             | 3,118,996 87     | 193,632 13     | \$4,649 29   | -                 | 134,390 41        | 1,077 57           | 63,653 81    | 2,589 33           | 3,518,089 41     |
| Hamburg Bremen.....                               | 1,801,399 36     | -              | -            | -                 | 66,815 08         | 2,214 48           | -            | 124,256 28         | 1,994,685 20     |
| Law Union & Crown.....                            | 343,549 43       | -              | -            | -                 | 29,590 00         | 183 43             | -            | 16 60              | 373,339 46       |
| Liverpool & London & Globe.....                   | 6,803,156 52     | -              | 144,541 78   | -                 | 158,650 00        | 18,615 24          | 85,694 92    | 129,279 31         | 7,339,337 77     |
| London Assurance.....                             | 1,579,639 65     | 363,639 70     | -            | -                 | 96,272 29         | 2,770 65           | -            | 207 68             | 2,036,629 97     |
| London & Lancashire.....                          | 2,089,178 11     | -              | -            | -                 | 84,395 50         | 5,268 55           | 18,193 24    | 1,682 34           | 2,198,617 74     |



|                                  |                  |                |                |              |                |              |                |                |                  |
|----------------------------------|------------------|----------------|----------------|--------------|----------------|--------------|----------------|----------------|------------------|
| Mannheim .....                   | -                | 572,320 83     | -              | -            | 11,750 00      | -            | -              | 146,978 85     | 731,649 68       |
| North British & Mercantile ..... | 3,882,813 69     | -              | -              | -            | 204,128 99     | 5,728 96     | -              | 3,596 19       | 4,096,267 74     |
| Northern Assurance .....         | 2,437,446 68     | -              | -              | -            | 116,252 50     | 1,473 27     | 7,000 00       | 1,067 72       | 2,563,240 17     |
| Norwich Union .....              | 2,103,947 92     | -              | 1,800 00       | -            | 81,473 55      | -            | -              | 5,050 25       | 2,192,271 72     |
| Palatine .....                   | 1,415,367 08     | -              | -              | -            | 48,335 37      | 8,315 48     | -              | -              | 1,472,017 93     |
| Phoenix Assurance .....          | 2,445,992 48     | -              | -              | -            | 31,447 04      | 3,748 88     | -              | 156,981 62     | 2,698,170 02     |
| Prussian National .....          | 508,710 97       | 1,982 82       | -              | -            | 37,100 56      | -            | -              | 262 14         | 848,056 49       |
| Royal .....                      | 5,279,716 92     | -              | 12,870 67      | -            | 161,964 00     | 10,590 89    | 184,413 03     | 1,169,537 37   | 6,819,002 88     |
| Royal Exchange .....             | 1,148,830 17     | -              | -              | -            | 79,710 75      | -            | -              | 254,454 32     | 1,482,995 24     |
| Scottish Union & National .....  | 1,886,356 03     | -              | 33,875 94      | 100 00       | 142,617 39     | 3,924 23     | 15,989 73      | 3,006 26       | 2,085,869 58     |
| State Fire .....                 | 157,749 73       | -              | -              | -            | 12,161 91      | 25 65        | -              | 37,821 46      | 207,788 75       |
| Sun .....                        | 2,396,977 27     | -              | 2,250 00       | -            | 92,273 37      | 3,853 51     | 21,164 32      | 11,980 27      | 2,528,498 74     |
| Union Assurance .....            | 1,046,141 96     | -              | -              | -            | 44,613 43      | 633 00       | 15,688 99      | 27,105 00      | 1,127,642 38     |
| Western Assurance .....          | 2,057,498 00     | 405,027 25     | 838 20         | -            | 64,435 83      | 2,313 01     | -              | 3,863 21       | 2,533,975 50     |
| Total .....                      | \$47,829,227 39  | \$1,743,075 88 | \$200,825 88   | \$100 00     | \$1,910,707 86 | \$77,280 43  | \$456,537 83   | \$2,098,679 72 | \$54,316,434 99  |
| Aggregate .....                  | \$174,692,347 41 | \$7,973,167 04 | \$1,081,847 24 | \$100,252 06 | \$9,403,925 71 | \$372,071 15 | \$1,268,231 15 | \$4,859,432 15 | \$199,751,273 91 |

**TABLE No. 4.**  
**Disbursements During 1905.**

| COMPANIES.                         | NET LOSSES.    |              | Dividends.   | Commis-<br>sions. | Salaries.    | Rents.     | Taxes and<br>fees. | All other<br>disbur-<br>sements. | Total dis-<br>bursements. |
|------------------------------------|----------------|--------------|--------------|-------------------|--------------|------------|--------------------|----------------------------------|---------------------------|
|                                    | Fire.          | Marine.      |              |                   |              |            |                    |                                  |                           |
| <b>MAINE STOCK COMPANIES.</b>      |                |              |              |                   |              |            |                    |                                  |                           |
| Merchants.....                     | -              | \$50,708 80  | \$7,840 00   | \$9,410 83        | \$4,350 00   | \$205 00   | \$562 54           | \$1,584 54                       | \$74,661 71               |
| Union.....                         | -              | 70,752 51    | 16,000 00    | 3,912 20          | 6,468 35     | 500 00     | 26 13              | 2,574 06                         | 100,233 25                |
| Total.....                         | -              | \$121,461 31 | \$23,840 00  | \$13,323 03       | \$10,818 35  | \$705 00   | \$588 67           | \$4,158 60                       | \$174,894 96              |
| <b>Stock Cos. of Other States.</b> |                |              |              |                   |              |            |                    |                                  |                           |
| Etna.....                          | \$2,733,621 42 | \$215,070 75 | \$670,000 00 | \$1,047,325 67    | \$376,947 38 | -          | \$159,571 26       | \$575,363 07                     | \$5,777,899 55            |
| Agricultural.....                  | 604,041 03     | -            | 50,000 00    | 292,737 67        | 95,169 42    | -          | 52,144 67          | 104,940 74                       | 1,199,033 53              |
| Alliance.....                      | 67,534 51      | 30,306 30    | -            | 89,993 94         | 21,962 38    | \$2,168 01 | 3,681 96           | 21,297 48                        | 236,944 58                |
| American (Mass.).....              | 279,825 97     | -            | 21,000 00    | 155,562 55        | 23,619 89    | 2,140 00   | 16,153 05          | 48,638 39                        | 547,939 85                |
| American (N. J.).....              | 952,987 79     | -            | 96,040 02    | 472,773 88        | 122,835 19   | -          | 73,438 70          | 180,363 77                       | 1,898,379 35              |
| American (Pa.).....                | 939,856 05     | -            | 30,000 00    | 403,453 98        | 70,920 16    | 6,000 00   | 50,860 76          | 235,798 18                       | 1,736,829 08              |
| American Central.....              | 990,103 01     | -            | 120,000 00   | 386,672 37        | 162,271 83   | 7,888 92   | 48,049 97          | 241,708 31                       | 1,896,694 41              |
| Assurance Co. of America.....      | 240,785 43     | -            | -            | 138,452 21        | 1,595 00     | -          | 18,659 63          | 13,028 26                        | 412,520 53                |
| Boston.....                        | 303,769 72     | 579,868 15   | 120,000 00   | 310,040 39        | 145,997 88   | 17,383 33  | 42,885 27          | 68,551 20                        | 1,588,495 94              |
| Caledonian-American.....           | 6,609 96       | -            | 9,000 00     | 4,358 40          | 1,129 27     | 69 51      | 288 60             | 746 73                           | 22,202 47                 |
| Capital.....                       | 151,804 07     | -            | 8,000 00     | 79,028 83         | 19,654 13    | 700 16     | 10,987 42          | 13,081 51                        | 283,256 12                |
| City of New York.....              | 15,550 36      | -            | -            | 38,778 13         | 12,437 36    | 1,000 00   | 1,783 22           | 18,876 84                        | 88,423 91                 |
| Colonial.....                      | 257,096 48     | 2,115 02     | 10,000 00    | 165,052 71        | 3,395 00     | -          | 15,362 05          | 9,522 11                         | 462,483 37                |
| Commerce.....                      | 102,384 59     | -            | 16,000 00    | 51,982 24         | 13,192 51    | 1,600 00   | 11,970 12          | 10,132 88                        | 207,262 34                |
| Commercial Union.....              | 112,168 75     | -            | 10,000 00    | 58,054 39         | 3,699 80     | -          | 6,111 90           | 4,967 72                         | 195,902 56                |
| Connecticut.....                   | 1,530,257 58   | -            | 120,000 00   | 655,303 04        | 224,348 09   | 11,233 40  | 113,767 77         | 192,130 25                       | 2,847,040 13              |
| Continental.....                   | 2,663,444 14   | -            | 360,600 00   | 1,294,683 50      | 409,161 45   | 13,330 83  | 166,926 92         | 373,896 65                       | 5,286,443 49              |
| Delaware.....                      | 433,123 93     | -            | 42,172 50    | 243,842 91        | 64,488 60    | 8,211 73   | 24,453 77          | 66,829 37                        | 888,122 81                |
| Dutchess.....                      | 338,645 62     | -            | 12,000 00    | 176,650 83        | 24,752 95    | 1,200 00   | 12,735 75          | 15,731 58                        | 575,716 73                |
| Equitable.....                     | 444,926 65     | 20,059 65    | 28,000 00    | 177,144 70        | 53,927 84    | -          | 26,803 09          | 71,137 87                        | 821,999 80                |

|                                     |              |              |            |              |            |           |            |              |               |
|-------------------------------------|--------------|--------------|------------|--------------|------------|-----------|------------|--------------|---------------|
| Federa .....                        | 148,873 57   | 470,929 58   | 50,000 00  | 255,817 37   | 66,362 16  | -         | 24,352 31  | 35,648 77    | 1,051,983 76  |
| Fire Association.....               | 1,914,580 40 | -            | 200,000 00 | 958,817 31   | 241,683 77 | -         | 96,210 06  | 234,891 92   | 3,643,183 46  |
| Firemans Fund.....                  | 1,632,156 47 | 491,706 75   | 120,000 00 | 588,948 20   | 319,964 94 | 8,400 00  | 92,221 83  | 302,293 08   | 3,545,693 27  |
| Firemens.....                       | 448,547 48   | -            | 120,000 00 | 254,240 18   | 43,275 53  | -         | 37,320 09  | 78,577 66    | 981,960 96    |
| Franklin.....                       | 399,974 14   | -            | 89,570 00  | 185,202 44   | 34,866 67  | 1,688 00  | 23,068 77  | 134,480 83   | 859,850 85    |
| German Alliance.....                | 269,072 38   | -            | 40,000 00  | 134,214 36   | 4,780 00   | -         | 10,741 75  | -            | 458,808 49    |
| German American.....                | 2,676,238 63 | -            | 450,000 00 | 1,024,337 84 | 236,199 79 | 35,488 28 | 166,408 02 | 568,877 87   | 5,491,550 39  |
| Germania.....                       | 1,190,661 15 | -            | 200,000 00 | 551,507 42   | 182,388 42 | 24,794 32 | 82,366 79  | 127,842 87   | 2,359,550 97  |
| Glens Falls.....                    | 624,839 43   | -            | 70,000 00  | 321,963 60   | 105,209 69 | -         | 66,503 39  | 98,006 22    | 1,286,522 33  |
| Granite State.....                  | 217,699 19   | -            | 12,000 00  | 95,716 29    | 17,710 00  | 1,500 00  | 9,842 47   | 73,688 79    | 428,156 74    |
| Hanover.....                        | 1,439,686 21 | -            | 89,000 00  | 535,762 06   | 208,650 81 | 24,812 00 | 81,548 48  | 230,843 22   | 2,596,302 78  |
| Hartford.....                       | 6,193,625 76 | -            | 573,203 56 | 2,404,453 74 | 781,583 41 | -         | 305,852 93 | 1,107,250 12 | 11,385,969 52 |
| Home.....                           | 4,100,088 58 | 140,160 87   | 600,000 00 | 1,604,290 34 | 515,435 75 | 69,562 52 | 241,900 96 | 601,631 33   | 7,872,970 35  |
| Home F. & M.....                    | 530,482 30   | 24,845 76    | 36,000 00  | 211,402 21   | 57,084 35  | 3,600 00  | 29,176 69  | 146,778 24   | 1,039,369 55  |
| Indemnity.....                      | 142,612 73   | -            | -          | 54,066 33    | 19,292 74  | 2,172 28  | 10,212 78  | 13,805 65    | 242,162 51    |
| Insurance Co. of North America..... | 2,613,277 89 | 1,214,028 71 | 360,076 20 | 1,480,806 74 | 447,939 35 | 30,588 50 | 174,230 35 | 372,269 17   | 6,693,236 91  |
| Mercantile.....                     | 155,638 02   | -            | 32,000 00  | 68,475 40    | 17,833 27  | 2,716 68  | 6,478 56   | 24,878 91    | 308,020 84    |
| National.....                       | 2,040,629 94 | -            | 120,000 00 | 830,217 21   | 327,321 53 | -         | 160,672 20 | 365,543 75   | 3,864,375 68  |
| National Union.....                 | 490,347 18   | -            | -          | 262,578 14   | 100,477 70 | 6,581 25  | 55,822 51  | 62,918 91    | 978,725 69    |
| New Hampshire.....                  | 873,472 39   | -            | 100,000 00 | 421,948 48   | 76,301 99  | 88 20     | 52,374 46  | 131,063 13   | 1,655,248 65  |
| Niagara.....                        | 1,297,331 84 | -            | 99,940 00  | 538,909 30   | 225,205 87 | 25,261 62 | 102,607 31 | 150,839 69   | 2,440,005 63  |
| North British & Mercantile.....     | 44,355 90    | -            | 20,000 00  | 36,006 27    | 5,243 93   | 1,800 00  | 4,933 52   | 5,975 90     | 118,320 93    |
| North German.....                   | 239,560 92   | -            | 12,000 00  | 89,897 72    | 4,279 39   | 1,394 53  | 11,475 50  | 11,183 70    | 369,791 76    |
| Orient.....                         | 534,776 05   | 145 44       | 100,000 00 | 248,000 61   | 59,617 64  | 4,372 00  | 29,229 99  | 58,180 32    | 1,034,322 05  |
| Pelican.....                        | 179,309 23   | -            | -          | 65,919 22    | 6,198 24   | 435 36    | 8,455 91   | 8,279 84     | 288,597 80    |
| Pennsylvania.....                   | 1,445,465 99 | -            | 120,000 00 | 593,446 71   | 180,000 00 | -         | 81,532 25  | 221,981 63   | 2,642,726 58  |
| Phenix (N. Y.).....                 | 2,954,238 54 | -            | 150,000 00 | 1,177,633 33 | 441,819 76 | 50,199 02 | 144,220 23 | 496,812 46   | 5,414,973 34  |
| Phenix (Conn.).....                 | 1,843,335 89 | -            | 283,000 00 | 816,595 78   | 232,887 98 | 18,603 16 | 99,486 85  | 401,569 27   | 3,695,188 93  |
| Providence Washington.....          | 1,047,089 16 | 249,760 62   | 50,000 00  | 494,461 59   | 149,598 70 | 8,804 44  | 58,069 86  | 193,271 81   | 2,251,056 18  |
| Queen.....                          | 1,728,907 06 | -            | 100,000 00 | 634,027 41   | 246,116 57 | 28,360 31 | 84,453 20  | 222,256 80   | 3,044,141 35  |
| Reliance.....                       | 297,196 13   | -            | 21,000 00  | 163,554 00   | 36,571 04  | 2,000 00  | 20,381 68  | 52,687 81    | 593,390 66    |
| Rochester German.....               | 590,909 13   | -            | 20,000 00  | 300,380 03   | 38,007 37  | -         | 37,417 73  | 90,606 07    | 1,017,320 33  |
| Security.....                       | 439,840 24   | 16,469 29    | 32,000 00  | 242,760 32   | 136,070 91 | 2,000 00  | 24,872 00  | 3,351 86     | 897,364 62    |
| Springfield.....                    | 1,726,182 94 | -            | 200,000 00 | 727,406 12   | 183,889 55 | 10,000 00 | 133,364 78 | 533,145 76   | 3,497,056 15  |
| St. Paul.....                       | 1,646,178 78 | 333,767 07   | 50,000 00  | 815,433 66   | 108,484 25 | 6,000 00  | 96,289 62  | 219,915 74   | 3,276,069 12  |

TABLE No. 4.—Concluded.

| COMPANIES.                                      | NET LOSSES.     |                | Dividends.     | Commis-<br>sions. | Salaries.      | Rents.       | Taxes and<br>fees. | All other<br>disburse-<br>ments. | Total dis-<br>bursements. |
|---|-----------------|----------------|----------------|-------------------|----------------|--------------|--------------------|----------------------------------|---------------------------|
|   | Fire.           | Marine.        |                |                   |                |              |                    |                                  |                           |
| Traders.....                                    | \$773,253 36    | -              | \$50,000 00    | \$382,906 25      | \$96,636 55    | \$9,320 00   | \$58,468 65        | \$78,304 88                      | \$1,448,889 69            |
| Union.....                                      | 168,044 72      | -              | -              | 86,690 08         | 41,493 91      | -            | 12,034 87          | 43,036 31                        | 351,299 89                |
| United Firemen's.....                           | 231,118 11      | -              | 30,000 00      | 130,048 59        | 35,637 47      | -            | 16,080 95          | 65,538 74                        | 508,423 86                |
| United States.....                              | 357,246 06      | -\$7 73        | -              | 235,455 68        | 19,080 16      | 1,200 00     | 11,383 09          | 4,224 61                         | 628,581 87                |
| Westchester.....                                | 958,433 08      | -              | 60,000 00      | 441,222 79        | 139,763 00     | 14,704 51    | 54,602 98          | 188,836 13                       | 1,857,562 49              |
| Williamsburg City.....                          | 538,100 41      | -              | 75,000 00      | 297,461 90        | 100,595 36     | 17,000 00    | 32,305 28          | 54,618 95                        | 1,145,081 90              |
| Total.....                                      | \$60,237,897 49 | \$3,789,226 23 | \$6,439,002 28 | \$27,001,535 31   | \$8,062,835 56 | \$486,392 87 | \$3,705,792 53     | \$10,074,511 65                  | \$119,797,493 92          |
| MUTUAL COS. OF OTHER STATES.                    |                 |                |                |                   |                |              |                    |                                  |                           |
| Holyoke.....                                    | \$44,343 25     | -              | \$7,000 00     | \$24,044 50       | \$20,904 99    | \$1,500 00   | \$2,571 91         | \$74,384 87                      | \$174,749 62              |
| Middlesex.....                                  | 62,591 24       | -              | -              | 23,868 83         | 14,096 00      | 500 00       | 2,171 72           | 87,496 76                        | 190,724 55                |
| Providence.....                                 | 33,620 75       | -              | -              | 10,040 33         | 9,520 00       | 1,436 00     | 2,261 83           | 29,137 54                        | 86,016 45                 |
| Quincy.....                                     | 59,021 75       | -              | -              | 22,827 61         | 15,739 01      | -            | 3,059 83           | 87,019 74                        | 187,667 94                |
| Traders & Mechanics.....                        | 69,881 66       | -              | -              | 27,959 96         | 27,458 63      | 1,696 00     | 2,988 22           | 74,618 98                        | 204,603 45                |
| Total.....                                      | \$269,458 65    | -              | \$7,000 00     | \$108,741 23      | \$87,718 63    | \$5,132 00   | \$13,053 51        | \$352,657 99                     | \$843,762 01              |
| U. S. BRANCHES OF<br>COS. OF FOREIGN COUNTRIES. |                 |                |                |                   |                |              |                    |                                  |                           |
| Aachen & Munich.....                            | \$435,801 20    | -              | -              | \$216,848 63      | \$73,331 20    | \$6,919 28   | \$27,227 71        | \$69,937 79                      | \$830,065 81              |
| Atlas.....                                      | 661,181 85      | -              | -              | 360,963 28        | 116,231 27     | 11,324 38    | 48,883 31          | 175,753 26                       | 1,314,337 35              |
| British America.....                            | 634,632 29      | \$214,264 15   | -              | 263,836 10        | 72,138 87      | -            | 63,108 97          | 126,590 24                       | 1,374,594 62              |
| Caledonian.....                                 | 648,106 62      | -              | -              | 325,410 24        | 101,099 12     | 8,392 89     | 41,540 55          | 259,418 99                       | 1,383,968 41              |
| Commercial Union.....                           | 1,680,334 71    | 272,482 93     | -              | 677,718 14        | 165,212 10     | 18,079 37    | 105,945 06         | 883,386 43                       | 3,803,158 74              |
| Hamburg Bremen.....                             | 1,068,771 02    | -              | -              | 366,567 67        | 159,403 83     | 15,159 90    | 48,331 33          | 258,407 43                       | 1,916,641 18              |
| Law Union & Crown.....                          | 169,411 90      | -              | -              | 85,852 92         | 12,371 63      | 1,288 68     | 11,875 81          | 87,507 80                        | 368,308 74                |
| Liverpool & London & Globe.....                 | 3,519,143 50    | -              | -              | 1,117,097 36      | 408,691 51     | 58,383 35    | 228,389 88         | 1,805,316 37                     | 7,137,021 97              |
| London Assurance.....                           | 687,504 30      | 210,890 07     | -              | 397,734 96        | 125,317 26     | 21,041 48    | 59,062 72          | 433,193 39                       | 1,934,744 18              |
| London & Lancashire.....                        | 933,842 85      | -              | -              | 382,433 93        | 158,934 32     | 21,304 60    | 70,848 91          | 432,555 28                       | 1,999,919 89              |

|                                 |                 |                |                |                 |                 |              |                |                 |                  |
|---------------------------------|-----------------|----------------|----------------|-----------------|-----------------|--------------|----------------|-----------------|------------------|
| Mannheim.....                   | -               | 277,964 06     | -              | 118,111 97      | 34,043 10       | 2,606 29     | 16,777 47      | 254,338 73      | 703,841 62       |
| North British & Mercantile..... | 1,889,488 41    | -              | -              | 771,191 78      | 281,338 00      | 18,610 79    | 110,699 39     | 992,273 18      | 4,063,601 55     |
| Northern Assurance.....         | 1,165,980 51    | -              | -              | 539,755 10      | 153,493 88      | 16,603 36    | 79,128 77      | 787,817 03      | 2,742,778 65     |
| Norwich Union.....              | 1,131,066 16    | -              | -              | 427,549 89      | 153,800 91      | 17,511 48    | 62,528 11      | 388,050 70      | 2,180,507 25     |
| Palatine.....                   | 664,573 65      | -              | -              | 308,213 44      | 79,212 64       | 8,150 55     | 43,830 03      | 125,072 28      | 1,229,052 59     |
| Phoenix Assurance.....          | 1,380,924 40    | -              | -              | 459,151 69      | 180,475 81      | 24,567 74    | 79,046 10      | 293,303 04      | 2,417,468 78     |
| Prussian National.....          | 389,466 63      | 60 21          | -              | 170,101 29      | 70,684 29       | 4,000 08     | 24,746 92      | 36,593 10       | 695,646 52       |
| Royal.....                      | 2,570,760 05    | -              | -              | 907,346 11      | 390,480 11      | 44,332 26    | 203,215 91     | 2,678,430 88    | 6,794,565 32     |
| Royal Exchange.....             | 813,587 24      | -              | -              | 370,978 98      | 114,690 00      | 10,200 00    | 66,951 77      | 229,998 59      | 1,606,406 58     |
| Scottish Union & National.....  | 972,066 31      | -              | -              | 401,142 14      | 103,631 19      | 9,523 85     | 82,240 22      | 113,404 28      | 1,682,007 99     |
| State Fire.....                 | 87,052 47       | -              | -              | 28,777 59       | 10,628 29       | 318 07       | 6,262 18       | 11,278 88       | 144,317 48       |
| Sun.....                        | 1,132,125 86    | -              | -              | 553,308 76      | 125,249 78      | 21,797 32    | 70,333 74      | 643,930 64      | 2,546,746 10     |
| Union Assurance.....            | 515,749 16      | -              | -              | 267,058 17      | 49,034 79       | 6,113 25     | 35,043 76      | 262,379 80      | 1,135,378 98     |
| Western Assurance.....          | 1,140,244 14    | 403,219 93     | -              | 500,517 06      | 80,470 75       | 8,588 82     | 96,043 28      | 268,870 27      | 2,497,954 25     |
| Total.....                      | \$24,291,345 23 | \$1,378,881 35 | -              | \$9,957,661 20  | \$3,219,964 65  | \$354,817 79 | \$1,682,055 90 | \$11,617,808 38 | \$52,503,034 50  |
| Aggregate.....                  | \$84,799,201 37 | \$5,289,568 89 | \$6,469,842 28 | \$37,081,560 77 | \$11,381,337 19 | \$847,047 66 | \$5,401,490 61 | \$22,049,136 62 | \$173,319,185 39 |

TABLE No. 5.  
Assets December 31, 1905.

| 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. |
|------------------------------------|--------------|--------------|-------------------|-------------------|--------------------------|---------------------------------------|-------------------------------------|-------------------|------------------|------------------|
| <b>MAINE STOCK COMPANIES.</b>      |              |              |                   |                   |                          |                                       |                                     |                   |                  |                  |
| Merchants.....                     | -            | \$41,000 00  | \$14,500 00       | \$134,950 00      | \$25,715 04              | \$31,907 59                           | \$1,853 07                          | \$25,027 50       | -                | \$274,953 20     |
| Union.....                         | -            | -            | -                 | 360,672 70        | 43,604 78                | 25,883 52                             | 2,235 42                            | 37,204 25         | -                | 469,600 67       |
| Total.....                         | -            | \$41,000 00  | \$14,500 00       | \$495,622 70      | \$69,319 82              | \$57,791 11                           | \$4,088 49                          | \$62,231 75       | -                | \$744,553 87     |
| <b>STOCK COS. OF OTHER STATES.</b> |              |              |                   |                   |                          |                                       |                                     |                   |                  |                  |
| Ætna.....                          | \$576,746 00 | \$12,600 00  | -                 | \$11,889,398 79   | \$1,119,984 53           | \$638,510 74                          | \$1,821 00                          | \$2,400,400 07    | \$49,035 52      | \$16,590,425 61  |
| Agricultural.....                  | 307,895 83   | 582,702 07   | \$473,340 00      | 1,165,579 48      | 180,645 45               | 215,998 90                            | 37,715 28                           | 39,782 52         | 43,295 38        | 2,960,364 15     |
| Alliance.....                      | -            | -            | -                 | 1,108,219 75      | 89,693 72                | 44,032 04                             | -                                   | 210 25            | 112 50           | 1,242,043 26     |
| American (Mass.).....              | -            | 37,000 00    | -                 | 584,324 08        | 57,675 08                | 90,985 33                             | 6,482 88                            | 20,384 92         | -                | 796,852 29       |
| American (N. J.).....              | 533,900 00   | 1,524,175 75 | -                 | 3,166,334 34      | 222,429 50               | 564,120 11                            | 64,053 09                           | -                 | 69,655 19        | 6,005,357 60     |
| American (Pa.).....                | 323,835 49   | 649,275 55   | -                 | 1,577,248 77      | 136,409 70               | 242,982 32                            | 13,365 47                           | 73,093 23         | 44,479 45        | 2,971,731 08     |
| American Central.....              | -            | 7,500 00     | 170,000 00        | 2,975,828 17      | 233,815 58               | 321,008 47                            | -                                   | 553,050 00        | 21,241 87        | 4,289,960 35     |
| Assurance Co. of America.....      | -            | -            | -                 | 961,655 50        | 44,173 35                | 56,445 55                             | 4,448 11                            | -                 | 43,207 87        | 1,023,514 64     |
| Boston.....                        | 15,000 00    | 1,132,916 00 | 71,000 00         | 1,974,932 41      | 600,068 82               | 349,693 68                            | 15,399 50                           | 291,895 82        | 20,611 60        | 4,430,294 63     |
| Caledonian-American.....           | -            | -            | -                 | 288,757 59        | 1,265 63                 | 18,000 59                             | 2,345 83                            | 257 80            | 473 45           | 310,153 99       |
| Capital.....                       | 92,818 24    | 103,862 55   | 27,300 00         | 268,920 36        | 49,719 63                | 58,554 39                             | 3,575 23                            | 24,229 93         | -                | 628,980 33       |
| City of New York.....              | -            | -            | -                 | 527,062 50        | 44,022 14                | 35,213 11                             | 3,000 00                            | 2,637 50          | 32 15            | 611,903 10       |
| Colonial.....                      | -            | -            | -                 | 550,500 00        | 21,536 71                | 145,054 29                            | 3,312 50                            | -                 | -                | 720,403 50       |
| Commerce.....                      | 77,000 00    | 41,200 00    | -                 | 320,125 00        | 31,855 74                | 51,623 60                             | 3,891 28                            | 16,320 00         | -                | 512,015 62       |
| Commercial Union.....              | -            | -            | -                 | 487,465 53        | 12,742 88                | 23,663 04                             | 1,170 00                            | 6,937 76          | 2,722 93         | 559,256 63       |
| Connecticut.....                   | 182,850 00   | 1,027,550 00 | -                 | 3,910,097 73      | 279,009 55               | 327,638 17                            | -                                   | 131,517 27        | 17,366 48        | 5,841,296 24     |
| Continental.....                   | 1,150,000 00 | 16,350 00    | -                 | 13,071,652 00     | 1,118,043 52             | 921,193 81                            | 93,718 54                           | 27,813 00         | 14,269 04        | 16,384,501 83    |
| Delaware.....                      | 200,000 00   | 155,500 00   | 117,000 00        | 1,099,642 24      | 56,274 45                | 196,997 96                            | 18,430 90                           | 31,675 85         | -                | 1,875,521 40     |
| Dutchess.....                      | 24,053 78    | 16,400 00    | 2,500 00          | 661,258 97        | 146,354 62               | 47,293 07                             | 2,921 69                            | 15,486 03         | 2,985 54         | 913,282 52       |
| Equitable.....                     | 113,000 00   | 164,150 00   | 60,600 00         | 646,575 00        | 71,248 02                | 141,204 98                            | 804 17                              | 107,071 25        | 2,806 79         | 1,301,246 63     |

|                                 |              |              |            |               |              |              |           |              |            |               |
|---------------------------------|--------------|--------------|------------|---------------|--------------|--------------|-----------|--------------|------------|---------------|
| Federal.....                    | -            | 30,000 00    | -          | 1,486,505 57  | 450,266 60   | 267,296 60   | 21,465 01 | 100 00       | 55,553 10  | 2,200,080 68  |
| Fire Association.....           | 418,527 03   | 1,452,128 99 | 159,800 00 | 3,884,221 57  | 259,026 24   | 534,833 93   | 65,731 20 | 241,392 80   | 12,400 00  | 7,905,261 76  |
| Firemans Fund.....              | 491,150 00   | 187,850 00   | 507,250 00 | 4,480,062 09  | 376,219 42   | 838,548 48   | 1,655 87  | 362,816 42   | 41,116 27  | 7,204,435 92  |
| Firemens.....                   | 111,217 62   | 1,577,305 00 | -          | 1,348,900 00  | 61,635 45    | 123,418 41   | 33,281 52 | 538,895 97   | 38 54      | 3,794,615 43  |
| Franklin.....                   | 206,160 65   | 74,598 00    | 25,000 00  | 2,486,054 95  | 55,530 27    | 144,592 59   | 1,118 97  | 72,195 65    | -          | 3,065,251 08  |
| German Alliance.....            | -            | 34,000 00    | -          | 1,198,133 53  | 56,765 09    | 123,593 56   | 3,759 50  | 69,034 47    | -          | 1,485,286 15  |
| German American.....            | 15,000 00    | 211,000 00   | -          | 12,126,691 45 | 509,705 60   | 942,502 05   | 50,489 31 | 205,785 55   | 8,653 37   | 14,052,520 59 |
| Germania.....                   | 671,982 75   | 290,500 00   | -          | 4,929,994 07  | 426,190 92   | 357,143 22   | 7,884 16  | 125,437 29   | 3,346 63   | 6,835,785 78  |
| Glens Falls.....                | 50,155 23    | 807,803 37   | 3,700 00   | 2,679,410 30  | 724,022 03   | 173,938 31   | 14,276 48 | 85,210 00    | 23,434 04  | 4,515,681 38  |
| Granite State.....              | 28,500 00    | 7,800 00     | 5,000 00   | 636,890 28    | 45,903 26    | 48,459 11    | 3,451 51  | 3,303 87     | -          | 779,308 03    |
| Hanover.....                    | 859,107 91   | 3,500 00     | -          | 2,645,972 57  | 129,945 71   | 346,421 99   | 12,450 09 | 323,719 46   | 513 58     | 4,350,604 15  |
| Hartford.....                   | 973,236 79   | 658,500 00   | 1,000 00   | 11,659,738 06 | 815,188 41   | 1,406,966 78 | 9,690 90  | 1,286,694 47 | 12,933 76  | 16,798,081 65 |
| Home.....                       | 1,543,892 06 | 109,500 00   | -          | 15,384,451 57 | 1,180,287 05 | 652,169 02   | -         | 2,538,999 95 | 170,236 77 | 21,239,052 88 |
| Home F. & M.....                | 353,475 00   | 118,117 00   | -          | 977,468 40    | 140,754 05   | 237,638 97   | 551 15    | 6,671 60     | 11,724 16  | 1,822,952 01  |
| Indemnity.....                  | -            | -            | -          | 419,080 00    | 59,197 81    | 28,090 93    | -         | 2,378 59     | 7,106 53   | 514,680 91    |
| Insurance Co. of No. Am.....    | 466,100 00   | 627,488 39   | 244,000 00 | 8,902,646 55  | 1,190,403 42 | 1,145,684 80 | 5,329 95  | 434,198 33   | 21,923 77  | 12,993,927 97 |
| Mercantile.....                 | -            | 195,600 00   | 12,000 00  | 333,136 39    | 77,592 04    | 56,587 46    | 4,817 42  | 74,732 61    | -          | 754,475 92    |
| National.....                   | 370,776 16   | 655,356 00   | -          | 5,128,573 38  | 351,393 96   | 535,869 16   | -         | 303,200 62   | 37,204 32  | 7,304,958 96  |
| National Union.....             | -            | 399,622 00   | 50,000 00  | 1,215,830 00  | 192,291 68   | 208,370 97   | 8,489 84  | 34,620 00    | 1,003 03   | 2,108,221 46  |
| New Hampshire.....              | 142,113 70   | 344,400 00   | 75,000 00  | 2,365,757 20  | 205,271 64   | 193,487 74   | 16,226 14 | 726,884 25   | -          | 4,069,140 67  |
| Niagara.....                    | -            | 240,000 00   | -          | 3,921,472 46  | 69,124 25    | 382,979 95   | 23,878 27 | 105,777 54   | 10,946 36  | 4,732,286 11  |
| North British & Mercantile..... | -            | -            | -          | 801,802 21    | 15,103 90    | 22,140 04    | 3,317 00  | 150 00       | 134 01     | 842,379 14    |
| North German.....               | -            | 48,500 00    | -          | 369,898 13    | 43,015 00    | 116,682 48   | 3,948 72  | 30,000 00    | 10,309 38  | 601,734 95    |
| Orient.....                     | 134,867 55   | -            | -          | 1,661,422 21  | 372,416 95   | 188,145 43   | 26,866 43 | 44,995 37    | 11,754 83  | 2,416,978 11  |
| Pelican.....                    | -            | -            | -          | 457,253 63    | 33,683 17    | 29,951 52    | 3,144 85  | 51 53        | 9,823 76   | 6,841,016 55  |
| Pennsylvania.....               | 217,221 62   | 641,900 00   | 561,200 00 | 4,922,478 62  | 136,423 67   | 462,368 08   | 9,036 90  | 168,571 38   | 95,160 58  | 7,024,039 69  |
| Phenix (N. Y.).....             | 401,404 39   | 46,600 00    | 61,425 00  | 6,512,169 82  | 643,752 43   | 917,666 64   | 13,886 82 | 262,223 79   | -          | 8,859,128 59  |
| Phenix (Conn.).....             | 148,944 64   | 89,486 66    | 9,000 00   | 5,181,541 19  | 528,743 16   | 558,466 29   | 51,016 90 | 1,445,957 52 | 1,699 87   | 8,011,456 49  |
| Providence Washington.....      | -            | -            | -          | 1,840,730 00  | 171,477 50   | 292,169 11   | 4,485 77  | 720,621 67   | 1,812 38   | 3,027,671 67  |
| Queen.....                      | -            | 71,000 00    | -          | 6,066,854 79  | 163,788 12   | 464,879 72   | 77,023 52 | 309 24       | 2,838 84   | 6,841,016 55  |
| Reliance.....                   | 113,860 65   | 137,700 00   | -          | 750,816 25    | 73,703 71    | 108,294 95   | 2,258 17  | 39,993 75    | 3,980 65   | 1,222,646 83  |
| Rochester German.....           | 553,314 60   | 235,694 19   | 9,000 00   | 486,898 55    | 128,008 31   | 147,583 09   | 11,532 61 | 49,391 45    | -          | 1,681,632 80  |
| Security.....                   | 71,911 44    | 132,700 00   | 5,000 00   | 1,345,837 63  | 75,747 70    | 160,825 92   | 9,766 27  | 89,619 61    | 25,089 48  | 1,866,319 09  |
| Springfield.....                | 436,710 56   | 512,270 00   | 6,050 00   | 4,283,480 39  | 500,266 93   | 664,524 95   | 48,254 84 | 704,974 05   | -          | 7,156,531 72  |
| St. Paul.....                   | 307,872 60   | 630,105 00   | 19,330 94  | 2,967,458 75  | 292,266 74   | 349,216 23   | -         | 2,633 08     | 1,542 27   | 4,567,341 07  |

INSURANCE COMMISSIONER'S REPORT.

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.      |
|---|----------------------|------------------------|-----------------------|-----------------------|--------------------------|---------------------------------------|-------------------------------------|----------------------|-----------------------|-----------------------|
| Traders .....                                       | \$25,399 84          | \$316,566 67           | -                     | \$1,964,568 63        | \$623,290 24             | \$252,195 18                          | \$10,760 04                         | \$75,474 08          | \$10,978 51           | \$3,257,276 17        |
| Union .....   | 159,076 32           | -                      | \$18,900 00           | 446,506 06            | 46,530 37                | 48,771 74                             | 2,375 00                            | 48,895 89            | 52,887 41             | 718,160 97            |
| United Firemen's .....                              | 185,429 89           | 328,452 00             | 63,000 00             | 1,150,322 00          | 66,318 27                | 59,145 13                             | 5,317 64                            | 35,376 26            | 13,023 59             | 1,890,337 51          |
| United States .....                                 | 45,303 80            | 238,700 00             | -                     | 375,078 00            | 34,096 44                | 104,539 92                            | 4,724 81                            | 14,973 67            | 3,228 00              | 814,188 64            |
| Westchester .....                                   | 29,676 25            | 241,785 00             | -                     | 3,051,681 06          | 166,668 58               | 323,968 58                            | 23,012 72                           | 235,068 94           | 18,378 70             | 4,053,482 43          |
| Williamsburg City .....                             | 672,929 76           | 237,100 00             | 44,250 00             | 1,371,833 59          | 301,902 08               | 158,106 97                            | 24,198 76                           | 41,511 41            | 623 20                | 2,851,209 37          |
| <b>Total .....</b>                                  | <b>13,832,418 06</b> | <b>\$17,464,804 19</b> | <b>\$2,801,045 94</b> | <b>181,452,260 02</b> | <b>\$16,310,886 69</b>   | <b>18,708,390 16</b>                  | <b>\$898,629 12</b>                 | <b>15,300,243 27</b> | <b>\$1,007,761 87</b> | <b>265,760,915 58</b> |
| <b>MUTUAL COMPANIES OF OTHER STATES.</b>            |                      |                        |                       |                       |                          |                                       |                                     |                      |                       |                       |
| Holyoke .....                                       | \$45,000 00          | \$56,000 00            | -                     | \$745,164 00          | \$17,504 82              | \$17,760 66                           | \$10,764 30                         | \$88,625 53          | -                     | \$980,819 31          |
| Middlesex .....                                     | 25,747 80            | 50,100 00              | \$6,800 00            | 523,319 80            | 9,601 73                 | 20,800 04                             | 8,172 77                            | 57,163 19            | -                     | 700,705 33            |
| Providence .....                                    | -                    | 57,350 00              | -                     | 407,084 58            | 70,721 56                | 6,756 95                              | 3,621 83                            | 61,825 42            | \$118 20              | 607,242 14            |
| Quincy .....  | 21,083 30            | 87,350 00              | 238,200 00            | 293,600 11            | 35,682 12                | 12,470 62                             | 2,880 47                            | 21,806 59            | -                     | 713,072 61            |
| Traders & Mechanics .....                           | 14,250 00            | 76,280 60              | 11,686 00             | 478,100 00            | 25,792 06                | 21,859 61                             | 4,581 95                            | 68,425 90            | -                     | 700,975 22            |
| <b>Total .....</b>                                  | <b>\$106,081 10</b>  | <b>\$327,080 60</b>    | <b>\$256,686 00</b>   | <b>\$2,446,268 49</b> | <b>\$159,302 29</b>      | <b>\$79,647 28</b>                    | <b>\$30,021 32</b>                  | <b>\$297,845 73</b>  | <b>\$118 20</b>       | <b>\$3,702,814 61</b> |
| <b>U. S. BRANCHES OF COS. OF FOREIGN COUNTRIES.</b> |                      |                        |                       |                       |                          |                                       |                                     |                      |                       |                       |
| Aachen & Munich .....                               | -                    | -                      | -                     | \$1,184,577 86        | \$147,989 53             | \$146,620 59                          | \$12,238 32                         | \$325 39             | \$12,094 89           | \$1,479,656 80        |
| Atlas .....   | \$33,878 81          | -                      | -                     | 1,667,226 42          | 166,820 24               | 196,441 70                            | 19,786 63                           | 14,420 75            | 49,143 47             | 1,949,431 08          |
| British America .....                               | -                    | -                      | -                     | 1,241,816 46          | 118,370 67               | 200,717 83                            | 12,633 94                           | -                    | 30,594 80             | 1,542,949 10          |
| Caledonian .....                                    | 434,489 53           | -                      | -                     | 1,048,972 07          | 176,838 27               | 198,467 34                            | 11,134 14                           | 49,230 33            | 8,595 66              | 1,910,536 02          |
| Commercial Union .....                              | 732,309 81           | \$47,000 00            | -                     | 3,036,505 42          | 321,924 56               | 652,799 09                            | 12,600 47                           | 280,876 12           | 16,565 36             | 5,067,456 11          |
| Hamburg Bremen .....                                | -                    | -                      | -                     | 1,706,612 45          | 107,869 12               | 177,816 32                            | 23,738 53                           | 42,972 35            | 8,487 83              | 2,050,520             |
| Law Union & Crown .....                             | -                    | -                      | -                     | 799,774 53            | 43,242 75                | 66,441 83                             | 8,789 74                            | 22 35                | 40,574 57             | 877,696               |
| Liverpool & London & Globe .....                    | 1,854,023 90         | 3,082,450 00           | -                     | 4,618,582 77          | 1,243,335 74             | 1,307,289 22                          | 95,358 80                           | 64,432 79            | 30,574 96             | 12,234,948            |
| London Assurance .....                              | -                    | -                      | -                     | 2,340,755 78          | 248,581 53               | 375,072 65                            | 28,025 42                           | 1,242 88             | 27,804 12             | 2,965,874             |
| London & Lancashire .....                           | 300,000 00           | -                      | -                     | 1,978,281 97          | 469,501 88               | 345,692 16                            | 32,040 79                           | 178,892 55           | 8,918 51              | 3,295,490 84          |



|                              |                |                |              |                 |                |                |              |               |              |                 |
|------------------------------|----------------|----------------|--------------|-----------------|----------------|----------------|--------------|---------------|--------------|-----------------|
| Mannheim.....                | -              | -              | -            | 433,075 09      | 23,013 02      | 105,517 05     | 3,291 67     | -             | 16,739 70    | 546,157 04      |
| North British & Mercantile.. | -              | -              | -            | 5,727,632 10    | 198,583 27     | 571,303 79     | 62,272 89    | 3,640 28      | 45,989 34    | 6,517,442 99    |
| Northern Assurance.....      | 115,000 00     | -              | -            | 3,118,541 56    | 170,296 99     | 460,545 66     | 8,674 72     | 50,000 00     | 108,687 35   | 3,814,871 58    |
| Norwich Union.....           | -              | 40,000 00      | -            | 2,006,901 83    | 347,453 84     | 253,933 93     | 22,150 14    | 96,142 99     | 7,160 60     | 2,759,422 13    |
| Palatine.....                | -              | -              | -            | 1,863,654 02    | 204,597 57     | 267,821 16     | 1,940 84     | 17,204 71     | 7,008 51     | 2,348,209 79    |
| Phoenix Assurance.....       | -              | -              | -            | 2,964,771 60    | 322,437 94     | 256,468 38     | 37,185 40    | 4,150 89      | 130,002 04   | 3,455,012, 17   |
| Prussian National.....       | -              | -              | -            | 1,091,574 92    | 54,529 97      | 135,779 77     | 6,939 15     | -             | 9,430 65     | 1,279,393 16    |
| Royal.....                   | 2,583,564 88   | 320,000 00     | -            | 4,229,153 43    | 430,914 80     | 841,158 13     | 55,156 19    | 23,804 17     | 53,319 22    | 8,429,931 68    |
| Royal Exchange.....          | -              | -              | -            | 1,854,405 30    | 114,273 07     | 284,847 85     | 15,481 59    | 26,412 95     | 86,230 47    | 2,200,190 29    |
| Scottish Union & National... | 139,226 62     | 555,339 15     | \$2,000 00   | 3,974,596 27    | 265,048 41     | 270,492 33     | 7,723 01     | 1,760 60      | 3,588 19     | 5,212,598 20    |
| State Fire.....              | -              | -              | -            | 377,401 15      | 26,931 50      | 22,525 44      | 3,391 66     | -             | 13,675 22    | 416,574 53      |
| Sun.....                     | 290,637 79     | 50,000 00      | -            | 2,208,027 82    | 207,962 54     | 341,795 41     | 28,908 86    | 83,953 43     | 71,217 48    | 3,139,168 37    |
| Union Assurance.....         | 190,973 19     | -              | -            | 1,287,010 03    | 93,918 40      | 166,917 64     | 14,253 96    | 39,205 99     | 16,168 55    | 1,776,110 66    |
| Western Assurance.....       | -              | 15,000 00      | -            | 1,790,932 19    | 206,342 08     | 428,583 27     | 9,260 52     | -             | 52,510 06    | 2,397,608 00    |
| Total.....                   | \$6,674,104 53 | \$4,109,789 15 | \$2,000 00   | \$52,450,782 92 | \$5,710,827 99 | \$8,075,048 54 | \$532,082 38 | \$978,691 52  | \$854,982 25 | \$77,678,344 78 |
| Aggregate.....               | 20,612,608 69  | 21,942,673 94  | 3,074,231 94 | 236,844,934 13  | 22,250,336 79  | 26,920,877 09  | 1,464,821 31 | 16,639,012 27 | 1,862,862 32 | 347,886,628 84  |

TABLE No. 6.  
Liabilities December 31, 1905.

| COMPANIES.                              | Net unpaid losses. | Unearned premiums. | All other liabilities. | Total liabilities except capital. | Capital.       | Surplus over all liabilities. | Surplus to policy holders. |
|---|--------------------|--------------------|------------------------|-----------------------------------|----------------|-------------------------------|----------------------------|
| <b>MAINE STOCK COMPANIES.</b>           |                    |                    |                        |                                   |                |                               |                            |
| Merchants .....                         | \$12,153 27        | \$48,478 60        | \$480 00               | \$61,111 87                       | \$100,000 00   | \$113,841 33                  | \$213,841 33               |
| Union.....                              | 20,303 93          | 74,824 82          | 1,486 19               | 96,624 94                         | 100,000 00     | 272,975 73                    | 372,975 73                 |
| Total.....                              | \$32,457 20        | \$123,303 42       | \$1,976 19             | \$157,736 81                      | \$200,000 00   | \$386,817 06                  | \$586,817 06               |
| <b>STOCK COMPANIES OF OTHER STATES.</b> |                    |                    |                        |                                   |                |                               |                            |
| Ætna.....                               | \$444,779 65       | \$4,929,454 63     | \$85,179 09            | \$5,459,413 37                    | \$4,000,000 00 | \$7,131,012 24                | \$11,131,012 24            |
| Agricultural.....                       | 139,325 94         | 1,454,089 59       | 9,687 16               | 1,603,102 60                      | 500,000 00     | 857,261 55                    | 1,357,261 55               |
| Alliance.....                           | 45,650 30          | 231,374 54         | 4,270 50               | 281,295 34                        | 500,000 00     | 460,747 92                    | 960,747 92                 |
| American (Mass.).....                   | 34,714 01          | 366,150 68         | 3,925 89               | 404,790 58                        | 300,000 00     | 92,061 71                     | 392,061 71                 |
| American (N. J.).....                   | 147,588 73         | 2,691,295 53       | 136,013 93             | 2,974,898 19                      | 600,000 00     | 2,430,459 41                  | 3,030,459 41               |
| American (Pa.).....                     | 163,945 08         | 1,436,640 49       | 604,529 47             | 2,205,115 04                      | 500,000 00     | 266,616 04                    | 766,616 04                 |
| American Central.....                   | 146,919 68         | 1,613,371 34       | 48,151 27              | 1,808,442 29                      | 1,000,000 00   | 1,431,518 06                  | 2,431,518 06               |
| Assurance Co. of America.....           | 43,821 00          | 334,806 43         | 15,898 82              | 394,526 25                        | 400,000 00     | 228,988 39                    | 628,988 39                 |
| Boston.....                             | 237,515 06         | 1,021,312 70       | 40,479 36              | 1,299,307 12                      | 1,000,000 00   | 2,130,987 51                  | 3,130,987 51               |
| Caledonian-American.....                | 1,731 67           | 11,666 02          | 4,978 67               | 18,376 36                         | 200,000 00     | 91,777 63                     | 291,777 63                 |
| Capital.....                            | 28,522 95          | 267,743 37         | 28,299 56              | 324,565 88                        | 200,000 00     | 104,414 45                    | 304,414 45                 |
| City of New York.....                   | 9,803 88           | 97,964 40          | 5,953 60               | 113,721 88                        | 200,000 00     | 298,181 22                    | 498,181 22                 |
| Colonial.....                           | 40,925 43          | 298,324 94         | 70,919 19              | 410,169 56                        | 200,000 00     | 110,233 94                    | 310,233 94                 |
| Commerce.....                           | 12,613 00          | 149,915 24         | 275 41                 | 162,803 65                        | 200,000 00     | 149,211 97                    | 349,211 97                 |
| Commercial Union.....                   | 26,350 00          | 173,006 73         | 33,397 89              | 232,754 62                        | 200,000 00     | 126,501 66                    | 226,501 66                 |
| Connecticut.....                        | 219,986 99         | 2,852,315 16       | -                      | 3,072,302 15                      | 1,000,000 00   | 1,768,994 09                  | 2,768,994 09               |
| Continental.....                        | 328,209 17         | 6,157,738 23       | 474,329 30             | 6,960,276 70                      | 1,000,000 00   | 8,424,225 13                  | 9,424,225 13               |
| Delaware.....                           | 59,728 00          | 772,842 27         | 146,583 01             | 979,153 28                        | 702,575 00     | 193,493 12                    | 866,368 12                 |
| Dutchess.....                           | 48,418 66          | 485,491 09         | 3,728 47               | 537,638 22                        | 200,000 00     | 175,644 30                    | 375,644 30                 |
| Equitable.....                          | 65,324 99          | 600,645 82         | 20,000 00              | 685,970 81                        | 400,000 00     | 215,275 82                    | 615,275 82                 |

|                                     |            |               |              |               |              |              |               |
|-------------------------------------|------------|---------------|--------------|---------------|--------------|--------------|---------------|
| Federal.....                        | 237,929 56 | 349,160 46    | 256,305 97   | 843,895 99    | 500,900 00   | 856,684 69   | 1,356,684 69  |
| Fire Association.....               | 278,685 39 | 2,926,108 29  | 1,758,265 14 | 4,963,058 82  | 500,000 00   | 1,540,202 94 | 2,040,202 94  |
| Firemans Fund.....                  | 332,401 68 | 2,981,730 11  | 200,275 90   | 3,514,407 69  | 1,000,000 00 | 2,690,028 23 | 3,690,028 23  |
| Firemens.....                       | 75,698 65  | 824,158 85    | 2,381 22     | 1,002,238 72  | 1,000,000 00 | 1,792,376 71 | 2,792,376 71  |
| Franklin.....                       | 52,329 06  | 719,819 63    | 896,930 21   | 1,668,578 90  | 400,000 00   | 996,672 18   | 1,396,672 18  |
| German Alliance.....                | 69,015 89  | 350,390 13    | 36,748 59    | 456,154 61    | 400,000 00   | 629,131 54   | 1,029,131 54  |
| German American.....                | 526,663 88 | 5,265,534 23  | 317,297 70   | 6,109,245 81  | 1,500,000 00 | 6,442,674 78 | 7,942,674 78  |
| Germania.....                       | 155,564 24 | 2,784,340 48  | 6,220 14     | 2,946,124 86  | 1,000,000 00 | 2,889,660 92 | 3,889,660 92  |
| Glens Falls.....                    | 57,713 99  | 1,479,003 71  | 155,000 00   | 1,691,717 70  | 200,000 00   | 2,623,363 68 | 2,823,363 68  |
| Granite State.....                  | 31,428 13  | 338,243 95    | 6,239 58     | 378,911 66    | 200,000 00   | 200,396 37   | 400,396 37    |
| Hanover.....                        | 249,516 33 | 2,082,592 45  | 32,356 92    | 2,364,465 70  | 1,000,000 00 | 986,138 45   | 1,986,138 45  |
| Hartford.....                       | 690,725 74 | 10,153,985 16 | -            | 10,844,710 90 | 1,250,000 00 | 4,703,370 75 | 5,953,370 75  |
| Home.....                           | 783,047 08 | 7,598,001 00  | 1,137,503 48 | 9,518,551 54  | 3,000,000 00 | 8,720,501 34 | 11,720,501 34 |
| Home F. & M.....                    | 68,513 56  | 900,203 24    | 50,540 60    | 1,019,257 40  | 300,000 00   | 503,694 61   | 803,694 61    |
| Indemnity.....                      | 19,972 12  | 195,290 61    | 4,632 65     | 219,895 38    | 200,000 00   | 94,785 53    | 294,785 53    |
| Insurance Co. of North America..... | 806,900 00 | 4,753,324 84  | 828,896 33   | 6,339,121 17  | 3,000,000 00 | 3,604,806 30 | 6,604,806 30  |
| Mercantile.....                     | 18,405 68  | 233,799 68    | 477 36       | 252,682 72    | 400,000 00   | 1,101,793 20 | 501,793 20    |
| National.....                       | 357,618 70 | 3,483,034 78  | 150,000 00   | 3,990,653 48  | 1,000,000 00 | 2,314,305 48 | 3,314,305 48  |
| National Union.....                 | 83,930 01  | 913,892 30    | -            | 997,822 31    | 750,000 00   | 360,399 15   | 1,116,399 15  |
| New Hampshire.....                  | 198,368 42 | 1,501,698 35  | 116,866 84   | 1,816,873 61  | 1,000,000 00 | 1,252,267 06 | 2,252,267 06  |
| Niagara.....                        | 211,622 13 | 2,210,148 79  | 60 00        | 2,421,830 92  | 500,000 00   | 1,210,455 19 | 2,310,455 19  |
| North British & Mercantile.....     | 5,070 90   | 141,282 02    | -            | 146,352 92    | 200,000 00   | 496,026 22   | 596,026 22    |
| North German.....                   | 31,220 52  | 282,208 62    | -            | 313,529 14    | 200,000 00   | 88,205 81    | 288,205 81    |
| Orient.....                         | 86,652 41  | 996,152 09    | 12,216 44    | 1,095,020 94  | 500,000 00   | 821,958 17   | 1,321,958 17  |
| Pelican.....                        | 20,776 00  | 190,436 07    | 3,564 17     | 214,776 24    | 200,000 00   | 99,484 71    | 299,484 71    |
| Pennsylvania.....                   | 200,275 36 | 2,535,005 64  | 884,207 08   | 3,619,488 98  | 400,000 00   | 3,004,551 61 | 3,404,551 61  |
| Phenix (N. Y.).....                 | 398,767 93 | 5,348,744 29  | 11,107 16    | 5,758,619 38  | 1,000,000 00 | 2,100,509 51 | 3,100,509 51  |
| Phenix (Conn.).....                 | 346,204 37 | 3,248,212 95  | 20,955 78    | 3,615,373 10  | 2,000,000 00 | 2,396,083 39 | 4,296,083 39  |
| Providence Washington.....          | 248,283 75 | 1,594,169 82  | -            | 1,842,453 57  | 500,000 00   | 685,218 10   | 1,185,218 10  |
| Queen.....                          | 253,588 23 | 2,715,992 85  | 130,789 71   | 3,100,330 79  | 1,000,000 00 | 2,740,685 76 | 3,740,685 76  |
| Reliance.....                       | 56,128 96  | 532,579 71    | 142,435 44   | 731,144 11    | 300,000 00   | 191,502 72   | 491,502 72    |
| Rochester German.....               | 59,204 83  | 892,943 49    | 1,075 88     | 953,224 20    | 200,000 00   | 528,408 60   | 728,408 60    |
| Security.....                       | 69,742 97  | 910,421 02    | 1,026 07     | 981,190 06    | 500,000 00   | 385,129 03   | 885,129 03    |
| Springfield.....                    | 225,804 47 | 2,907,226 85  | -            | 3,132,531 32  | 2,000,000 00 | 2,024,000 40 | 4,024,000 40  |
| St. Paul.....                       | 284,608 71 | 2,420,641 67  | -            | 2,705,250 38  | 500,000 00   | 1,862,090 69 | 1,862,090 69  |

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 6—Concluded.

| COMPANIES.   | Net unpaid losses.     | Unearned premiums.      | All other liabilities. | Total liabilities except capital. | Capital.               | Surplus over all liabilities. | Surplus to policy holders. |
|--|------------------------|-------------------------|------------------------|-----------------------------------|------------------------|-------------------------------|----------------------------|
| Traders.....   | \$90,165 47            | \$1,276,236 37          | \$4,843 05             | \$1,381,244 89                    | \$500,000 00           | \$1,376,031 28                | \$1,876,031 28             |
| Union.....   | 44,020 05              | 295,277 64              | 27,536 38              | 366,834 07                        | 200,000 00             | 151,333 90                    | 351,333 90                 |
| United Firemen's.....                                    | 33,055 79              | 437,660 21              | 839,924 54             | 1,364,640 84                      | 300,000 00             | 225,696 67                    | 525,696 67                 |
| United States.....                                       | 57,750 94              | 443,983 27              | 200 00                 | 501,934 21                        | 250,000 00             | 62,254 43                     | 312,254 43                 |
| Westchester.....   | 181,141 44             | 1,829,452 62            | 35,670 87              | 2,046,264 93                      | 300,000 00             | 1,707,217 50                  | 2,007,217 50               |
| Williamsburg City.....                                   | 90,333 69              | 1,004,604 43            | 14,178 22              | 1,109,116 34                      | 250,000 00             | 1,492,093 03                  | 1,742,093 03               |
| <b>Total.....</b>  | <b>\$10,337,761 22</b> | <b>\$108,104,151 78</b> | <b>\$9,876,330 29</b>  | <b>\$128,318,243 29</b>           | <b>\$43,702,575 00</b> | <b>\$93,739,797 29</b>        | <b>137,442,672 29</b>      |
| <b>MUTUAL COMPANIES OF OTHER STATES.</b>                 |                        |                         |                        |                                   |                        |                               |                            |
| Holyoke.....   | \$1,278 96             | \$288,315 76            | \$12,678 91            | \$302,273 63                      | \$100,000 00           | \$578,545 68                  | \$678,545 68               |
| Middlesex.....   | 902 85                 | 325,362 71              | 10,535 99              | 336,801 55                        | -                      | 363,903 78                    | 363,903 78                 |
| Providence.....  | 104 42                 | 165,106 90              | 4,884 72               | 170,096 04                        | -                      | 437,146 10                    | 437,146 10                 |
| Quincy.....  | -                      | 241,649 03              | 6,550 00               | 248,199 03                        | -                      | 464,873 58                    | 464,873 58                 |
| Traders & Mechanics.....                                 | -                      | 326,778 85              | 6,399 53               | 333,148 38                        | -                      | 367,826 84                    | 367,826 84                 |
| <b>Total.....</b>  | <b>\$2,286 23</b>      | <b>\$1,347,213 25</b>   | <b>\$41,019 15</b>     | <b>\$1,390,518 63</b>             | <b>\$100,000 00</b>    | <b>\$2,212,295 98</b>         | <b>\$2,312,295 98</b>      |
| <b>U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.</b> |                        |                         |                        |                                   |                        |                               |                            |
| Aachen & Munich.....                                     | \$75,733 96            | \$759,588 01            | \$4,538 96             | \$839,860 93                      | \$200,000 00           | \$439,795 87                  | \$639,795 87               |
| Atlas.....   | 73,879 71              | 1,045,735 06            | 14,715 19              | 1,134,329 96                      | 200,000 00             | 615,101 12                    | 815,101 12                 |
| British America.....                                     | 82,508 69              | 958,513 70              | -                      | 1,041,022 39                      | 200,000 00             | 301,926 71                    | 501,926 71                 |
| Caledonian.....  | 109,437 96             | 1,089,146 59            | 37,326 27              | 1,235,910 82                      | 200,000 00             | 474,625 20                    | 674,625 20                 |
| Commercial Union.....                                    | 347,386 00             | 2,891,193 40            | 259,556 26             | 3,498,129 66                      | 200,000 00             | 1,369,320 45                  | 1,569,320 45               |
| Hamburg Bremen.....                                      | 109,800 00             | 1,433,870 87            | 2,581 97               | 1,546,252 84                      | 200,000 00             | 304,268 10                    | 504,268 10                 |
| Law Union & Crown.....                                   | 35,012 92              | 246,089 08              | 16,230 08              | 291,332 08                        | 200,000 00             | 386,364 52                    | 586,364 52                 |
| Liverpool & London & Globe.....                          | 552,810 10             | 5,885,983 59            | 533,874 80             | 6,972,668 49                      | 200,000 00             | 5,062,279 77                  | 5,262,279 77               |
| London Assurance.....                                    | 205,931 00             | 1,342,143 09            | 75,474 41              | 1,623,548 50                      | 200,000 00             | 1,142,325 94                  | 1,342,325 94               |
| London & Lancashire.....                                 | 147,699 98             | 1,360,523 40            | 79,376 91              | 2,087,605 29                      | 200,000 00             | 1,007,885 65                  | 1,207,885 65               |

|                                 |                 |                  |                 |                  |                 |                  |                  |
|---------------------------------|-----------------|------------------|-----------------|------------------|-----------------|------------------|------------------|
| Mannheim .....                  | 66,138 68       | 98,108 53        | 43,061 72       | 207,308 83       | 200,000 00      | 140,848 11       | 340,848 11       |
| North British & Mercantile..... | 336,613 06      | 3,218,915 64     | 22,383 06       | 3,577,911 76     | 200,000 00      | 2,739,531 23     | 2,939,531 23     |
| Northern Assurance .....        | 207,958 68      | 2,194,822 36     | 39,431 45       | 2,442,212 49     | 200,000 00      | 1,172,759 09     | 1,372,759 09     |
| Norwich Union.....              | 115,217 07      | 1,720,671 85     | 31,735 57       | 1,867,624 49     | 200,000 00      | 691,797 64       | 891,797 64       |
| Palatine.....                   | 105,566 00      | 1,101,238 71     | 77,950 65       | 1,284,755 36     | 200,000 00      | 863,454 43       | 1,063,454 43     |
| Phoenix Assurance.....          | 148,361 00      | 1,869,485 50     | 47,216 06       | 2,065,062 56     | 200,000 00      | 1,189,949 61     | 1,389,949 61     |
| Prussian National.....          | 66,303 00       | 689,448 32       | 643 27          | 756,414 59       | 200,000 00      | 322,978 57       | 522,978 57       |
| Royal.....                      | 313,173 93      | 4,727,869 46     | 413,387 97      | 5,454,431 35     | 200,000 00      | 2,775,500 33     | 2,975,500 33     |
| Royal Exchange.....             | 90,901 00       | 1,010,422 39     | 105,362 31      | 1,206,685 70     | 200,000 00      | 802,504 59       | 1,002,504 59     |
| Scottish Union & National.....  | 169,286 55      | 1,618,492 65     | -               | 1,787,779 20     | 200,000 00      | 3,224,819 00     | 3,424,819 00     |
| State Fire.....                 | 12,406 45       | 101,566 47       | -               | 113,972 92       | 200,000 00      | 102,601 61       | 302,601 61       |
| Sun.....                        | 189,439 52      | 2,038,362 15     | 11,844 40       | 2,240,295 97     | 200,000 00      | 698,872 30       | 898,872 30       |
| Union Assurance.....            | 116,266 60      | 739,353 19       | 13,099 91       | 868,719 70       | 200,000 00      | 707,390 96       | 907,390 96       |
| Western Assurance.....          | 116,114 73      | 1,531,901 59     | -               | 1,648,016 32     | 200,000 00      | 549,591 68       | 749,591 68       |
| Total.....                      | \$3,793,996 59  | \$40,174,050 59  | \$1,823,805 22  | \$45,791,852 40  | \$4,800,000 00  | \$27,086,492 38  | \$31,886,492 38  |
| Aggregate.....                  | \$14,166,501 24 | \$149,748,719 04 | \$11,743,130 85 | \$176,658,351 13 | \$48,802,875 00 | \$123,425,402 71 | \$172,288,277 71 |

**TABLE No. 7.**  
**Risks and Premiums.**

| COMPANIES.                         | IN FORCE DEC. 31, 1904. |                     | WRITTEN.               |                     | TERMINATED.            |                     | REINSURED.       |                | IN FORCE DEC. 31, 1905. |                     |
|------------------------------------|-------------------------|---------------------|------------------------|---------------------|------------------------|---------------------|------------------|----------------|-------------------------|---------------------|
|                                    | Risks.                  | Premiums.           | Risks.                 | Premiums.           | Risks.                 | Premiums.           | Risks.           | Premiums.      | Risks.                  | Premiums.           |
| <b>MAINE STOCK COMPANIES.</b>      |                         |                     |                        |                     |                        |                     |                  |                |                         |                     |
| Merchants (Marine).....            | \$922,034 00            | \$59,735 33         | \$7,537,894 00         | \$104,866 99        | \$7,782,909 00         | \$116,123 72        | -                | -              | \$677,019 00            | \$48,478 60         |
| Union (Marine).....                | 992,248 00              | 77,373 43           | 5,345,236 00           | 140,348 52          | 5,369,109 00           | 142,897 13          | -                | -              | 968,376 00              | 74,824 82           |
| <b>Total.....</b>                  | <b>\$1,914,282 00</b>   | <b>\$137,108 76</b> | <b>\$12,883,130 00</b> | <b>\$245,215 51</b> | <b>\$13,152,018 00</b> | <b>\$250,020 85</b> | <b>-</b>         | <b>-</b>       | <b>\$1,645,394 00</b>   | <b>\$123,303 42</b> |
| <b>STOCK COS. OF OTHER STATES.</b> |                         |                     |                        |                     |                        |                     |                  |                |                         |                     |
| Ætna { Fire.....                   | \$775,059,773 00        | \$9,753,648 11      | \$590,056,734 00       | \$7,842,305 08      | \$581,288,582 00       | \$7,106,071 73      | \$103,306,166 00 | \$1,375,110 38 | \$731,121,759 00        | \$9,114,771 08      |
| Marine.....                        | 9,278,285 00            | 278,071 58          | 98,173,076 00          | 529,405 94          | 88,786,003 00          | 456,427 67          | 2,816,950 00     | 87,116 63      | 15,819,008 00           | 263,933 22          |
| Agricultural.....                  | 276,954,000 00          | 2,765,586 00        | 183,949,800 00         | 1,953,482 00        | 166,023,000 00         | 1,772,063 00        | 15,828,500 00    | 151,526 00     | 279,052,300 00          | 2,785,479 00        |
| Alliance { Fire.....               | -                       | -                   | 37,800,828 00          | 432,353 26          | 7,894,344 00           | 78,974 55           | 2,165,476 00     | 27,470 30      | 27,761,008 00           | 325,908 41          |
| Marine.....                        | -                       | -                   | 9,014,346 00           | 87,004 34           | 7,976,444 00           | 44,983 08           | -                | -              | 1,037,802 00            | 42,021 26           |
| American (Mass.).....              | 77,123,509 00           | 963,371 20          | 67,444,725 00          | 883,375 66          | 58,331,243 00          | 776,228 57          | 33,702,539 00    | 389,803 10     | 52,534,452 00           | 680,715 19          |
| American (N. J.).....              | 421,688,282 00          | 4,564,472 59        | 273,740,868 00         | 2,947,114 62        | 216,575,711 00         | 2,295,840 45        | 31,436,979 00    | 330,575 39     | 447,422,460 00          | 4,885,231 37        |
| American (Pa.).....                | 227,526,207 00          | 2,793,128 16        | 175,867,425 00         | 2,234,237 34        | 154,373,540 00         | 2,010,526 64        | 19,437,820 00    | 244,406 24     | 229,582,272 00          | 2,762,432 62        |
| American Central.....              | 209,015,730 00          | 3,231,773 89        | 226,646,319 00         | 2,936,148 54        | 201,356,280 00         | 2,596,903 90        | 33,949,280 00    | 503,183 67     | 261,557,439 00          | 3,067,834 93        |
| Assurance Co. of America.....      | 54,748,237 80           | 683,418 23          | 54,869,084 00          | 659,769 13          | 51,231,234 00          | 634,617 50          | 6,102,038 00     | 78,935 30      | 52,284,969 00           | 629,631 56          |
| Boston { Fire.....                 | 123,329,786 00          | 1,251,994 81        | 111,153,734 00         | 1,087,745 63        | 90,995,190 00          | 970,481 97          | 28,353,095 00    | 276,837 83     | 114,133,235 00          | 1,143,420 14        |
| Marine.....                        | 13,338,869 00           | 487,539 39          | 163,798,585 00         | 1,343,657 93        | 144,964,786 00         | 1,127,073 20        | 568,408 00       | 31,162 30      | 21,504,380 00           | 677,971 82          |
| Caledonian-American.....           | 15,775,618 00           | 180,878 36          | 10,623,483 00          | 128,338 92          | 13,664,483 00          | 160,648 43          | 10,770,417 00    | 123,557 61     | 1,964,206 00            | 23,911 24           |
| Capital.....                       | 37,962,501 00           | 465,777 31          | 34,143,929 00          | 440,024 53          | 24,528,725 00          | 353,563 84          | 3,288,534 00     | 46,777 05      | 44,289,171 00           | 608,460 95          |
| City of New York.....              | -                       | -                   | 26,365,930 00          | 297,088 53          | 6,363,312 00           | 46,343 12           | 3,109,234 00     | 22,206 88      | 17,393,384 00           | 168,538 53          |
| Colonial.....                      | 38,335,701 00           | 526,700 71          | 40,300,863 00          | 691,735 30          | 44,823,819 00          | 622,687 50          | 2,033,100 00     | 30,861 29      | 47,679,345 00           | 564,387 22          |
| Commerce.....                      | 26,838,908 00           | 289,480 02          | 23,169,552 00          | 257,169 07          | 21,416,353 00          | 239,345 23          | 1,531,434 00     | 20,345 23      | 27,060,673 00           | 286,958 63          |
| Commercial Union.....              | 34,270,308 00           | 393,304 18          | 34,778,775 00          | 402,910 57          | 32,624,369 00          | 371,439 51          | 8,761,788 00     | 105,514 81     | 27,662,926 00           | 319,320 43          |
| Connecticut.....                   | 442,663,984 00          | 5,427,063 55        | 298,684,863 00         | 3,911,063 94        | 262,611,396 00         | 3,488,416 35        | 32,282,476 00    | 426,759 07     | 446,454,895 00          | 5,422,952 07        |
| Continental.....                   | 1,098,963,692 00        | 11,626,745 63       | 705,379,930 00         | 7,035,782 54        | 654,088,230 00         | 6,486,333 55        | 41,206,402 00    | 377,815 69     | 1,108,150,990 00        | 11,798,378 99       |
| Delaware.....                      | 187,719,744 00          | 1,611,215 81        | 1,018,667,727 00       | 1,253,545 94        | 92,689,140 00          | 1,171,886 49        | 21,503,611 00    | 252,610 29     | 125,484,720 00          | 1,440,264 97        |
| Dutchess.....                      | 77,820,480 00           | 958,329 06          | 68,647,461 00          | 814,735 42          | 66,247,969 00          | 744,090 38          | 6,278,602 00     | 92,391 89      | 75,941,880 00           | 986,041 17          |
| Equitable { Fire.....              | 93,710,169 00           | 1,190,576 97        | 73,780,821 00          | 959,301 85          | 69,362,193 00          | 962,836 18          | 4,893,491 00     | 60,629 89      | 33,235,305 00           | 1,156,413 75        |
| Marine.....                        | 251,731 00              | 16,344 12           | 1,422,228 00           | 22,381 10           | 1,440,838 00           | 22,914 91           | 7,600 00         | 679 50         | 225,521 00              | 15,130 81           |

|                            |          |                  |               |                  |               |                  |               |                |                |                  |               |
|----------------------------|----------|------------------|---------------|------------------|---------------|------------------|---------------|----------------|----------------|------------------|---------------|
| Federal                    | { Fire   | 27,503,159 00    | 362,250 45    | 39,648,231 00    | 503,928 64    | 28,833,071 00    | 377,263 79    | 4,579,915 00   | 63,977 45      | 33,398,407 00    | 424,932 85    |
|                            | { Marine | 77,976,397 00    | 275,053 11    | 745,361,640 00   | 1,963,488 39  | 782,490,886 00   | 2,084,507 71  | 5,343,670 00   | 22,478 87      | 33,523,682 00    | 134,562 72    |
| Fire Association           |          | 502,479,657 00   | 6,329,215 34  | 430,400,690 00   | 5,055,898 33  | 390,067,797 00   | 5,039,805 24  | 47,865,771 00  | 553,898 41     | 461,446,779 00   | 5,701,391 99  |
| Firemans Fund              | { Fire   | 481,665,538 00   | 5,776,871 30  | 365,744,046 00   | 4,601,115 43  | 4,481,636 96     | 63,224,516 00 | 308,458 30     | 416,286,429 00 | 5,087,889 47     |               |
|                            | { Marine | 12,593,883 00    | 404,993 58    | 260,433,449 00   | 1,590,261 68  | 243,768,590 00   | 1,295,360 79  | 12,941,016 00  | 350,606 86     | 189,117,732 00   | 369,288 41    |
| Firemens                   |          | 166,874,985 00   | 1,593,325 44  | 105,141,014 00   | 1,273,180 39  | 80,685,284 00    | 1,079,938 08  | 10,710,933 00  | 75,398 89      | 1,721,613 91     |               |
| Franklin                   |          | 116,809,174 00   | 1,355,314 54  | 78,284,412 00    | 978,572 42    | 71,378,026 00    | 918,740 37    | 5,902,437 00   | 70,491 88      | 117,723,123 00   | 1,344,664 71  |
| German Alliance            |          | 60,976,044 00    | 621,447 04    | 58,605,964 00    | 610,848 83    | 54,134,206 00    | 562,538 96    | -              | -              | 65,447,803 00    | 669,761 91    |
| German American            |          | 1,124,416,342 00 | 10,618,170 83 | 939,972,086 00   | 9,072,148 19  | 815,160,724 00   | 8,044,530 96  | 231,379,107 00 | 1,738,037 53   | 1,008,847,597 00 | 9,937,760 63  |
| Germany                    |          | 648,907,137 00   | 5,161,523 96  | 345,671,742 00   | 3,399,943 52  | 299,868,132 00   | 2,930,357 89  | 46,287,344 00  | 395,363 96     | 648,438,403 00   | 5,235,745 63  |
| Glens Falls                |          | 262,588,573 00   | 2,980,423 36  | 161,705,658 00   | 1,907,154 18  | 139,939,438 00   | 1,695,973 15  | 27,215,191 00  | 367,771 26     | 257,139,697 00   | 2,820,833 13  |
| Granite State              |          | 64,952,996 00    | 800,583 52    | 40,308,121 00    | 627,431 63    | 40,280,281 00    | 569,638 50    | 17,454,494 00  | 215,087 03     | 53,521,345 00    | 633,309 52    |
| Hanover                    |          | 474,290,350 77   | 4,588,704 33  | 363,435,445 63   | 3,713,023 79  | 358,169,465 38   | 3,651,347 56  | 57,907,307 93  | 563,380 57     | 421,699,023 09   | 4,087,990 99  |
| Hartford                   |          | 1,468,830,985 00 | 17,877,787 87 | 1,291,746,471 00 | 16,183,843 46 | 1,127,396,310 00 | 14,341,241 15 | 42,855,858 00  | 348,262 61     | 1,590,593,382 00 | 19,371,827 57 |
| Home                       | { Fire   | 1,649,505,559 00 | 15,837,676 00 | 1,250,763,418 00 | 12,727,720 23 | 1,192,624,699 00 | 12,295,426 23 | 245,498,503 00 | 1,604,929 00   | 1,362,145,865 00 | 14,365,041 00 |
|                            | { Marine | 17,517,100 00    | 424,661 00    | 79,924,862 00    | 516,643 91    | 79,840,331 00    | 79,840,331 00 | 531,446 94     | 86,754 00      | 12,149,306 00    | 323,109 00    |
| Home F. & M.               | { Fire   | 125,658,789 00   | 1,767,439 61  | 115,037,520 00   | 1,691,699 54  | 99,646,608 00    | 1,484,376 45  | 20,019,459 00  | 313,377 93     | 122,030,342 00   | 1,661,884 75  |
|                            | { Marine | 660,488 00       | 29,232 73     | 1,999,489 00     | 42,712 21     | 2,034,759 00     | 44,510 72     | 27,065 00      | 1,421 60       | 498,153 00       | 26,012 32     |
| Indemnity                  |          | 33,064,188 00    | 423,792 64    | 30,645,274 00    | 408,756 79    | 26,693,224 00    | 365,433 53    | 7,299,610 00   | 93,095 53      | 29,716,598 00    | 372,020 37    |
| Ins. Co. of No. Am.        | { Fire   | 732,393,417 00   | 8,857,187 46  | 550,828,955 00   | 6,745,052 84  | 521,078,318 00   | 6,389,924 39  | 58,519,281 00  | 682,694 96     | 705,623,773 00   | 8,530,220 95  |
|                            | { Marine | 6,571,245 00     | 369,959 00    | 441,923,691 00   | 2,248,886 85  | 374,873,141 00   | 2,244,195 00  | -              | -              | 73,621,795 00    | 374,600 85    |
| Mercantile                 |          | 74,894,402 00    | 928,367 88    | 63,403,093 00    | 831,034 74    | 59,418,237 00    | 792,598 80    | 42,636,487 00  | 521,743 73     | 36,242,771 00    | 445,080 09    |
| National                   |          | 710,964,804 00   | 8,110,573 70  | 578,007,091 00   | 6,528,518 36  | 540,660,708 00   | 6,255,820 72  | 139,105,116 00 | 1,584,389 61   | 609,200,071 00   | 6,796,881 73  |
| National Union             |          | 114,928,845 00   | 1,426,491 72  | 135,258,163 00   | 1,759,022 15  | 91,227,151 00    | 1,193,685 95  | 25,596,910 00  | 342,362 79     | 133,362,947 00   | 1,643,465 13  |
| New Hampshire              |          | 267,399,795 00   | 3,087,458 35  | 166,037,015 00   | 2,087,832 33  | 159,605,884 00   | 2,058,306 15  | 19,079,535 00  | 211,965 28     | 243,871,391 00   | 2,906,019 25  |
| Niagara                    |          | 410,229,614 00   | 4,484,611 47  | 311,383,182 00   | 3,582,555 07  | 281,415,973 00   | 3,352,016 11  | 51,790,738 00  | 465,026 77     | 388,406,116 00   | 4,920,193 66  |
| North British & Mercantile |          | 44,115,370 00    | 329,376 54    | 39,425,116 00    | 280,789 08    | 35,066,403 00    | 367,246 57    | 6,416,792 00   | 79,539 19      | 36,057,386 00    | 262,609 63    |
| North German               |          | 33,962,199 00    | 620,392 62    | 54,479,255 00    | 878,099 83    | 42,981,965 00    | 667,033 10    | 10,753,336 00  | 169,761 95     | 34,702,853 00    | 581,787 40    |
| Orient                     |          | 170,987,703 00   | 2,000,500 30  | 133,808,125 00   | 1,614,722 18  | 119,399,221 00   | 1,485,786 24  | 19,917,647 00  | 239,259 97     | 165,478,960 00   | 1,890,176 27  |
| Pelican                    |          | 41,807,945 00    | 436,298 52    | 35,863,542 00    | 400,872 83    | 35,801,155 00    | 400,335 05    | 6,062,307 00   | 60,065 72      | 35,308,024 00    | 367,870 58    |
| Pennsylvania               |          | 503,357,977 00   | 5,212,928 50  | 331,287,977 00   | 3,805,633 11  | 297,054,566 00   | 3,545,677 96  | 54,858,510 00  | 557,668 84     | 482,732,578 00   | 4,915,214 81  |
| Phenix (N. Y.)             |          | 842,818,742 00   | 9,922,786 07  | 613,279,684 00   | 7,362,653 87  | 526,660,189 00   | 6,399,518 85  | 58,279,022 00  | 885,111 21     | 569,129,272 00   | 10,300,811 78 |
| Phenix (Conn.)             |          | 591,265,392 00   | 6,217,675 92  | 54,253,305 00    | 5,061,786 56  | 475,232,852 00   | 4,687,895 59  | 31,968,373 00  | 369,567 18     | 598,317,425 00   | 6,227,999 71  |
| Providence Wash'n          | { Fire   | 289,570,276 00   | 3,082,856 10  | 226,604,232 00   | 2,890,093 83  | 205,407,509 00   | 2,560,936 97  | 54,986,859 00  | 600,529 71     | 255,960,140 00   | 2,811,663 25  |
|                            | { Marine | 6,978,446 00     | 266,587 12    | 113,566,897 00   | 641,775 43    | 113,369,702 00   | 647,126 88    | 1,273,528 00   | 55,050 92      | 5,902,113 00     | 206,185 75    |
| Queen                      |          | 450,764,273 00   | 5,464,485 94  | 355,352,947 00   | 4,542,538 55  | 328,561,674 00   | 4,257,914 28  | 43,660,617 00  | 638,639 56     | 434,574,629 00   | 5,210,470 65  |

TABLE No. 7—Concluded.

| COMPANIES.                        | IN FORCE DEC. 31, 1904. |                  | WRITTEN.          |                  | TERMINATED.       |                  | REINSURED.         |                 | IN FORCE DEC. 31, 1905. |                  |
|-----------------------------------|-------------------------|------------------|-------------------|------------------|-------------------|------------------|--------------------|-----------------|-------------------------|------------------|
|                                   | Risks.                  | Premiums.        | Risks.            | Premiums.        | Risks.            | Premiums.        | Risks.             | Premiums.       | Risks.                  | Premiums.        |
| Reliance.....                     | \$85,369,090 00         | \$1,038,369 16   | \$66,775,901 00   | \$324,752 84     | \$58,981,574 00   | \$787,373 33     | \$8,495,328 00     | \$109,710 05    | \$24,668,689 00         | \$1,016,038 62   |
| Rochester German.....             | 150,157,348 00          | 1,887,798 43     | 129,888,456 00    | 1,714,752 96     | 115,329,527 00    | 1,521,506 73     | 26,242,861 00      | 368,942 88      | 138,474,416 00          | 1,711,801 78     |
| Security } Fire.....              | 153,610,143 00          | 1,714,015 63     | 116,525,562 00    | 1,357,355 46     | 94,827,609 00     | 1,130,882 77     | 19,061,411 00      | 237,589 64      | 156,246,685 00          | 1,702,898 68     |
| } Marine.....                     | 266,611 00              | 15,474 15        | 2,401,726 00      | 2,755 19         | 2,401,205 00      | 23,204 18        | 38,495 00          | 2,321 57        | 228,637 00              | 12,703 59        |
| Springfield.....                  | 506,685,363 00          | 5,838,383 20     | 436,717,531 00    | 5,074,920 25     | 391,458,337 00    | 4,590,292 91     | 65,280,876 00      | 756,599 03      | 486,663,681 00          | 5,566,426 51     |
| St. Paul } Fire.....              | 301,645,303 00          | 4,277,980 06     | 228,950,719 00    | 3,984,626 82     | 180,606,523 00    | 3,443,379 84     | 22,402,132 00      | 361,400 04      | 327,587,367 00          | 4,454,827 00     |
| } Marine.....                     | 4,306,467 00            | 148,598 81       | 90,672,777 00     | 640,547 40       | 91,471,077 00     | 680,582 83       | 248,483 00         | 10,410 06       | 3,259,084 00            | 98,153 32        |
| Traders.....                      | 198,356,684 00          | 2,529,850 51     | 172,659,534 00    | 2,309,688 64     | 153,694,493 00    | 2,079,543 40     | 22,879,855 00      | 339,674 47      | 194,441,870 00          | 2,420,321 28     |
| Union.....                        | 44,440,870 00           | 505,637 19       | 42,948,389 00     | 508,403 94       | 35,418,508 00     | 419,801 93       | 2,186,158 00       | 25,435 35       | 49,782,293 00           | 567,023 83       |
| United Firemen's.....             | 72,849,218 00           | 795,633 51       | 55,190,808 00     | 664,045 92       | 45,560,192 00     | 550,062 73       | 6,321,972 00       | 85,247 15       | 76,156,892 00           | 824,369 55       |
| United States } Fire.....         | 77,896,594 00           | 934,373 36       | 65,467,683 00     | 971,909 84       | 59,033,937 00     | 853,562 46       | 13,676,897 00      | 176,492 06      | 70,653,653 00           | 876,228 68       |
| } Marine.....                     | -                       | -                | -                 | 21 63            | -                 | 21 63            | -                  | -               | -                       | -                |
| Westchester.....                  | 375,415,901 00          | 3,856,265 61     | 234,204,306 00    | 2,733,333 98     | 229,393,318 00    | 2,637,161 63     | 38,594,059 00      | 405,146 67      | 341,722,830 00          | 3,549,291 29     |
| Williamsburg City.....            | 193,244,171 00          | 1,989,737 21     | 138,112,784 00    | 1,489,464 29     | 125,779,889 00    | 1,387,195 64     | 17,560,824 00      | 155,308 36      | 193,016,242 00          | 1,927,697 50     |
| Total } Fire.....                 | 18,670,240,474 77       | \$209,827,319 31 | 14,573,957,618 63 | \$169,879,767 41 | 13,117,883,343 38 | \$154,330,823 78 | \$2,105,882,770 93 | \$22,186,200 45 | 18,020,432,009 09       | \$207,190,092 49 |
| } Marine.....                     | 149,539,642 00          | 2,719,514 59     | 1,396,713,166 00  | 9,654,544 73     | 1,933,418,061 00  | 9,092,354 64     | 28,747,639 00      | 617,990 81      | 181,087,108 00          | 2,533,713 97     |
| MUTUAL COMPANIES OF OTHER STATES. |                         |                  |                   |                  |                   |                  |                    |                 |                         |                  |
| Holyoke.....                      | \$39,154,797 00         | \$566,922 02     | \$11,643,831 00   | \$171,757 88     | \$10,451,737 00   | \$152,632 80     | \$1,081,504 00     | \$17,327 31     | \$30,232,387 00         | \$565,719 89     |
| Middlesex.....                    | 44,089,127 00           | 654,245 56       | 11,935,793 00     | 170,433 36       | 11,123,841 00     | 167,630 81       | 515,083 06         | 7,532 96        | 43,786,971 00           | 649,516 75       |
| Providence.....                   | 29,516,718 00           | 315,463 63       | 8,453,321 00      | 91,566 39        | 7,749,183 00      | 82,121 82        | 334,433 00         | 4,244 91        | 29,891,421 00           | 320,643 25       |
| Quincy.....                       | 32,766,552 00           | 481,268 00       | 9,706,653 00      | 148,544 25       | 9,503,456 00      | 142,036 47       | -                  | -               | 32,969,749 00           | 487,713 87       |
| Traders & Mechanics.....          | 41,222,041 00           | 617,188 48       | 13,114,334 00     | 202,145 28       | 11,658,430 16     | 174,632 22       | 532,126 50         | 9,489 57        | 42,145,818 40           | 635,211 97       |
| Total.....                        | \$186,749,235 60        | \$3,685,075 78   | \$54,259,907 06   | \$784,437 82     | \$50,516,649 16   | \$719,114 12     | \$2,466,146 50     | \$38,594 75     | \$188,026,346 40        | \$2,661,504 73   |



U. S. BRANCHES OF COS.  
OF FOREIGN COUNTRIES.

|                                 |                    |                 |                    |                 |                    |                 |                    |                 |                    |                 |
|---------------------------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|--------------------|-----------------|
| Aachen & Munich.....            | 115,731,849 00     | 1,466,811 42    | 105,746,151 00     | 1,387,283 29    | 92,493,531 00      | 1,230,998 00    | 12,459,966 00      | 154,363 02      | 116,524,503 00     | 1,418,293 69    |
| Atlas.....                      | 156,078,627 00     | 1,817,479 41    | 160,846,147 00     | 1,937,429 86    | 133,840,643 00     | 1,578,343 48    | 17,467,969 00      | 203,260 32      | 166,216,162 00     | 1,373,805 41    |
| British America } Fire.....     | 143,004,200 00     | 1,825,533 09    | 133,068,136 00     | 1,631,255 02    | 123,198,089 00     | 1,572,039 49    | 10,569,365 00      | 114,476 38      | 142,264,673 00     | 1,770,252 24    |
| } Marine.....                   | 2,737,252 00       | 32,762 35       | 32,226,632 00      | 246,987 02      | 31,981,103 00      | 234,587 71      | -                  | -               | 2,082,781 00       | 95,161 69       |
| Caledonian.....                 | 201,442,613 00     | 2,167,914 38    | 162,751,909 00     | 1,934,288 48    | 131,266,123 00     | 1,718,205 37    | 26,960,936 00      | 330,067 32      | 186,387,463 00     | 2,058,280 17    |
| Commercial Union } Fire.....    | 670,924,935 00     | 6,789,012 66    | 428,528,379 00     | 4,867,926 01    | 474,822,421 00     | 5,013,595 29    | 64,853,883 00      | 572,474 15      | 530,775,210 00     | 6,770,869 23    |
| } Marine.....                   | 6,520,475 00       | 105,245 59      | 207,294,573 00     | 234,354 63      | 205,814,237 00     | 253,140 87      | 719,545 00         | 11,934 05       | 6,221,245 00       | 74,225 30       |
| Hamburg Bremen.....             | 222,469,007 00     | 2,768,076 97    | 176,246,262 00     | 2,191,118 78    | 161,540,551 00     | 2,007,469 58    | 9,872,847 66       | 87,997 74       | 237,301,871 00     | 2,774,418 43    |
| Law Union & Crown.....          | 50,465,524 00      | 600,232 20      | 49,459,475 00      | 643,359 92      | 50,057,232 00      | 584,831 17      | 6,689,797 00       | 83,795 62       | 44,268,060 00      | 474,955 33      |
| Liverpool & London & Globe..... | 1,282,660,521 00   | 13,268,060 94   | 998,764,532 00     | 10,955,269 33   | 992,257,109 00     | 10,574,697 43   | 279,930,359 00     | 2,293,823 19    | 1,000,177,985 00   | 11,354,809 65   |
| London Assurance } Fire.....    | 242,570,184 00     | 2,707,167 56    | 185,977,538 00     | 2,136,409 55    | 175,188,966 00     | 2,019,352 27    | 29,765,311 00      | 350,665 68      | 223,669,445 00     | 2,473,569 46    |
| } Marine.....                   | 8,920,234 00       | 76,191 31       | 224,220,940 00     | 845,413 35      | 220,047,593 00     | 790,222 66      | 8,351,740 00       | 25,134 89       | 9,741,841 00       | 97,247 11       |
| London & Lancashire.....        | 408,780,448 00     | 4,033,368 76    | 303,841,678 00     | 3,135,827 99    | 287,622,837 00     | 2,977,086 57    | 59,693,474 00      | 626,517 19      | 365,305,815 00     | 3,666,062 99    |
| Mannheim (Marine).....          | 25,134,274 00      | 158,664 59      | 196,385,412 00     | 1,009,405 17    | 191,847,165 00     | 926,166 02      | 9,785,649 00       | 55,132 72       | 19,886,872 00      | 186,771 32      |
| North British & Mercantile..... | 638,199,408 00     | 6,600,407 23    | 562,246,792 00     | 5,249,402 06    | 536,695,630 00     | 5,143,788 32    | 77,824,820 00      | 598,351 46      | 605,923,750 00     | 6,197,668 91    |
| Northern Assurance.....         | 372,672,532 00     | 4,135,900 26    | 338,474,231 00     | 3,718,102 29    | 300,662,514 00     | 3,418,976 99    | 27,606,886 00      | 261,793 48      | 382,877,363 00     | 4,169,132 68    |
| Norwich Union.....              | 316,616,805 00     | 3,448,401 33    | 239,258,894 00     | 2,736,230 96    | 224,417,186 00     | 2,571,816 64    | 31,770,679 00      | 298,871 32      | 288,682,331 00     | 3,313,944 23    |
| Palatine.....                   | 180,698,574 00     | 2,287,827 92    | 167,269,221 00     | 2,076,693 37    | 151,446,918 00     | 1,944,559 51    | 25,380,820 00      | 340,773 68      | 171,170,057 00     | 2,079,188 20    |
| Phoenix Assurance.....          | 392,263,111 00     | 4,536,625 93    | 317,956,225 00     | 3,666,772 88    | 309,597,881 00     | 3,714,683 75    | 78,071,714 00      | 538,177 28      | 322,539,741 00     | 3,635,537 78    |
| Prussian National } Fire.....   | 107,979,576 00     | 1,399,695 27    | 88,057,352 00      | 1,174,267 44    | 77,083,863 00      | 1,016,070 42    | 17,788,609 00      | 253,440 91      | 101,164,376 00     | 1,274,351 35    |
| } Marine.....                   | 102 00             | 50              | 456,689 00         | 1,982 82        | 455,658 00         | 1,976 67        | -                  | -               | 1,130 00           | 6 65            |
| Royal.....                      | 967,225,498 84     | 10,283,223 21   | 710,989,277 72     | 7,722,636 53    | 666,133,561 64     | 7,228,361 34    | 139,741,990 00     | 1,663,637 75    | 972,341,215 92     | 9,113,866 15    |
| Royal Exchange.....             | 256,327,115 00     | 2,925,170 19    | 193,364,201 00     | 2,357,736 26    | 223,186,636 00     | 2,732,205 12    | 47,406,423 00      | 587,855 23      | 179,099,257 00     | 1,969,946 00    |
| Scottish Union & National.....  | 393,977,664 00     | 4,270,276 16    | 280,699,650 00     | 3,160,621 11    | 290,682,011 00     | 3,297,450 78    | 94,347,942 00      | 950,533 68      | 289,647,361 00     | 3,182,922 81    |
| State Fire.....                 | 18,213,806 00      | 236,469 15      | 17,254,780 00      | 225,341 21      | 18,452,467 00      | 242,115 19      | 1,772,693 60       | 23,795 46       | 15,242,906 00      | 195,899 91      |
| Sun.....                        | 381,133,476 00     | 3,925,923 27    | 282,715,038 00     | 3,074,954 24    | 260,661,754 00     | 2,844,075 69    | 24,739,954 00      | 236,355 72      | 378,436,006 00     | 3,920,151 10    |
| Union Assurance.....            | 170,842,417 00     | 1,773,715 81    | 163,830,664 00     | 1,646,633 39    | 144,060,316 00     | 1,708,565 23    | 32,102,086 00      | 288,946 22      | 138,620,679 00     | 1,421,534 75    |
| Western Assurance } Fire.....   | 277,558,261 00     | 3,141,181 65    | 292,514,022 00     | 2,850,915 47    | 277,575,826 00     | 2,878,077 12    | 38,413,155 00      | 361,211 31      | 254,111,302 00     | 2,844,808 69    |
| } Marine.....                   | 7,495,530 00       | 220,140 77      | 71,703,018 00      | 523,369 48      | 71,922,200 00      | 566,409 64      | 1,691,767 00       | 32,612 68       | 6,184,581 00       | 144,487 93      |
| Total } Fire.....               | \$7,987,476,951 84 | \$86,441,101 67 | \$6,359,925,854 52 | \$70,064,425 88 | \$6,142,936,115 64 | \$68,074,425 85 | \$1,155,192,557 00 | \$11,475,074 14 | \$7,049,274,133 92 | \$76,946,027 56 |
| } Marine.....                   | 49,807,867 00      | 643,005 41      | 732,227,260 00     | 2,861,512 47    | 722,067,976 00     | 2,791,803 57    | 14,948,701 00      | 45,918,450 31   | 597,899 97         | 5,978,922 96    |
| Aggregate } Fire.....           | 26,544,466,661 61  | 298,903,526 76  | 20,988,149,410 21  | 240,718,631 11  | 19,311,336,108 18  | 223,124,363 75  | 3,263,541,474 43   | 33,600,969 34   | 25,257,732,489 41  | 282,797,924 76  |
| } Marine.....                   | 201,235,791 00     | 3,499,628 76    | 2,741,823,556 00   | 12,661,272 71   | 2,668,638,035 00   | 12,133,178 96   | 43,696,340 00      | 772,805 15      | 250,750,932 00     | 3,254,917 36    |

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

| COMPANIES.                        | RISKS WRITTEN.  |                 | PREMIUMS RECEIVED. |              | LOSSES PAID. |              | LOSSES INCURRED. |              |
|-----------------------------------|-----------------|-----------------|--------------------|--------------|--------------|--------------|------------------|--------------|
|                                   | 1904.           | 1905.           | 1904.              | 1905.        | 1904.        | 1905.        | 1904.            | 1905.        |
| MAINE STOCK COMPANIES.            |                 |                 |                    |              |              |              |                  |              |
| Merchants (Marine).....           | \$11,452,130 00 | \$7,537,894 00  | \$96,255 65        | \$78,005 20  | \$69,123 92  | \$50,708 80  | \$75,425 92      | \$39,341 07  |
| Union (Marine).....               | 4,770,620 50    | 5,345,236 00    | 107,133 32         | 108,497 32   | 68,495 46    | 70,752 51    | 79,533 21        | 69,798 82    |
| Total.....                        | \$16,222,750 50 | \$12,883,130 00 | \$203,388 97       | \$186,502 52 | \$137,619 38 | \$121,461 31 | \$154,959 13     | \$109,139 89 |
| STOCK COMPANIES OF OTHER STATES.  |                 |                 |                    |              |              |              |                  |              |
| Etna.....                         | \$9,737,713 00  | \$10,067,339 00 | \$160,329 39       | \$168,074 21 | \$86,158 00  | \$64,488 60  | \$79,635 22      | \$62,667 58  |
| Agricultural.....                 | 778,500 00      | 967,300 00      | 11,634 00          | 13,985 00    | 4,517 00     | 3,538 00     | 4,864 00         | 5,703 00     |
| Alliance { Fire.....              | -               | 321,056 00      | -                  | 3,384 63     | -            | 1,102 67     | -                | 1,268 63     |
| { Marine.....                     | -               | 135,200 00      | -                  | 7,510 25     | -            | 7,019 37     | -                | 15,219 37    |
| American (Mass).....              | 423,486 00      | 771,662 00      | 8,338 68           | 12,619 15    | 4,657 33     | 6,451 61     | 5,174 44         | 6,712 05     |
| American (N. J.).....             | 436,109 00      | 653,761 00      | 7,122 41           | 9,872 35     | 1,746 42     | 5,306 79     | 2,295 93         | 5,193 73     |
| American (Pa.).....               | 1,062,752 00    | 1,375,987 00    | 17,964 76          | 19,595 80    | 13,143 07    | 16,670 27    | 14,521 75        | 16,877 24    |
| American Central.....             | 1,709,451 00    | 1,610,920 00    | 33,395 31          | 29,797 67    | 26,175 76    | 18,835 24    | 27,360 61        | 22,047 38    |
| Assurance Company of America..... | 259,726 00      | 382,600 00      | 3,600 87           | 5,545 59     | 1,266 45     | 2,854 58     | 1,190 45         | 2,734 58     |
| Boston { Fire.....                | 1,633,394 00    | 1,772,870 00    | 23,535 84          | 26,568 26    | 12,814 44    | 15,915 37    | 16,314 98        | 17,738 23    |
| { Marine.....                     | 1,106,080 00    | 1,312,510 00    | 12,068 01          | 14,554 64    | 6,029 31     | 7,882 29     | 6,179 31         | 5,082 29     |
| Caledonian-American.....          | 156,667 00      | 165,000 00      | 2,401 74           | 2,601 92     | 57 64        | 1,063 75     | 55 00            | 1,311 35     |
| Capital.....                      | 1,744,929 00    | 1,895,700 00    | 31,880 80          | 27,193 97    | 9,714 35     | 16,941 78    | 10,641 82        | 17,186 93    |
| City of New York.....             | -               | 53,750 00       | -                  | 790 64       | -            | -            | -                | -            |
| Colonial.....                     | -               | 100,871 00      | -                  | 1,927 91     | -            | -            | -                | 1,000 00     |
| Commerce.....                     | 258,560 00      | 279,022 00      | 3,534 51           | 3,737 95     | 1,789 46     | 460 80       | 1,789 46         | 460 80       |
| Commercial Union.....             | 118,300 00      | 106,198 00      | 1,511 80           | 1,553 30     | -            | 72 73        | -                | 102 73       |
| Connecticut.....                  | 2,970,060 00    | 3,355,100 00    | 47,815 15          | 55,359 03    | 34,662 17    | 33,443 71    | 35,661 34        | 27,019 22    |
| Continental.....                  | 3,290,866 00    | 3,586,580 00    | 55,407 61          | 59,734 77    | 28,744 28    | 30,846 21    | 31,497 64        | 32,222 18    |
| Delaware.....                     | 623,628 00      | 267,211 00      | 10,384 84          | 7,100 01     | 7,496 33     | 13,305 49    | 8,605 13         | 13,284 88    |
| Dutchess.....                     | 556,624 00      | 578,963 00      | 11,907 56          | 16,036 18    | 7,578 50     | 9,537 92     | 6,908 66         | 10,991 90    |
| Equitable { Fire.....             | 403,590 00      | 477,915 00      | 5,602 88           | 6,951 89     | 5,156 51     | 1,656 73     | 4,155 51         | 4,544 88     |
| { Marine.....                     | 10,700 00       | 5,450 00        | 588 62             | 459 75       | -            | -            | -                | -            |

|   |              |              |            |            |            |           |           |           |
|---|--------------|--------------|------------|------------|------------|-----------|-----------|-----------|
| Federal                                   | 259,813 00   | 409,761 00   | 3,893 86   | 5,581 13   | 2,136 54   | 2,447 00  | 2,151 54  | 2,992 00  |
| Fire Association                          | 3,341,777 00 | 3,805,920 00 | 55,519 39  | 59,238 70  | 25,218 39  | 31,929 06 | 28,050 08 | 30,589 29 |
| Firemans Fund { Fire                      | 2,513,636 42 | 2,728,356 98 | 32,342 84  | 34,692 78  | 16,089 97  | 23,330 96 | 21,824 36 | 21,557 99 |
| { Marine                                  | 59,465 00    | 9,650 00     | 915 85     | 640 37     | -          | -         | -         | -         |
| Firemens                                  | 724,895 00   | 1,027,785 00 | 9,091 88   | 12,470 14  | 6,811 56   | 2,176 92  | 6,738 44  | 3,659 42  |
| Franklin                                  | 449,840 00   | 412,425 00   | 6,238 79   | 5,469 37   | 2,347 31   | 7,672 58  | 2,324 81  | 7,695 75  |
| German Alliance                           | 232,086 00   | 239,550 00   | 3,975 35   | 3,734 02   | 1,616 96   | 1,495 20  | 1,626 90  | 1,530 20  |
| German American                           | 4,537,810 00 | 4,878,304 00 | 65,189 36  | 72,176 73  | 30,396 06  | 42,680 11 | 35,775 27 | 39,176 59 |
| Germania                                  | 834,760 00   | 794,710 00   | 11,525 51  | 11,357 78  | 6,695 56   | 3,622 68  | 7,592 06  | 3,849 93  |
| Glens Falls                               | 229,600 00   | 203,400 00   | 3,089 75   | 2,850 41   | 1,082 83   | 4,249 37  | 2,662 88  | 2,669 37  |
| Granite State                             | 6,805,242 00 | 6,190,989 00 | 122,423 85 | 102,082 76 | 71,097 92  | 57,484 69 | 65,837 94 | 54,913 71 |
| Hanover                                   | 1,577,337 27 | 1,263,977 00 | 23,600 27  | 21,182 26  | 17,912 26  | 12,573 10 | 20,191 97 | 16,138 68 |
| Hartford                                  | 6,975,122 00 | 7,964,890 00 | 106,626 70 | 117,805 80 | 75,449 70  | 69,315 59 | 75,573 85 | 61,005 41 |
| Home                                      | 8,173,495 00 | 8,565,941 00 | 99,007 36  | 105,394 06 | 100,272 91 | 72,443 65 | 82,052 21 | 99,458 72 |
| Home Fire & Marine                        | 489,815 90   | 709,324 29   | 7,189 98   | 10,357 43  | 3,375 29   | 3,963 12  | 4,043 30  | 4,081 31  |
| Indemnity                                 | 69,275 00    | 105,237 00   | 1,265 22   | 1,685 91   | 211 42     | 151 42    | 211 42    | 151 42    |
| Insurance Company of North America { Fire | 8,816,226 00 | 8,780,014 00 | 148,965 28 | 153,099 25 | 82,902 16  | 82,276 34 | 94,273 07 | 79,694 97 |
| { Marine                                  | 234,700 00   | 211,160 00   | 12,077 82  | 11,141 27  | 620 52     | 18,526 37 | 3,220 52  | 30,726 37 |
| Mercantile                                | 718,225 00   | 715,028 00   | 12,536 60  | 12,485 17  | 8,213 29   | 6,044 44  | 8,521 64  | 6,110 26  |
| National                                  | 4,805,605 00 | 5,080,368 00 | 61,283 00  | 65,451 60  | 30,676 00  | 23,661 67 | 21,338 00 | 24,395 16 |
| National Union                            | 113,000 00   | 253,000 00   | 1,607 60   | 3,348 13   | -          | 747 49    | -         | 747 49    |
| New Hampshire                             | 3,135,770 00 | 3,025,550 00 | 47,165 00  | 48,650 00  | 40,354 00  | 35,989 00 | 42,091 00 | 36,654 00 |
| Niagara                                   | 1,987,091 00 | 2,186,875 00 | 41,225 63  | 43,193 14  | 22,195 31  | 18,753 72 | 24,814 48 | 15,378 02 |
| North British & Mercantile                | 88,100 00    | 110,100 00   | 514 19     | 759 79     | -          | 17 97     | -         | 17 97     |
| North German                              | -            | 298,691 00   | -          | 5,282 27   | -          | 1,208 34  | -         | 1,243 34  |
| Orient                                    | 954,638 00   | 905,967 00   | 13,364 25  | 11,462 78  | 9,220 30   | 4,963 29  | 7,195 31  | 6,218 29  |
| Pelican                                   | 59,046 00    | 70,650 00    | 812 28     | 940 48     | -          | 440 75    | 270 00    | 170 75    |
| Pennsylvania                              | 910,336 62   | 859,767 37   | 15,656 28  | 14,264 44  | 14,840 11  | 5,296 56  | 13,075 59 | 7,105 66  |
| Phenix (N. Y.)                            | 2,667,031 00 | 3,033,641 00 | 41,326 88  | 44,998 00  | 31,598 09  | 22,222 57 | 29,429 25 | 23,414 79 |
| Phenix (Conn.)                            | 4,562,117 00 | 5,191,315 00 | 70,886 85  | 81,535 86  | 45,389 49  | 30,713 16 | 44,674 10 | 28,930 21 |
| Providence Washington { Fire              | 1,545,445 00 | 2,676,265 00 | 16,149 15  | 34,966 54  | 5,261 67   | 11,295 09 | 5,471 70  | 15,163 19 |
| { Marine                                  | 338,217 00   | 254,423 00   | 12,964 02  | 14,518 12  | 2,156 58   | 6,388 20  | 2,062 84  | 7,628 20  |
| Queen                                     | 1,571,532 00 | 1,537,920 00 | 23,928 95  | 23,818 44  | 8,849 99   | 18,434 79 | 8,705 22  | 16,783 44 |
| Reliance                                  | -            | 90,113 00    | -          | 1,356 05   | -          | -         | -         | -         |
| Rochester German                          | 397,591 00   | 427,847 00   | 6,930 21   | 7,216 46   | 7,053 90   | 6,432 21  | 7,279 90  | 6,921 21  |
| Security { Fire                           | 470,799 00   | 671,589 00   | 8,310 27   | 8,802 75   | 3,725 68   | 1,038 02  | 4,308 02  | 467 18    |
| { Marine                                  | 30,908 00    | 18,355 00    | 1,878 71   | 965 60     | -          | 556 93    | 500 00    | 56 93     |

TABLE No. 8—Concluded.

| COMPANIES.  | RISKS WRITTEN.   |                  | PREMIUMS RECEIVED. |                | LOSSES PAID. |              | LOSSES INCURRED. |              |
|---|------------------|------------------|--------------------|----------------|--------------|--------------|------------------|--------------|
|   | 1904.            | 1905.            | 1904.              | 1905.          | 1904.        | 1905.        | 1904.            | 1905.        |
| Springfield .....                                 | \$3,131,001 00   | \$3,362,008 00   | \$44,015 35        | \$48,282 92    | \$30,933 90  | \$24,099 89  | \$33,932 24      | \$21,175 96  |
| St. Paul { Fire .....                             | 800,777 00       | 926,133 00       | 12,012 46          | 14,828 17      | 6,236 63     | 8,179 44     | 6,529 79         | 10,666 84    |
| { Marine .....                                    | —                | 647,952 00       | —                  | 3,231 36       | —            | 2,215 24     | —                | 2,215 24     |
| Traders .....                                     | 1,006,181 00     | 1,094,715 00     | 17,099 94          | 18,424 84      | 8,874 76     | 7,305 65     | 9,284 92         | 9,031 33     |
| Union .....                                       | 801,729 00       | 833,888 00       | 11,136 24          | 12,188 79      | 8,710 58     | 4,426 73     | 8,656 23         | 6,526 11     |
| United Firemen's .....                            | 688,347 00       | 1,082,814 00     | 12,068 00          | 18,219 00      | 3,888 00     | 5,584 00     | 3,874 00         | 8,317 00     |
| United States .....                               | 400,337 00       | 489,341 00       | 5,320 76           | 8,761 10       | 6,082 68     | 5,267 65     | 7,660 21         | 4,602 98     |
| Westchester .....                                 | 708,609 00       | 928,434 00       | 13,365 69          | 15,040 20      | 6,376 61     | 5,788 67     | 5,666 16         | 6,423 64     |
| Williamsburg City .....                           | 749,210 00       | 778,581 00       | 10,761 98          | 10,867 28      | 4,917 91     | 12,601 22    | 5,124 73         | 16,483 52    |
| Total { Fire .....                                | \$104,466,943 21 | \$103,860,994 64 | \$1,623,791 12     | \$1,747,291 70 | \$921,693 39 | \$923,766 36 | \$999,324 48     | \$954,179 82 |
| { Marine .....                                    | 1,179,067 00     | 2,594,700 00     | 40,493 43          | 53,024 36      | 8,887 37     | 42,588 40    | 12,043 63        | 63,828 40    |
| MUTUAL COMPANIES OF OTHER STATES.                 |                  |                  |                    |                |              |              |                  |              |
| Holyoke .....                                     | \$1,338,930 00   | \$1,473,492 00   | \$18,361 49        | \$19,297 62    | \$4,159 81   | \$6,543 80   | \$4,159 81       | \$6,543 80   |
| Middlesex .....                                   | —                | 110,600 00       | —                  | 1,501 11       | —            | 242 29       | —                | 242 29       |
| Providence .....                                  | 341,000 00       | 373,200 00       | 4,519 43           | 4,517 57       | 513 95       | 3,813 13     | 513 95           | 3,813 15     |
| Quincy .....                                      | 1,129,210 00     | 1,076,997 00     | 17,715 04          | 17,016 47      | 7,220 30     | 4,759 90     | 6,220 30         | 4,759 90     |
| Traders & Mechanics .....                         | 1,308,085 00     | 1,263,712 00     | 20,356 21          | 19,960 86      | 4,601 14     | 13,254 43    | 4,601 14         | 13,254 43    |
| Total .....                                       | \$4,117,225 00   | \$4,298,001 00   | \$60,952 17        | \$62,293 63    | \$16,495 20  | \$28,613 57  | \$15,495 20      | \$28,613 57  |
| U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES. |                  |                  |                    |                |              |              |                  |              |
| Anchen & Munich .....                             | \$346,972 00     | \$351,052 00     | \$6,303 19         | \$6,017 69     | \$5,271 05   | \$3,855 30   | \$5,911 07       | \$5,860 22   |
| Atlas .....                                       | 456,433 00       | 706,401 00       | 7,944 94           | 12,821 64      | 2,260 38     | 9,007 25     | 4,342 47         | 13,055 16    |
| British America .....                             | 713,211 00       | 818,143 00       | 13,180 66          | 14,391 14      | 11,213 11    | 9,289 84     | 11,771 42        | 7,706 39     |
| Caledonian .....                                  | 1,012,040 00     | 952,630 00       | 18,282 73          | 16,651 44      | 11,649 44    | 15,399 48    | 8,460 91         | 17,073 06    |
| Commercial Union { Fire .....                     | 2,235,820 00     | 2,243,588 00     | 56,953 27          | 35,721 94      | 24,294 02    | 33,095 07    | 27,057 92        | 32,621 75    |
| { Marine .....                                    | 53,000 00        | 26,000 00        | 426 76             | 312 50         | 345 01       | —            | 345 01           | —            |

|                                  |                  |                  |                |                |                |                |                |                |
|----------------------------------|------------------|------------------|----------------|----------------|----------------|----------------|----------------|----------------|
| Hamburg Bremen .....             | 1,961,642 00     | 1,910,635 00     | 40,252 08      | 41,500 00      | 24,168 08      | 25,159 55      | 25,183 08      | 24,104 55      |
| Law Union & Crown .....          | 137,596 00       | 189,648 00       | 1,791 88       | 1,752 93       | 1,436 02       | 338 09         | 642 02         | 423 76         |
| Liverpool & London & Globe ..... | 5,918,140 00     | 5,917,919 00     | 85,438 41      | 84,530 95      | 45,724 06      | 40,125 73      | 46,376 05      | 41,251 73      |
| London Assurance .....           | 1,252,178 00     | 1,469,743 00     | 19,011 33      | 22,410 34      | 7,109 65       | 12,517 41      | 7,215 65       | 17,363 41      |
| London & Lancashire .....        | 1,631,463 00     | 1,666,176 00     | 25,324 40      | 24,816 06      | 10,986 56      | 14,619 70      | 15,565 56      | 10,410 59      |
| Mannheim (Marine) .....          | 78,526 00        | 148,921 00       | 2,976 76       | 5,282 29       | 600 12         | 30 00          | 600 12         | 30 00          |
| National (Ireland) .....         | 2,892,853 00     | -                | 56,065 84      | -              | 40,689 80      | -              | 42,273 74      | -              |
| North British & Mercantile ..... | 3,448,290 00     | 3,610,445 00     | 53,889 63      | 52,692 38      | 30,314 37      | 26,442 14      | 32,079 04      | 21,872 06      |
| Northern Assurance .....         | 1,748,097 00     | 1,895,263 00     | 24,478 80      | 25,595 39      | 7,567 79       | 11,044 75      | 9,220 79       | 7,221 65       |
| Norwich Union .....              | 1,242,887 00     | 1,361,169 00     | 20,615 89      | 22,656 36      | 7,196 55       | 12,219 38      | 10,632 13      | 15,671 14      |
| Palatine .....                   | 402,896 00       | 475,339 00       | 5,619 19       | 6,227 41       | 1,525 95       | 4,388 55       | 1,590 95       | 7,623 55       |
| Phoenix Assurance .....          | 702,053 00       | 861,426 00       | 13,871 50      | 15,784 15      | 5,825 95       | 7,773 36       | 4,226 95       | 8,372 36       |
| Prussian National .....          | 490,738 00       | 706,865 00       | 7,918 41       | 8,164 14       | 4,882 79       | 4,031 03       | 4,785 03       | 5,122 53       |
| Royal .....                      | 5,510,757 00     | 5,561,174 10     | 84,479 92      | 84,556 90      | 53,643 24      | 31,685 16      | 50,755 16      | 28,845 17      |
| Royal Exchange .....             | 1,017,954 00     | 699,860 00       | 14,341 76      | 14,479 06      | 10,705 39      | 9,809 82       | 12,324 99      | 9,012 82       |
| Scottish Union & National .....  | 978,735 00       | 1,063,414 00     | 16,626 16      | 17,972 46      | 6,485 90       | 17,191 82      | 14,441 45      | 7,215 27       |
| State Fire .....                 | 116,342 00       | 30,265 00        | 913 14         | 459 58         | 05             | 168 56         | 4 03           | 172 89         |
| Sun .....                        | 1,410,825 00     | 1,500,998 00     | 28,270 13      | 27,163 68      | 8,814 22       | 19,743 79      | 12,804 98      | 22,645 62      |
| Union Assurance .....            | 680,298 00       | 575,765 00       | 5,401 93       | 4,557 17       | 5,209 05       | 3,201 72       | 3,060 41       | 8,031 27       |
| Western Assurance } Fire .....   | 2,059,443 00     | 2,435,497 00     | 24,628 30      | 26,423 88      | 14,111 42      | 23,514 65      | 18,868 82      | 25,197 02      |
| Western Assurance } Marine ..... | 638,386 00       | 497,356 00       | 16,278 41      | 11,538 56      | 11,312 07      | 8,904 72       | 15,437 07      | 5,074 72       |
| Total } Fire .....               | \$38,466,668 00  | \$37,002,944 10  | \$611,043 55   | \$567,243 72   | \$341,104 83   | \$336,296 59   | \$369,594 64   | \$336,933 97   |
| Total } Marine .....             | 769,912 00       | 671,277 00       | 19,861 92      | 17,133 35      | 12,257 20      | 8,934 72       | 21,782 20      | 5,104 72       |
| Aggregate } Fire .....           | \$146,990,836 21 | \$145,161,939 74 | \$2,295,786 84 | \$2,376,834 05 | \$1,350,293 42 | \$1,288,676 52 | \$1,384,414 32 | \$1,319,727 36 |
| Aggregate } Marine .....         | 18,171,729 60    | 16,149,107 00    | 263,564 32     | 256,660 23     | 158,763 95     | 172,984 43     | 188,784 96     | 073 01         |
|                                  |                  |                  |                |                |                |                |                | 178.           |

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 9.  
Maine Mutual Fire Insurance Companies.

| COMPANIES.                    | Premium notes. | Other assets. | Total assets. | Liabilities. | Risks written. | Risks terminated. | Risks in force, Dec. 31, 1905. | Cash premiums received. | Assessments received. | Losses paid. |
|-------------------------------|----------------|---------------|---------------|--------------|----------------|-------------------|--------------------------------|-------------------------|-----------------------|--------------|
| Aroostook County .....        | \$89,990 00    | \$393 90      | \$90,383 90   | \$3,441 77   | \$546,028 00   | \$256,732 00      | \$2,193,420 00                 | \$1,365 21              | \$8,484 89            | \$8,731 50   |
| Boothbay .....                | 6,284 69       | 369 35        | 6,654 04      | 21 00        | 38,435 00      | 32,525 00         | 100,790 00                     | 121 37                  | -                     | -            |
| Brunswick Farmers .....       | 14,186 84      | 177 20        | 14,364 04     | -            | 66,250 00      | 48,400 00         | 260,461 00                     | 128 43                  | 4 70                  | 10 00        |
| Cape Elizabeth .....          | 7,778 00       | 275 54        | 8,053 54      | -            | 31,250 00      | 41,125 00         | 90,600 00                      | 295 50                  | 25 00                 | -            |
| Casco .....                   | 5,515 00       | 2 41          | 5,517 41      | 10 30        | 11,750 00      | 10,025 00         | 54,015 00                      | -                       | -                     | -            |
| Citizens .....                | 5,934 56       | 395 89        | 6,330 45      | -            | 22,775 00      | 11,900 00         | 104,115 00                     | 69 98                   | -                     | -            |
| Cumberland .....              | 18,070 86      | 814 63        | 18,885 49     | -            | 59,608 00      | 37,848 00         | 338,230 00                     | 101 80                  | -                     | 12 00        |
| Danville .....                | 7,835 17       | 846 91        | 8,682 08      | -            | 26,130 00      | 28,820 00         | 144,364 00                     | 94 07                   | -                     | -            |
| Dirigo .....                  | 276,891 14     | 20,474 05     | 297,365 19    | 18,875 92    | 2,137,235 00   | 1,799,956 00      | 4,414,349 00                   | 15,184 54               | 9,099 52              | 17,750 91    |
| Dresden .....                 | 8,561 81       | 641 15        | 9,202 96      | -            | 46,540 00      | 40,225 00         | 185,560 00                     | 116 40                  | -                     | 50 00        |
| Edgecomb .....                | 7,395 78       | 647 11        | 8,042 89      | -            | 9,250 00       | 7,540 00          | 91,090 00                      | 51 60                   | -                     | 25 20        |
| Eliot and Kittery .....       | 69,078 64      | 5,043 30      | 74,126 94     | 4,975 00     | 202,203 00     | 199,484 00        | 1,151,394 00                   | 275 18                  | 350 00                | 283 00       |
| Falmouth .....                | 41,682 28      | 504 72        | 42,187 00     | -            | 88,170 00      | 65,990 00         | 430,099 00                     | 204 54                  | -                     | 35 00        |
| Farmington .....              | 24,869 51      | 414 54        | 25,284 05     | 519 49       | 92,170 00      | 70,915 00         | 261,145 00                     | 401 73                  | 48 87                 | 116 45       |
| Fayette .....                 | 6,228 93       | 565 26        | 6,794 19      | -            | 11,370 00      | 7,695 00          | 58,140 00                      | 43 49                   | -                     | -            |
| Freeport and Yarmouth .....   | 21,170 65      | 224 45        | 21,395 10     | -            | 171,315 00     | 154,915 00        | 487,495 00                     | 342 69                  | 356 90                | 398 00       |
| Fryeburg .....                | 23,346 13      | -             | 23,346 13     | 33 47        | 87,600 00      | 81,885 00         | 482,920 00                     | -                       | 5 26                  | 400 00       |
| Gardiner and Richmond .....   | 20,497 30      | 178 24        | 20,675 54     | -            | 48,165 00      | 36,340 00         | 241,920 00                     | 121 37                  | -                     | 445 00       |
| Gorham Farmers .....          | 33,374 02      | 94 11         | 33,468 13     | 18 32        | 69,735 00      | 57,080 00         | 363,490 00                     | -                       | 10 03                 | 10 00        |
| Gray and New Gloucester ..... | 26,884 34      | 836 36        | 27,720 70     | -            | 60,050 00      | 55,795 00         | 278,325 00                     | 183 56                  | -                     | 40 00        |
| Hampden .....                 | 38,687 50      | 116 14        | 38,803 64     | -            | 183,335 00     | 143,620 00        | 371,625 00                     | -                       | 1 60                  | 162 00       |
| Harpwell .....                | 12,650 08      | 356 81        | 13,006 89     | -            | 45,537 13      | 43,886 00         | 207,394 13                     | 146 24                  | -                     | -            |
| Harrison .....                | 36,999 82      | 3,639 99      | 40,639 81     | 1,001 50     | 230,515 00     | 145,305 00        | 754,970 00                     | 1,231 78                | 1,001 88              | 1,093 00     |
| Homestead .....               | 37,611 00      | 229 15        | 37,843 15     | 95 95        | 280,125 00     | 7,600 00          | 272,525 00                     | 718 69                  | -                     | 150 00       |
| Jay .....                     | 14,118 46      | 231 77        | 14,350 23     | -            | 63,636 00      | 56,135 00         | 224,400 00                     | 195 86                  | 1,041 22              | 1,050 00     |

|                               |                       |                     |                       |                    |                        |                       |                        |                    |                    |                     |           |
|-------------------------------|-----------------------|---------------------|-----------------------|--------------------|------------------------|-----------------------|------------------------|--------------------|--------------------|---------------------|-----------|
| Jefferson Farmers.....        | 6,712 31              | 1,359 90            | 8,072 21              | -                  | 37,500 00              | 23,025 00             | 146,150 00             | 193 48             | -                  | -                   | 10 00     |
| Kennebunk Farmers .....       | 24,379 38             | 2,176 28            | 26,555 66             | 16 00              | 48,850 00              | 40,150 00             | 256,625 00             | 244 25             | -                  | -                   | 10 00     |
| Litchfield.....               | 10,766 75             | 37 91               | 10,804 66             | -                  | 42,850 00              | 41,125 00             | 186,555 00             | 45 25              | -                  | -                   | 15 00     |
| Lovell .....                  | 4,519 65              | 60 66               | 4,580 31              | -                  | 16,305 00              | 13,950 00             | 77,705 00              | 19 57              | -                  | -                   | 33 00     |
| Maine Farmers .....           | 31,329 36             | 185 92              | 31,515 28             | 784 48             | 321,145 00             | 7,950 00              | 313,195 00             | 938 02             | -                  | -                   | 770 00    |
| Medomak .....                 | 21,413 98             | 284 93              | 21,698 91             | 25 00              | 65,335 00              | 60,100 00             | 444,985 00             | 285 81             | 835 27             | -                   | 1,861 96  |
| Mercantile and Manufacturers  | 137,878 92            | 2,819 19            | 140,698 11            | 4,816 50           | 1,150,174 00           | 956,139 00            | 1,087,449 00           | *3,854 90          | 15,916 08          | -                   | 16,492 12 |
| Mutual .....                  | 12,665 01             | 112,303 54          | 123,168 55            | 7,932 50           | 343,985 00             | 330,785 00            | 1,102,850 00           | 4,203 88           | -                  | -                   | 3,991 00  |
| Newburgh .....                | 10,399 00             | 48 50               | 10,447 50             | -                  | 14,225 00              | 11,490 00             | 100,615 00             | 3 00               | -                  | -                   | -         |
| Newcastle .....               | 6,081 32              | 155 14              | 6,236 46              | 273 79             | 41,090 00              | 39,850 00             | 109,115 00             | 182 46             | 1,065 15           | -                   | 1,210 00  |
| New Portland .....            | 12,969 00             | 243 69              | 13,212 69             | 25 50              | 33,850 00              | 31,290 00             | 133,100 00             | 67 50              | -                  | -                   | 50 00     |
| North Yarmouth.....           | 15,176 69             | 57 33               | 15,234 02             | 75 00              | 56,672 60              | 50,697 00             | 303,288 00             | 123 10             | -                  | -                   | 75 00     |
| Oxford County.....            | 139,901 00            | 153 43              | 140,054 43            | 5,866 70           | 757,505 00             | 362,465 00            | 2,688,252 00           | 1,951 69           | 6,813 41           | -                   | 12,340 33 |
| Patrons Androscoggin .....    | 276,350 00            | 643 80              | 276,993 80            | 11,814 35          | 1,633,556 00           | 1,361,513 00          | 6,994,316 00           | 4,146 96           | 16,102 37          | -                   | 20,412 80 |
| Pittston and Whitefield ..... | 30,475 59             | 607 88              | 31,083 47             | 1,177 85           | 54,485 00              | 49,560 00             | 373,737 00             | 181 54             | -                  | 20 12               | 150 00    |
| Sagadahoc .....               | 6,287 28              | 27 64               | 6,314 92              | 599 08             | 15,975 00              | 4,900 00              | 83,250 00              | 56 01              | 534 43             | -                   | 1,125 00  |
| Union Farmers .....           | 9,306 00              | 193 44              | 9,499 44              | -                  | 31,500 00              | 31,900 00             | 97,500 00              | 94 50              | -                  | -                   | -         |
| Warren Farmers.....           | 10,223 70             | 2,183 88            | 12,412 58             | -                  | 49,090 00              | 42,085 00             | 211,560 00             | *262 34            | -                  | -                   | 210 00    |
| Wells .....                   | 15,001 88             | 45 90               | 15,047 78             | 2,456 42           | 53,775 00              | 41,352 75             | 282,360 00             | 102 33             | -                  | 97                  | 2,122 85  |
| West Bangor and Hermon .....  | 16,157 62             | 125 92              | 16,283 54             | 36 00              | 64,685 00              | 59,415 00             | 161,610 00             | -                  | -                  | -                   | -         |
| West Gardiner .....           | 5,753 29              | 71 98               | 5,825 27              | -                  | 18,900 00              | 15,305 00             | 120,790 00             | 19 20              | -                  | -                   | 15 00     |
| Wilton .....                  | 16,703 54             | 312 22              | 17,016 26             | -                  | 59,030 00              | 46,840 00             | 275,510 00             | 85 15              | 19 31              | -                   | -         |
| Windham .....                 | 19,052 67             | 1,464 42            | 20,517 09             | 1,733 82           | 61,896 00              | 49,115 00             | 271,755 00             | 195 92             | -                  | -                   | -         |
| Woolwich .....                | 10,686 51             | 420 71              | 11,107 22             | 11 00              | 30,750 00              | 32,650 00             | 165,500 00             | 103 26             | -                  | -                   | -         |
| York County .....             | 202,436 41            | 2,528 73            | 204,965 14            | 7,531 34           | 1,096,223 00           | 945,225 00            | 2,320,823 00           | 3,288 68           | 9,817 27           | -                   | 10,198 67 |
| <b>Total .....</b>            | <b>\$1,908,487 37</b> | <b>\$165,986 42</b> | <b>\$2,074,473 79</b> | <b>\$74,167 95</b> | <b>\$10,729,557 13</b> | <b>\$8,089,617 75</b> | <b>\$31,791,311 13</b> | <b>\$42,102 83</b> | <b>\$71,554 25</b> | <b>\$101,854 79</b> |           |

\* 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.....        | \$1,365 21 | -            | \$8,484 89   | \$2,300 00                     | \$12,150 16   | \$8,731 50 | \$525 00  | \$2,875 88              | \$12,132 38         |
| Boothbay.....                | 121 37     | -            | -            | 9 90                           | 131 27        | -          | 19 57     | 22 01                   | 41 58               |
| Brunswick Farmers.....       | 128 43     | \$41 50      | 4 70         | -                              | 174 63        | 10 00      | 91 50     | 7 33                    | 108 83              |
| Cape Elizabeth.....          | 295 50     | -            | 25 00        | 6 00                           | 326 50        | -          | 100 00    | 20 75                   | 120 75              |
| Casco.....                   | -          | 19 50        | -            | 10 30                          | 29 80         | -          | 19 50     | 10 55                   | 30 05               |
| Citizens.....                | 69 98      | 34 00        | -            | 10 51                          | 114 49        | -          | 34 90     | 9 50                    | 43 50               |
| Cumberland.....              | 101 80     | 35 00        | -            | 24 90                          | 161 70        | -          | 42 00     | 7 27                    | 49 27               |
| Danville.....                | 94 07      | 30 00        | -            | 52 94                          | 177 01        | 12 00      | 24 70     | 9 85                    | 46 55               |
| Dirigo.....                  | 15,184 54  | 822 50       | 9,099 52     | 6,362 71                       | 31,469 27     | 17,750 91  | 3,416 59  | 8,337 05                | 29,504 55           |
| Dresden.....                 | 116 40     | 24 50        | -            | 56 52                          | 197 42        | 50 00      | 27 50     | 19 28                   | 96 78               |
| Edgecomb.....                | 51 60      | 9 00         | -            | 11 22                          | 71 82         | 25 20      | 9 00      | 13 29                   | 47 49               |
| Elhot and Kittery.....       | 275 18     | -            | 350 00       | 200 00                         | 825 18        | 283 00     | 242 00    | 313 80                  | 838 80              |
| Falmouth.....                | 264 54     | 93 00        | -            | 8 47                           | 366 01        | 35 00      | 84 50     | 16 95                   | 136 45              |
| Farmington.....              | 401 73     | 129 00       | 48 87        | -                              | 579 60        | 116 45     | 159 00    | 4 86                    | 280 31              |
| Fayette.....                 | 43 49      | 7 00         | -            | 8 17                           | 58 66         | -          | 6 00      | 2 02                    | 8 02                |
| Freeport and Yarmouth.....   | 342 69     | 85 50        | 356 90       | -                              | 785 09        | 398 00     | 266 30    | 41 20                   | 705 50              |
| Fryeburg.....                | -          | 104 00       | 5 26         | 25 00                          | 134 26        | 400 00     | 110 00    | 14 38                   | 524 38              |
| Gardiner and Richmond.....   | 121 37     | 81 00        | -            | 52 16                          | 254 53        | 445 00     | 82 80     | 16 51                   | 544 31              |
| Gorham Farmers.....          | -          | 63 00        | 10 03        | 6 73                           | 79 76         | 10 00      | 63 00     | 16 72                   | 89 72               |
| Gray and New Gloucester..... | 183 56     | 37 50        | -            | -                              | 221 06        | 40 00      | 62 50     | 15 40                   | 117 90              |
| Hampden.....                 | -          | 159 00       | 1 60         | 6 28                           | 166 88        | 162 00     | 109 00    | 10 00                   | 281 00              |
| Harpwell.....                | 146 24     | 13 25        | -            | 6 74                           | 166 23        | -          | 36 70     | 14 75                   | 51 45               |
| Harrison.....                | 1,231 78   | 218 50       | 1,001 88     | 68 98                          | 2,521 14      | 1,093 00   | 405 25    | 317 66                  | 1,815 91            |
| Homestead.....               | 718 69     | -            | -            | 4 50                           | 723 19        | 150 00     | 305 36    | 249 08                  | 704 44              |
| Jay.....                     | 195 86     | 31 00        | 1,041 22     | 5 28                           | 1,273 36      | 1,050 00   | 64 80     | 58 82                   | 1,173 62            |



|                                    |                    |                   |                    |                    |                     |                     |                    |                    |                     |
|------------------------------------|--------------------|-------------------|--------------------|--------------------|---------------------|---------------------|--------------------|--------------------|---------------------|
| Jefferson Farmers .....            | 193 48             | 28 50             | -                  | 35 99              | 257 97              | 10 00               | 28 50              | 32 25              | 70 75               |
| Kennebunk Farmers .....            | 244 25             | 40 00             | -                  | 66 92              | 351 17              | 10 00               | 100 00             | 23 00              | 133 00              |
| Litchfield .....                   | 45 25              | 27 50             | -                  | -                  | 72 75               | 15 00               | 65 00              | 1 01               | 81 01               |
| Lowell .....                       | 19 57              | 7 80              | -                  | -                  | 27 37               | 33 00               | 15 60              | 21 25              | 69 85               |
| Maine Farmers .....                | 938 02             | 225 00            | -                  | 403 20             | 1,566 22            | 770 00              | 452 86             | 225 67             | 1,448 53            |
| Medomak .....                      | 285 81             | 52 00             | 835 27             | 23 35              | 1,196 43            | 1,861 96            | 125 00             | 56 10              | 2,043 06            |
| Mercantile and Manufacturers ..... | *3,854 90          | -                 | 15,916 08          | 8,004 50           | 27,772 48           | 16,482 12           | 3,738 00           | 10,071 90          | 30,302 02           |
| Mutual .....                       | 4,203 88           | -                 | -                  | 10,581 97          | 14,785 85           | 3,991 00            | 1,596 73           | 1,397 56           | 6,985 29            |
| Newburgh .....                     | 3 00               | 11 50             | -                  | -                  | 14 50               | -                   | 28 25              | 4 48               | 32 73               |
| Newcastle .....                    | 182 46             | 25 50             | 1,065 15           | 2 19               | 1,275 30            | 1,210 00            | 25 50              | 27 21              | 1,262 71            |
| New Portland .....                 | 67 50              | 36 00             | -                  | 6 98               | 110 48              | 50 00               | 63 40              | 14 58              | 127 98              |
| North Yarmouth .....               | 123 10             | 35 50             | -                  | 25 00              | 183 60              | 75 00               | 66 21              | 29 31              | 170 52              |
| Oxford County .....                | 1,951 69           | -                 | 6,813 41           | 3,889 55           | 12,654 65           | 12,340 33           | 187 85             | 629 51             | 13,157 69           |
| Patrons Androscoggin .....         | 4,146 96           | -                 | 16,102 37          | 13,174 13          | 33,423 46           | 20,412 80           | 1,008 66           | 11,926 60          | 33,348 06           |
| Pittston and Whitefield .....      | 181 54             | -                 | 20 12              | 27 46              | 229 12              | 150 00              | 20 00              | 39 01              | 209 01              |
| Sagadahoc .....                    | 56 01              | 31 00             | 534 43             | 968 08             | 1,589 52            | 1,125 00            | 6 05               | 480 55             | 1,611 63            |
| Union Farmers .....                | 94 50              | 39 00             | -                  | -                  | 133 50              | -                   | 20 00              | 50 75              | 70 75               |
| Warren Farmers .....               | *262 34            | -                 | -                  | 73 09              | 335 43              | 210 00              | 73 00              | 7 62               | 290 62              |
| Wells .....                        | 102 33             | 29 00             | 97                 | 2,188 90           | 2,321 20            | 2,122 85            | 162 08             | 136 15             | 2,421 08            |
| West Bangor and Hermon .....       | -                  | 84 00             | -                  | 4 50               | 88 50               | -                   | 57 50              | 8 79               | 66 29               |
| West Gardiner .....                | 19 20              | 18 90             | -                  | -                  | 87 20               | 15 00               | 28 80              | 2 95               | 46 75               |
| Wilton .....                       | 85 15              | 34 00             | 19 31              | 5 00               | 143 46              | -                   | 100 31             | 12 56              | 112 87              |
| Windham .....                      | 195 92             | 50 00             | -                  | -                  | 245 92              | -                   | 47 42              | 13 09              | 60 51               |
| Woolwich .....                     | 183 26             | 24 00             | -                  | 14 88              | 142 14              | -                   | 29 00              | 21 31              | 50 31               |
| York County .....                  | 3,288 68           | 535 00            | 9,817 27           | 7,953 56           | 21,594 51           | 10,198 67           | 2,596 80           | 8,883 33           | 21,678 80           |
| <b>Total .....</b>                 | <b>\$42,102 83</b> | <b>\$3,371 05</b> | <b>\$71,554 25</b> | <b>\$56,683 56</b> | <b>\$173,711 69</b> | <b>\$101,854 79</b> | <b>\$16,949 09</b> | <b>\$46,541 48</b> | <b>\$165,345 36</b> |

\* Includes policy fees.

INSURANCE COMMISSIONER'S REPORT.

**TABLE No. II.**  
**Record of Fires During the Year 1905.**

|                  | Population<br>1900. | Number<br>of fires. | BUILDING.           |            |                    |                    | CONTENTS.           |           |                    |                    |
|------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|-----------|--------------------|--------------------|
|                  |                     |                     | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.   | Insurance<br>upon. | Insurance<br>paid. |
| Abbot.....       | 716                 | 1                   | \$500 00            | \$500 00   | \$400 00           | -                  | \$50 00             | \$50 00   | -                  | -                  |
| Acton.....       | 778                 | 6                   | 2,510 00            | 1,816 00   | 2,025 00           | \$1,131 00         | 1,400 00            | 1,100 00  | -                  | -                  |
| Addison.....     | 1,059               | 2                   | 2,450 00            | 1,030 00   | 1,200 00           | 1,030 00           | -                   | -         | -                  | -                  |
| Albany.....      | 538                 | 2                   | 900 00              | 900 00     | 900 00             | 600 00             | 300 00              | 300 00    | \$100 00           | \$100 00           |
| Albion.....      | 878                 | 2                   | 2,500 00            | 2,500 00   | 1,550 00           | 1,056 00           | 1,352 00            | 894 00    | 850 00             | 642 00             |
| Alexander.....   | 333                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Alfred.....      | 937                 | 3                   | 5,850 00            | 5,550 00   | 2,150 00           | 2,150 00           | 2,048 00            | 1,273 00  | 800 00             | 423 00             |
| Allagash Pl..... | 190                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Alna.....        | 444                 | 1                   | 1,400 00            | 2 00       | 900 00             | 2 00               | 300 00              | 8 00      | 150 00             | 8 00               |
| Alton.....       | 314                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Amherst.....     | 364                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Amity.....       | 404                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Andover.....     | 727                 | 1                   | 1,500 00            | 30 00      | 1,100 00           | -                  | 500 00              | 20 00     | -                  | -                  |
| Anson.....       | 1,830               | 6                   | 4,000 00            | 1,805 00   | 2,975 00           | 1,255 00           | 600 00              | 259 00    | 175 00             | 150 00             |
| Appleton.....    | 975                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Argyle.....      | 320                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Arrowsic.....    | 180                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Ashland.....     | 1,080               | 2                   | 5,500 00            | 62 00      | 3,600 00           | 62 00              | -                   | -         | -                  | -                  |
| Athens.....      | 896                 | 1                   | -                   | -          | -                  | -                  | 1,500 00            | 14 00     | 1,000 00           | 14 00              |
| Atkinson.....    | 495                 | 1                   | 150 00              | 150 00     | -                  | -                  | 100 00              | 100 00    | -                  | -                  |
| Auburn.....      | 12,951              | 46                  | 117,061 00          | 20,781 00  | 82,025 00          | 13,542 00          | 40,343 00           | 10,418 00 | 23,400 00          | 4,767 00           |
| Augusta.....     | 11,683              | 48                  | *249,212 00         | *18,628 00 | *176,040 00        | *15,597 00         | 98,937 00           | 21,965 00 | 39,725 00          | 10,456 00          |
| Aurora.....      | 152                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Avon.....        | 448                 | 2                   | 1,200 00            | 1,200 00   | 500 00             | 500 00             | 2,300 00            | 1,950 00  | 500 00             | 500 00             |
| Baileyville..... | 215                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |

INSURANCE COMMISSIONER'S REPORT.

|                 |        |     |             |            |             |            |            |           |            |           |
|-----------------|--------|-----|-------------|------------|-------------|------------|------------|-----------|------------|-----------|
| Baldwin         | 821    | 1   | 600 00      | 93 00      | 600 00      | 93 00      | 50 00      | 13 00     | 50 00      | 13 00     |
| Bancroft        | 318    | 0   | -           | -          | -           | -          | -          | -         | -          | -         |
| Bangor          | 21,850 | 112 | †345,125 00 | †18,930 00 | †237,910 00 | †16,683 00 | 173,074 00 | 21,349 00 | 122,625 00 | 18,724 00 |
| Baring          | 231    | 0   | -           | -          | -           | -          | -          | -         | -          | -         |
| Barnard Pl.     | 98     | 0   | -           | -          | -           | -          | -          | -         | -          | -         |
| Bath            | 10,477 | 42  | 72,902 00   | 6,455 00   | 61,050 00   | 6,247 00   | 33,133 00  | 4,287 00  | 31,227 00  | 4,287 00  |
| Beddington      | 86     | 0   | -           | -          | -           | -          | -          | -         | -          | -         |
| Belfast         | 4,613  | 12  | 15,950 00   | 2,090 00   | 13,700 00   | 1,690 00   | 4,450 00   | 392 00    | 4,200 00   | 292 00    |
| Belgrade        | 1,058  | 7   | 4,715 00    | 2,850 00   | 2,190 00    | 825 00     | 1,450 00   | 1,250 00  | 200 00     | 200 00    |
| Belmont         | 352    | 0   | -           | -          | -           | -          | -          | -         | -          | -         |
| Benedicta       | 350    | 0   | -           | -          | -           | -          | -          | -         | -          | -         |
| Benton          | 1,097  | 1   | 1,000 00    | 110 00     | 800 00      | 110 00     | -          | -         | -          | -         |
| Berwick         | 2,280  | 9   | 13,785 00   | 1,946 00   | 11,175 00   | 427 00     | 375 00     | 275 00    | -          | -         |
| Bethel          | 1,335  | 7   | 20,350 00   | 15,631 00  | 8,715 00    | 4,496 00   | 31,300 00  | 17,804 00 | 10,485 00  | 3,174 00  |
| Biddeford       | 16,145 | 41  | 89,550 00   | 13,273 00  | 68,415 00   | 7,533 00   | 54,013 00  | 7,946 00  | 37,992 00  | 3,741 00  |
| Bigelow Pl.     | 57     | 0   | -           | -          | -           | -          | -          | -         | -          | -         |
| Bingham         | 841    | 4   | 10,500 00   | 1,233 00   | 8,050 00    | 783 00     | 300 00     | 200 00    | 100 00     | 100 00    |
| Blaine          | 954    | 1   | 775 00      | 775 00     | 800 00      | 775 00     | 500 00     | 456 00    | 500 00     | 456 00    |
| Blanchard       | 248    | 0   | -           | -          | -           | -          | -          | -         | -          | -         |
| Bluehill        | 1,828  | 4   | 8,750 00    | 880 00     | 5,400 00    | 530 00     | 250 00     | 200 00    | -          | -         |
| Boothbay        | 1,766  | 2   | 1,200 00    | 20 00      | 1,150 00    | 20 00      | 150 00     | 25 00     | 50 00      | 25 00     |
| Boothbay Harbor | 1,926  | 3   | 4,900 00    | 177 00     | 3,800 00    | 177 00     | 700 00     | 54 00     | 600 00     | 54 00     |
| Bowdoin         | 937    | 4   | 750 00      | 750 00     | 100 00      | 100 00     | 1150 00    | 650 00    | 100 00     | 100 00    |
| Bowdoinham      | 1,305  | 6   | 3,510 00    | 785 00     | 2,025 00    | 350 00     | 100 00     | 100 00    | -          | -         |
| Bowerbank Pl    | 66     | 0   | -           | -          | -           | -          | -          | -         | -          | -         |
| Bradford        | 954    | 2   | 4,300 00    | 4,300 00   | 2,500 00    | 2,500 00   | 585 00     | 325 00    | -          | -         |
| Bradley         | 682    | 3   | 1,500 00    | 1,500 00   | 600 00      | 600 00     | 1,400 00   | 512 00    | 800 00     | 12 00     |
| Bremen          | 657    | 1   | 2,000 00    | 2,000 00   | 1,200 00    | 1,200 00   | 200 00     | 200 00    | -          | -         |
| Brewer          | 4,835  | 18  | †143,100 00 | ‡3,482 00  | ‡117,400 00 | ‡2,732 00  | 19,525 00  | 15,847 00 | 2,150 00   | 407 00    |
| Bridgewater     | 1,179  | 3   | 4,000 00    | 4,000 00   | 900 00      | 500 00     | 1,900 00   | 1,630 00  | -          | -         |
| Bridgton        | 2,868  | 6   | 5,900 00    | 5,002 00   | 3,500 00    | 3,202 00   | 3,653 00   | 2,215 00  | 2,400 00   | 1,362 00  |
| Brighton Pl.    | 368    | 0   | -           | -          | -           | -          | -          | -         | -          | -         |
| Bristol         | 2,572  | 6   | 14,350 00   | 6,489 00   | 9,450 00    | 4,389 00   | 2,400 00   | 1,403 00  | 1,100 00   | 603 00    |
| Brooklin        | 936    | 2   | 2,500 00    | 53 00      | 1,800 00    | 53 00      | 500 00     | 15 00     | 500 00     | 15 00     |
| Brooks          | 669    | 1   | 600 00      | 12 00      | 450 00      | 12 00      | -          | -         | -          | -         |

INSURANCE COMMISSIONER'S REPORT.

\* Includes contents of lumber mill. † Includes contents of slaughter house. ‡ Total value not ascertained. § Includes contents of car barn.

TABLE No. II—Continued.

|                     | Population<br>1900. | Number<br>of fires. | BUILDING.           |            |                    |                    | CONTENTS.           |           |                    |                    |           |
|---------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|-----------|--------------------|--------------------|-----------|
|                     |                     |                     | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.   | Insurance<br>upon. | Insurance<br>paid. |           |
| Brooksville.....    | 1,171               | 2                   | \$750 00            | \$270 00   | \$800 00           | \$270 00           | \$150 00            | \$150 00  | -                  | -                  | -         |
| Brookton.....       | 285                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  | -         |
| Brownfield.....     | 1,019               | 3                   | 8,400 00            | 5,560 00   | 5,700 00           | 1,560 00           | 2,000 00            | 1,450 00  | \$200 00           | \$200 00           | \$200 00  |
| Brownville.....     | 1,570               | 2                   | 858 00              | 858 00     | 300 00             | 300 00             | 1,775 00            | 1,096 00  | 875 00             | 400 00             | 400 00    |
| Brunswick.....      | 6,806               | 14                  | 47,600 00           | 20,332 00  | 29,950 00          | 17,297 00          | 90,325 00           | 42,457 00 | 41,800 00          | 28,201 00          | 28,201 00 |
| Buckfield.....      | 1,139               | 1                   | -                   | -          | -                  | -                  | 1,000 00            | 34 00     | 1,000 00           | 34 00              | 34 00     |
| Bucksport.....      | 2,339               | 6                   | 8,550 00            | 196 00     | 7,350 00           | 196 00             | 3,000 00            | 145 00    | 1,600 00           | 85 00              | 85 00     |
| Burlington.....     | 394                 | 1                   | -                   | -          | -                  | -                  | 2,000 00            | 385 00    | 1,200 00           | 385 00             | 385 00    |
| Burnham.....        | 766                 | 1                   | 10 00               | 10 00      | -                  | -                  | -                   | -         | -                  | -                  | -         |
| Buxton.....         | 1,838               | 5                   | 5,300 00            | 3,781 00   | 3,900 00           | 2,331 00           | 1,225 00            | 1,125 00  | 200 00             | 200 00             | 200 00    |
| Byron.....          | 204                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  | -         |
| Calais.....         | 7,655               | 41                  | 67,950 00           | 4,907 00   | 48,450 00          | 5,442 00           | 31,774 00           | 2,766 00  | 24,770 00          | 2,397 00           | 2,397 00  |
| Cambridge.....      | 364                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  | -         |
| Camden.....         | 2,825               | 16                  | *156,975 00         | *14,297 00 | *116,400 00        | *3,347 00          | 10,094 00           | 1,858 00  | 7,000 00           | 943 00             | 943 00    |
| Canaan.....         | 977                 | 1                   | 3,000 00            | 55 00      | 2,000 00           | 55 00              | 1,295 00            | 18 00     | 825 00             | 18 00              | 18 00     |
| Canton.....         | 946                 | 1                   | -                   | -          | -                  | -                  | 593 00              | 8 00      | 593 00             | 8 00               | 8 00      |
| Cape Elizabeth..... | 887                 | 3                   | 8,400 00            | 2,803 00   | 6,000 00           | 2,103 00           | 875 00              | 825 00    | -                  | -                  | -         |
| Caribou.....        | 4,758               | 8                   | 33,351 00           | 15,687 00  | 23,575 00          | 11,205 00          | 17,012 00           | 9,425 00  | 9,570 00           | 5,407 00           | 5,407 00  |
| Carmel.....         | 392                 | 1                   | 300 00              | 300 00     | -                  | -                  | 250 00              | 225 00    | -                  | -                  | -         |
| Caratunk Pl.....    | 215                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  | -         |
| Carroll.....        | 487                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  | -         |
| Carthage.....       | 334                 | 1                   | -                   | -          | -                  | -                  | 500 00              | 500 00    | -                  | -                  | -         |
| Cary Pl.....        | 400                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  | -         |
| Casco.....          | 783                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  | -         |
| Castine.....        | 925                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  | -         |
| Castle Hill.....    | 567                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  | -         |
| Caswell Pl.....     | 368                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  | -         |
| Centerville.....    | 91                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  | -         |
| Chapman Pl.....     | 285                 | 2                   | 2,295 00            | 1,200 00   | 1,400 00           | 870 00             | 1,735 00            | 537 00    | 1,780 00           | 537 00             | 537 00    |
| Charleston.....     | 842                 | 3                   | 2,250 00            | 2,250 00   | 1,500 00           | 1,500 00           | 800 00              | 800 00    | -                  | -                  | -         |

|                     |       |   |           |           |           |          |           |           |           |           |
|---------------------|-------|---|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|
| Charlotte .....     | 315   | 1 | 299 00    | 299 00    | 250 00    | 224 00   | 275 00    | 270 00    | 350 00    | 270 00    |
| Chelsea .....       | 3,092 | 4 | 3,525 00  | 2,545 00  | 2,250 00  | 1,465 00 | 3,100 00  | 3,100 00  | 2,000 00  | 2,000 00  |
| Cherryfield .....   | 1,859 | 3 | 3,300 00  | 3,080 00  | 1,200 00  | 1,080 00 | 500 00    | 117 00    | 200 00    | 117 00    |
| Chester .....       | 363   | 0 | -         | -         | -         | -        | -         | -         | -         | -         |
| Chesterville .....  | 709   | 1 | 400 00    | 400 00    | 200 00    | 105 00   | 550 00    | 550 00    | -         | -         |
| China .....         | 1,380 | 4 | 3,650 00  | 519 00    | 2,550 00  | 419 00   | 4,300 00  | 1,109 00  | 3,400 00  | 987 00    |
| Clifton .....       | 236   | 1 | 200 00    | 200 00    | 100 00    | 100 00   | 30 00     | 30 00     | -         | -         |
| Clinton .....       | 1,398 | 5 | 21,350 00 | 10,187 00 | 15,150 00 | 5,987 00 | 9,900 00  | 6,255 00  | 5,800 00  | 4,265 00  |
| Codyville Pl. ....  | 68    | 0 | -         | -         | -         | -        | -         | -         | -         | -         |
| Columbia .....      | 516   | 1 | 1,000 00  | 1,000 00  | 700 00    | 700 00   | 500 00    | 450 00    | 300 00    | 215 00    |
| Columbia Falls ..   | 569   | 2 | 4,100 00  | 3,108 00  | 2,200 00  | 1,208 00 | 9,660 00  | 9,082 00  | 3,550 00  | 2,938 00  |
| Concord .....       | 291   | 1 | 225 00    | 225 00    | -         | -        | 175 00    | 175 00    | -         | -         |
| Connor Pl. ....     | 453   | 0 | -         | -         | -         | -        | -         | -         | -         | -         |
| Cooper .....        | 207   | 1 | 500 00    | 500 00    | -         | -        | 200 00    | 200 00    | -         | -         |
| Coplin Pl. ....     | 70    | 0 | -         | -         | -         | -        | -         | -         | -         | -         |
| Corinna .....       | 1,170 | 1 | -         | -         | -         | -        | 2,600 00  | 37 00     | 2,600 00  | 37 00     |
| Corinth .....       | 1,042 | 1 | 600 00    | 600 00    | -         | -        | 500 00    | 300 00    | -         | -         |
| Cornish .....       | 984   | 1 | 1,200 00  | 35 00     | 1,200 00  | 35 00    | -         | -         | -         | -         |
| Cornville .....     | 689   | 1 | 1,271 00  | 1,271 00  | 425 00    | 425 00   | 100 00    | 100 00    | 50 00     | 50 00     |
| Cranberry Isles ..  | 374   | 0 | -         | -         | -         | -        | -         | -         | -         | -         |
| Crawford .....      | 112   | 0 | -         | -         | -         | -        | -         | -         | -         | -         |
| Criehaven Pl. ....  | 47    | 0 | -         | -         | -         | -        | -         | -         | -         | -         |
| Crockettown † ..    | 36    | 1 | 5,500 00  | 5,100 00  | 2,550 00  | 2,550 00 | 19,233 00 | 16,279 00 | 17,310 00 | 16,279 00 |
| Crystal .....       | 370   | 2 | 4,300 00  | 4,300 00  | 2,025 00  | 525 00   | 1,400 00  | 875 00    | 100 00    | -         |
| Cumberland .....    | 1,404 | 1 | 1,500 00  | 150 00    | 1,300 00  | 150 00   | -         | -         | -         | -         |
| Cushing .....       | 604   | 1 | 650 00    | 30 00     | 500 00    | 30 00    | -         | -         | -         | -         |
| Cutler .....        | 565   | 0 | -         | -         | -         | -        | -         | -         | -         | -         |
| Cyr Pl. ....        | 502   | 0 | -         | -         | -         | -        | -         | -         | -         | -         |
| Dallas Pl. ....     | 172   | 0 | -         | -         | -         | -        | -         | -         | -         | -         |
| Damariscotta .....  | 876   | 4 | 4,500 00  | 1,940 00  | 1,700 00  | 40 00    | 5,650 00  | 2,208 00  | 2,650 00  | 208 00    |
| Danforth .....      | 1,092 | 1 | 2,000 00  | 90 00     | 700 00    | 90 00    | -         | -         | -         | -         |
| Dayton .....        | 473   | 2 | 1,900 00  | 1,900 00  | 800 00    | 800 00   | 1,200 00  | 750 00    | 700 00    | 600 00    |
| Dead River Pl. .... | 81    | 1 | 650 00    | 8 00      | 650 00    | 8 00     | -         | -         | -         | -         |
| Deblois .....       | 73    | 0 | -         | -         | -         | -        | -         | -         | -         | -         |
| Debham .....        | 327   | 1 | 800 00    | 800 00    | 500 00    | 500 00   | 200 00    | 200 00    | 100 00    | 100 00    |

\* Includes contents of woolen mill.

† Unorganized, Franklin county.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. II—Continued.

|                       | Population<br>1900. | Number<br>of fires. | BUILDING.           |            |                    |                    | CONTENTS.           |           |                    |                    |
|-----------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|-----------|--------------------|--------------------|
|                       |                     |                     | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.   | Insurance<br>upon. | Insurance<br>paid. |
| Deer Isle.....        | 2,047               | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Denmark.....          | 634                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Dennistown Pl.....    | 96                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Dennysville.....      | 482                 | 2                   | \$2,732 00          | \$1,242 00 | \$2,200 00         | \$710 00           | -                   | -         | -                  | -                  |
| Detroit.....          | 527                 | 2                   | 650 00              | 650 00     | 450 00             | 450 00             | \$650 00            | \$650 00  | \$150 00           | \$150 00           |
| Dexter.....           | 2,941               | 11                  | *278,180 00         | *3,517 00  | *251,370 00        | *3,517 00          | 5,738 00            | 498 00    | 2,700 00           | 498 00             |
| Dixfield.....         | 1,062               | 5                   | 20,650 00           | 4,067 00   | 17,000 00          | 3,467 00           | 8,213 00            | 5,432 00  | 6,450 00           | 3,489 00           |
| Dixmont.....          | 843                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Dover.....            | 1,889               | 3                   | \$230,516 00        | \$5,663 00 | \$227,816 00       | \$2,857 00         | 900 00              | 447 00    | 100 00             | 47 00              |
| Dresden.....          | 882                 | 2                   | 1,050 00            | 58 00      | 1,000 00           | 8 00               | -                   | -         | -                  | -                  |
| Drew Pl.....          | 120                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Durham.....           | 1,230               | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Dyer Brook.....       | 280                 | 2                   | 875 00              | 875 00     | 400 00             | 400 00             | 115 00              | 115 00    | -                  | -                  |
| Eagle Lake Pl.....    | 406                 | 4                   | 24,328 00           | 23,113 00  | 18,582 00          | 16,863 00          | 53,465 00           | 50,400 00 | 35,418 00          | 35,418 00          |
| Eastbrook.....        | 248                 | 1                   | 800 00              | 800 00     | 300 00             | 300 00             | 500 00              | 500 00    | -                  | -                  |
| East Livermore.....   | 2,129               | 9                   | 12,050 00           | 952 00     | 10,350 00          | 552 00             | 1,700 00            | 547 00    | 1,230 00           | 177 00             |
| East Machias.....     | 1,521               | 3                   | 13,300 00           | 10,725 00  | 2,100 00           | 525 00             | 1,050 00            | 957 00    | 350 00             | 57 00              |
| Easton.....           | 1,215               | 2                   | 2,600 00            | 2,600 00   | 1,800 00           | 1,797 00           | 2,789 00            | 3,000 00  | 2,483 00           | 2,483 00           |
| Eastport.....         | 5,311               | 15                  | 41,900 00           | 8,899 00   | 29,650 00          | 2,948 00           | 41,435 00           | 16,065 00 | 20,650 00          | 9,092 00           |
| Eddington.....        | 663                 | 5                   | 3,300 00            | 1,109 00   | 2,200 00           | 490 00             | 2,200 00            | 196 00    | 2,100 00           | 196 00             |
| Eden.....             | 4,379               | 8                   | 16,850 00           | 265 00     | 13,600 00          | 262 00             | 4,050 00            | 420 00    | 2,400 00           | 420 00             |
| Edgecomb.....         | 607                 | 1                   | 1,200 00            | 10 00      | 800 00             | 10 00              | -                   | -         | -                  | -                  |
| Edinburg.....         | 65                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Edmunds.....          | 492                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Eliot.....            | 1,458               | 2                   | 3,100 00            | 37 00      | 1,600 00           | 12 00              | 500 00              | 34 00     | 500 00             | 34 00              |
| Elliottsville Pl..... | 86                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Ellsworth.....        | 4,297               | 35                  | 63,700 00           | 23,305 00  | 40,200 00          | 9,705 00           | 38,426 00           | 16,425 00 | 20,800 00          | 5,956 00           |
| Embden.....           | 567                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Enfield.....          | 1,062               | 2                   | 5,300 00            | 3,825 00   | 3,200 00           | 25 00              | 1,645 00            | 970 00    | -                  | -                  |
| Etna.....             | 527                 | 1                   | 700 00              | 11 00      | 700 00             | 11 00              | 200 00              | 14 00     | 200 00             | 14 00              |

INSURANCE COMMISSIONER'S REPORT.

|                           |       |    |             |            |             |           |           |           |           |          |
|---------------------------|-------|----|-------------|------------|-------------|-----------|-----------|-----------|-----------|----------|
| Eustis.....               | 436   | 2  | 3,000 00    | 707 00     | 2,000 00    | 707 00    | 290 00    | 80 00     | 100 00    | 80 00    |
| Exeter.....               | 879   | 0  | -           | -          | -           | -         | -         | -         | -         | -        |
| Fairfield.....            | 3,878 | 16 | *270,547 00 | *21,363 00 | *237,959 00 | *9,225 00 | 31,768 00 | 11,813 00 | 19,300 00 | 6,328 00 |
| Falmouth.....             | 1,511 | 5  | 5,400 00    | 1,648 00   | 3,900 00    | 640 00    | 1,300 00  | 529 00    | 400 00    | 29 00    |
| Farmingdale.....          | 848   | 1  | 1,700 00    | 1,300 00   | 1,000 00    | 700 00    | -         | -         | -         | -        |
| Farmington.....           | 3,288 | 5  | 3,400 00    | 63 00      | 3,200 00    | 63 00     | 1,000 00  | 46 00     | 1,000 00  | 46 00    |
| Fayette.....              | 560   | 0  | -           | -          | -           | -         | -         | -         | -         | -        |
| Flagstaff Pl.....         | 115   | 0  | -           | -          | -           | -         | -         | -         | -         | -        |
| Forest City.....          | 151   | 0  | -           | -          | -           | -         | -         | -         | -         | -        |
| Fort Fairfield.....       | 4,181 | 11 | 24,362 00   | 9,870 00   | 16,650 00   | 4,358 00  | 23,690 00 | 17,692 00 | 15,600 00 | 8,769 00 |
| Fort Kent.....            | 2,528 | 4  | 6,500 00    | 1,276 00   | 3,800 00    | 276 00    | 1,100 00  | 327 00    | 650 00    | 22 00    |
| Foxcroft.....             | 1,629 | 2  | 1,100 00    | 810 00     | 860 00      | 510 00    | 700 00    | 612 00    | 100 00    | 12 00    |
| Frankfort.....            | 1,211 | 1  | 700 00      | 700 00     | 500 00      | 500 00    | 757 00    | 757 00    | 500 00    | 450 00   |
| Franklin.....             | 1,201 | 0  | -           | -          | -           | -         | -         | -         | -         | -        |
| Freedom.....              | 479   | 1  | -           | -          | -           | -         | 800 00    | 16 00     | 500 00    | 16 00    |
| Freeman.....              | 397   | 0  | -           | -          | -           | -         | -         | -         | -         | -        |
| Freeport.....             | 2,339 | 7  | 7,275 00    | 2,930 00   | 5,150 00    | 1,105 00  | 1,925 00  | 950 00    | 840 00    | 890 00   |
| Frenchville.....          | 1,316 | 1  | 25,000 00   | 24,050 00  | 7,000 00    | 6,050 00  | 5,500 00  | 5,000 00  | -         | -        |
| Friendship.....           | 814   | 2  | 1,625 00    | 224 00     | 1,500 00    | 99 00     | 25 00     | 25 00     | -         | -        |
| Fryeburg.....             | 1,376 | 1  | 4,000 00    | 4,000 00   | 1,000 00    | 1,000 00  | 2,000 00  | 2,000 00  | 1,200 00  | 1,000 00 |
| Gardiner.....             | 5,501 | 24 | 48,100 00   | 7,740 00   | 30,850 00   | 5,390 00  | 36,463 00 | 10,371 00 | 17,375 00 | 7,116 00 |
| Garfield Pl.....          | 111   | 0  | -           | -          | -           | -         | -         | -         | -         | -        |
| Garland.....              | 857   | 1  | 300 00      | 300 00     | 500 00      | 300 00    | 700 00    | 600 00    | 100 00    | 48 00    |
| Georgetown.....           | 799   | 0  | -           | -          | -           | -         | -         | -         | -         | -        |
| Gilead.....               | 340   | 0  | -           | -          | -           | -         | -         | -         | -         | -        |
| Glenburn.....             | 461   | 0  | -           | -          | -           | -         | -         | -         | -         | -        |
| Glenwood Pl.....          | 178   | 0  | -           | -          | -           | -         | -         | -         | -         | -        |
| Gorham.....               | 2,540 | 5  | 9,216 00    | 5,231 00   | 5,400 00    | 1,715 00  | 5,400 00  | 5,400 00  | 1,000 00  | 600 00   |
| Gouldsborough.....        | 1,259 | 7  | 5,430 00    | 2,825 00   | 3,900 00    | 2,145 00  | 1,633 00  | 1,416 00  | 1,225 00  | 496 00   |
| Grafton.....              | 81    | 0  | -           | -          | -           | -         | -         | -         | -         | -        |
| Grand Falls Pl.....       | 52    | 0  | -           | -          | -           | -         | -         | -         | -         | -        |
| Grand Isle.....           | 1,104 | 0  | -           | -          | -           | -         | -         | -         | -         | -        |
| Grand Lake Stream Pl..... | 221   | 0  | -           | -          | -           | -         | -         | -         | -         | -        |
| Gray.....                 | 1,388 | 3  | 2,400 00    | 1,220 00   | 1,500 00    | 810 00    | 650 00    | 650 00    | 450 00    | 450 00   |
| Greenbush.....            | 586   | 1  | 25 00       | 25 00      | -           | -         | 200 00    | 200 00    | -         | -        |

\* Includes contents.

§ Includes contents of woolen mill.

TABLE No. II—Continued.

|                    | Population<br>1900. | Number<br>of ares. | BUILDING.           |            |                    |                    | CONTENTS.           |            |                    |                    |
|--------------------|---------------------|--------------------|---------------------|------------|--------------------|--------------------|---------------------|------------|--------------------|--------------------|
|                    |                     |                    | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. |
| Greene.....        | 826                 | 3                  | \$3,750 00          | \$3,750 00 | \$2,000 00         | \$1,800 00         | \$2,325 00          | \$2,325 00 | \$300 00           | \$300 00           |
| Greenfield.....    | 160                 | 0                  | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Greenville Pl..... | 57                  | 0                  | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Greenville.....    | 1,117               | 0                  | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Greenwood.....     | 741                 | 1                  | 1,200 00            | 175 00     | 800 00             | 175 00             | -                   | -          | -                  | -                  |
| Gulford.....       | 1,544               | 4                  | 5,650 00            | 985 00     | 3,600 00           | 812 00             | 2,075 00            | 760 00     | 900 00             | 63 00              |
| Hallowell.....     | 2,714               | 10                 | 16,200 00           | 4,330 00   | 10,050 00          | 1,980 00           | 3,233 00            | 1,909 00   | 2,200 00           | 676 00             |
| Hamlen Pl.....     | 574                 | 0                  | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Hammond Pl.....    | 116                 | 0                  | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Hampden.....       | 2,182               | 4                  | 3,250 00            | 1,970 00   | 2,350 00           | 70 00              | 3,039 00            | 2,450 00   | 1,700 00           | 1,111 00           |
| Hancock.....       | 900                 | 0                  | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Hanover.....       | 214                 | 0                  | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Harmony.....       | 571                 | 0                  | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Harpwell.....      | 1,750               | 3                  | 1,650 00            | 785 00     | 1,300 00           | 10 00              | 950 00              | 359 00     | 700 00             | 9 00               |
| Harrington.....    | 1,165               | 2                  | 1,015 00            | 1,015 00   | 1,500 00           | 715 00             | 400 00              | 400 00     | 100 00             | 100 00             |
| Harrison.....      | 969                 | 6                  | 4,400 00            | 2,242 00   | 3,000 00           | 1,342 00           | 1,000 00            | 235 00     | 850 00             | 130 00             |
| Hartford.....      | 660                 | 1                  | 800 00              | 800 00     | -                  | -                  | 200 00              | 175 00     | -                  | -                  |
| Hartland.....      | 1,115               | 1                  | 4,000 00            | 5 00       | 2,000 00           | 5 00               | -                   | -          | -                  | -                  |
| Hinesville.....    | 316                 | 0                  | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Hebron.....        | 494                 | 1                  | 800 00              | 800 00     | -                  | -                  | 1,146 00            | 1,146 00   | -                  | -                  |
| Heron.....         | 1,183               | 0                  | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Hersey.....        | 199                 | 0                  | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Hiram.....         | 1,015               | 3                  | 2,700 00            | 1,299 00   | 1,600 00           | 899 00             | 900 00              | 251 00     | 200 00             | 51 00              |
| Highland Pl.....   | 67                  | 0                  | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Hodgdon.....       | 1,130               | 1                  | 3,550 00            | 3,550 00   | 750 00             | -                  | 2,615 00            | 2,615 00   | -                  | -                  |
| Holden.....        | 802                 | 0                  | -                   | -          | -                  | -                  | -                   | -          | -                  | -                  |
| Hollis.....        | 1,274               | 7                  | 6,600 00            | 1,980 00   | 5,900 00           | 480 00             | 1,150 00            | 1,150 00   | 150 00             | 150 00             |
| Hope.....          | 599                 | 1                  | 250 00              | 30 00      | 250 00             | 30 00              | -                   | -          | -                  | -                  |
| Houlton.....       | 4,686               | 18                 | 85,071 00           | 23,944 00  | 44,550 00          | 12,001 00          | 85,746 00           | 27,089 00  | 50,611 00          | 17,586 00          |
| Howland.....       | 519                 | 2                  | 785 00              | 785 00     | 700 00             | 685 00             | 450 00              | 147 00     | 200 00             | 72 00              |



|                      |        |    |            |           |            |           |            |           |            |           |   |   |   |   |   |   |   |        |
|----------------------|--------|----|------------|-----------|------------|-----------|------------|-----------|------------|-----------|---|---|---|---|---|---|---|--------|
| Hudson               | 430    | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Hurricane Isle       | 257    | 1  | 500 00     | 18 00     | 500 00     | 18 00     | 200 00     | 3 00      | 200 00     | -         | - | - | - | - | - | - | - | 3 00   |
| Industry             | 553    | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Island Falls         | 1,063  | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Isle au Haut         | 182    | 1  | 1,000 00   | 1,000 00  | 1,000 00   | 1,000 00  | 650 00     | 624 00    | 700 00     | 624 00    | - | - | - | - | - | - | - | 624 00 |
| Islesboro            | 923    | 1  | 1,812 00   | 1,637 00  | 1,700 00   | 1,625 00  | 1,342 00   | 683 00    | 800 00     | 682 00    | - | - | - | - | - | - | - | -      |
| Jackman Pl           | 352    | 3  | 5,300 00   | 45 00     | 3,800 00   | 85 00     | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Jackson              | 439    | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Jay                  | 2,758  | 4  | 6,000 00   | 2,335 00  | 4,350 00   | 985 00    | 1,800 00   | 1,300 00  | 300 00     | 100 00    | - | - | - | - | - | - | - | -      |
| Jefferson            | 1,165  | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Jonesborough         | 606    | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Jonesport            | 2,124  | 1  | 1,000 00   | 68 00     | 1,000 00   | 68 00     | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Katahdin Iron Works* | 114    | 1  | 500 00     | 500 00    | -          | -         | 1,000 00   | 1,000 00  | -          | -         | - | - | - | - | - | - | - | -      |
| Kenduskeag           | 423    | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Kennebunk            | 3,228  | 15 | 8,175 00   | 299 00    | 6,700 00   | 189 00    | \$1,710 00 | 9,264 00  | 1,450 00   | 59 00     | - | - | - | - | - | - | - | -      |
| Kennebunkport        | 2,123  | 4  | 2,600 00   | 2,009 00  | 1,100 00   | 509 00    | 400 00     | 400 00    | -          | -         | - | - | - | - | - | - | - | -      |
| Kingfield            | 693    | 1  | 3,500 00   | 10 00     | 3,500 00   | 10 00     | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Kingsman             | 936    | 1  | 808 00     | 768 00    | 675 00     | 583 00    | 1,080 00   | 1,015 00  | 925 00     | 885 00    | - | - | - | - | - | - | - | -      |
| Kingsbury Pl         | 166    | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Kittery              | 2,572  | 4  | 3,000 00   | 156 00    | 2,500 00   | 106 00    | 1,300 00   | 207 00    | 1,100 00   | 57 00     | - | - | - | - | - | - | - | -      |
| Knox                 | 558    | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Kosuth Pl            | 46     | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Lagrange             | 574    | 1  | 1,000 00   | 21 00     | 1,000 00   | 21 00     | 500 00     | 14 00     | 500 00     | 14 00     | - | - | - | - | - | - | - | -      |
| Lake View Pl         | 173    | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Lakeville Pl         | 129    | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Lambert Lake Pl      | 113    | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Lamoine              | 594    | 3  | 1,050 00   | 1,050 00  | 800 00     | 450 00    | 3,450 00   | 3,344 00  | 3,300 00   | 3,150 00  | - | - | - | - | - | - | - | -      |
| Lang Pl              | 87     | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Lebanon              | 1,335  | 1  | 7,000 00   | 10 00     | 5,000 00   | -         | 2,000 00   | 2 00      | -          | -         | - | - | - | - | - | - | - | -      |
| Lee                  | 801    | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Leeds                | 1,065  | 3  | 4,000 00   | 2,220 00  | 2,200 00   | 1,020 00  | 550 00     | 550 00    | 400 00     | 384 00    | - | - | - | - | - | - | - | -      |
| Levant               | 789    | 2  | 3,850 00   | 3,800 00  | 2,400 00   | 2,400 00  | 2,600 00   | 2,000 00  | 900 00     | 900 00    | - | - | - | - | - | - | - | -      |
| Lewiston             | 23,761 | 83 | 248,316 00 | 26,694 00 | 157,350 00 | 18,147 00 | 217,409 00 | 35,802 00 | 129,850 00 | 28,514 00 | - | - | - | - | - | - | - | -      |
| Lexington Pl         | 231    | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |
| Liberty              | 737    | 0  | -          | -         | -          | -         | -          | -         | -          | -         | - | - | - | - | - | - | - | -      |

\*Unorganized, Piscataquis county.

‡ Total value not ascertained.

TABLE No. II—Continued.

|                       | Population<br>1900. | Number<br>of fires. | BUILDING.           |            |                    |                    | CONTENTS.           |           |                    |                    |   |
|-----------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|-----------|--------------------|--------------------|---|
|                       |                     |                     | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.   | Insurance<br>upon. | Insurance<br>paid. |   |
| Limerick .....        | 874                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  | - |
| Limestone .....       | 1,131               | 5                   | \$10,222 00         | \$5,426 00 | \$6,500 00         | \$2,979 00         | \$12,015 00         | \$802 00  | \$9,500 00         | \$802 00           |   |
| Limington .....       | 1,001               | 4                   | 3,100 00            | 2,410 00   | 1,500 00           | 1,010 00           | -                   | -         | -                  | -                  |   |
| Lincoln .....         | 1,731               | 6                   | 11,775 00           | 11,775 00  | 7,400 00           | 6,338 00           | 4,329 00            | 3,787 00  | 1,500 00           | 1,089 00           |   |
| Lincoln Pl. ....      | 78                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |   |
| Lincolntonville ..... | 1,223               | 2                   | 1,550 00            | 60 00      | 1,100 00           | 60 00              | 200 00              | 35 00     | 200 00             | 35 00              |   |
| Linneus .....         | 834                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |   |
| Lisbon .....          | 3,603               | 8                   | 9,000 00            | 1,550 00   | 6,300 00           | 1,149 00           | 3,100 00            | 912 00    | 2,450 00           | 612 00             |   |
| Litchfield .....      | 1,057               | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |   |
| Littleton .....       | 956                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |   |
| Livermore .....       | 1,125               | 2                   | 2,400 00            | 1,580 00   | 1,850 00           | 1,530 00           | 900 00              | 775 00    | 780 00             | 370 00             |   |
| Long Island Pl. ....  | 174                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |   |
| Lowell .....          | 693                 | 1                   | 1,000 00            | 8 00       | 800 00             | -                  | -                   | -         | -                  | -                  |   |
| Lowell .....          | 300                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |   |
| Lubec .....           | 3,005               | 3                   | 8,596 00            | 5,776 00   | 4,850 00           | 3,495 00           | 17,432 00           | 14,494 00 | 2,600 00           | 1,612 00           |   |
| Ludlow .....          | 894                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |   |
| Lyman .....           | 687                 | 2                   | 375 00              | 375 00     | 200 00             | 200 00             | 770 00              | 174 00    | 400 00             | 104 00             |   |
| Machias .....         | 2,082               | 4                   | 9,999 00            | 3,092 00   | 6,500 00           | 1,869 00           | 1,400 00            | 1,082 00  | 1,400 00           | 1,082 00           |   |
| Machiasport .....     | 1,218               | 1                   | 3,200 00            | 1,458 00   | 2,250 00           | 1,258 00           | 1,600 00            | 830 00    | 1,300 00           | 830 00             |   |
| Macwahoc Pl. ....     | 153                 | 1                   | 1,000 00            | 1,000 00   | 750 00             | -                  | 300 00              | 250 00    | -                  | -                  |   |
| Madawaska .....       | 1,698               | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |   |
| Madison .....         | 2,764               | 17                  | 21,050 00           | 643 00     | 14,300 00          | 523 00             | 18,400 00           | 14,331 00 | 3,450 00           | 303 00             |   |
| Madrid .....          | 326                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |   |
| Magalloway Pl. ....   | 77                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |   |
| Manchester .....      | 518                 | 1                   | 2,000 00            | 8 00       | 2,000 00           | 8 00               | -                   | -         | -                  | -                  |   |
| Mapleton .....        | 853                 | 3                   | 3,875 00            | 2,880 00   | 2,300 00           | 1,305 00           | 1,900 00            | 1,600 00  | 1,200 00           | 1,200 00           |   |
| Marionville .....     | 218                 | 1                   | 50 00               | 5 00       | -                  | -                  | -                   | -         | -                  | -                  |   |
| Marion .....          | 95                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |   |
| Marshfield .....      | 227                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |   |
| Mars Hill .....       | 1,183               | 4                   | 8,100 00            | 5,189 00   | 4,950 00           | 2,664 00           | 7,836 00            | 4,163 00  | 9,050 00           | 1,613 00           |   |

|                   |       |   |           |           |           |           |           |           |           |           |
|-------------------|-------|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| Masardis          | 438   | 2 | 1,800 00  | 1,800 00  | 1,100 00  | 1,100 00  | 700 00    | 625 00    | 300 00    | 275 00    |
| Mason             | 67    | 0 | -         | -         | -         | -         | -         | -         | -         | -         |
| Matinicus Isle Pl | 184   | 0 | -         | -         | -         | -         | -         | -         | -         | -         |
| Mattawamkeag      | 527   | 0 | -         | -         | -         | -         | -         | -         | -         | -         |
| Mattatauscontis   | 28    | 0 | -         | -         | -         | -         | -         | -         | -         | -         |
| Maxfield          | 115   | 0 | -         | -         | -         | -         | -         | -         | -         | -         |
| Mayfield Pl       | 89    | 0 | -         | -         | -         | -         | -         | -         | -         | -         |
| Mechanic Falls    | 1,687 | 4 | 7,900 00  | 2,594 00  | 7,600 00  | 2,019 00  | 7,323 00  | 2,537 00  | 3,500 00  | 1,985 00  |
| Meddybemps        | 154   | 1 | 1,200 00  | 1,200 00  | 500 00    | 500 00    | 1,200 00  | 1,000 00  | 500 00    | 500 00    |
| Medford           | 282   | 1 | 1,500 00  | 1,500 00  | 650 00    | 650 00    | 1,114 00  | 1,065 00  | 300 00    | 205 00    |
| Medway            | 297   | 1 | 1,419 00  | 1,419 00  | 1,200 00  | 1,200 00  | 500 00    | 100 00    | 300 00    | 100 00    |
| Mercer            | 493   | 0 | -         | -         | -         | -         | -         | -         | -         | -         |
| Merrill Pl        | 298   | 0 | -         | -         | -         | -         | -         | -         | -         | -         |
| Mexico            | 816   | 5 | 9,477 00  | 2,522 00  | 9,200 00  | 2,345 00  | 4,966 00  | 1,431 00  | 4,750 00  | 1,015 00  |
| Milbridge         | 1,921 | 2 | 1,250 00  | 1,250 00  | 800 00    | 800 00    | 721 00    | 521 00    | 100 00    | 100 00    |
| Milford           | 888   | 4 | 65,552 00 | 49,645 00 | 35,860 00 | 29,168 00 | 44,325 00 | 30,431 00 | 21,156 00 | 17,820 00 |
| Millinocket       | 1,144 | 6 | 24,900 00 | 2,774 00  | 15,850 00 | 2,774 00  | 10,800 00 | 1,039 00  | 4,500 00  | 789 00    |
| Milo              | 1,150 | 1 | 2,000 00  | 5 00      | 1,500 00  | 5 00      | -         | -         | -         | -         |
| Milton Pl         | 202   | 0 | -         | -         | -         | -         | -         | -         | -         | -         |
| Minot             | 808   | 2 | 1,400 00  | 210 00    | 1,000 00  | -         | 1,300 00  | 950 00    | 300 00    | -         |
| Monhegan Pl       | 94    | 0 | -         | -         | -         | -         | -         | -         | -         | -         |
| Monmouth          | 1,236 | 4 | 4,400 00  | 2,126 00  | 2,050 00  | 26 00     | 640 00    | 640 00    | 250 00    | -         |
| Monroe            | 958   | 0 | -         | -         | -         | -         | -         | -         | -         | -         |
| Monson            | 1,116 | 0 | -         | -         | -         | -         | -         | -         | -         | -         |
| Monticello        | 1,332 | 5 | 5,400 00  | 3,999 00  | 3,675 00  | 2,199 00  | 6,750 00  | 3,172 00  | 3,500 00  | 947 00    |
| Montville         | 982   | 2 | 3,900 00  | 52 00     | 2,500 00  | 52 00     | -         | -         | -         | -         |
| Moose River Pl    | 239   | 0 | -         | -         | -         | -         | -         | -         | -         | -         |
| Moro Pl           | 217   | 1 | 300 00    | 300 00    | -         | -         | 450 00    | 450 00    | -         | -         |
| Merrill           | 420   | 0 | -         | -         | -         | -         | -         | -         | -         | -         |
| Moscow            | 378   | 3 | 700 00    | 700 00    | -         | -         | 1,300 00  | 720 00    | 500 00    | 220 00    |
| Mount Chase       | 299   | 0 | -         | -         | -         | -         | -         | -         | -         | -         |
| Mount Desert      | 1,600 | 5 | 3,200 00  | 2,435 00  | 2,150 00  | 1,685 00  | 6,900 00  | 627 00    | 5,600 00  | 427 00    |
| Mount Vernon      | 906   | 1 | 1,200 00  | 7 00      | 1,200 00  | 7 00      | -         | -         | -         | -         |
| Naples            | 813   | 1 | 3,000 00  | 10 00     | 3,000 00  | 10 00     | -         | -         | -         | -         |
| Nashville Pl      | 32    | 0 | -         | -         | -         | -         | -         | -         | -         | -         |

TABLE No. II—Continued.

|                       | Population<br>1900. | Number<br>of fires. | BUILDING.           |            |                    |                    | CONTENTS.           |           |                    |                    |
|-----------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|-----------|--------------------|--------------------|
|                       |                     |                     | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.   | Insurance<br>upon. | Insurance<br>paid. |
| Newburgh.....         | 734                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| New Canada Pl.....    | 419                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Newcastle.....        | 1,075               | 2                   | \$2,000 00          | \$2,000 00 | \$1,100 00         | -                  | \$400 00            | \$400 00  | \$100 00           | -                  |
| Newfield.....         | 876                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| New Gloucester.....   | 1,162               | 4                   | 1,550 00            | 876 00     | 600 00             | \$26 00            | 2,325 00            | 1,525 00  | -                  | -                  |
| New Limerick.....     | 600                 | 2                   | 2,100 00            | 2,100 00   | 600 00             | 14 00              | -                   | -         | -                  | -                  |
| Newport.....          | 1,533               | 2                   | 5,490 00            | 681 00     | 3,400 00           | 518 00             | 500 00              | 125 00    | -                  | -                  |
| New Portland.....     | 913                 | 4                   | 2,500 00            | 1,550 00   | 3,800 00           | -                  | 435 00              | 335 00    | -                  | -                  |
| New Sharon.....       | 946                 | 1                   | 1,200 00            | 250 00     | 500 00             | -                  | 500 00              | 150 00    | 150 00             | -                  |
| New Sweden.....       | 867                 | 1                   | 30 00               | 30 00      | -                  | -                  | 15 00               | 15 00     | -                  | -                  |
| New Vineyard.....     | 584                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Newry.....            | 286                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Nobleborough.....     | 810                 | 2                   | 2,850 00            | 2,310 00   | 2,250 00           | 360 00             | 2,300 00            | 2,300 00  | 2,200 00           | -                  |
| Norridgewock.....     | 1,495               | 4                   | 8,900 00            | 3,716 00   | 5,350 00           | 1,866 00           | 1,400 00            | 813 00    | 750 00             | \$163 00           |
| North Berwick.....    | 1,748               | 2                   | 8,026 00            | 75 00      | 7,976 00           | 25 00              | -                   | -         | -                  | -                  |
| Northfield.....       | 126                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| North Haven.....      | 551                 | 1                   | 2,000 00            | 2,000 00   | 1,100 00           | -                  | 3,000 00            | 2,900 00  | 2,800 00           | 301 00             |
| Northport.....        | 545                 | 4                   | 11,455 00           | 3,331 00   | 8,700 00           | 2,551 00           | 2,715 00            | 1,441 00  | 2,100 00           | 1,026 00           |
| North Yarmouth.....   | 642                 | 1                   | 200 00              | 200 00     | 75 00              | -                  | 450 00              | 200 00    | -                  | -                  |
| Norway.....           | 2,902               | 9                   | 19,500 00           | 1,732 00   | 15,900 00          | 132 00             | 6,917 00            | 5,917 00  | 4,000 00           | 3,000 00           |
| No. 8 Pl.....         | 17                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| No. 14 Pl.....        | 77                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| No. 21 Pl.....        | 58                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| No. 23 Pl.....        | 86                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| No. 4, Range 9*.....  | 11                  | 1                   | -                   | -          | -                  | -                  | 5,272 00            | 876 00    | 4,800 00           | 192 00             |
| No. 6, Range 7†.....  | 17                  | 1                   | 800 00              | 800 00     | -                  | -                  | 500 00              | 500 00    | -                  | -                  |
| No. 39 Township†..... | 75                  | 1                   | 30,000 00           | 30,000 00  | 23,250 00          | -                  | 15,000 00           | 15,000 00 | 15,000 00          | -                  |
| Oakfield.....         | 860                 | 1                   | 300 00              | 8 00       | 300 00             | -                  | -                   | -         | -                  | -                  |
| Oakland.....          | 1,913               | 6                   | **71,800 00         | **474 00   | **66,150 00        | **306 00           | 400 00              | 22 00     | 400 00             | 22 00              |
| Old Orchard.....      | 964                 | 5                   | 73,050 00           | 267 00     | 53,160 00          | 267 00             | 300 00              | 27 00     | 800 00             | 27 00              |

|                        |        |     |              |             |               |            |            |           |            |           |
|------------------------|--------|-----|--------------|-------------|---------------|------------|------------|-----------|------------|-----------|
| Old Town.....          | 5,763  | 22  | 131,340 00   | 49,464 00   | 60,031 00     | 16,332 00  | 76,373 00  | 28,488 00 | 33,539 00  | 13,964 00 |
| Orient.....            | 908    | 0   | -            | -           | -             | -          | -          | -         | -          | -         |
| Orland.....            | 1,261  | 2   | 200 00       | 200 00      | 50 00         | 50 00      | 550 00     | 550 00    | -          | -         |
| Orneville.....         | 325    | 1   | 200 00       | 200 00      | -             | -          | 100 00     | 100 00    | -          | -         |
| Orono.....             | 3,257  | 14  | \$109,250 00 | \$11,332 00 | \$1454,500 00 | \$9,537 00 | 23,200 00  | 4,265 00  | 7,700 00   | 2,215 00  |
| Orrington.....         | 1,266  | 4   | 7,075 00     | 5,165 00    | 1,000 00      | 90 00      | 2,020 00   | 735 00    | 200 00     | 35 00     |
| Otis.....              | 162    | 0   | -            | -           | -             | -          | -          | -         | -          | -         |
| Otisfield.....         | 725    | 1   | 1,200 00     | 1,200 00    | 875 00        | 875 00     | 400 00     | 200 00    | 250 00     | 125 00    |
| Oxbow Pl.....          | 153    | 0   | -            | -           | -             | -          | -          | -         | -          | -         |
| Oxford.....            | 1,331  | 2   | 500 00       | 20 00       | 500 00        | 20 00      | 1,500 00   | 15 00     | 1,500 00   | 15 00     |
| Palermo.....           | 757    | 2   | 1,150 00     | 1,150 00    | 400 00        | 400 00     | 335 00     | 335 00    | 50 00      | 50 00     |
| Palmyra.....           | 915    | 0   | -            | -           | -             | -          | -          | -         | -          | -         |
| Paris.....             | 3,225  | 12  | 19,300 00    | 1,485 00    | 13,200 00     | 1,403 00   | 8,205 00   | 1,025 00  | 3,750 00   | 414 00    |
| Parkman.....           | 718    | 0   | -            | -           | -             | -          | -          | -         | -          | -         |
| Parsonsfield.....      | 1,131  | 4   | 3,925 00     | 754 00      | 2,600 00      | 529 00     | 181 00     | 181 00    | 100 00     | 100 00    |
| Passadumkeag.....      | 409    | 1   | 4,050 00     | 4,050 00    | 1,467 00      | 1,467 00   | 5,818 00   | 4,567 00  | 2,533 00   | 2,533 00  |
| Patten.....            | 1,172  | 1   | 3,000 00     | 25 00       | 2,800 00      | 25 00      | 1,000 00   | 25 00     | 1,000 00   | 25 00     |
| Penbrooke.....         | 1,652  | 3   | 2,500 00     | 2,175 00    | 1,540 00      | 1,299 00   | 1,445 00   | 862 00    | 860 00     | 537 00    |
| Penobscot.....         | 1,166  | 3   | 1,175 00     | 935 00      | 750 00        | 460 00     | 400 00     | 320 00    | 150 00     | 70 00     |
| Perham.....            | 580    | 0   | -            | -           | -             | -          | -          | -         | -          | -         |
| Perkins.....           | 61     | 0   | -            | -           | -             | -          | -          | -         | -          | -         |
| Perkins Pl.....        | 63     | 0   | -            | -           | -             | -          | -          | -         | -          | -         |
| Perry.....             | 1,245  | 1   | 2,500 00     | 2,500 00    | 1,200 00      | 1,200 00   | 600 00     | 300 00    | -          | -         |
| Peru.....              | 773    | 3   | 4,800 00     | 3,534 00    | 1,700 00      | 434 00     | 2,300 00   | 205 00    | 1,100 00   | 105 00    |
| Phillips.....          | 1,399  | 4   | 4,250 00     | 1,680 00    | 3,600 00      | 1,350 00   | 850 00     | 800 00    | 200 00     | 150 00    |
| Phippsburg.....        | 1,254  | 2   | 200 00       | 200 00      | -             | -          | 900 00     | 603 00    | 300 00     | 3 00      |
| Pittsfield.....        | 2,891  | 13  | 48,700 00    | 9,735 00    | 36,584 00     | 7,285 00   | 49,444 00  | 9,113 00  | 34,386 00  | 7,505 00  |
| Pittston.....          | 1,177  | 1   | 675 00       | 675 00      | 650 00        | -          | 175 00     | 175 00    | -          | -         |
| Pleasant Ridge Pl..... | 114    | 0   | -            | -           | -             | -          | -          | -         | -          | -         |
| Plymouth.....          | 668    | 2   | 1,650 00     | 1,650 00    | 600 00        | 600 00     | 460 00     | 175 00    | 100 00     | 75 00     |
| Poland.....            | 1,648  | 1   | 3,900 00     | 2,550 00    | 3,275 00      | 2,025 00   | 2,500 00   | 1,913 00  | 1,250 00   | 908 00    |
| Portage Lake Pl.....   | 241    | 1   | -            | -           | -             | -          | 400 00     | 18 00     | 200 00     | 13 00     |
| Porter.....            | 866    | 2   | 1,600 00     | 1,600 00    | 1,200 00      | 1,200 00   | 500 00     | 475 00    | 100 00     | 88 00     |
| Portland.....          | 50,145 | 209 | 775,363 00   | 67,360 00   | 554,916 00    | 60,333 00  | 382,915 00 | 57,635 00 | 280,318 00 | 47,170 00 |
| Pownal.....            | 592    | 1   | ††           | 15 00       | -             | -          | -          | -         | -          | -         |

INSURANCE COMMISSIONER'S REPORT.

\* Unorganized, Piscataquis county. † Unorganized, Penobscot county. ‡ Unorganized, Hancock county. § Includes contents of pulp mill.  
 || Includes blanket policy. \*\* Includes contents of tool factory. †† Value not ascertained.

TABLE No. II—Continued.

|                    | Population<br>1900. | Number<br>of fires. | BUILDING.           |             |                    |                    | CONTENTS.           |             |                    |                    |   |
|--------------------|---------------------|---------------------|---------------------|-------------|--------------------|--------------------|---------------------|-------------|--------------------|--------------------|---|
|                    |                     |                     | Estimated<br>value. | Damage.     | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.     | Insurance<br>upon. | Insurance<br>paid. |   |
| Prentiss .....     | 502                 | 0                   | -                   | -           | -                  | -                  | -                   | -           | -                  | -                  | - |
| Presque Isle ..... | 3,804               | 15                  | \$50,275 00         | \$32,175 00 | \$23,100 00        | \$11,970 00        | \$61,304 00         | \$30,731 00 | \$41,132 00        | \$19,050 00        |   |
| Princeton .....    | 1,094               | 1                   | 2,350 00            | 60 00       | 2,350 00           | 60 00              | -                   | -           | -                  | -                  |   |
| Prospect .....     | 648                 | 1                   | 1,200 00            | 350 00      | 800 00             | 233 00             | -                   | -           | -                  | -                  |   |
| Randolph .....     | 1,077               | 5                   | 4,074 00            | 1,492 00    | 3,300 00           | 1,207 00           | 1,796 00            | 652 00      | 1,200 00           | 563 00             |   |
| Rangeley .....     | 961                 | 2                   | 3,150 00            | 1,785 00    | 2,860 00           | 1,495 00           | 2,200 00            | 1,103 00    | 1,800 00           | 587 00             |   |
| Rangeley Pl .....  | 98                  | 0                   | -                   | -           | -                  | -                  | -                   | -           | -                  | -                  |   |
| Raymond .....      | 823                 | 2                   | 2,000 00            | 56 00       | 700 00             | 56 00              | 200 00              | 5 00        | 25 00              | 5 00               |   |
| Readfield .....    | 994                 | 3                   | 4,900 00            | 2,011 00    | 2,000 00           | 11 00              | 748 00              | 748 00      | 1,000 00           | 748 00             |   |
| Reed Pl .....      | 399                 | 1                   | 25 00               | 25 00       | -                  | -                  | 20 00               | 20 00       | -                  | -                  |   |
| Richmond .....     | 2,049               | 7                   | 12,250 00           | 1,888 00    | 8,200 00           | 1,278 00           | 3,100 00            | 807 00      | 1,550 00           | 230 00             |   |
| Ripley .....       | 449                 | 1                   | 500 00              | 500 00      | -                  | -                  | 200 00              | 200 00      | -                  | -                  |   |
| Robbinston .....   | 844                 | 2                   | 2,600 00            | 888 00      | 2,400 00           | 688 00             | 500 00              | 184 00      | 500 00             | 184 00             |   |
| Rockland .....     | 8,150               | 50                  | 85,435 00           | 16,436 00   | 71,755 00          | 10,906 00          | 115,375 00          | 12,290 00   | 99,100 00          | 7,758 00           |   |
| Rockport .....     | 2,314               | 10                  | 13,615 00           | 7,040 00    | *700,385 00        | 5,965 00           | 1,210 00            | 1,095 00    | 400 00             | 345 00             |   |
| Rome .....         | 420                 | 0                   | -                   | -           | -                  | -                  | -                   | -           | -                  | -                  |   |
| Roque Bluffs ..... | 168                 | 0                   | -                   | -           | -                  | -                  | -                   | -           | -                  | -                  |   |
| Roxbury .....      | 238                 | 0                   | -                   | -           | -                  | -                  | -                   | -           | -                  | -                  |   |
| Rumford .....      | 3,770               | 17                  | 27,493 00           | 6,447 00    | 21,600 00          | 4,294 00           | 11,363 00           | 4,873 00    | 6,450 00           | 1,669 00           |   |
| Saco .....         | 6,122               | 22                  | 50,750 00           | 11,098 00   | 30,775 00          | 4,215 00           | 20,432 00           | 3,809 00    | 15,684 00          | 2,069 00           |   |
| Salmon .....       | 195                 | 0                   | -                   | -           | -                  | -                  | -                   | -           | -                  | -                  |   |
| Sanford .....      | 6,078               | 21                  | 191,224 00          | 117,704 00  | †210,850 00        | 53,916 00          | 175,144 00          | 141,735 00  | 54,675 00          | 34,574 00          |   |
| Sangerville .....  | 1,294               | 4                   | 5,900 00            | 2,990 00    | 3,400 00           | 2,290 00           | 1,200 00            | 580 00      | 600 00             | 110 00             |   |
| Scarboro .....     | 1,865               | 5                   | 4,475 00            | 1,765 00    | 2,625 00           | 715 00             | 900 00              | 900 00      | 500 00             | 500 00             |   |
| Searsmont .....    | 949                 | 1                   | 5,340 00            | 3,640 00    | 4,400 00           | 2,700 00           | 13,930 00           | 10,666 00   | 6,700 00           | 6,421 00           |   |
| Searsport .....    | 1,349               | 1                   | 200 00              | 200 00      | -                  | -                  | 475 00              | 475 00      | 500 00             | 475 00             |   |
| Sebago .....       | 576                 | 2                   | 4,400 00            | 4,400 00    | 700 00             | 700 00             | 1,100 00            | 625 00      | 300 00             | 125 00             |   |
| Sebec .....        | 593                 | 2                   | 2,000 00            | 822 00      | 1,250 00           | 472 00             | 200 00              | 200 00      | 180 00             | 180 00             |   |
| Seboeis Pl .....   | 96                  | 0                   | -                   | -           | -                  | -                  | -                   | -           | -                  | -                  |   |
| Sedgwick .....     | 902                 | 0                   | -                   | -           | -                  | -                  | -                   | -           | -                  | -                  |   |

|                       |       |    |             |            |             |            |           |           |           |           |
|-----------------------|-------|----|-------------|------------|-------------|------------|-----------|-----------|-----------|-----------|
| Shapleigh.....        | 847   | 2  | 1,400 00    | 808 00     | 1,200 00    | 808 00     | -         | -         | -         | -         |
| Sherman.....          | 980   | 1  | 1,500 00    | 1,500 00   | -           | -          | 300 00    | 200 00    | -         | -         |
| Shirley.....          | 248   | 0  | -           | -          | -           | -          | -         | -         | -         | -         |
| Sidney.....           | 1,068 | 2  | 650 00      | 410 00     | 750 00      | 360 00     | -         | -         | -         | -         |
| Silver Ridge Pl.....  | 168   | 0  | -           | -          | -           | -          | -         | -         | -         | -         |
| Skowhegan.....        | 5,180 | 27 | 1242,633 00 | 171,379 00 | 1226,200 00 | 151,595 00 | 96,729 00 | 47,549 00 | 68,888 00 | 25,821 00 |
| Smithfield.....       | 449   | 0  | -           | -          | -           | -          | -         | -         | -         | -         |
| Smyrna.....           | 411   | 0  | -           | -          | -           | -          | -         | -         | -         | -         |
| Solon.....            | 996   | 2  | 1,600 00    | 510 00     | 1,600 00    | 510 00     | 4,000 00  | 4,000 00  | 500 00    | 500 00    |
| Somerville.....       | 374   | 0  | -           | -          | -           | -          | -         | -         | -         | -         |
| Sorrento.....         | 117   | 0  | -           | -          | -           | -          | -         | -         | -         | -         |
| South Berwick.....    | 3,188 | 3  | 2,100 00    | 825 00     | 1,700 00    | 625 00     | 400 00    | 200 00    | 100 00    | 160 00    |
| Southport.....        | 527   | 1  | 1,600 00    | 960 00     | 100 00      | 100 00     | 400 00    | 129 00    | 300 00    | 129 00    |
| South Portland.....   | 6,287 | 13 | 39,096 00   | 13,268 00  | 28,550 00   | 8,186 00   | 11,622 00 | 7,798 00  | 8,550 00  | 4,110 00  |
| South Thomaston.....  | 1,426 | 6  | 4,375 00    | 2,347 00   | 2,150 00    | 547 00     | 2,925 00  | 344 00    | 1,825 00  | 44 00     |
| Springfield.....      | 532   | 1  | 1,365 00    | 1,365 00   | 600 00      | 600 00     | 400 00    | 400 00    | 240 00    | 240 00    |
| Stacyville Pl.....    | 347   | 0  | -           | -          | -           | -          | -         | -         | -         | -         |
| Standish.....         | 1,504 | 2  | 7,125 00    | 4,113 00   | 4,425 00    | 4,020 00   | 1,200 00  | 800 00    | -         | -         |
| Starks.....           | 636   | 0  | -           | -          | -           | -          | -         | -         | -         | -         |
| Stetson.....          | 503   | 1  | 750 00      | 750 00     | 500 00      | 500 00     | 300 00    | 150 00    | -         | -         |
| Steuben.....          | 901   | 0  | -           | -          | -           | -          | -         | -         | -         | -         |
| Stockholm Pl.....     | 191   | 2  | 5,000 00    | 5,000 00   | -           | -          | 4,000 00  | 4,000 00  | -         | -         |
| Stockton Springs..... | 872   | 1  | 1,050 00    | 15 00      | 700 00      | 15 00      | -         | -         | -         | -         |
| Stoneham.....         | 284   | 0  | -           | -          | -           | -          | -         | -         | -         | -         |
| Stonington.....       | 1,648 | 4  | 2,840 00    | 1,285 00   | 1,700 00    | 645 00     | 1,950 00  | 1,365 00  | 800 00    | -         |
| Stow.....             | 270   | 1  | 600 00      | 600 00     | 400 00      | 400 00     | 300 00    | 300 00    | -         | -         |
| Strong.....           | 637   | 3  | 5,200 00    | 48 00      | 3,950 00    | 48 00      | 200 00    | 10 00     | 50 00     | 10 00     |
| St. Agatha.....       | 1,396 | 0  | -           | -          | -           | -          | -         | -         | -         | -         |
| St. Albans.....       | 1,037 | 2  | 1,750 00    | 20 00      | 850 00      | 19 00      | -         | -         | -         | -         |
| St. Francis Pl.....   | 568   | 0  | -           | -          | -           | -          | -         | -         | -         | -         |
| St. George.....       | 2,206 | 5  | 8,255 00    | 4,274 00   | 7,200 00    | 3,069 00   | 4,100 00  | 721 00    | 1,800 00  | 721 00    |
| St. John Pl.....      | 371   | 3  | 2,619 00    | 2,619 00   | 1,400 00    | 1,400 00   | 4,711 00  | 3,413 00  | 2,100 00  | 2,100 00  |
| Sullivan.....         | 1,034 | 4  | 3,625 00    | 243 00     | 2,950 00    | 118 00     | -         | 275 00    | -         | -         |
| Sumner.....           | 802   | 2  | 1,900 00    | 1,520 00   | 1,600 00    | 1,620 00   | 2,287 00  | 1,900 00  | 2,000 00  | 1,800 00  |
| Surry.....            | 900   | 0  | -           | -          | -           | -          | -         | -         | -         | -         |

\* Includes blanket policies.

† Includes insurance on contents.

‡ Includes contents of woolen mill.

TABLE No. II—Continued.

|                              | Population<br>1900. | Number<br>of fires. | BUILDING.           |            |                    |                    | CONTENTS.           |           |                    |                    |
|------------------------------|---------------------|---------------------|---------------------|------------|--------------------|--------------------|---------------------|-----------|--------------------|--------------------|
|                              |                     |                     | Estimated<br>value. | Damage.    | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.   | Insurance<br>upon. | Insurance<br>paid. |
| Swan's Island .....          | 758                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Swanville .....              | 502                 | 1                   | \$2,000 00          | \$2,000 00 | \$1,400 00         | \$1,400 00         | \$500 00            | \$500 00  | -                  | -                  |
| Sweden .....                 | 282                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Talmage .....                | 93                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Temple .....                 | 394                 | 1                   | 2,700 00            | 2,700 00   | 1,100 00           | 1,100 00           | 1,400 00            | 1,400 00  | \$200 00           | \$200 00           |
| The Forks Pl .....           | 157                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Thomaston .....              | 2,688               | 14                  | 24,650 00           | 5,632 00   | 19,375 00          | 4,524 00           | 11,469 00           | 3,805 00  | 6,100 00           | 2,505 00           |
| Thorndike .....              | 497                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Togus .....                  | -                   | 1                   | 1,765 00            | 1,765 00   | 1,200 00           | 990 00             | -                   | -         | -                  | -                  |
| Topsfield .....              | 282                 | 1                   | 200 00              | 200 00     | -                  | -                  | 50 00               | 50 00     | -                  | -                  |
| Topsham .....                | 2,097               | 3                   | 4,800 00            | 1,612 00   | 2,900 00           | 912 00             | -                   | -         | -                  | -                  |
| Township D. * .....          | -                   | 4                   | 17,159 00           | 15,814 00  | 9,800 00           | 9,700 00           | 1,517 00            | 1,048 00  | 1,450 00           | 827 00             |
| Township 3, Range 5    ..... | -                   | 1                   | 2,766 00            | 451 00     | 15,500 00          | 451 00             | -                   | -         | -                  | -                  |
| Tremont .....                | 2,010               | 2                   | 2,300 00            | 1,530 00   | 1,250 00           | 30 00              | -                   | -         | -                  | -                  |
| Trenton .....                | 459                 | 1                   | 1,500 00            | 7 00       | 800 00             | 7 00               | 500 00              | 3 00      | 100 00             | 3 00               |
| Trescott .....               | 463                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Troy .....                   | 766                 | 1                   | 125 00              | 125 00     | -                  | -                  | 75 00               | 75 00     | -                  | -                  |
| Turner .....                 | 1,842               | 5                   | 32,100 00           | 31,550 00  | 12,211 00          | 12,140 00          | 23,943 00           | 24,208 00 | 13,989 00          | 13,936 00          |
| Union .....                  | 1,248               | 1                   | 1,200 00            | 23 00      | 1,200 00           | 23 00              | -                   | -         | -                  | -                  |
| Unity .....                  | 877                 | 3                   | 2,300 00            | 755 00     | 1,300 00           | 305 00             | 200 00              | 125 00    | -                  | -                  |
| Unity Pl .....               | 50                  | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Upton .....                  | 242                 | 1                   | 500 00              | 12 00      | 500 00             | 12 00              | -                   | -         | -                  | -                  |
| Van Buren .....              | 1,878               | 2                   | 3,638 00            | 436 00     | 2,300 00           | 430 00             | 1,400 00            | 90 00     | 1,400 00           | 90 00              |
| Vanceboro .....              | 550                 | 1                   | 4,000 00            | 4,000 00   | -                  | -                  | 1,150 00            | 1,000 00  | -                  | -                  |
| Vassalboro .....             | 2,062               | 8                   | 4,050 00            | 326 00     | 4,399 00           | 116 00             | 31,250 00           | 930 00    | \$300,661 00       | 853 00             |
| Veazie .....                 | 555                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Verona .....                 | 234                 | 1                   | 450 00              | 6 00       | 450 00             | 6 00               | 100 00              | 7 00      | 100 00             | 7 00               |
| Vienna .....                 | 406                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |
| Vinalhaven .....             | 2,358               | 6                   | 7,800 00            | 2,372 00   | 4,800 00           | 1,172 00           | 2,850 00            | 1,262 00  | 1,300 00           | 362 00             |
| Wade Pl .....                | 271                 | 0                   | -                   | -          | -                  | -                  | -                   | -         | -                  | -                  |



INSURANCE COMMISSIONER'S REPORT.

|                 |       |    |            |           |            |           |           |           |           |          |   |
|-----------------|-------|----|------------|-----------|------------|-----------|-----------|-----------|-----------|----------|---|
| Waite           | 135   | 0  | -          | -         | -          | -         | -         | -         | -         | -        | - |
| Waldo           | 468   | 1  | 1,000 00   | 1,000 00  | -          | -         | 500 00    | 500 00    | -         | -        | - |
| Waldoborough    | 3,145 | 6  | 4,420 00   | 3,028 00  | 2,800 00   | 1,538 00  | 2,133 00  | 1,367 00  | 1,550 00  | 1,117 00 | - |
| Wales           | 436   | 0  | -          | -         | -          | -         | -         | -         | -         | -        | - |
| Wallagrass Pl.  | 784   | 0  | -          | -         | -          | -         | -         | -         | -         | -        | - |
| Waltham         | 192   | 0  | -          | -         | -          | -         | -         | -         | -         | -        | - |
| Warren          | 2,069 | 5  | 6,150 00   | 503 00    | 5,400 00   | 353 00    | 2,350 00  | 331 00    | 1,750 00  | 191 00   | - |
| Washburn        | 1,225 | 0  | -          | -         | -          | -         | -         | -         | -         | -        | - |
| Washington      | 1,019 | 1  | 500 00     | 500 00    | 250 00     | 250 00    | 200 00    | 200 00    | 50 00     | 50 00    | - |
| Waterboro       | 1,169 | 3  | 8,200 00   | 7,015 00  | 5,000 00   | 3,815 00  | 4,200 00  | 2,880 00  | 400 00    | 380 00   | - |
| Waterford       | 917   | 2  | 900 00     | 403 00    | 700 00     | 403 00    | 150 00    | 75 00     | -         | -        | - |
| Waterville      | 9,477 | 35 | 114,400 00 | 9,589 00  | 87,900 00  | 2,205 00  | 56,950 00 | 2,580 00  | 41,550 00 | 2,580 00 | - |
| Wayne           | 707   | 3  | 6,070 00   | 3,995 00  | 3,750 00   | 2,625 00  | 14,209 00 | 7,332 00  | 8,200 00  | 7,097 00 | - |
| Webster         | 1,131 | 2  | 1,050 00   | 253 00    | 800 00     | 3 00      | 100 00    | 40 00     | -         | -        | - |
| Webster Pl.     | 124   | 0  | -          | -         | -          | -         | -         | -         | -         | -        | - |
| Weld            | 735   | 2  | 500 00     | 500 00    | -          | -         | 5,100 00  | 3,513 00  | 500 00    | 13 00    | - |
| Wellington      | 413   | 2  | 1,155 00   | 500 00    | 600 00     | 300 00    | 580 00    | 335 00    | 360 00    | 300 00   | - |
| Wells           | 2,007 | 11 | 14,150 00  | 8,153 00  | 6,850 00   | 2,762 00  | 16,232 00 | 14,558 00 | 2,484 00  | 1,525 00 | - |
| Wesley          | 198   | 0  | -          | -         | -          | -         | -         | -         | -         | -        | - |
| West Bath       | 291   | 1  | 3,200 00   | 3,200 00  | 2,660 00   | -         | -         | -         | -         | -        | - |
| Westbrook       | 7,283 | 17 | 142,095 00 | 19,663 00 | 157,250 00 | 11,167 00 | 5,527 00  | 191 00    | 1,600 00  | 124 00   | - |
| Westfield Pl.   | 259   | 1  | 1,048 00   | 1,048 00  | 800 00     | 500 00    | 951 00    | 900 00    | 1,300 00  | 900 00   | - |
| West Forks Pl.  | 160   | 0  | -          | -         | -          | -         | -         | -         | -         | -        | - |
| West Gardiner   | 693   | 2  | 1,400 00   | 815 00    | 850 00     | 500 00    | 250 00    | 250 00    | -         | -        | - |
| Westmanland Pl. | 100   | 0  | -          | -         | -          | -         | -         | -         | -         | -        | - |
| Weston          | 367   | 0  | -          | -         | -          | -         | -         | -         | -         | -        | - |
| Westport        | 330   | 3  | 775 00     | 775 00    | -          | -         | 800 00    | 800 00    | -         | -        | - |
| Whitefield      | 1,156 | 0  | -          | -         | -          | -         | -         | -         | -         | -        | - |
| Whiting         | 399   | 0  | -          | -         | -          | -         | -         | -         | -         | -        | - |
| Whitneyville    | 424   | 1  | 2,000 00   | 2,000 00  | 1,493 00   | 1,493 00  | 1,100 00  | 1,100 00  | 550 00    | 550 00   | - |
| Willimantic     | 419   | 0  | -          | -         | -          | -         | -         | -         | -         | -        | - |
| Williamsburg    | 117   | 0  | -          | -         | -          | -         | -         | -         | -         | -        | - |
| Wilton          | 1,647 | 1  | 2,136 00   | 2,136 00  | 600 00     | 600 00    | 1,000 00  | 800 00    | -         | -        | - |
| Windham         | 1,929 | 1  | 3,000 00   | 3,000 00  | 1,350 00   | -         | 1,000 00  | 700 00    | -         | -        | - |
| Windsor         | 782   | 0  | -          | -         | -          | -         | -         | -         | -         | -        | - |

\* Unorganized, Range 2, Aroostook county.  
 † Includes blanket policy.

‡ Blanket policy.  
 † Includes contents of woolen mill.  
 †† Includes contents of saw mill,  
 †† Unorganized, Franklin county.

‡ Includes contents.

TABLE No. II—Concluded.

|                     | Population<br>1900. | Number<br>of fires. | BUILDING.           |                |                    |                    | CONTENTS.           |                |                    |                    |
|---------------------|---------------------|---------------------|---------------------|----------------|--------------------|--------------------|---------------------|----------------|--------------------|--------------------|
|                     |                     |                     | Estimated<br>value. | Damage.        | Insurance<br>upon. | Insurance<br>paid. | Estimated<br>value. | Damage.        | Insurance<br>upon. | Insurance<br>paid. |
| Winn.....           | 688                 | 0                   | -                   | -              | -                  | -                  | -                   | -              | -                  | -                  |
| Winslow.....        | 2,277               | 3                   | \$5,660 00          | \$4,618 00     | \$1,650 00         | \$475 00           | \$1,550 00          | \$1,550 00     | \$275 00           | \$181 00           |
| Winter Harbor.....  | 571                 | 0                   | -                   | -              | -                  | -                  | -                   | -              | -                  | -                  |
| Winterport.....     | 1,623               | 4                   | 7,300 00            | 282 00         | 2,000 00           | 32 00              | *100 00             | 256 00         | 100 00             | 6 00               |
| Winterville Pl..... | 124                 | 0                   | -                   | -              | -                  | -                  | -                   | -              | -                  | -                  |
| Winthrop.....       | 2,088               | 13                  | 22,375 00           | 9,538 00       | 14,200 00          | 4,913 00           | 17,460 00           | 7,357 00       | 12,960 00          | 3,858 00           |
| Wiscasset.....      | 1,273               | 3                   | 3,045 00            | 1,410 00       | 2,250 00           | 1,015 00           | -                   | -              | -                  | -                  |
| Woodland.....       | 1,096               | 0                   | -                   | -              | -                  | -                  | -                   | -              | -                  | -                  |
| Woodstock.....      | 816                 | 0                   | -                   | -              | -                  | -                  | -                   | -              | -                  | -                  |
| Woodville.....      | 160                 | 0                   | -                   | -              | -                  | -                  | -                   | -              | -                  | -                  |
| Woolwich.....       | 880                 | 1                   | -                   | -              | -                  | -                  | 500 00              | 27 00          | 500 00             | 27 00              |
| Yarmouth.....       | 2,274               | 4                   | 5,900 00            | 204 00         | 6,475 00           | 204 00             | 1,200 00            | 35 00          | 800 00             | 10 00              |
| York.....           | 2,668               | 7                   | 37,853 00           | 8,299 00       | 23,500 00          | 4,193 00           | *1,300 00           | 3,500 00       | 360 00             | -                  |
| <b>Total.....</b>   |                     | 1,927               | \$5,996,900 00      | \$1,347,837 00 | \$6,198,650 00     | \$706,641 00       | \$2,850,829 00      | \$1,077,683 00 | \$1,969,916 00     | \$521,418 00       |

\* Total value not ascertained.

**TABLE No. 12.**  
**Showing Classes of Property and Causes of Fires.**

| Property.  | Causes of Fires.   |
|--|--|
| Alms houses ..... 2                              | Overturned lamp, 1; burning out of chimney, 1.   |
| Automobile ..... 1                               | Caught from gasoline, 1.   |
| Bakeries ..... 3                                 | Unknown, 1; sparks, 2.   |
| Bank ..... 1                                     | Defective chimney, 1.  |
| Bank and dwelling ..... 1                        | Caught from oil stove, 1.  |
| Bank and offices ..... 1                         | Carelessness, 1.   |
| Barber shops ..... 4                             | Unknown, 1; explosion of oil stove, 1; overheated stove, 1; spark from match, 1.   |
| Barber shop and dwelling ..... 1                 | Exposure, 1.   |
| Barber shop and office ..... 1                   | Explosion of gasoline stove, 1.  |
| Barking mill ..... 1                             | Spark from boiler, 1.  |
| Barns and stables ..... 102                      | Forest fire, 4; brush fire, 2; unknown, 28; ashes, 2; grass fire, 3; exposure, 12; electric wires, 1; children playing with matches, 4; lightning, 24; defective chimney, 1; overheated stove, 2; sparks from chimney, 4; carelessness, 1; sparks, 2; set by boys, 2; overturned lantern, 3; incendiary, 1; spark from locomotive, 2; tramp, 2; spontaneous combustion, 1; caught from stove, 1. |
| Beef house ..... 1                               | Overheated stove, 1.   |
| Blacksmith shops ..... 3                         | Sparks from chimney, 1; exposure, 1; caught from funnel, 1.  |
| Blacksmith and carriage shop ..... 2             | Sparks, 1; sparks from chimney, 1.   |
| Blacksmith shop and dwelling ..... 1             | Spark from forge, 1.   |
| Blacksmith shop and stable ..... 1               | Unknown, 1.  |
| Boarding houses ..... 20                         | Caught from lamp, 1; explosion of lamp, 2; defective chimney, 2; carelessness, 3; sparks, 1; unknown, 3; overheated stove funnel, 1; smoking, 1; exposure, 2; overheated furnace, 1; sparks from fire place, 1; forest fires, 1; accidental, 1.  |
| Boat houses ..... 3                              | Explosion of lamp, 1; spontaneous combustion 1; unknown, 1.  |
| Boat shops ..... 4                               | Caught from gasoline, 1; unknown, 3.   |
| Boats and canoes ..... 1                         | Exposure, 1.   |
| Boiler and engine houses ..... 4                 | Unknown, 1; caught from furnace, 1; sparks, 1; caught from smoke stack, 1.   |
| Box factory ..... 1                              | Exposure, 1.   |
| Bridges ..... 2                                  | Exposure, 1; spark from engine, 1.   |
| Camps ..... 10                                   | Forest fire, 2; caught from stove pipe, 1; unknown, 3; overheated stove, 2; caught from stove, 2.  |
| Canning factory ..... 2                          | Unknown, 1; sparks, 1.   |
| Car barns ..... 2                                | Unknown, 1; electric wires, 1.   |
| Carpenter shop ..... 1                           | Exposure, 1.   |
| Carpenter shop and stable ..... 1                | Exposure, 1.   |
| Carriage houses ..... 2                          | Burning out of chimney, 1; brush fire, 1.  |
| Carriage house and work shop ..... 1             | Spark from stove pipe, 1.  |
| Carriage shops ..... 5                           | Spark from chimney, 2; unknown, 2; exposure, 1.  |
| Cars ..... 1                                     | Overheated stove, 1.   |
| Casket factory ..... 1                           | Exposure, 1.   |
| Churches ..... 12                                | Lightning, 2; caught from furnace, 1; exposure, 4; unknown, 1; defective chimney, 1; caught around furnace, 2; accidental, 1.  |
| Cigar manufactory ..... 1                        | Unknown, 1.  |
| Cigar store, dressmakers and barber shop ..... 1 | Unknown, 1.  |
| Clothing stores ..... 2                          | Sparks from stove, 1; exposure, 1.   |
| Club houses ..... 3                              | Unknown, 1; overheated stove, 1; electric wires, 1.  |
| Coal sheds ..... 3                               | Sparks from chimney, 1; sparks 1; sparks from engine, 1.   |
| College and school buildings ..... 8             | Defective chimney, 3; caught from lamp, 1; overheated furnace, 1; caught around furnace, 1; unknown, 1; spark from match, 1.   |
| Convent ..... 1                                  | Caught from stove, 1.  |
| Cooper shop ..... 1                              | Sparks from chimney, 1.  |
| Cord wood ..... 2                                | Incendiary, 1; unknown, 1.   |
| Cotton ..... 1                                   | Spontaneous combustion, 1.   |
| Cotton mills ..... 3                             | Friction, 2; spontaneous combustion, 1.  |
| Creameries ..... 2                               | Spark from locomotive, 1; lightning, 1.  |
| Dowel mill ..... 1                               | Unknown, 1.  |

TABLE No. 12—Continued.

| Property.                                       | Causes of Fires.   |
|---|--|
| Drug stores ..... 9                             | Caught from lamp, 1; unknown, 2; exposure, 3; spark from match, 1; sparks, 1; explosion of oil stove, 1.   |
| Drug store, barber shop and dwellings ..... 1   | Overheated stove, 1.   |
| Drug store and dwelling ..... 1                 | Defective chimney, 1.  |
| Drug store and tailor shop ..... 1              | Explosion of gasoline, 1.  |
| Drug store and theatre ..... 1                  | Defective chimney, 1.  |
| Dry goods stores ..... 6                        | Defective chimney, 1; overheated pipe, 1; exposure, 3; spark from match, 1.  |
| Dry house ..... 1                               | Defective chimney, 1.  |
| Dwellings ..... 1,185                           | Unknown, 141; exposure, 95; defective chimney, 169; smoking, 13; caught from lamp, 18; burning out of chimney, 83; accidental, 69; carelessness, 24; overheated chimney, 18; defective flue, 27; ashes, 10; children playing with matches, 21; sparks from chimney, 57; sparks from stove, 17; sparks from match, 49; sparks, 24; sparks from fire place, 6; caught from gas jet, 9; overheated lamp, 1; boiling over of kettle of fat, 6; caught from candle, 5; explosion of lamp, 53; caught from stove, 14; grass fire, 6; incendiary, 4; lightning, 37; caught from oil stove, 6; caught from gas stove, 5; overheated stove, 29; overturned lamp, 43; thawing water pipes, 3; electric wires, 1; mice and matches, 3; unclassified, 7; caught from stove funnels and pipes, 14; matches, 18; caught from fire place, 5; caught from furnace, 5; fireworks, 5; explosion of oil stove, 7; spontaneous combustion, 4; joss stick, 1; caught around and from chimney, 10; overheated flue, 1; brush fire, 5; caught from gasoline stove, 3; rays of sun on glass, 1; overturned oil stove, 2; breaking lamp, 2; children playing with fire, 3; bonfire, 1; boiling over of kettle of tar, 1; explosion of lantern, 1; forest fire, 1; caught from alcohol lamp, 2; photography, 1; overheated fire place, 1; fumigating, 1; defective funnel, 2; jack-o-lantern, 1; overheated furnace, 2; plumber's torch, 1; breaking lantern, 1. |
| Dwellings, barns & stables 126                  | Unknown, 45; accidental, 4; exposure, 23; lightning, 2; caught from stove funnel, 1; incendiary, 4; defective chimney, 20; spark from match, 1; spark from chimney, 6; forest fire, 1; smoking, 1; electric wires, 1; caught from chimney, 1; explosion of lamp, 1; caught from stove, 1; grass fire, 1; brush fire, 2; burning out of chimney, 1; ashes, 1; carelessness, 1; tramps, 2; sparks, 1; overturned lantern, 1; spark from stove, 1; overheated chimney, 1; spark from locomotive, 1; spontaneous combustion, 1.  |
| Dwelling, blacksmith and carpenter shop ..... 2 | Electric wires, 1; defective chimney, 1.   |
| Dwelling and post office ..... 1                | Exposure, 1.   |
| Dwellings and shops ..... 2                     | Carelessness, 1; exposure, 1.  |
| Dwelling, woodshed & carriage house ..... 1     | Defective chimney, 1.  |
| Electric car station ..... 1                    | Unknown, 1.  |
| Engine houses ..... 5                           | Overheated stove, 1; accidental, 1; exposure, 1; overheated funnel, 1; unknown, 1.   |
| Farm buildings ..... 79                         | Defective chimney, 13; spark from chimney, 5; accidental, 2; explosion of lamp, 1; unknown, 25; lightning, 7; spark from hay fork pulley, 1; overturned lantern, 1; children playing with matches, 3; grass fire, 1; exposure, 5; caught from stove pipe, 1; defective flue, 2; caught around chimney, 1; caught from lantern, 2; explosion of oil stove, 1; smoking, 1; forest fire, 1; burning out of chimney, 3; overheated chimney, 3.   |
| Fish house ..... 1                              | Unknown, 1.  |
| Fish markets ..... 2                            | Exposure, 2.   |

TABLE No. 12—Continued.

| Property.                                 | Causes of Fires.   |
|---|--|
| Forest fires.....11                       | Unknown, 3; brush fire, 2; smoking, 1; spark from engine, 2; accidental, 1; spark, 1; exposure, 1.   |
| Foundries.....3                           | Spark from chimney, 1; caught from furnace, 1; unknown, 1.   |
| Fruit stores.....2                        | Carelessness, 1; unknown, 1.   |
| Fruit stores and dwellings...2            | Overheated stove pipe, 1; exposure, 1.   |
| Furniture stores.....2                    | Unknown, 1; incendiary, 1.   |
| Furniture and clothing stores 1           | Exposure, 1.   |
| General stores.....3                      | Defective chimney, 1; caught from lamp, 1; exposure, 1.  |
| Grand stand.....1                         | Spark from locomotive, 1.  |
| Greenhouse.....1                          | Lightning, 1.  |
| Grist mill.....1                          | Unknown, 1.  |
| Grist mill and storehouse...1             | Sparks from chimney, 1.  |
| Grocery stores.....8                      | Exposure, 1; caught from stove funnels and pipes, 2; unknown, 4; carelessness, 1.  |
| Grocery stores and dwellings 4            | Exposure, 4.   |
| Grocery stores and stables...2            | Unknown, 2.  |
| Halls.....14                              | Overheated stove, 1; exposure, 5; burning out of chimney, 1; sparks from chimney, 1; overheated chimney, 1; unknown, 2; match, 1; smoking, 1; sparks from match, 1.  |
| Hardware stores.....2                     | Exposure, 1; overheated stove pipe, 1.   |
| Harness shop.....1                        | Explosion of gas, 1.   |
| Hen house.....1                           | Caught from lamp, 1.   |
| Hotels.....33                             | Accidental, 1; carelessness, 2; overheated lamp, 1; defective chimney, 5; explosion of lamp, 2; sparks from chimney, 2; unknown, 9; boiling over of kettle of tar, 1; exposure, 3; caught from chimney, 1; smoking, 2; caught from funnel, 1; spark from match, 1; overheated stove, 1; overheated chimney, 1. |
| Hotels and stables.....4                  | Defective chimney, 1; incendiary, 1; unknown, 2.   |
| Hotels and stores.....3                   | Caught from gas jet, 1; unknown, 1; accidental, 1.   |
| Ice houses.....5                          | Smoking, 1; exposure, 1; spark from chimney, 1; brush fire, 1; unknown, 1.   |
| Ice house and stable.....1                | Fireworks, 1.  |
| Jewelry stores.....3                      | Ashes, 1; exposure, 1; accidental, 1.  |
| Junk shops.....2                          | Unknown, 1; overheated stove, 1.   |
| Laboratory and office.....1               | Accidental, 1.   |
| Laundries.....7                           | Overheated stove, 1; caught around chimney, 1; caught from boiler, 1; overheated chimney, 1; exposure, 2; sparks, 1.   |
| Lime works.....2                          | Unknown, 2.  |
| Lumber.....11                             | Smoking, 1; spark from locomotive, 2; sparks, 1; unknown, 1; accidental, 1; exposure, 1; incendiary, 1; sparks from chimney, 1; brush fire, 1; forest fire, 1.   |
| Lumber mills.....2                        | Unknown, 2.  |
| Machine shops.....2                       | Unknown, 1; caught from furnace, 1.  |
| Machine shop and dwelling...1             | Killing bed bugs, 1.   |
| Machine shop and storehouse...1           | Spontaneous combustion, 1.   |
| Mat and duster factory.....1              | Sparks, 1.   |
| Mattress factory.....1                    | Unknown, 1.  |
| Meat markets.....2                        | Defective chimney, 1; exposure, 1.   |
| Mills.....3                               | Unknown, 1; sparks, 1; incendiary, 1.  |
| Milinery store.....1                      | Sparks from stove, 1.  |
| Oakum mill.....1                          | Spark, 1.  |
| Offices.....6                             | Sparks from chimney, 1; overturned oil stove, 1; grass fire, 1; caught from gas jet, 1; accidental, 2.   |
| Oil cloth factory.....1                   | Boiling over of oil, 1.  |
| Opera house.....1                         | Caught from gas stove, 1.  |
| Opera house and post office...1           | Overturned oil stove, 1.   |
| Paint shops.....2                         | Unknown, 1; exposure, 1.   |
| Pest house.....1                          | Incendiary, 1.   |
| Piano.....1                               | Exposure, 1.   |
| Pier.....1                                | Smoking, 1.  |
| Planing mill.....1                        | Unknown, 1.  |
| Pool room, barber shop and dwelling.....1 | Exposure, 1.   |

TABLE No. 12—Continued.

| Property.                                    | Causes of Fires.  |
|--|---|
| Post office.....                             | 1 Exposure, 1.  |
| Potato houses.....                           | 5 } Defective chimney, 1; unknown, 2; caught from stove, 1; sparks from locomotive, 1.  |
| Printing offices.....                        | 2 Caught from lamp, 1; defective chimney, 1.  |
| Produce stores.....                          | 2 Unknown, 1; exposure, 1.  |
| Pulp mills.....                              | 5 Unknown, 4; hot box, 1.   |
| Railroad property.....                       | 8 } Spontaneous combustion, 3; overheated stove, 1; spark from locomotive, 1; unknown, 2; sparks from engine, 1.  |
| Rendering works.....                         | 1 Unknown, 1.   |
| Repair shop.....                             | 1 Exposure, 1.  |
| Restaurant, barber shop and dwelling.....    | 1 Exposure, 1.  |
| Restaurant and dwelling.....                 | 1 Caught from gas stove, 1.   |
| Restaurants and saloons.....                 | 10 } Carelessness, 1; smoking, 1; overheated furnace, 1; caught from stove, 2; ashes, 1; unclassified, 1; spark from match, 2; exposure, 1.   |
| Sardine factory.....                         | 1 Unknown, 1.   |
| Sausage factory.....                         | 1 Smoke oven, 1.  |
| Saw mills.....                               | 25 } Unknown, 12; sparks from boiler, 2; exposure, 1; overheated stove, 1; spark, 1; electric wires, 1; lightning, 1; hot box, 2; caught around boiler, 1; sparks from chimney, 1; forest fire, 1; accidental, 1.   |
| Saw and grist mill.....                      | 1 Unknown, 1.   |
| Sheds.....                                   | 6 } Unknown, 2; slaking lime, 1; brush fire, 1; ashes 1; spontaneous combustion, 1.   |
| Shoddy mills.....                            | 2 Friction, 1; exposure, 1.   |
| Shoe factories.....                          | 5 } Unknown, 2; overheated stove funnel, 1; caught around boiler, 1; exposure, 1.   |
| Slaughter houses.....                        | 2 Defective chimney, 1; unknown, 1.   |
| Spool mills.....                             | 2 Accidental, 1; kerosene gas torch, 1.   |
| Starch factories.....                        | 2 Caught from engine, 1; spark from smoke stack, 1.   |
| Stone works.....                             | 2 Unknown, 1; exposure, 1.  |
| Stores (unclassified).....                   | 74 } Carelessness, 4; exposure, 17; overheated stove, 3; overheated furnace pipe, 1; explosion of lamp, 1; defective chimney, 5; smoking, 2; bonfire, 2; spark from match, 3; electric wires, 2; thawing water pipes, 1; spark from engine, 1; unknown, 14; spark from chimney, 2; accidental, 2; overturned lamp, 1; plumber's torch, 1; overheated furnace, 1; breaking lamp, 1; unclassified, 1; fireworks, 2; spark from stove, 2; caught from gas jet, 1; boiling over of kettle of tar, 1; boiling over of kettle of fat, 1; caught from oil stove, 1; kerosene oil, 1.   |
| Store and bakery.....                        | 1 Exposure, 1.  |
| Store and barber shop.....                   | 1 Ashes, 1.   |
| Store, barber shop and dwelling.....         | 1 Overheated chimney, 1.  |
| Stores, billiard room and hall.....          | 1 Burglars, 1.  |
| Store and blacks'nith shop.....              | 1 Spontaneous combustion, 1.  |
| Store and candy manufactory.....             | 1 Overheated stove pipe, 1.   |
| Store and club room.....                     | 1 Exposure, 1.  |
| Stores and dwellings.....                    | 87 } Breaking lamp, 2; carelessness, 2; children playing with matches, 1; overheated chimney, 2; exposure, 33; smoking, 4; spark from match, 2; unknown, 10; explosion of lamp, 6; defective chimney, 7; caught from lamp, 2; boiling over of kettle of tar, 1; overheated stove, 1; overheated furnace, 1; caught from oil stove, 1; explosion of oil stove, 1; sparks from chimney, 1; accidental, 1; burning out of chimney, 1; sparks from stove, 1; fireworks, 1; defective flue, 1; mice and matches, 1; ashes, 1; overturned lamp, 1; thawing water pipes, 1; sparks, 1. |
| Store, dwelling, barber shop and office..... | 1 Unknown, 1.   |
| Stores, dwelling and club room.....          | 1 Unknown, 1.   |
| Stores, dwellings and halls.....             | 8 } Overturned lamp, 1; caught around chimney, 1; unknown, 1; explosion of lamp, 1; exposure, 3; electric wires, 1.   |

TABLE No. 12—Concluded.

| Property.                                      | Causes of Fires.   |
|--|--|
| Stores, dwellings and stables. 4               | Exposure, 1; unknown, 2; smoking, 1.   |
| Stores and halls ..... 5                       | Caught from lamp, 1; explosion of lamp, 1; over-heated stove, 1; bonfire, 1; exposure, 1.  |
| Storehouses ..... 27                           | Accidental, 1; caught from stove, 2; overheated furnace, 1; hot box, 1; grass fire, 1; unknown, 10; exposure, 6; electric wires, 1; spark from chimney, 1; sparks, 1; spark from locomotive, 1; child playing with matches, 1.                   |
| Storehouse and woodworking 1                   | Unknown, 1.  |
| Stores and offices ..... 11                    | Caught from gas jet, 1; exposure, 6; spark from match, 1; electric wires, 1; accidental, 1; forest fires, 1.   |
| Stores, offices and halls ..... 9              | Unknown, 4; caught from stove pipe, 1; exposure, 2; caught from gas jet, 1; caught from lamp, 1.   |
| Stores, offices and theatre .... 2             | Unknown, 1; spontaneous combustion, 1.   |
| Stores and photo studio ..... 1                | Exposure, 1.   |
| Store and printing office ..... 1              | Smoking, 1.  |
| Stores and stables ..... 3                     | Unknown, 2; defective chimney, 1.  |
| Summer cottages ..... 19                       | Spark from locomotive, 1; caught from fire place, 1; overheated stove, 1; caught from lantern, 1; overturned lamp, 1; defective chimney, 1; electric wires, 1; unknown, 7; children playing with matches, 1; exposure, 1; spark, 1; lighting, 2. |
| Summer cottage, stable and casino ..... 1      | Explosion of oil stove, 1.   |
| Tailor shop ..... 1                            | Caught from gas jet, 1.  |
| Tank house ..... 1                             | Exposure, 1.   |
| Tanneries ..... 2                              | Unknown, 2.  |
| Taxidermist and millinery store ..... 1        | Unknown, 1.  |
| Tool factories ..... 2                         | Defective chimney, 1; caught from furnace, 1.  |
| Tool shed ..... 1                              | Incendiary, 1.   |
| Tug boats ..... 2                              | Unknown, 1; caught from boiler, 1.   |
| Unclassified ..... 3                           | Caught from gas stove, 1; unknown, 1; exposure, 1.   |
| Undertakers, carriage house and stable ..... 1 | Incendiary, 1.   |
| Varnish factory ..... 1                        | Exposure, 1.   |
| Waste and picker shop ..... 1                  | Unknown, 1.  |
| Water tanks ..... 2                            | Explosion of lamp, 1; sparks from stove, 1.  |
| Wood working shops ..... 3                     | Spark from chimney, 2; exposure, 1.  |
| Wood yard ..... 1                              | Incendiary, 1.   |
| Woolen mills ..... 10                          | Unknown, 2; friction, 1; hot box, 1; sparks, 2; spontaneous combustion, 4.   |
| Work shops ..... 2                             | Unknown, 1; smoking hams, 1.   |
| Yachts ..... 2                                 | Caught around boiler, 1; caught from gasoline, 1.  |
| Yarn mill ..... 1                              | Exposure, 1.   |

**TABLE No. 13.**  
**Showing Classes, Value, etc., of Property Destroyed During 1905.**

| 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 .....                    | -           | 2             | \$3,500 00       | \$1,213 00 | \$2,700 00      | \$1,213 00      | 1           | -             | \$500 00         | \$500 00  | -               | -               |
| Automobile.....                     | -           | -             | -                | -          | -               | -               | -           | 1             | 2,500 00         | 500 00    | -               | -               |
| Bakeries .....                      | -           | 3             | *3,538 00        | *285 00    | *3,000 00       | *285 00         | -           | -             | -                | -         | -               | -               |
| Bank .....                          | -           | 1             | 10,000 00        | 50 00      | 9,000 00        | 50 00           | -           | -             | -                | -         | -               | -               |
| Bank and dwelling.....              | -           | 1             | 4,000 00         | 5 00       | 3,500 00        | 5 00            | -           | -             | -                | -         | -               | -               |
| Bank and offices .....              | -           | 1             | 25,000 00        | 1,163 00   | 12,000 00       | 1,163 00        | -           | -             | -                | -         | -               | -               |
| Barber shops .....                  | -           | 2             | 5,500 00         | 369 00     | 4,700 00        | 369 00          | -           | 4             | 2,000 00         | 644 00    | \$1,600 00      | \$144 00        |
| Barber shop and dwelling .....      | 1           | -             | 4,000 00         | 4,000 00   | 940 00          | 940 00          | 1           | 1             | 677 00           | 306 00    | 400 00          | 306 00          |
| Barber shop and office.....         | -           | 1             | 400 00           | 266 00     | 200 00          | 200 00          | -           | 1             | 1,375 00         | 696 00    | 700 00          | 600 00          |
| Barking mill.....                   | -           | 1             | 8,000 00         | 100 00     | -               | -               | -           | -             | -                | -         | -               | -               |
| Barns and stables .....             | 59          | 42            | 63,057 00        | 30,611 00  | 34,880 00       | 13,602 00       | 46          | 12            | 26,385 00        | 21,537 00 | 9,320 00        | 7,109 00        |
| Beef house .....                    | -           | 1             | 12,000 00        | 53 00      | 5,000 00        | 53 00           | -           | 1             | 14,236 00        | 292 00    | 10,500 00       | 53 00           |
| Blacksmith shops .....              | -           | 3             | 5,100 00         | 101 00     | 3,570 00        | 101 00          | -           | 1             | 400 00           | 90 00     | 100 00          | 90 00           |
| Blacksmith and carriage shops ..... | -           | 2             | 3,500 00         | 20 00      | 2,300 00        | 20 00           | -           | 1             | 500 00           | 3 00      | -               | 3 00            |
| Blacksmith shop and dwelling .....  | 1           | -             | 600 00           | 600 00     | 500 00          | 500 00          | -           | 1             | 200 00           | 175 00    | 200 00          | 175 00          |
| Blacksmith shop and stable.....     | 1           | -             | 4,600 00         | 4,600 00   | 2,800 00        | 2,725 00        | -           | 1             | 4,310 00         | 2,960 00  | 2,300 00        | 1,525 00        |
| Boarding houses.....                | 3           | 16            | 95,083 00        | 8,120 00   | 58,300 00       | 5,470 00        | 12          | 11            | 13,771 00        | 3,246 00  | 7,850 00        | 2,025 00        |
| Boat houses .....                   | -           | 2             | 525 00           | 525 00     | 300 00          | 300 00          | -           | 1             | 1,450 00         | 758 00    | 900 00          | 208 00          |
| Boat shops.....                     | 2           | 1             | 2,750 00         | 2,550 00   | 1,350 00        | 250 00          | 1           | 3             | 5,240 00         | 3,896 00  | 3,495 00        | 477 00          |
| Boats and canoes .....              | -           | 1             | 675 00           | 33 00      | 400 00          | 33 00           | -           | -             | -                | -         | -               | -               |
| Boiler and engine houses.....       | 3           | 1             | 6,700 00         | 1,950 00   | 2,060 00        | 250 00          | 1           | 2             | 3,055 00         | 2,610 00  | 500 00          | 410 00          |
| Box factory .....                   | -           | 1             | 1,500 00         | 11 00      | 1,500 00        | 11 00           | -           | -             | -                | -         | -               | -               |
| Bridges .....                       | -           | 2             | 10,000 00        | 210 00     | -               | -               | -           | -             | -                | -         | -               | -               |
| Camps.....                          | 8           | 1             | 4,556 00         | 2,241 00   | 16,000 00       | 951 00          | 7           | 1             | 7,317 00         | 2,921 00  | 4,800 00        | 182 00          |
| Canning factory .....               | 1           | 1             | 1,400 00         | 1,010 00   | 900 00          | 510 00          | 1           | -             | 8,000 00         | 8,000 00  | 3,250 00        | 2,929 00        |



|   |     |     |              |            |               |            |    |     |            |            |            |           |           |
|---|-----|-----|--------------|------------|---------------|------------|----|-----|------------|------------|------------|-----------|-----------|
| Car barns.....                                | -   | 2   | *132,565 00  | *10,328 00 | *1807,500 00  | *1,867 00  | -  | -   | -          | -          | -          | -         | -         |
| Carpenter shop.....                           | 1   | -   | 300 00       | 300 00     | 400 00        | 300 00     | -  | -   | -          | -          | -          | -         | -         |
| Carpenter shop and stable.....                | 1   | -   | 500 00       | 500 00     | 300 00        | 300 00     | -  | 1   | 75 00      | 25 00      | 75 00      | 25 00     | 25 00     |
| Carriage houses.....                          | 1   | 1   | 2,625 00     | 155 00     | 1,750 00      | 30 00      | 1  | -   | 25 00      | 25 00      | -          | -         | -         |
| Carriage house and work shop.....             | -   | 1   | 300 00       | 250 00     | -             | -          | -  | 1   | 200 00     | 100 00     | -          | -         | -         |
| Carriage shops.....                           | 3   | 2   | 13,800 00    | 8,810 00   | 7,698 00      | 5,708 00   | 2  | 1   | 12,700 00  | 11,700 00  | 4,100 00   | 4,090 00  | 4,090 00  |
| Cars.....                                     | -   | 1   | 2,000 00     | 500 00     | -             | -          | -  | -   | -          | -          | -          | -         | -         |
| Casket factory.....                           | 1   | -   | 4,000 00     | 4,000 00   | 1,500 00      | 1,500 00   | -  | 1   | 6,000 00   | 4,584 00   | 5,000 00   | 4,584 00  | 4,584 00  |
| Churches.....                                 | 3   | 9   | *61,662 00   | *23,954 00 | *28,375 00    | *12,154 00 | 1  | 4   | 8,600 00   | 7,700 00   | 2,000 00   | 2,000 00  | 2,000 00  |
| Cigar manufactory.....                        | -   | 1   | 6,000 00     | 283 00     | 1,510 00      | 283 00     | -  | 1   | 6,500 00   | 2,970 00   | 6,300 00   | 2,970 00  | 2,970 00  |
| Cigar store, dressmakers and barber shop..... | -   | 1   | 6,000 00     | 124 00     | 3,000 00      | 124 00     | -  | 1   | 15,200 00  | 382 00     | 10,700 00  | 382 00    | 382 00    |
| Clothing stores.....                          | -   | 2   | 8,500 00     | 83 00      | 4,000 00      | 83 00      | -  | 2   | 13,600 00  | 149 00     | 7,000 00   | 149 00    | 149 00    |
| Club houses.....                              | 1   | 1   | 830 00       | 820 00     | 500 00        | -          | 1  | 1   | 5,839 00   | 1,860 00   | 5,000 00   | 1,021 00  | 1,021 00  |
| Coal sheds.....                               | -   | 3   | 17,750 00    | 7,334 00   | 17,750 00     | 16 00      | -  | -   | -          | -          | -          | -         | -         |
| College and school buildings.....             | 3   | 4   | 62,800 00    | 4,352 00   | 33,900 00     | 1,927 00   | 1  | 3   | 7,300 00   | 359 00     | 3,000 00   | 9 00      | 9 00      |
| Convent.....                                  | 1   | -   | 14,000 00    | 14,000 00  | 2,000 00      | 2,000 00   | 1  | -   | 1,500 00   | 1,500 00   | -          | -         | -         |
| Cooper shop.....                              | -   | 1   | *1,425 00    | *125 00    | *\$351,140 00 | *125 00    | -  | -   | -          | -          | -          | -         | -         |
| Cord wood.....                                | -   | -   | -            | -          | -             | -          | -  | 2   | 500 00     | 500 00     | -          | -         | -         |
| Cotton.....                                   | -   | -   | -            | -          | -             | -          | -  | 1   | 1,000 00   | 79 00      | 1,000 00   | 79 00     | 79 00     |
| Cotton mills.....                             | -   | 1   | 2,770 00     | 850 00     | -             | -          | -  | 3   | 120,240 00 | 11,304 00  | 55,000 00  | -         | -         |
| Creameries.....                               | -   | 2   | 4,500 00     | 15 00      | 3,500 00      | 15 00      | -  | -   | -          | -          | -          | -         | -         |
| Dowel mill.....                               | 1   | 2   | 2,500 00     | 2,500 00   | 2,000 00      | 2,000 00   | -  | 1   | 5,323 00   | 2,458 00   | 2,000 00   | 1,925 00  | 1,925 00  |
| Drug stores.....                              | -   | 6   | 40,000 00    | 1,549 00   | 31,500 00     | 1,549 00   | 1  | 7   | 42,000 00  | 2,610 00   | 32,300 00  | 2,089 00  | 2,089 00  |
| Drug store, barber shop and dwellings.....    | -   | 1   | 2,500 00     | 80 00      | 2,000 00      | 80 00      | -  | 1   | 5,000 00   | 50 00      | 3,500 00   | -         | -         |
| Drug store and dwelling.....                  | -   | 1   | 2,500 00     | 780 00     | 2,000 00      | 780 00     | -  | 1   | 10,344 00  | 2,976 00   | 9,000 00   | 2,976 00  | 2,976 00  |
| Drug store and tailor shop.....               | -   | 1   | 4,500 00     | 249 00     | 2,000 00      | 249 00     | -  | 1   | 5,239 00   | 1,286 00   | 2,700 00   | 1,286 00  | 1,286 00  |
| Drug store and theatre.....                   | -   | 1   | 10,000 00    | 179 00     | 7,000 00      | 179 00     | -  | 1   | 8,000 00   | 21 00      | 3,000 00   | 21 00     | 21 00     |
| Dry goods stores.....                         | -   | 1   | 6,000 00     | 218 00     | 4,000 00      | 218 00     | -  | 6   | 112,288 00 | 8,679 00   | 90,850 00  | 8,679 00  | 8,679 00  |
| Dry house.....                                | 1   | -   | 2,000 00     | 2,000 00   | 1,250 00      | 1,250 00   | 1  | -   | 300 00     | 300 00     | 300 00     | 300 00    | 300 00    |
| Dwellings.....                                | 160 | 822 | 1,774,750 00 | 271,460 00 | 1,360,126 00  | 182,627 00 | 64 | 606 | 620,507 00 | 115,302 00 | 432,621 00 | 69,151 00 | 69,151 00 |
| Dwellings, barns and stables.....             | 78  | 48  | 225,730 00   | 187,298 00 | 156,050 00    | 81,696 00  | 31 | 59  | 69,372 00  | 46,074 00  | 36,208 00  | 23,764 00 | 23,764 00 |
| Dwelling, blacksmith and carpenter shop.....  | 1   | 1   | 4,300 00     | 810 00     | 2,000 00      | 10 00      | -  | 1   | 200 00     | 175 00     | -          | -         | -         |
| Dwelling and post office.....                 | -   | 1   | 1,200 00     | 260 00     | 1,200 00      | 260 00     | -  | 1   | 1,300 00   | 17 00      | 1,100 00   | 17 00     | 17 00     |
| Dwellings and shops.....                      | -   | 2   | 3,800 00     | 1,991 00   | 2,600 00      | 1,991 00   | -  | 1   | 1,158 00   | 737 00     | 500 00     | 500 00    | 500 00    |
| Dwelling, wood shed and carriage house.....   | 1   | -   | 900 00       | 900 00     | -             | -          | -  | 1   | 800 00     | 400 00     | -          | -         | -         |

\* Includes contents.

† Included in insurance on building.

|| Total value not ascertained.

‡ Includes blanket policy.

§ Blanket policy.

TABLE No. 13—Continued.

| Property.                          | BUILDING.   |               |                  |            |                 |                 | CONTENTS.   |               |                  |           |                 |                 |
|------------------------------------|-------------|---------------|------------------|------------|-----------------|-----------------|-------------|---------------|------------------|-----------|-----------------|-----------------|
|                                    | Total loss. | Partial loss. | Estimated value. | Damage.    | Insurance upon. | Insurance paid. | Total loss. | Partial loss. | Estimated value. | Damage.   | Insurance upon. | Insurance paid. |
| Electric car station.....          | 1           | -             | \$400 00         | \$400 00   | -               | -               | -           | -             | -                | -         | -               | -               |
| Engine houses.....                 | -           | 4             | 3,090 00         | 325 00     | \$2,050 00      | \$270 00        | 1           | 1             | \$1,050 00       | \$725 00  | \$600 00        | \$600 00        |
| Farm buildings.....                | 60          | 20            | 135,016 00       | 101,734 00 | 71,075 00       | 39,985 00       | 32          | 29            | 49,761 00        | 39,549 00 | 13,510 00       | 9,734 00        |
| Fish house.....                    | 1           | -             | 150 00           | 150 00     | -               | -               | 1           | -             | 50 00            | 50 00     | -               | -               |
| Fish markets.....                  | -           | 2             | 2,200 00         | 70 00      | 1,400 00        | 70 00           | -           | 1             | 600 00           | 25 00     | 600 00          | 25 00           |
| *Forest fires.....                 | -           | -             | -                | -          | -               | -               | -           | 11            | 1,300 00         | 13,325 00 | -               | -               |
| Foundries.....                     | -           | 2             | 1,550 00         | 40 00      | 975 00          | 12 00           | -           | 2             | 2,400 00         | 51 00     | 2,300 00        | 31 00           |
| Fruit stores.....                  | -           | 2             | 2,800 00         | 1,450 00   | 1,400 00        | 1,050 00        | 2           | -             | 1,600 00         | 1,600 00  | -               | -               |
| Fruit stores and dwellings.....    | 1           | 1             | 2,930 00         | 2,494 00   | 1,580 00        | 1,294 00        | -           | 2             | 1,200 00         | 500 00    | 400 00          | -               |
| Furniture stores.....              | -           | -             | -                | -          | -               | -               | -           | 2             | 8,000 00         | 69 00     | 7,000 00        | 69 00           |
| Furniture and clothing stores..... | -           | 1             | 20,000 00        | 225 00     | 12,500 00       | 225 00          | -           | 1             | 29,000 00        | 3,330 00  | 18,000 00       | 3,330 00        |
| General stores.....                | -           | 2             | 1,915 00         | 1,915 00   | 1,300 00        | 1,300 00        | 1           | 2             | 9,411 00         | 6,332 00  | 4,400 00        | 3,366 00        |
| Grand stand.....                   | -           | 1             | 9,000 00         | 1,868 00   | 7,000 00        | 1,868 00        | -           | -             | -                | -         | -               | -               |
| Green house.....                   | 1           | -             | 550 00           | 550 00     | 600 00          | 600 00          | 1           | -             | 100 00           | 100 00    | 200 00          | 100 00          |
| Grist mill.....                    | 1           | -             | 3,000 00         | 3,000 00   | 2,100 00        | 2,100 00        | 1           | -             | 6,000 00         | 6,000 00  | 1,500 00        | 1,450 00        |
| Grist mill and storehouse.....     | -           | 1             | 2,000 00         | 24 00      | 1,150 00        | 24 00           | -           | 1             | 2,000 00         | 21 00     | 700 00          | 21 00           |
| Grocery stores.....                | 1           | 6             | 6,350 00         | 2,139 00   | 5,050 00        | 1,939 00        | 1           | 6             | 26,950 00        | 4,190 00  | 23,100 00       | 3,873 00        |
| Grocery stores and dwellings.....  | 1           | 3             | 10,500 00        | 4,070 00   | 5,800 00        | 3,070 00        | -           | 4             | 6,532 00         | 3,141 00  | 4,350 00        | 2,391 00        |
| Grocery stores and stables.....    | -           | 2             | 5,025 00         | 1,086 00   | 3,300 00        | 878 00          | -           | 2             | 7,000 00         | 1,281 00  | 3,900 00        | 1,281 00        |
| Halls.....                         | -           | 5             | 47,355 00        | 12,844 00  | 32,580 00       | 4,344 00        | 4           | 8             | 15,295 00        | 1,807 00  | 12,500 00       | 527 00          |
| Hardware stores.....               | -           | 2             | 14,450 00        | 182 00     | 9,500 00        | 182 00          | -           | 2             | 25,000 00        | 309 00    | 19,500 00       | 310 00          |
| Harness shop.....                  | 1           | 1             | 2,500 00         | 95 00      | 2,500 00        | 95 00           | -           | 1             | 2,800 00         | 80 00     | 3,000 00        | 80 00           |
| Hen house.....                     | 1           | -             | 250 00           | 250 00     | -               | -               | -           | -             | -                | -         | -               | -               |
| Hotels.....                        | 4           | 23            | 360,894 00       | 37,993 00  | 248,829 00      | 27,751 00       | 2           | 23            | 83,127 00        | 12,997 00 | 64,506 00       | 7,396 00        |
| Hotels and stables.....            | 3           | 1             | 7,250 00         | 4,268 00   | 8,700 00        | 2,218 00        | 1           | 3             | 3,700 00         | 1,463 00  | 2,000 00        | 513 00          |
| Hotels and stores.....             | -           | 3             | 48,600 00        | 23,830 00  | 15,208 00       | 4,280 00        | -           | 3             | 18,684 00        | 8,849 00  | 11,421 00       | 3,838 00        |
| Ice houses.....                    | 1           | 4             | 10,086 00        | 6,619 00   | 5,150 00        | 4,800 00        | -           | 1             | 4,800 00         | 4,400 00  | 1,500 00        | 1,500 00        |
| Ice house and stable.....          | -           | 1             | 4,500 00         | 4,100 00   | 2,000 00        | 2,000 00        | -           | 1             | 2,800 00         | 1,500 00  | 500 00          | 500 00          |
| Jewelry stores.....                | -           | -             | -                | -          | -               | -               | -           | 3             | 25,250 00        | 110 00    | 16,875 00       | 110 00          |
| Junk shops.....                    | -           | 2             | 1,650 00         | 971 00     | 1,000 00        | 971 00          | -           | 1             | 1,200 00         | 600 00    | 1,000 00        | -               |

|  |   |   |              |             |               |             |   |   |           |           |           |           |
|--|---|---|--------------|-------------|---------------|-------------|---|---|-----------|-----------|-----------|-----------|
| Laboratory and office.....               | - | 1 | 3,000 00     | 31 00       | 3,000 00      | 31 00       | - | 1 | 2,500 00  | 87 00     | 1,500 00  | 87 00     |
| Laundries.....                           | - | 7 | 7,250 00     | 1,478 00    | 4,200 00      | 1,378 00    | - | 5 | 6,500 00  | 897 00    | 3,600 00  | 872 00    |
| Lime works.....                          | - | 2 | 6,395 00     | 5,457 00    | †343,445 00   | 5,157 00    | 1 | - | 400 00    | 400 00    | 300 00    | 300 00    |
| Lumber.....                              | - | - | -            | -           | -             | -           | - | 5 | 54,857 00 | 39,499 00 | 17,500 00 | 13,142 00 |
| Lumber mills.....                        | 1 | 1 | \$91,342 00  | \$16,132 00 | \$63,000 00   | \$5,067 00  | - | 6 | -         | -         | -         | -         |
| Machine shops.....                       | - | 2 | 3,000 00     | 509 00      | 1,700 00      | 509 00      | - | 1 | 15,000 00 | 700 00    | 1,000 00  | -         |
| Machine shop and dwelling.....           | - | 1 | 800 00       | 50 00       | 500 00        | 50 00       | - | 1 | 300 00    | 75 00     | 100 00    | 75 00     |
| Machine shop and storehouse.....         | - | 1 | 10,000 00    | 350 00      | -             | -           | 1 | - | 15,000 00 | 15,000 00 | -         | -         |
| Mat and duster factory.....              | - | 1 | 1,200 00     | 6 00        | 900 00        | 6 00        | - | 1 | 1,800 00  | 10 00     | 1,500 00  | 10 00     |
| Mattress factory.....                    | - | 1 | 3,000 00     | 800 00      | 500 00        | 500 00      | - | 1 | 2,095 00  | 750 00    | 1,100 00  | 750 00    |
| Meat markets.....                        | 1 | 1 | 1,400 00     | 600 00      | 1,100 00      | 400 00      | - | 1 | 688 00    | 600 00    | 400 00    | 400 00    |
| Mills.....                               | 1 | 1 | 1,500 00     | 550 00      | -             | -           | - | 1 | 800 00    | 2 00      | -         | -         |
| Millinery store.....                     | - | 1 | 1,500 00     | 10 00       | 900 00        | -           | - | 1 | 100 00    | 5 00      | 250 00    | 5 00      |
| Oakum mill.....                          | - | 1 | 1,000 00     | 300 00      | -             | -           | - | 1 | 500 00    | 200 00    | -         | -         |
| Offices.....                             | - | 4 | 11,150 00    | 305 00      | 5,800 00      | 305 00      | - | 4 | 4,100 00  | 656 00    | 3,500 00  | 56 00     |
| Oil cloth factory.....                   | - | 1 | 300 00       | 50 00       | -             | -           | - | 1 | 150 00    | 25 00     | -         | -         |
| Opera house.....                         | - | - | -            | -           | -             | -           | - | 1 | 150 00    | 6 00      | 150 00    | 6 00      |
| Opera house and post office.....         | - | - | -            | -           | -             | -           | - | 1 | 300 00    | 20 00     | 300 00    | 20 00     |
| Paint shops.....                         | - | 2 | 850 00       | 290 00      | 700 00        | 290 00      | - | 2 | 400 00    | 122 00    | 350 00    | 108 00    |
| Pest house.....                          | 1 | - | 50 00        | 50 00       | -             | -           | - | - | -         | -         | -         | -         |
| Piano.....                               | - | - | -            | -           | -             | -           | - | 1 | 250 00    | 100 00    | 200 00    | 100 00    |
| Pier.....                                | - | 1 | 3,500 00     | 25 00       | 2,600 00      | 25 00       | - | - | -         | -         | -         | -         |
| Planing mill.....                        | - | 1 | 6,000 00     | 2,500 00    | 4,000 00      | 1,667 00    | - | 1 | 19,280 00 | 7,251 00  | 11,000 00 | 3,442 00  |
| Pool room, barber shop and dwelling..... | 1 | - | 1,000 00     | 1,000 00    | -             | -           | - | 1 | 300 00    | 225 00    | -         | -         |
| Post office.....                         | - | 1 | 450 00       | 41 00       | 400 00        | 41 00       | - | - | -         | -         | -         | -         |
| Potato houses.....                       | 2 | 1 | 3,370 00     | 1,947 00    | 2,300 00      | 1,677 00    | 1 | 4 | 24,077 00 | 3,132 00  | 22,900 00 | 2,500 00  |
| Printing offices.....                    | 1 | 1 | 1,800 00     | 311 00      | 1,500 00      | 311 00      | - | 2 | 4,297 00  | 1,232 00  | 3,250 00  | 1,232 00  |
| Produce stores.....                      | - | 2 | 30,000 00    | 2,114 00    | 10,000 00     | 2,114 00    | - | 2 | 9,200 00  | 4,256 00  | 11,200 00 | 4,256 00  |
| Pulp mills.....                          | - | 5 | \$285,915 00 | \$31,353 00 | \$1628,472 00 | \$13,651 00 | - | 2 | 29,587 00 | 18,614 00 | 18,938 00 | 8,434 00  |
| Railroad property.....                   | 5 | 3 | 17,625 00    | 10,888 00   | 7,900 00      | 125 00      | 3 | 2 | 12,748 00 | 11,183 00 | 2,100 00  | 4,021 00  |
| Rendering works.....                     | 1 | - | 400 00       | 400 00      | 500 00        | 400 00      | 1 | - | 332 00    | 333 00    | 300 00    | 300 00    |
| Repair shop.....                         | - | 1 | 100 00       | 6 00        | 100 00        | 6 00        | - | - | -         | -         | -         | -         |
| Restaurant, barber shop & dwelling.....  | 1 | - | 1,103 00     | 1,103 00    | 1,000 00      | 1,000 00    | 1 | - | 1,332 00  | 1,332 00  | 1,250 00  | 950 00    |
| Restaurant and dwelling.....             | - | 1 | 800 00       | 369 00      | 500 00        | 369 00      | - | 1 | 1,000 00  | 400 00    | -         | -         |
| Restaurants and saloons.....             | - | 6 | 18,000 00    | 5,512 00    | 15,209 00     | 5,512 00    | - | 9 | 9,650 00  | 1,150 00  | 8,000 00  | 1,140 00  |

\* Partial list, reported by municipal officers.

§ Includes contents.

† Includes blanket policy.

‡ Total value not ascertained.

|| Total insurance not ascertained.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 13—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. |
| Sardine factory .....                       | -           | 1             | \$6,271 00       | \$5,271 00 | \$3,000 00      | \$2,990 00      | -           | 1             | \$15,732 00      | \$14,282 00 | \$1,500 00      | \$1,500 00      |
| Sausage factory .....                       | -           | 1             | 6,000 00         | 20 00      | 5,000 00        | 20 00           | -           | 1             | 4,000 00         | 74 00       | 3,000 00        | 74 00           |
| Saw mills .....                             | 18          | 7             | *120,834 00      | *75,238 00 | *84,165 00      | *37,963 00      | 6           | 13            | 128,888 00       | 114,811 00  | 73,561 00       | 66,940 00       |
| Saw and grist mill .....                    | 1           | -             | 4,000 00         | 4,000 00   | 1,000 00        | 1,000 00        | 1           | -             | 2,000 00         | 2,000 00    | 1,200 00        | 1,000 00        |
| Sheds .....                                 | -           | 5             | 775 00           | 154 00     | 625 00          | 129 00          | -           | 3             | 1,750 00         | 715 00      | 900 00          | 565 00          |
| Shoddy mills.....                           | 2           | -             | 4,500 00         | 4,500 00   | 750 00          | 1469 00         | 2           | -             | 1,500 00         | 1,500 00    | 250 00          | 156 00          |
| Shoe factories.....                         | 2           | 2             | 54,500 00        | 51,750 00  | 110,000 00      | 875 00          | 2           | 3             | 92,000 00        | 81,136 00   | 6,800 00        | 476 00          |
| Slaughter houses.....                       | -           | 2             | *80,000 00       | *2,784 00  | *73,500 00      | *2,784 00       | -           | 1             | 3,000 00         | 30 00       | 1,500 00        | 30 00           |
| Spool mills.....                            | 2           | -             | 12,500 00        | 12,500 00  | 1,965 00        | 1,965 00        | 1           | 1             | 19,000 00        | 16,500 00   | 3,035 00        | 3,035 00        |
| Starch factories .....                      | 2           | -             | 4,071 00         | 4,071 00   | 1,400 00        | 1,400 00        | 2           | -             | 2,413 00         | 2,413 00    | 600 00          | 600 00          |
| Stone works .....                           | -           | 1             | 600 00           | 10 00      | 300 00          | 10 00           | -           | 1             | 500 00           | 20 00       | 500 00          | 20 00           |
| Stores (unclassified) .....                 | 12          | 43            | 182,055 00       | 14,297 00  | 111,950 00      | 7,533 00        | 11          | 42            | 147,376 00       | 28,779 00   | 101,467 00      | 17,645 00       |
| Store and bakery.....                       | 1           | -             | 2,822 00         | 2,822 00   | 3,000 00        | 2,822 00        | 1           | -             | 1,454 00         | 1,454 00    | 1,100 00        | 1,100 00        |
| Stores and barber shop .....                | -           | 1             | 6,600 00         | 850 00     | 2,000 00        | 850 00          | -           | 1             | 3,464 00         | 1,535 00    | 2,600 00        | 1,535 00        |
| Store, barber shop and dwelling .....       | -           | 1             | 1,500 00         | 17 00      | 1,000 00        | 17 00           | -           | -             | -                | -           | -               | -               |
| Stores, billiard room and hall.....         | 1           | -             | 3,000 00         | 3,000 00   | 2,000 00        | 2,000 00        | -           | 1             | 9,412 00         | 8,797 00    | 3,850 00        | 3,712 00        |
| Store and blacksmith shop.....              | -           | 1             | 8,000 00         | 1,851 00   | 5,000 00        | 1,851 00        | -           | 1             | 12,000 00        | 3,520 00    | 4,800 00        | 3,520 00        |
| Store and candy manufactory .....           | -           | 1             | 2,000 00         | 100 00     | 1,500 00        | 100 00          | -           | 1             | 2,250 00         | 408 00      | 1,400 00        | 333 00          |
| Store and club room .....                   | 1           | -             | 4,000 00         | 4,000 00   | 1,458 00        | 833 00          | 1           | 1             | 1,200 00         | 900 00      | 501 00          | 213 00          |
| Stores and dwellings.....                   | 20          | 54            | 228,039 00       | 62,192 00  | 163,700 00      | 43,891 00       | 8           | 54            | 147,966 00       | 67,803 00   | 87,047 00       | 44,208 00       |
| Store, dwelling, barber shop & office ..... | 1           | -             | 2,000 00         | 2,000 00   | 1,493 00        | 1,493 00        | 1           | -             | 1,100 00         | 1,100 00    | 550 00          | 550 00          |
| Stores, dwellings and club room.....        | -           | 1             | 6,000 00         | 254 00     | 4,250 00        | 254 00          | -           | 1             | 5,100 00         | 500 00      | 2,000 00        | 234 00          |
| Stores, dwellings and halls.....            | 3           | 5             | 45,908 00        | 20,537 00  | 24,400 00       | 12,019 00       | -           | 6             | 62,701 00        | 31,684 00   | 39,286 00       | 20,622 00       |
| Stores, dwellings and stables .....         | 3           | 1             | 9,000 00         | 5,535 00   | 6,250 00        | 2,560 00        | -           | 2             | 3,300 00         | 3,300 00    | 2,150 00        | 2,150 00        |
| Stores and halls .....                      | 1           | 3             | 25,682 00        | 7,748 00   | 17,100 00       | 5,931 00        | -           | 4             | 24,521 00        | 12,194 00   | 14,400 00       | 8,963 00        |

|   |     |       |                |                |                |              |     |       |                |                |                |              |
|---|-----|-------|----------------|----------------|----------------|--------------|-----|-------|----------------|----------------|----------------|--------------|
| Storehouses.....                          | 15  | 12    | 25,428 00      | 9,175 00       | 13,175 00      | 2,344 00     | 10  | 6     | 31,735 00      | 14,488 00      | 16,650 00      | 7,670 00     |
| Storehouse and wood working.....          | 1   | -     | 1,200 00       | 1,200 00       | 600 00         | 600 00       | 1   | 1     | 1,988 00       | 907 00         | 1,700 00       | 903 00       |
| Stores and offices.....                   | 2   | 7     | 65,700 00      | 4,271 00       | 44,300 00      | 471 00       | 1   | 5     | 11,411 00      | 1,767 00       | 8,300 00       | 1,402 00     |
| Stores, offices and halls.....            | 1   | 7     | 98,814 00      | 40,449 00      | 63,500 00      | 33,018 00    | -   | 7     | 186,941 00     | 80,663 00      | 100,300 00     | 57,539 00    |
| Stores, offices and theatre.....          | 1   | 1     | 65,000 00      | 15,040 00      | 30,400 00      | 4,040 00     | -   | 2     | 38,003 00      | 17,270 00      | 15,340 00      | 14,085 00    |
| Stores and photo studio.....              | -   | 2     | 5,919 00       | 1,150 00       | 3,500 00       | 1,150 00     | -   | 2     | 15,227 00      | 1,061 00       | 8,400 00       | 1,046 00     |
| Store and printing office.....            | -   | 1     | 2,500 00       | 10 00          | 2,500 00       | 10 00        | -   | 1     | 350 00         | 17 00          | 350 00         | 17 00        |
| Stores and stables.....                   | 3   | -     | 3,700 00       | 3,700 00       | 2,600 00       | 2,600 00     | 1   | 2     | 9,719 00       | 7,769 00       | 5,700 00       | 4,878 00     |
| Summer cottages.....                      | 10  | 8     | 42,513 00      | 13,962 00      | 34,160 00      | 10,128 00    | -   | 4     | 6,066 00       | 5,260 00       | 3,550 00       | 2,578 00     |
| Summer cottage, stable and casino.....    | -   | 1     | 2,500 00       | 400 00         | 1,725 00       | 334 00       | -   | 1     | 600 00         | 400 00         | 275 00         | 100 00       |
| Tailor shop.....                          | -   | -     | -              | -              | -              | -            | -   | 1     | 300 00         | 26 00          | 300 00         | 26 00        |
| Tank house.....                           | 1   | -     | 1,000 00       | 1,000 00       | -              | -            | 1   | -     | 1,400 00       | 1,400 00       | -              | -            |
| Tanneries.....                            | 2   | -     | 30,600 00      | 30,600 00      | 23,850 00      | 14 00        | -   | 1     | 15,000 00      | 15,000 00      | 15,000 00      | -            |
| Taxidermist and millinery store.....      | -   | 1     | 15,000 00      | 575 00         | 5,000 00       | 575 00       | -   | 1     | 5,000 00       | 1,200 00       | 2,500 00       | 1,100 00     |
| Tool factories.....                       | -   | 2     | *69,620 00     | *4,166 00      | *62,500 00     | *2,796 00    | -   | 1     | 13,209 00      | 7,322 00       | 7,200 00       | 7,087 00     |
| Tool shed.....                            | 1   | -     | 100 00         | 100 00         | -              | -            | 1   | -     | 36 00          | 36 00          | 36 00          | -            |
| Tug boats.....                            | -   | 2     | 6,500 00       | 2,415 00       | 4,000 00       | 1,906 00     | -   | -     | -              | -              | -              | -            |
| Unclassified.....                         | -   | 1     | 600 00         | 60 00          | 700 00         | 60 00        | -   | 2     | 1,100 00       | 43 00          | 700 00         | 18 00        |
| Undertakers, carriage house & stable..... | 1   | -     | 2,000 00       | 2,000 00       | 3,300 00       | -            | 1   | -     | 1,000 00       | 1,000 00       | 2,200 00       | -            |
| Varnish factory.....                      | -   | 1     | 6,000 00       | 230 00         | 4,000 00       | 230 00       | -   | 1     | 2,000 00       | 819 00         | 2,400 00       | 69 00        |
| Waste and picker shop.....                | -   | 1     | 2,000 00       | 147 00         | 1,000 00       | 147 00       | -   | -     | -              | -              | -              | -            |
| Water tanks.....                          | 2   | -     | 1,600 00       | 1,600 00       | -              | -            | -   | -     | -              | -              | -              | -            |
| Wood working shops.....                   | -   | 3     | 4,600 00       | 231 00         | 1,000 00       | 6 00         | -   | 2     | 5,579 00       | 619 00         | 3,300 00       | 484 00       |
| Wood yard.....                            | -   | -     | -              | -              | -              | -            | -   | 1     | 3,000 00       | 5 00           | -              | -            |
| Woolen mills.....                         | 2   | 7     | *731,167 00    | *64,173 00     | *697,531 00    | *43,299 00   | 1   | 2     | 60,658 00      | 30,008 00      | \$317,099 00   | 17,391 00    |
| Work shops.....                           | 1   | 1     | 400 00         | 300 00         | 150 00         | 145 00       | 1   | -     | 50 00          | 50 00          | -              | -            |
| Yachts.....                               | -   | 2     | 76,200 00      | 11,000 00      | 41,000 00      | 1,000 00     | -   | -     | -              | -              | -              | -            |
| Yarn mill.....                            | -   | -     | -              | -              | -              | -            | -   | 1     | 22,500 00      | 976 00         | 20,500 00      | 250 00       |
| Total.....                                | 549 | 1,329 | \$5,596,900 00 | \$1,347,837 00 | \$6,198,650 00 | \$706,641 00 | 290 | 1,093 | \$2,850,829 00 | \$1,077,683 00 | \$1,969,916 00 | \$521,418 00 |

\* Includes contents.

‡ Includes blanket policy.

† Includes insurance on contents.

‡ Compromise settlement.

TABLE No. 14.  
Causes of Fires in Maine During the Year 1905.

| Causes of Fires.                             | Number of fires. | Total loss. | Partial loss. | Estimated value of property. | Damage.        |
|--|------------------|-------------|---------------|------------------------------|----------------|
| Accidental .....                             | 94               | 4           | 90            | \$341,107 00                 | \$135,698 00   |
| Ashes .....                                  | 12               | -           | 18            | 164,814 00                   | 16,046 00      |
| Boiling over of kettle of fat and oil .....  | 8                | -           | 8             | 16,050 00                    | 282 00         |
| Boiling over of kettle of fat .....          | 4                | -           | 4             | 12,850 00                    | 1,593 00       |
| Bonfires .....                               | 4                | -           | 4             | 57,500 00                    | 7,275 00       |
| Brush, grass and forest fires .....          | 41               | 21          | 20            | 64,836 00                    | 36,499 00      |
| Burglars .....                               | 1                | -           | 1             | 12,412 00                    | 11,797 00      |
| Burning out of chimneys .....                | 91               | 2           | 89            | 186,271 00                   | 6,687 00       |
| Carelessness .....                           | 42               | 2           | 40            | 166,069 00                   | 7,443 00       |
| Caught around boiler .....                   | 8                | -           | 8             | 421,782 00                   | 290,540 00     |
| Caught from alcohol lamp .....               | 2                | -           | 2             | 1,800 00                     | 19 00          |
| Caught from candle .....                     | 4                | -           | 4             | 6,700 00                     | 1,089 00       |
| Caught from fire place .....                 | 14               | -           | 14            | 42,075 00                    | 859 00         |
| Caught from furnace .....                    | 14               | -           | 14            | 131,173 00                   | 23,265 00      |
| Caught from gas jet .....                    | 15               | -           | 15            | 81,400 00                    | 466 00         |
| Caught from gasoline .....                   | 4                | -           | 4             | 13,839 00                    | 3,091 00       |
| Caught from gas stove .....                  | 4                | -           | 4             | 10,573 00                    | 1,456 00       |
| Caught from gas stoves .....                 | 8                | -           | 8             | 17,950 00                    | 862 00         |
| Caught from lamps and lanterns .....         | 39               | 4           | 35            | 115,263 00                   | 17,429 00      |
| Caught from oil stoves .....                 | 13               | -           | 13            | 34,000 00                    | 1,064 00       |
| Caught from oven .....                       | 1                | -           | 1             | 10,000 00                    | 94 00          |
| Caught from stoves .....                     | 25               | 5           | 20            | 98,544 00                    | 38,335 00      |
| Caught from stove funnels .....              | 32               | 6           | 26            | 111,165 00                   | 9,230 00       |
| Children playing with fire and matches ..... | 47               | 4           | 43            | 96,660 00                    | 13,928 00      |
| Defective chimneys and flues .....           | 287              | 47          | 240           | 761,619 00                   | 201,219 00     |
| Electric wires .....                         | 13               | 1           | 12            | 78,628 00                    | 19,572 00      |
| Explosion of gas .....                       | 1                | -           | 1             | 6,800 00                     | 215 00         |
| Explosion of lamps and lanterns .....        | 71               | 6           | 65            | 174,975 00                   | 21,455 00      |
| Explosion of oil stoves .....                | 12               | 1           | 11            | 49,500 00                    | 8,845 00       |
| Fireworks .....                              | 9                | -           | 9             | 23,750 00                    | 5,948 00       |
| Fumigating .....                             | 1                | -           | 1             | 1,300 00                     | 194 00         |
| Hot box (friction) .....                     | 10               | 1           | 9             | 157,794 00                   | 77,248 00      |
| Incendiary .....                             | 18               | 6           | 12            | 40,968 00                    | 15,376 00      |
| Jack-o-lantern .....                         | 1                | -           | 1             | 7,500 00                     | 11 00          |
| Joss stick .....                             | 1                | -           | 1             | 1,500 00                     | 15 00          |
| Kerosene gas torch .....                     | 1                | 1           | -             | 1,500 00                     | 1,500 00       |
| Kerosene oil .....                           | 1                | -           | 1             | 500 00                       | 15 00          |
| Killing bed bugs .....                       | 1                | -           | 1             | 1,100 00                     | 125 00         |
| Lightning .....                              | 77               | 16          | 61            | 117,560 00                   | 22,438 00      |
| Mice and matches .....                       | 4                | -           | 4             | 7,800 00                     | 127 00         |
| Overheated chimneys and flues .....          | 29               | 2           | 27            | 82,430 00                    | 11,493 00      |
| Overheated furnace .....                     | 8                | -           | 8             | 107,463 00                   | 23,922 00      |
| Overheated stoves .....                      | 51               | 6           | 45            | 288,725 00                   | 33,538 00      |
| Overturnd lamps and lanterns .....           | 53               | 2           | 51            | 96,152 00                    | 12,326 00      |
| Rays of sun on glass .....                   | 1                | -           | 1             | 1,200 00                     | 8 00           |
| Slaking lime .....                           | 1                | -           | 1             | 660 00                       | 393 00         |
| Smoking .....                                | 33               | 1           | 32            | 84,123 00                    | 4,537 00       |
| Smoking hams .....                           | 1                | 1           | -             | 250 00                       | 250 00         |
| Sparks (unclassified) .....                  | 47               | 2           | 45            | 212,839 00                   | 17,606 00      |
| Sparks from chimneys and smoke stacks .....  | 95               | 8           | 87            | 204,938 00                   | 44,673 00      |
| Sparks from forge .....                      | 1                | -           | 1             | 800 00                       | 775 00         |
| Sparks from locomotives .....                | 18               | 4           | 14            | 73,095 00                    | 28,107 00      |
| Sparks from matches .....                    | 85               | 1           | 82            | 247,701 00                   | 2,971 00       |
| Sparks from stoves .....                     | 24               | 2           | 22            | 50,625 00                    | 8,678 00       |
| Spontaneous combustion .....                 | 20               | 3           | 17            | 781,968 00                   | 162,933 00     |
| Thawing water pipes .....                    | 7                | -           | 7             | 28,600 00                    | 365 00         |
| Tramps .....                                 | 4                | 1           | 3             | 12,438 00                    | 11,588 00      |
| Unclassified .....                           | 9                | 1           | 8             | 11,610 00                    | 84 00          |
| Unknown .....                                | 401              | 112         | 289           | 2,915,445 00                 | 1,061,893 00   |
| Total .....                                  | 1,927            | 273         | 1,654         | \$8,847,729 00               | \$2,425,520 00 |

**TABLE No. 15.**  
**Business Transacted by Special Insurance Brokers.**

| NAME.                         | Residence.         | Date of license.      | Risks written. | Premiums.   |
|-------------------------------|--------------------|-----------------------|----------------|-------------|
| Boothby, L. T. & Son Co.....  | Waterville .....   | October 28, 1905..... | \$149,560 00   | \$7,009 74  |
| Curran, William F.....        | Bangor .....       | December 8, 1905..... | 275,500 00     | 4,100 26    |
| Griffin, John C.....          | Skowhegan .....    | July 28, 1905.....    | 98,875 00      | 1,900 40    |
| Jones, E. C. & Co.....        | Portland .....     | July 17, 1905.....    | 53,150 00      | 1,711 93    |
| Macomber, Farr & Whitten..... | Augusta .....      | December 2, 1905..... | 98,500 00      | 1,531 39    |
| Norton, Hall & Webster.....   | Portland .....     | May 9, 1905.....      | 6,000 00       | 92 35       |
| Perry, Arthur C.....          | Presque Isle ..... | January 15, 1905..... | 62,217 00      | 3,871 11    |
|                               |                    |                       | \$743,802 00   | \$20,217 18 |

**TABLE No. 16.**  
**Capital, Assets, Liabilities, Surplus, Income and Disbursements December 31, 1905.**

| COMPANIES.                        | Cash capital.  | Admitted assets.   | Liabilities.       | Surplus to policy holders. | Income.          | Disbursements    |
|-----------------------------------|----------------|--------------------|--------------------|----------------------------|------------------|------------------|
| <b>MAINE COMPANY.</b>             |                |                    |                    |                            |                  |                  |
| Union Mutual .....                | -              | \$12,050,992 15    | \$11,348,549 56    | \$702,442 59               | \$2,832,209 44   | \$1,911,409 47   |
| <b>COMPANIES OF OTHER STATES.</b> |                |                    |                    |                            |                  |                  |
| Aetna.....                        | \$2,000,000 00 | \$79,247,504 32    | \$72,172,697 51    | \$7,075,496 81             | \$16,960,470 51  | \$11,903,894 94  |
| Columbian National.....           | 200,000 00     | 1,968,127 80       | 1,394,790 77       | 573,337 03                 | 1,449,912 58     | 621,521 35       |
| Connecticut General.....          | 150,000 00     | 5,940,379 10       | 5,472,207 65       | 468,171 45                 | 1,348,942 56     | 845,778 33       |
| Connecticut Mutual.....           | -              | 68,038,928 62      | 61,141,281 41      | 4,897,647 21               | 8,493,566 05     | 7,767,579 52     |
| Equitable.....                    | 100,000 00     | 413,060,154 70     | 351,955,979 65     | 61,104,175 05              | 80,680,281 77    | 55,333,346 44    |
| Fidelity Mutual.....              | -              | 10,060,985 79      | 9,014,249 88       | 1,046,735 91               | 5,601,712 65     | 2,826,677 35     |
| Home.....                         | 125,000 00     | 17,886,594 88      | 16,682,194 41      | 1,204,480 47               | 4,040,403 43     | 2,669,440 25     |
| John Hancock.....                 | -              | 36,974,906 44      | 33,018,270 86      | 3,956,635 58               | 16,551,697 96    | 11,499,348 47    |
| Manhattan.....                    | 100,000 00     | 18,693,429 44      | 17,192,611 79      | 1,500,817 65               | 3,706,327 40     | 2,806,985 78     |
| Massachusetts Mutual.....         | -              | 40,002,769 61      | 36,658,374 77      | 3,344,394 84               | 8,682,079 26     | 5,807,655 01     |
| Metropolitan.....                 | 2,000,000 00   | 151,281,325 29     | 135,099,746 33     | 16,181,578 96              | 61,531,588 49    | 38,205,401 15    |
| Mutual.....                       | -              | 470,861,165 90     | 470,861,165 90     | -                          | 85,064,992 88    | 55,972,987 27    |
| Mutual Benefit.....               | -              | 98,976,011 28      | 91,358,904 02      | 7,617,107 26               | 19,250,265 42    | 13,429,065 86    |
| Mutual Reserve.....               | -              | 5,377,669 46       | 5,305,973 01       | 71,696 45                  | 4,925,131 70     | 4,939,736 08     |
| National.....                     | -              | 34,414,422 20      | 30,613,969 65      | 3,800,452 55               | 7,441,666 20     | 4,416,317 27     |
| New England Mutual.....           | -              | 40,702,691 55      | 36,690,270 95      | 4,102,420 60               | 7,491,771 56     | 5,327,277 01     |
| New York.....                     | -              | 435,820,359 93     | 435,820,359 93     | -                          | 102,630,863 85   | 59,326,713 42    |
| Northwestern Mutual.....          | -              | 208,417,072 72     | 199,085,375 14     | 9,331,697 58               | 39,325,259 66    | 25,871,743 88    |
| Penn Mutual.....                  | -              | 75,726,669 64      | 71,006,041 60      | 4,720,628 04               | 17,826,436 64    | 10,812,526 55    |
| Phoenix Mutual.....               | -              | 20,206,511 35      | 19,299,360 00      | 907,151 35                 | 4,469,802 90     | 2,784,495 93     |
| Provident Life & Trust.....       | 1,000,000 00   | 58,696,148 25      | 50,200,214 97      | 8,495,933 28               | 9,740,945 92     | 6,361,663 60     |
| Provident Savings.....            | 100,000 00     | 8,628,998 24       | 8,341,788 10       | 287,210 14                 | 4,295,125 37     | 3,493,834 56     |
| Prudential.....                   | 2,000,000 00   | 107,229,585 23     | 91,183,773 15      | 16,045,812 08              | 49,303,422 27    | 30,730,155 13    |
| Reliance.....                     | 1,000,000 00   | 2,032,076 81       | 397,712 60         | 1,634,364 21               | 374,740 00       | 309,900 93       |
| Security Mutual.....              | -              | 3,637,838 46       | 3,116,853 74       | 520,984 72                 | 1,788,681 76     | 1,344,000 70     |
| State Mutual.....                 | -              | 27,270,135 00      | 24,633,285 00      | 2,636,850 00               | 5,522,444 73     | 3,719,453 72     |
| Travelers.....                    | -              | 39,044,514 78      | 36,837,545 54      | 2,206,969 24               | 7,653,172 53     | 4,435,266 15     |
| Union Central.....                | 100,000 00     | 49,325,909 49      | 41,122,202 34      | 8,203,707 15               | 11,020,755 54    | 5,363,511 95     |
| United States.....                | 440,000 00     | 8,984,088 23       | 8,483,887 55       | 500,200 68                 | 1,957,036 35     | 1,815,501 08     |
| Washington.....                   | 500,000 00     | 18,009,311 58      | 17,402,077 35      | 607,234 23                 | 3,683,427 85     | 3,048,672 92     |
| Total.....                        | \$9,815,000 00 | \$2,554,516,296 09 | \$2,381,472,565 57 | \$173,043,730 52           | \$592,812,925 79 | \$383,850,432 60 |
| Aggregate.....                    | \$9,815,000 00 | \$2,566,567,288 24 | \$2,392,821,115 13 | \$173,746,173 11           | \$595,645,135 23 | \$385,761,842 07 |

\* Includes accident business.



**TABLE No. 17.**  
**Income During 1905.**

| COMPANIES.                        | PREMIUMS.              |                         | Consideration<br>for supple-<br>mentary<br>contracts. | Interest<br>and rents.  | All other.             | Total<br>income.        |
|-----------------------------------|------------------------|-------------------------|---|-------------------------|------------------------|-------------------------|
|                                   | New.                   | Renewal.                |   |                         |                        |                         |
| <b>MAINE COMPANY.</b>             |                        |                         |   |                         |                        |                         |
| Union Mutual.....                 | \$422,416 17           | \$1,893,674 91          | \$3,250 00  | \$458,565 41            | \$54,302 95            | \$2,832,209 44          |
| <b>COMPANIES OF OTHER STATES.</b> |                        |                         |   |                         |                        |                         |
| Aetna.....                        | \$1,512,452 70         | \$8,440,487 53          | \$27,603 00   | \$3,192,277 57          | \$3,787,649 71         | \$16,960,470 51         |
| Columbian National.....           | 641,884 57             | 487,025 74              | -   | 39,199 57               | 281,802 70             | 1,449,912 58            |
| Connecticut General.....          | 224,318 09             | 835,978 63              | -   | 265,812 26              | 22,833 58              | 1,348,942 56            |
| Connecticut Mutual.....           | 546,995 08             | 4,934,969 83            | -   | 2,977,702 94            | 33,898 20              | 8,493,566 05            |
| Equitable.....                    | 9,862,229 13           | 52,016,919 98           | 181,381 70  | 16,859,225 52           | 1,760,525 44           | 80,680,281 77           |
| Fidelity Mutual.....              | 723,664 29             | 3,194,484 42            | 31,291 10   | 391,867 71              | 1,260,465 13           | 5,601,712 65            |
| Home.....                         | 721,104 02             | 2,490,038 66            | 5,000 00  | 785,979 81              | 38,280 94              | 4,640,403 43            |
| John Hancock.....                 | 1,402,425 37           | 13,628,716 19           | 4,228 00  | 1,502,624 00            | 13,704 40              | 16,551,697 96           |
| Manhattan.....                    | 590,760 74             | 2,136,195 77            | 1,540 00  | 909,357 21              | 68,473 68              | 3,706,327 40            |
| Massachusetts Mutual.....         | 940,820 30             | 5,970,655 92            | 104,105 60  | 1,662,284 57            | 4,232 87               | 8,682,079 26            |
| Metropolitan.....                 | 9,977,041 53           | 44,781,496 17           | 2,450 00  | 9,364,579 12            | 636,021 07             | 61,531,588 44           |
| Mutual.....                       | 12,010,076 35          | 50,968,189 22           | 308,294 39  | 19,356,370 52           | 2,422,112 40           | 85,064,992 88           |
| Mutual Benefit.....               | 2,585,246 65           | 12,248,771 56           | -   | 4,397,299 18            | 18,948 03              | 19,250,265 42           |
| Mutual Reserve.....               | 516,040 68             | 4,036,212 39            | -   | 327,222 87              | 45,655 76              | 4,925,131 70            |
| National.....                     | 1,338,945 84           | 4,609,372 32            | 7,148 75  | 1,486,199 29            | -                      | 7,441,666 20            |
| New England Mutual.....           | 869,120 12             | 4,880,399 06            | 16,909 06   | 1,721,758 94            | 9,584 44               | 7,491,771 56            |
| New York.....                     | 14,233,672 65          | 69,578,845 29           | 392,776 67  | 17,171,539 57           | 1,254,029 67           | 102,630,863 85          |
| Northwestern Mutual.....          | 4,530,919 02           | 25,525,800 25           | 252,301 00  | 8,983,025 35            | 33,214 04              | 39,325,259 66           |
| Penn Mutual.....                  | 2,810,869 59           | 11,389,381 99           | 161,271 32  | 3,373,243 96            | 91,679 78              | 17,826,436 64           |
| Phoenix Mutual.....               | 701,325 19             | 2,807,160 46            | 13,575 00   | 927,592 28              | 20,149 97              | 4,469,802 90            |
| Provident Life & Trust.....       | 1,066,231 24           | 5,977,621 39            | 58,591 32   | 2,450,746 63            | 167,755 34             | 9,740,945 92            |
| Provident Savings.....            | 616,899 15             | 3,044,819 42            | 10,241 40   | 507,521 44              | 115,643 96             | 4,295,125 37            |
| Prudential.....                   | 8,750,474 66           | 36,261,752 38           | 35,509 00   | 4,189,942 62            | 65,743 61              | 49,303,422 27           |
| Reliance.....                     | 178,544 15             | 118,433 43              | -   | 77,762 42               | -                      | 374,740 00              |
| Security Mutual.....              | 407,681 89             | 1,234,581 40            | 5,140 00  | 137,433 18              | 3,845 29               | 1,788,681 76            |
| State Mutual.....                 | 706,530 90             | 3,577,836 05            | 24,244 58   | 1,156,844 68            | 56,988 52              | 5,522,444 73            |
| Travelers.....                    | 884,464 01             | 4,516,489 47            | 506,278 28  | 1,745,940 77            | -                      | 7,653,172 53            |
| Union Central.....                | 1,590,975 44           | 6,637,558 20            | 92,626 52   | 2,699,595 38            | -                      | 11,020,755 54           |
| United States.....                | 159,734 06             | 1,140,964 14            | 57,413 00   | 434,023 01              | 164,902 14             | 1,957,036 35            |
| Washington.....                   | 525,263 68             | 2,217,169 89            | -   | 859,286 46              | 81,767 82              | 3,683,427 85            |
| <b>Total.....</b>                 | <b>\$81,546,701 09</b> | <b>\$389,688,217 15</b> | <b>\$2,293,919 63</b>                                 | <b>\$106,524,238 83</b> | <b>\$12,659,849 09</b> | <b>\$592,812,925 79</b> |
| <b>Aggregate.....</b>             | <b>\$82,060,117 26</b> | <b>\$391,681,892 06</b> | <b>\$2,297,169 63</b>                                 | <b>\$106,982,804 24</b> | <b>\$12,714,152 04</b> | <b>\$595,645,135 23</b> |

INSURANCE COMMISSIONER'S REPORT.

**TABLE No. 18.**  
**Disbursements During 1905.**

| 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.    |
|-----------------------------------|--------------------------------|-----------------------|------------------------|------------------------------|------------------------|--|-----------------------|------------------------|-------------------------|
| <b>MAINE COMPANY.</b>             |                                |                       |                        |                              |                        |  |                       |                        |                         |
| Union Mutual .....                | \$766,155 97                   | \$2,239 51            | \$177,581 15           | \$133,881 90                 | \$358,920 00           | \$212,807 48                                   | \$55,381 46           | \$204,442 00           | \$1,911,409 47          |
| <b>COMPANIES OF OTHER STATES.</b> |                                |                       |                        |                              |                        |  |                       |                        |                         |
| Aetna .....                       | \$4,994,125 77                 | \$1,914 14            | \$597,835 72           | \$726,679 49                 | \$1,121,062 90         | \$425,257 80                                   | \$351,650 98          | \$3,685,368 19         | \$11,903,894 94         |
| Columbian National .....          | 153,969 79                     | -                     | 6,287 81               | 315 23                       | 145,833 89             | 180,876 88                                     | 8,544 87              | 125,692 88             | 621,521 35              |
| Connecticut General .....         | 393,965 00                     | 644 98                | 66,833 11              | 56,533 93                    | 142,975 34             | 114,707 21                                     | 15,217 59             | 54,896 17              | 845,778 33              |
| Connecticut Mutual .....          | 4,682,537 52                   | 17,685 09             | 570,282 39             | 1,114,258 75                 | 405,014 14             | 236,238 91                                     | 342,650 42            | 398,912 30             | 7,767,579 52            |
| Equitable .....                   | 22,729,810 33                  | 1,057,785 84          | 10,662,975 37          | 6,709,002 95                 | 7,549,298 35           | 2,788,768 03                                   | 734,079 39            | 3,101,626 18           | 55,333,346 44           |
| Fidelity Mutual .....             | 1,197,531 93                   | 1,202 09              | 143,024 19             | 48,499 33                    | 683,148 73             | 356,582 29                                     | 84,219 78             | 312,469 01             | 2,826,677 35            |
| Home .....                        | 1,176,506 03                   | 35,388 87             | 243,161 88             | 270,277 50                   | 417,674 40             | 323,488 40                                     | 60,457 84             | 142,485 33             | 2,669,440 25            |
| John Hancock .....                | 4,322,573 62                   | -                     | 545,083 31             | 899,236 47                   | 3,275,829 94           | 1,699,732 64                                   | 185,856 18            | 571,036 31             | 11,499,348 47           |
| Manhattan .....                   | 1,262,293 15                   | 9,941 14              | 322,790 96             | 165,665 94                   | 422,511 39             | 304,450 62                                     | 99,960 25             | 339,372 33             | 2,866,985 78            |
| Massachusetts Mutual .....        | 2,742,359 62                   | -                     | 442,123 95             | 1,012,176 87                 | 774,773 23             | 325,391 06                                     | 125,704 64            | 385,125 64             | 5,807,655 01            |
| Metropolitan .....                | 15,395,043 43                  | 98,451 63             | 796,989 34             | 1,068,917 15                 | 9,468,467 83           | 6,929,483 94                                   | 809,652 24            | 3,638,395 59           | 38,205,401 15           |
| Mutual .....                      | 25,554,828 91                  | 2,627,882 97          | 4,526,104 66           | 2,758,003 99                 | 7,065,437 58           | 3,986,634 44                                   | 1,113,453 11          | 8,340,621 61           | 55,972,967 27           |
| Mutual Benefit .....              | 6,538,904 12                   | 140,745 95            | 1,611,688 66           | 1,998,787 01                 | 1,525,613 55           | 578,281 66                                     | 485,155 03            | 549,889 88             | 13,429,065 86           |
| Mutual Reserve .....              | 2,607,672 01                   | 465 61                | 1,202,405 91           | 98,009 12                    | 395,929 96             | 455,590 12                                     | 82,141 94             | 779,521 41             | 4,939,736 08            |
| National .....                    | 1,889,551 49                   | 168,561 82            | 575,773 53             | 192,360 97                   | 807,306 25             | 357,637 92                                     | 143,362 98            | 276,762 31             | 4,416,317 27            |
| New England Mutual .....          | 2,672,239 67                   | -                     | 581,103 52             | 610,814 71                   | 681,071 95             | 332,676 40                                     | 143,451 15            | 305,919 61             | 5,327,277 01            |
| New York .....                    | 25,794,181 58                  | 1,805,374 94          | 7,514,498 93           | 5,147,984 38                 | 9,439,807 41           | 4,760,204 23                                   | 1,040,911 57          | 3,823,750 38           | 59,326,713 42           |
| Northwestern Mutual .....         | 9,319,376 07                   | 53,124 95             | 4,389,896 32           | 6,489,069 83                 | 3,393,432 87           | 746,175 25                                     | 719,677 15            | 761,004 44             | 25,871,743 88           |
| Penn Mutual .....                 | 4,779,926 31                   | 220,426 86            | 1,283,051 62           | 1,019,781 94                 | 1,874,936 86           | 507,661 47                                     | 430,114 69            | 696,626 80             | 10,812,526 55           |
| Phoenix Mutual .....              | 1,205,281 00                   | 10,654 33             | 306,682 29             | 297,635 72                   | 470,489 22             | 222,631 17                                     | 99,924 60             | 173,197 60             | 2,784,495 93            |
| Provident Life & Trust .....      | 3,267,037 00                   | 83,761 66             | 527,900 85             | 1,104,623 46                 | 631,657 54             | 359,065 27                                     | 119,382 13            | 268,235 69             | 6,361,663 60            |
| Provident Savings .....           | 1,298,513 68                   | 17,230 96             | 215,461 99             | 168,054 26                   | 536,077 29             | 450,149 95                                     | 122,900 49            | 685,045 94             | 3,493,384 56            |
| Prudential .....                  | 11,586,744 19                  | 50,930 10             | 1,542,775 43           | 1,145,316 14                 | 5,076,707 20           | 5,008,194 35                                   | 970,719 11            | 2,348,718 61           | 30,730,155 13           |
| Reliance .....                    | 34,948 06                      | 75 00                 | -                      | 1,199 13                     | 134,276 95             | 79,319 76                                      | 5,840 98              | 54,241 11              | 309,900 93              |
| Security Mutual .....             | 481,506 43                     | 542 83                | 28,131 65              | 7,388 97                     | 360,494 38             | 247,964 27                                     | 31,874 20             | 186,097 97             | 1,344,000 70            |
| State Mutual .....                | 1,684,391 56                   | 1,199 48              | 524,844 43             | 513,814 83                   | 509,109 96             | 199,615 95                                     | 92,221 17             | 194,256 34             | 3,719,453 72            |
| Travelers .....                   | 2,622,232 88                   | 23,222 53             | 228,075 32             | 18,370 53                    | 650,885 51             | 265,302 61                                     | 84,238 23             | 542,938 54             | 4,435,266 15            |
| Union Central .....               | 2,080,568 93                   | 21,221 31             | 340,854 84             | 691,876 99                   | 1,080,856 08           | 297,033 81                                     | 146,636 02            | 704,463 97             | 5,363,511 95            |
| United States .....               | 867,738 41                     | 18,761 57             | 280,168 72             | 98,518 52                    | 164,017 70             | 121,212 68                                     | 33,343 46             | 231,740 02             | 1,815,501 08            |
| Washington .....                  | 1,454,534 17                   | 32,967 67             | 530,931 20             | 102,467 17                   | 331,487 85             | 231,049 46                                     | 120,047 34            | 245,188 06             | 3,048,672 92            |
| <b>Total .....</b>                | <b>\$164,689,292 60</b>        | <b>\$6,500,214 32</b> | <b>\$40,025,742 90</b> | <b>\$34,475,632 28</b>       | <b>\$62,536,156 25</b> | <b>\$32,391,378 55</b>                         | <b>\$8,808,389 48</b> | <b>\$33,923,596 22</b> | <b>\$383,850,432 60</b> |
| <b>Aggregate .....</b>            | <b>\$165,455,448 57</b>        | <b>\$6,502,453 83</b> | <b>\$40,203,324 05</b> | <b>\$34,609,514 18</b>       | <b>\$62,895,106 25</b> | <b>\$33,104,186 03</b>                         | <b>\$8,863,770 94</b> | <b>\$34,128,038 22</b> | <b>\$385,761,842 07</b> |

**TABLE No. 19.**  
**Assets December 31, 1905.**

| 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. |
|-----------------------------------|-------------------------|-------------------------|------------------------|------------------------------|------------------------|---------------------------|--------------------------|---------------------------------------|
| <b>MAINE COMPANY.</b>             |                         |                         |                        |                              |                        |                           |                          |                                       |
| Union Mutual .....                | \$1,214,341 94          | \$1,169,405 62          | \$883,753 26           | \$298,806 11                 | \$140,379 11           | \$7,522,075 32            | \$69,729 30              | \$5,999 36                            |
| <b>COMPANIES OF OTHER STATES.</b> |                         |                         |                        |                              |                        |                           |                          |                                       |
| Ætna .....                        | \$636,698 74            | \$34,772,470 23         | \$1,067,975 38         | \$4,050,275 00               | \$305,344 76           | \$26,775,001 25           | \$7,234,262 49           | \$99,084 65                           |
| Columbian National .....          |                         | 178,800 00              | 40,000 00              | 6,163 30                     | 60,336 61              | 758,657 18                | 73,213 27                | -                                     |
| Connecticut General .....         | 220,341 53              | 3,021,899 00            |                        | 469,907 93                   | 40,016 91              | 1,827,016 87              | 58,621 08                | 71 08                                 |
| Connecticut Mutual .....          | 10,338,776 90           | 23,761,690 48           | 30,000 00              | 861,615 00                   | 461,927 76             | 26,400,200 59             | 1,767,466 66             | 1,242 65                              |
| Equitable .....                   | 28,439,270 00           | 56,530,982 50           | 215,000 00             | 29,340,265 53                | -                      | 243,706,855 00            | 14,553,394 15            | 6,914,914 64                          |
| Fidelity Mutual .....             | 1,330,070 74            | 844,529 24              | 224,575 00             | 2,442,918 19                 | 312,065 09             | 3,933,829 95              | 259,452 94               | 535,083 42                            |
| Home .....                        | 1,656,699 76            | 5,005,089 19            | 5,950 00               | 1,164,674 00                 | 571,589 13             | 8,407,667 30              | 463,706 69               | 62,950 52                             |
| John Hancock .....                | 3,043,308 97            | 12,627,943 48           | 500,000 00             | 1,479,920 09                 | 162,941 75             | 17,126,154 40             | 387,489 55               | 5,795 85                              |
| Manhattan .....                   | 5,329,252 20            | 7,112,510 00            | 685,662 50             | 1,384,260 04                 | 304,116 85             | 3,206,082 09              | 191,214 36               | 21,951 71                             |
| Massachusetts Mutual .....        | 559,472 15              | 15,111,922 44           | -                      | 3,948,509 00                 | 764,994 04             | 16,697,747 25             | 665,755 45               | 4,087 55                              |
| Metropolitan .....                | 17,495,905 30           | 38,062,610 75           | 3,747,285 50           | 2,982,199 81                 | 721,354 69             | 79,305,667 72             | 4,183,912 16             | 27,442 85                             |
| Mutual .....                      | 31,014,858 51           | 109,771,163 16          | 18,195,000 00          | 28,198,278 84                | -                      | 239,986,792 05            | 9,270,513 08             | 940,110 51                            |
| Mutual Benefit .....              | 3,079,706 90            | 47,103,927 09           | 3,104,350 00           | 9,163,798 18                 | 4,893,648 66           | 26,414,551 33             | 1,090,266 29             | 72,542 48                             |
| Mutual Reserve .....              | 673,813 26              | 361,550 00              | -                      | 2,039,100 12                 | 365,545 37             | 515,530 03                | 695,438 26               | 95,290 06                             |
| National .....                    | 939,517 10              | 13,133,031 05           | -                      | 3,391,838 43                 | 1,238,601 14           | 13,148,745 52             | 1,142,357 75             | 3,556 63                              |
| New England Mutual .....          | 2,527,468 00            | 10,309,183 34           | 1,551,500 00           | 2,805,946 12                 | 153,504 21             | 20,260,406 00             | 391,544 08               | -                                     |
| New York .....                    | 14,021,863 42           | 25,586,644 21           | 3,250,000 00           | 45,406,669 49                | 3,682,341 13           | 317,996,895 44            | 14,717,928 68            | -                                     |
| Northwestern Mutual .....         | 3,241,976 49            | 99,070,301 58           | -                      | 18,667,720 00                | 315,307 01             | 78,871,060 63             | 1,449,424 82             | 3,257 89                              |
| Penn Mutual .....                 | 2,568,567 12            | 27,253,091 87           | 2,714,914 50           | 6,860,482 00                 | 1,288,187 75           | 31,506,068 56             | 320,650 83               | 274,055 57                            |
| Phoenix Mutual .....              | 640,161 70              | 11,939,233 06           | -                      | 1,293,108 00                 | 191,329 75             | 4,963,943 86              | 458,462 69               | -                                     |
| Provident Life & Trust .....      | 2,795,741 47            | 13,597,411 53           | 1,187,113 08           | 4,736,783 80                 | 6,515 19               | 34,323,212 00             | 227,177 06               | -                                     |
| Provident Savings .....           | 2,875,382 91            | 549,917 33              | 700 00                 | 2,591,313 95                 | 297,870 92             | 1,023,168 37              | 374,299 89               | 205,190 25                            |
| Prudential .....                  | 12,427,935 24           | 18,896,317 72           | 4,675,875 06           | 2,893,839 37                 | 631,680 21             | 54,709,936 99             | 8,138,815 58             | 2,923 64                              |
| Reliance .....                    | -                       | 294,146 75              | -                      | 31,728 00                    | 4,837 06               | 1,477,475 45              | 172,238 22               | 89,164 47                             |
| Security Mutual .....             | 649,526 35              | 289,225 00              | -                      | 1,542,413 96                 | 23,712 65              | 743,083 00                | 199,857 29               | 135,115 57                            |
| State Mutual .....                | 1,703,426 00            | 3,663,602 00            | 723,325 00             | 1,894,949 00                 | -                      | 16,796,066 06             | 495,128 25               | -                                     |
| Travelers .....                   | 897,350 03              | 9,909,991 49            | 868,129 34             | 3,192,366 33                 | 15,260 56              | 21,698,899 50             | 704,623 67               | 11,500 97                             |
| Union Central .....               | 552,352 34              | 40,317,152 07           | -                      | 4,511,759 37                 | 1,725,460 36           | 10,000 00                 | 140,302 52               | 230,902 95                            |
| United States .....               | 384,439 81              | 3,649,820 00            | 115,145 58             | 862,937 71                   | 70,295 68              | 3,300,662 79              | 165,077 63               | 33,854 97                             |
| Washington .....                  | 6,652,484 00            | 4,440,550 00            | 5,000 00               | 1,668,696 13                 | -                      | 4,707,612 73              | 206,282 36               | 73,292 29                             |
| <b>Total .....</b>                | <b>\$156,716,246 94</b> | <b>\$667,166,706 56</b> | <b>\$42,907,500 88</b> | <b>\$189,884,436 60</b>      | <b>\$18,608,786 24</b> | <b>\$1,300,598,899 85</b> | <b>\$70,863,876 65</b>   | <b>\$9,843,452 17</b>                 |
| <b>Aggregate .....</b>            | <b>\$157,930,588 88</b> | <b>\$668,336,112 18</b> | <b>\$43,791,254 14</b> | <b>\$190,183,242 71</b>      | <b>\$18,749,165 35</b> | <b>\$1,308,120,975 17</b> | <b>\$70,933,605 95</b>   | <b>\$9,849,451 53</b>                 |

INSURANCE COMMISSIONER'S REPORT.

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.   |
|-----------------------------------|-------------------------------------|--|---|--|-------------------|--------------------|------------------|--------------------|
| <b>MAINE COMPANY.</b>             |                                     |  |   |  |                   |                    |                  |                    |
| Union Mutual.....                 | \$103,180 15                        | -  | \$408,109 57                                      | \$239,136 02                           | \$2,075 75        | \$12,056,991 51    | \$5,999 36       | \$12,050,992 15    |
| <b>COMPANIES OF OTHER STATES.</b> |                                     |  |   |  |                   |                    |                  |                    |
| Ætna.....                         | \$873,401 19                        | -  | \$2,502,691 23                                    | \$729,727 74                           | -                 | \$79,346,932 66    | \$99,428 34      | \$79,247,504 32    |
| Columbian National.....           | 10,720 43                           | -  | -   | 189,551 69                             | -                 | 1,976,442 48       | 8,314 68         | 1,968,127 80       |
| Connecticut General.....          | 99,473 14                           | -  | 58,508 13   | 144,894 24                             | -                 | 5,940,749 91       | 370 81           | 5,940,379 10       |
| Connecticut Mutual.....           | 912,383 87                          | -  | 1,092,721 91                                      | 387,703 36                             | \$24,442 69       | 66,040,171 27      | 1,242 65         | 66,038,928 62      |
| Equitable.....                    | 3,820,422 80                        | -  | -   | 6,377,735 00                           | 251,375 22        | 420,176,214 84     | 7,116,060 14     | 413,060,154 70     |
| Fidelity Mutual.....              | 125,873 50                          | \$39,129 26                                  | 114,881 40  | 435,979 96                             | -                 | 10,598,388 69      | 537,402 90       | 10,060,985 79      |
| Home.....                         | 137,272 60                          | -  | 189,352 13  | 284,603 68                             | -                 | 17,949,545 40      | 62,950 52        | 17,886,594 88      |
| John Hancock.....                 | 443,820 26                          | -  | 317,528 19  | 843,848 69                             | 129,814 83        | 37,073,565 97      | 98,659 53        | 36,974,906 44      |
| Manhattan.....                    | 204,580 86                          | 2,247 50                                     | 63,259 62   | 210,243 12                             | 73,647 41         | 18,789,028 56      | 95,599 12        | 18,693,429 44      |
| Massachusetts Mutual.....         | 528,687 81                          | -  | 904,777 75  | 820,903 72                             | -                 | 40,006,857 16      | 4,087 55         | 40,002,769 61      |
| Metropolitan.....                 | 1,236,432 15                        | -  | 323,809 46  | 3,444,603 63                           | 33,507 48         | 151,564,731 50     | 283,406 21       | 151,281,325 29     |
| Mutual.....                       | 3,581,976 61                        | -  | 25,315,165 33                                     | 5,527,508 32                           | 8,786 19          | 471,809,991 60     | 948,825 70       | 470,861,165 90     |
| Mutual Benefit.....               | 1,661,764 50                        | -  | 1,333,412 37                                      | 1,134,548 60                           | -                 | 99,052,516 40      | 76,505 12        | 98,976,011 28      |
| Mutual Reserve.....               | 67,463 82                           | 2,199 74                                     | 998,478 97  | 998,478 97                             | 122,909 92        | 5,937,319 55       | 559,650 09       | 5,377,669 46       |
| National.....                     | 592,855 37                          | -  | 239,495 48  | 585,618 03                             | 2,362 33          | 34,417,978 83      | 3,556 63         | 34,414,422 20      |
| New England Mutual.....           | 325,075 37                          | -  | 1,690,922 00                                      | 687,202 43                             | -                 | 40,702,691 55      | -                | 40,702,691 55      |
| New York.....                     | 2,864,265 81                        | -  | -   | 8,237,751 75                           | 56,000 00         | 435,820,359 93     | -                | 435,820,359 93     |
| Northwestern Mutual.....          | 3,136,603 54                        | -  | 1,525,025 15                                      | 2,139,653 50                           | -                 | 208,420,330 61     | 3,257 89         | 208,417,072 72     |
| Penn Mutual.....                  | 931,846 81                          | -  | 568,483 11  | 1,589,757 87                           | 132,839 70        | 76,068,885 19      | 282,215 55       | 75,786,669 64      |
| Phoenix Mutual.....               | 251,832 42                          | -  | 202,923 14  | 265,516 73                             | -                 | 20,206,511 35      | -                | 20,206,511 35      |
| Provident Life & Trust.....       | 704,368 30                          | -  | 149,435 00  | 968,390 82                             | -                 | 58,696,148 25      | -                | 58,696,148 25      |
| Provident Savings.....            | 92,276 88                           | 366,246 60                                   | 13,089 39   | 430,549 00                             | 71,876 57         | 8,891,882 06       | 262,883 82       | 8,628,998 24       |
| Prudential.....                   | 800,213 65                          | -  | 1,047,188 26                                      | 3,007,773 21                           | 66,595 82         | 107,299,104 69     | 69,519 46        | 107,229,585 23     |
| Reliance.....                     | 26,550 52                           | -  | 25,109 81   | 25,109 81                              | 9,478 69          | 2,130,719 97       | 98,643 16        | 2,032,076 81       |
| Security Mutual.....              | 33,287 23                           | 63,934 19                                    | -   | 179,448 99                             | -                 | 3,879,604 23       | 241,765 77       | 3,637,838 46       |
| State Mutual.....                 | 289,416 44                          | -  | 962,298 00  | 487,947 31                             | 253,977 00        | 27,270,135 00      | -                | 27,270,135 00      |
| Travelers.....                    | 479,170 87                          | -  | 576,823 43  | 701,899 56                             | -                 | 39,056,015 75      | 11,560 97        | 39,044,514 78      |
| Union Central.....                | 1,658,459 18                        | 40,143 51                                    | 300 00  | 432,565 01                             | -                 | 49,619,457 31      | 293,547 82       | 49,325,909 49      |
| United States.....                | 104,380 71                          | 28,560 19                                    | 155,127 34  | 113,895 82                             | -                 | 8,984,098 23       | •                | 8,984,098 23       |
| Washington.....                   | 127,330 73                          | -  | 254,360 86  | 254,360 86                             | -                 | 18,135,609 10      | 126,297 52       | 18,009,311 58      |
| Total.....                        | \$26,142,106 87                     | \$542,461 29                                 | \$39,647,217 82                                   | \$41,642,762 42                        | \$1,237,533 85    | \$2,565,801,988 04 | \$11,285,691 95  | \$2,554,516,296 09 |
| Aggregate.....                    | \$26,245,286 92                     | \$642,461 29                                 | \$40,655,327 39                                   | \$41,881,898 44                        | \$1,239,609 60    | \$2,577,858,979 55 | \$11,291,691 31  | \$2,566,567,288 24 |

**TABLE No. 20.**  
**Liabilities December 31, 1905.**

| COMPANIES.                   | Net reserve.              | Supple-<br>mentary<br>contracts. | POLICY CLAIMS.        |                        |                     | DIVIDENDS.                |   | All other<br>liabilities. | Cash<br>capital.      | Surplus.                | Total<br>liabilities.     |
|------------------------------|---------------------------|----------------------------------|-----------------------|------------------------|---------------------|---------------------------|---|---------------------------|-----------------------|-------------------------|---------------------------|
|                              |                           |                                  | Due and<br>unpaid.    | Not due.               | Resisted.           | Due<br>policy<br>holders. | Apportioned<br>and payable<br>during or<br>subsequent<br>to 1906. |                           |                       |                         |                           |
| <b>MAINE COMPANY.</b>        |                           |                                  |                       |                        |                     |                           |   |                           |                       |                         |                           |
| Union Mutual.....            | \$11,190,250 00           | \$29,072 00                      | \$7,986 98            | \$100,996 89           | \$1,000 00          | \$11,917 67               | -   | \$7,326 02                | -                     | \$702,442 59            | \$12,050,992 15           |
| <b>COS. OF OTHER STATES.</b> |                           |                                  |                       |                        |                     |                           |   |                           |                       |                         |                           |
| Ætna .....                   | \$65,917,971 00           | \$101,542 00                     | \$50,845 00           | \$160,961 00           | \$10,909 00         | \$82,844 70               | \$711,566 29  | \$5,135,455 52            | \$2,000,000 00        | \$5,075,406 81          | \$79,247,504 32           |
| Columbian National .....     | 1,354,592 00              | -                                | -                     | 15,131 25              | 1,650 00            | 90 84                     | -   | 23,326 68                 | 200,000 00            | 373,337 03              | 1,968,127 80              |
| Connecticut General .....    | 5,290,744 00              | 3,349 00                         | 5,535 00              | 13,508 00              | -                   | 4,382 38                  | 137,553 10  | 17,136 17                 | 150,000 00            | 318,171 45              | 5,940,379 10              |
| Connecticut Mutual .....     | 56,841,963 00             | -                                | 41,654 26             | 302,266 00             | 5,000 00            | 1,456,309 56              | -   | 494,683 59                | -                     | 4,897,647 21            | 66,038,928 62             |
| Equitable .....              | 345,180,965 00            | 1,451,110 00                     | 464,353 57            | 2,424,770 38           | 16,368 00           | 666,776 19                | -   | 1,751,636 51              | 100,000 00            | 61,004,175 05           | 413,060,154 70            |
| Fidelity Mutual .....        | 8,636,251 00              | 155,441 34                       | -                     | 127,147 40             | 7,500 00            | 6,395 33                  | 15,747 31   | 65,767 50                 | -                     | 1,046,735 91            | 10,060,985 79             |
| Home .....                   | 16,262,817 00             | 46,050 00                        | 6,647 46              | 49,315 48              | 3,000 00            | 5,119 37                  | -   | 309,244 60                | 125,000 00            | 1,079,490 47            | 17,885,594 33             |
| John Hancock .....           | 31,274,280 00             | 171,951 00                       | 134 00                | 51,230 00              | 8,400 00            | 164,843 40                | 108,967 28  | 1,238,805 18              | -                     | 3,956,635 58            | 36,974,906 44             |
| Manhattan .....              | 17,052,473 00             | 1,464 00                         | 7,700 21              | 37,149 00              | 46,292 00           | 17,601 00                 | -   | 29,942 58                 | 100,000 00            | 1,400,817 65            | 18,693,429 44             |
| Massachusetts Mutual..       | 35,782,292 00             | 219,996 89                       | -                     | 142,374 36             | -                   | 140,938 03                | 330,477 46  | 42,296 03                 | -                     | 3,344,394 84            | 40,062,769 61             |
| Metropolitan .....           | 131,118,866 00            | 50,218 00                        | 1,110 19              | 239,861 10             | 47,577 00           | 40,659 13                 | 1,328,749 79  | 2,271,705 12              | 2,000,000 00          | 14,181,578 96           | 151,281,325 29            |
| Mutual .....                 | 387,044,190 00            | 1,469,251 77                     | 294,882 82            | 2,124,661 16           | 116,659 00          | 165,627 72                | -   | 79,645,893 43             | -                     | 704,861,165 90          | 470,861,165 90            |
| Mutual Benefit .....         | 89,574,908 09             | 751,267 52                       | 34,826 00             | 525,414 36             | 12,400 00           | 326,217 23                | -   | 134,270 82                | -                     | 7,617,107 26            | 98,976,011 28             |
| Mutual Reserve .....         | 4,445,153 90              | 654 00                           | -                     | 601,299 64             | 58,007 53           | 3,569 69                  | 4,696 39  | 192,562 76                | -                     | 71,696 45               | 5,377,669 46              |
| National .....               | 30,013,787 68             | 68,068 78                        | 7,995 34              | 69,683 27              | -                   | 15,696 60                 | -   | 438,779 00                | -                     | 3,800,452 55            | 34,414,422 20             |
| New England Mutual ..        | 35,893,598 45             | 114,103 39                       | 83,649 39             | 139,857 00             | 11,560 00           | 178,590 10                | 143,801 25  | 44,241 37                 | -                     | 4,102,420 60            | 40,702,681 55             |
| New York .....               | 375,082,390 00            | 1,853,250 30                     | 369,893 22            | 3,007,881 89           | 130,469 34          | 258,409 16                | 36,078,163 00   | 19,009,983 02             | -                     | 55,820,359 93           | 436,520,359 93            |
| Northwestern Mutual ..       | 173,097,790 00            | 981,168 67                       | 138,454 10            | 279,822 38             | 92,631 01           | 456,540 66                | 24,993,493 00   | 135,335 32                | -                     | 9,231,697 53            | 208,417,073 72            |
| Penn Mutual .....            | 62,641,953 00             | 1,301,594 00                     | 16,762 00             | 290,970 74             | 32,129 00           | 170,346 92                | 5,004,235 53  | 1,549,950 36              | -                     | 4,730,628 04            | 75,726,669 64             |
| Phoenix Mutual .....         | 19,010,460 00             | 34,335 00                        | -                     | 28,520 00              | -                   | 4,517 00                  | 29,600 00   | 191,988 00                | -                     | 907,151 35              | 20,206,611 35             |
| Provident Life & Trust       | 49,061,860 00             | 309,141 00                       | 59,612 53             | 55,138 00              | -                   | 112,439 52                | -   | 602,023 92                | 1,000,000 00          | 7,495,933 28            | 56,896,148 25             |
| Provident Savings .....      | 8,021,944 00              | 37,258 40                        | -                     | 128,069 00             | 85,239 40           | 2,270 76                  | -   | 71,986 54                 | 100,000 00            | 187,210 14              | 8,628,998 24              |
| Prudential .....             | 88,035,779 00             | 233,052 55                       | 1,743 00              | 579,130 19             | 54,546 67           | 107,131 31                | 1,380,000 00  | 802,381 43                | 200,000 00            | 14,045,812 08           | 107,225,585 23            |
| Reliance .....               | 383,031 00                | -                                | -                     | 1,000 00               | 10,000 00           | -                         | -   | 3,681 60                  | 1,000,000 00          | 634,364 21              | 2,092,076 31              |
| Security Mutual .....        | 2,925,990 00              | 54,096 00                        | -                     | 35,299 74              | 5,000 00            | -                         | -   | 96,558 00                 | -                     | 520,884 72              | 3,637,838 46              |
| State Mutual .....           | 24,119,620 00             | 71,883 00                        | 1,000 00              | 157,360 00             | 5,500 00            | 95,078 00                 | -   | 126,402 00                | -                     | 2,636,850 00            | 27,270,135 00             |
| Travelers .....              | 34,350,494 00             | 2,320,352 28                     | 3,229 00              | 173,981 41             | 13,000 00           | 779 52                    | -   | 65,709 53                 | -                     | 2,205,969 24            | 39,044,514 78             |
| Union Central .....          | 40,233,235 00             | 324,984 00                       | -                     | 92,676 00              | 34,000 00           | 36,854 19                 | -   | 350,453 15                | 100,000 00            | 8,103,707 15            | 49,825,909 49             |
| United States .....          | 8,288,899 00              | 57,413 00                        | 777 00                | 37,330 00              | 14,000 00           | 5,397 14                  | -   | 30,131 55                 | 440,000 00            | 60,210 68               | 8,984,095 23              |
| Washington .....             | 17,199,865 00             | 21,785 00                        | 21,016 33             | 111,841 80             | 1,000 00            | -                         | -   | 38,378 08                 | 500,000 00            | 107,234 23              | 18,008,511 58             |
| <b>Total .....</b>           | <b>\$2,165,187,556 22</b> | <b>\$12,114,830 87</b>           | <b>\$1,610,753 42</b> | <b>\$12,039,586 55</b> | <b>\$812,176 95</b> | <b>\$4,563,485 75</b>     | <b>\$70,298,292 45</b>  | <b>\$114,845,889 36</b>   | <b>\$9,815,000 00</b> | <b>\$163,228,730 62</b> | <b>\$2,554,516,996 09</b> |
| <b>Aggregate .....</b>       | <b>\$2,176,377,806 22</b> | <b>\$12,143,902 87</b>           | <b>\$1,618,740 40</b> | <b>\$12,140,677 44</b> | <b>\$813,176 95</b> | <b>\$4,575,493 42</b>     | <b>\$70,298,292 45</b>  | <b>\$114,953,215 58</b>   | <b>\$9,815,000 00</b> | <b>\$163,931,173 11</b> | <b>\$2,566,567,288 24</b> |

TABLE No. 21.  
Exhibit of Policies.

| COMPANIES.                        | POLICIES IN FORCE DEC. 31, 1904. |                  | POLICIES ISSUED. |                 | POLICIES TERMINATED. |                 | POLICIES IN FORCE DEC. 31, 1905. |                  |
|-----------------------------------|----------------------------------|------------------|------------------|-----------------|----------------------|-----------------|----------------------------------|------------------|
|                                   | Number.                          | Amount.          | Number.          | Amount.         | Number.              | Amount.         | Number.                          | Amount.          |
| <b>MAINE COMPANY.</b>             |                                  |                  |                  |                 |                      |                 |                                  |                  |
| Union Mutual .....                | 42,155                           | \$60,598,837 07  | 7,325            | \$9,864,106 79  | 4,286                | \$6,299,705 42  | 45,194                           | \$64,163,238 44  |
| <b>COMPANIES OF OTHER STATES.</b> |                                  |                  |                  |                 |                      |                 |                                  |                  |
| Ætna .....                        | 138,538                          | \$237,304,739 00 | 17,188           | \$30,277,698 00 | 9,511                | \$16,724,122 00 | 146,215                          | \$250,858,315 00 |
| Columbian National .....          | 4,439                            | 15,965,696 00    | 5,006            | 17,910,227 00   | 1,627                | 3,499,592 00    | 7,818                            | 30,376,331 00    |
| Connecticut General .....         | 17,762                           | 26,044,307 00    | 3,158            | 6,171,882 00    | 1,135                | 1,991,758 00    | 19,785                           | 30,224,431 00    |
| Connecticut Mutual .....          | 70,207                           | 166,417,515 00   | 4,468            | 11,863,308 00   | 3,368                | 8,868,040 00    | 71,307                           | 169,412,783 00   |
| Equitable .....                   | 551,462                          | 1,460,312,089 00 | 75,265           | 161,243,012 00  | 69,394               | 172,114,711 00  | 557,333                          | 1,449,440,390 00 |
| Fidelity Mutual .....             | 55,265                           | 109,146,658 00   | 11,229           | 22,734,823 00   | 8,288                | 16,993,280 00   | 58,266                           | 114,888,201 00   |
| Home .....                        | 41,541                           | 74,892,289 00    | 7,272            | 12,698,429 00   | 4,198                | 7,815,378 00    | 44,615                           | 79,775,340 00    |
| John Hancock .....                | 67,729                           | 119,387,046 00   | 27,177           | 39,102,032 00   | 7,506                | 11,997,490 00   | 87,400                           | 146,491,588 00   |
| Manhattan .....                   | 33,851                           | 72,605,871 00    | 5,703            | 14,147,342 00   | 3,899                | 10,728,958 00   | 35,655                           | 76,024,255 00    |
| Massachusetts Mutual .....        | 78,930                           | 180,096,256 00   | 11,725           | 23,659,758 00   | 4,922                | 11,383,203 00   | 85,783                           | 192,362,811 00   |
| Metropolitan .....                | 399,141                          | 330,609,826 00   | 144,889          | 106,686,150 00  | 80,704               | 59,717,489 00   | 463,326                          | 377,578,487 00   |
| Mutual .....                      | 659,544                          | 1,547,611,660 00 | 88,971           | 183,265,162 00  | 59,194               | 141,327,354 00  | 689,321                          | 1,589,548,468 00 |
| Mutual Benefit .....              | 152,532                          | 354,869,368 00   | 25,683           | 53,087,416 00   | 11,763               | 24,843,532 00   | 166,452                          | 383,113,552 00   |
| Mutual Reserve .....              | 61,482                           | 113,523,306 00   | 16,808           | 15,688,299 00   | 22,908               | 30,900,865 00   | 55,382                           | 98,310,740 00    |
| National .....                    | 67,380                           | 131,001,647 00   | 12,603           | 22,587,166 00   | 6,608                | 12,138,835 00   | 73,435                           | 142,049,978 00   |
| New England Mutual .....          | 63,031                           | 153,928,148 00   | 10,030           | 21,444,523 00   | 4,277                | 10,644,524 00   | 68,784                           | 164,728,147 00   |
| New York .....                    | 924,712                          | 1,928,609,308 00 | 160,432          | 314,900,669 00  | 83,875               | 181,916,091 00  | 1,001,269                        | 2,061,593,886 00 |
| Northwestern Mutual .....         | 299,730                          | 708,552,287 00   | 40,966           | 104,070,682 00  | 19,800               | 48,356,782 00   | 320,896                          | 764,266,187 00   |
| Penn Mutual .....                 | 140,798                          | 332,016,287 00   | 28,941           | 69,195,442 00   | 14,301               | 34,341,709 00   | 155,438                          | 366,870,020 00   |
| Phoenix Mutual .....              | 48,732                           | 80,494,884 00    | 7,904            | 14,200,633 00   | 4,352                | 6,882,477 00    | 52,284                           | 87,813,040 00    |

|                              |            |                    |           |                    |           |                  |            |                    |
|------------------------------|------------|--------------------|-----------|--------------------|-----------|------------------|------------|--------------------|
| Provident Life & Trust ..... | 59,437     | 163,896,726 00     | 7,880     | 20,389,487 00      | 3,719     | 10,277,890 00    | 63,598     | 174,008,323 00     |
| Provident Savings .....      | 41,897     | 94,456,845 00      | 11,747    | 23,885,146 00      | 9,746     | 21,573,624 00    | 43,898     | 96,768,367 00      |
| Prudential .....             | 324,338    | 380,740,769 00     | 96,355    | 98,581,328 00      | 47,753    | 47,544,536 00    | 372,940    | 431,777,561 00     |
| Reliance .....               | 1,846      | 4,218,274 00       | 2,412     | 4,304,041 00       | 696       | 1,320,375 00     | 3,562      | 7,201,940 00       |
| Security Mutual .....        | 26,260     | 47,044,657 00      | 9,142     | 14,667,149 00      | 5,685     | 10,701,035 00    | 29,717     | 51,010,771 00      |
| State Mutual .....           | 40,347     | 105,161,408 00     | 6,734     | 16,027,724 00      | 2,856     | 8,029,801 00     | 44,225     | 113,159,331 00     |
| Travelers .....              | 59,890     | 145,077,512 00     | 9,772     | 20,908,268 00      | 4,764     | 10,699,311 00    | 64,896     | 155,286,469 00     |
| Union Central .....          | 115,873    | 209,413,293 00     | 17,934    | 34,984,994 00      | 8,656     | 16,284,246 00    | 125,151    | 228,114,041 00     |
| United States .....          | 20,299     | 41,218,725 00      | 2,227     | 4,234,045 00       | 2,648     | 6,000,671 00     | 19,878     | 39,452,099 00      |
| Washington .....             | 36,569     | 67,488,150 00      | 3,872     | 7,665,080 00       | 5,602     | 11,897,859 00    | 34,839     | 63,255,371 00      |
| Total .....                  | 4,603,612  | \$9,402,705,846 00 | 873,553   | \$1,490,581,915 00 | 513,755   | \$957,525,538 00 | 4,963,410  | \$9,935,762,223 00 |
| Aggregate .....              | 4,645,767  | \$9,463,304,683 07 | 880,878   | \$1,500,446,021 79 | 518,041   | \$963,825,243 42 | 5,008,604  | \$9,999,925,461 44 |
| <b>INDUSTRIAL.</b>           |            |                    |           |                    |           |                  |            |                    |
| Columbian National .....     | 40,397     | \$5,532,978 00     | 103,466   | \$13,762,485 00    | 80,366    | \$10,996,167 00  | 63,497     | \$8,299,296 00     |
| John Hancock .....           | 1,474,399  | 233,069,767 00     | 350,424   | 54,720,721 00      | 276,224   | 42,222,670 00    | 1,548,599  | 245,567,818 00     |
| Metropolitan .....           | 7,614,729  | 1,127,889,229 00   | 1,940,721 | 323,547,732 00     | 1,436,292 | 243,512,649 00   | 8,119,158  | 1,207,924,312 00   |
| Prudential .....             | 5,642,335  | 675,992,239 00     | 1,576,215 | 206,786,807 00     | 1,100,975 | 144,276,946 00   | 6,117,575  | 738,502,160 00     |
| Total .....                  | 14,771,860 | \$2,042,484,213 00 | 3,970,826 | \$598,817,745 00   | 2,893,857 | \$441,008,432 00 | 15,848,829 | \$2,200,293,526 00 |

**TABLE No. 22.**  
**Policies Terminated During 1905.**

| COMPANIES.                        | DEATH.  |                | MATURITY. |                | EXPIRY. |                | SURRENDER. |                |
|-----------------------------------|---------|----------------|-----------|----------------|---------|----------------|------------|----------------|
|                                   | Number. | Amount.        | Number.   | Amount.        | Number. | Amount.        | Number.    | Amount.        |
| <b>MAINE COMPANY.</b>             |         |                |           |                |         |                |            |                |
| Union Mutual .....                | 387     | \$678,225 73   | 94        | \$93,939 78    | 554     | \$929,670 00   | 544        | \$860,168 90   |
| <b>COMPANIES OF OTHER STATES.</b> |         |                |           |                |         |                |            |                |
| Ætna .....                        | 1,676   | \$3,160,076 00 | 1,277     | \$1,888,854 00 | 200     | \$372,700 00   | 1,513      | \$2,692,971 00 |
| Columbian National .....          | 46      | 96,830 00      | -         | -              | -       | -              | 43         | 259,960 00     |
| Connecticut General .....         | 164     | 287,662 00     | 99        | 107,546 00     | 24      | 33,000 00      | 235        | 360,445 00     |
| Connecticut Mutual .....          | 1,690   | 4,439,279 00   | 167       | 321,529 00     | -       | 3,655 00       | 793        | 1,645,801 00   |
| Equitable .....                   | 5,986   | 19,000,063 00  | 1,141     | 4,212,661 00   | 4,095   | 12,387,708 00  | 15,778     | 51,861,639 00  |
| Fidelity Mutual .....             | 522     | 1,270,761 00   | -         | -              | 179     | 457,204 00     | 403        | 858,874 00     |
| Home .....                        | 424     | 781,375 00     | 210       | 395,131 00     | 15      | 54,825 00      | 605        | 1,143,748 00   |
| John Hancock .....                | 517     | 965,052 00     | 56        | 91,144 00      | 6       | 19,512 00      | 1,236      | 2,489,971 00   |
| Manhattan .....                   | 415     | 1,142,773 00   | 104       | 204,245 00     | 48      | 166,965 00     | 579        | 1,624,514 00   |
| Massachusetts Mutual .....        | 823     | 2,527,507 00   | 117       | 344,482 00     | 7       | 25,500 00      | 1,176      | 2,432,082 00   |
| Metropolitan .....                | 3,686   | 2,965,698 00   | 92        | 98,443 00      | 58      | 89,822 00      | 9,074      | 8,422,279 00   |
| Mutual .....                      | 7,183   | 21,441,822 00  | 1,745     | 4,423,547 00   | 336     | 1,812,259 00   | 10,095     | 23,759,386 00  |
| Mutual Benefit .....              | 1,843   | 5,335,851 00   | 603       | 1,510,363 00   | 1,188   | 2,621,323 00   | 4,537      | 10,006,288 00  |
| Mutual Reserve .....              | 1,201   | 2,576,587 00   | -         | -              | 51      | 189,630 00     | 4,568      | 11,632,098 00  |
| National .....                    | 572     | 1,377,544 00   | 441       | 549,763 00     | 357     | 762,450 00     | 1,485      | 2,806,767 00   |
| New England Mutual .....          | 731     | 2,201,521 00   | 159       | 386,702 00     | 22      | 63,033 00      | 956        | 2,219,753 00   |
| New York .....                    | 8,244   | 21,291,752 00  | 1,828     | 4,867,414 00   | 63,076  | 109,141,000 00 | 8,715      | 21,925,555 00  |
| Northwestern Mutual .....         | 2,605   | 7,603,303 00   | 637       | 1,617,809 00   | 31      | 1,346,717 00   | 5,673      | 12,610,705 00  |
| Penn Mutual .....                 | 1,336   | 3,845,460 00   | 477       | 1,066,227 00   | 685     | 1,893,135 00   | 2,432      | 6,218,471 00   |
| Phoenix Mutual .....              | 590     | 1,170,808 00   | 99        | 127,884 00     | 137     | 193,395 00     | 798        | 1,317,496 00   |



|                             |         |                  |        |                 |        |                  |         |                  |
|-----------------------------|---------|------------------|--------|-----------------|--------|------------------|---------|------------------|
| Provident Life & Trust..... | 489     | 1,497,717 00     | 587    | 1,740,814 00    | -      | -                | 866     | 2,449,741 00     |
| Provident Savings .....     | 524     | 1,316,894 00     | 2      | 20,000 00       | 2,334  | 5,086,739 00     | 593     | 1,450,969 00     |
| Prudential .....            | 2,536   | 3,133,901 00     | 110    | 78,175 00       | 13,491 | 18,580,818 00    | 2,637   | 3,919,794 00     |
| Reliance .....              | 16      | 45,300 00        | -      | -               | 1      | 2,000 00         | 22      | 67,200 00        |
| Security Mutual.....        | 232     | 482,080 00       | -      | -               | -      | -                | 132     | 221,878 00       |
| State Mutual.....           | 376     | 1,395,942 00     | 138    | 428,766 00      | 40     | 122,241 00       | 770     | 1,872,428 00     |
| Travelers .....             | 758     | 2,144,333 00     | 300    | 655,947 00      | 188    | 421,072 00       | 837     | 2,177,354 00     |
| Union Central .....         | 873     | 1,689,451 00     | 397    | 674,738 00      | 293    | 558,700 00       | 539     | 1,222,753 00     |
| United States .....         | 345     | 760,385 00       | 52     | 88,540 00       | 102    | 275,500 00       | 344     | 853,676 00       |
| Washington .....            | 507     | 1,046,479 00     | 317    | 458,175 00      | 129    | 341,023 00       | 888     | 1,970,488 00     |
| Total .....                 | 46,910  | \$117,054,206 00 | 11,155 | \$26,358,899 00 | 87,093 | \$157,021,866 00 | 78,322  | \$182,415,084 00 |
| Aggregate .....             | 47,297  | \$117,732,431 73 | 11,249 | \$26,452,838 78 | 87,647 | \$157,951,536 00 | 78,866  | \$183,275,252 90 |
| <b>INDUSTRIAL.</b>          |         |                  |        |                 |        |                  |         |                  |
| Columbian National .....    | 699     | \$95,471 00      | -      | -               | -      | -                | 69      | \$11,627 00      |
| John Hancock.....           | 22,324  | 3,301,174 00     | -      | -               | -      | -                | 18,569  | 3,027,310 00     |
| Metropolitan .....          | 116,725 | 12,336,902 00    | -      | -               | 651    | \$34,727 00      | 65,281  | 9,877,815 00     |
| Prudential .....            | 83,015  | 8,600,894 00     | -      | -               | 288    | 11,330 00        | 57,341  | 8,641,928 00     |
| Total .....                 | 222,763 | \$24,328,441 00  | -      | -               | 939    | \$46,057 00      | 141,260 | \$21,558,680 00  |

TABLE No. 22—Concluded.

| COMPANIES.                 | LAPSE.  |                | DECREASE. |               | TOTAL TERMINATED. |                 |
|----------------------------|---------|----------------|-----------|---------------|-------------------|-----------------|
|                            | Number. | Amount.        | Number.   | Amount.       | Number.           | Amount.         |
| MAINE COMPANY.             |         |                |           |               |                   |                 |
| Union Mutual.....          | 2,676   | \$3,655,098 50 | 31        | \$82,602 51   | 4,286             | \$6,299,705 42  |
| COMPANIES OF OTHER STATES. |         |                |           |               |                   |                 |
| Etna.....                  | 4,829   | \$8,295,064 00 | 16        | \$314,457 00  | 9,511             | \$16,724,122 00 |
| Columbian National.....    | 1,538   | 3,125,302 00   | -         | 17,500 00     | 1,627             | 3,499,592 00    |
| Connecticut General.....   | 613     | 1,087,516 00   | -         | 115,589 00    | 1,135             | 1,991,758 00    |
| Connecticut Mutual.....    | 718     | 1,815,600 00   | -         | 642,176 00    | 3,368             | 8,868,040 00    |
| Equitable.....             | 42,394  | 82,811,230 00  | -         | 1,841,410 00  | 69,394            | 172,114,711 00  |
| Fidelity Mutual.....       | 7,052   | 13,663,709 00  | 132       | 742,732 00    | 8,288             | 16,993,280 00   |
| Home.....                  | 2,944   | 5,043,985 00   | -         | 396,314 00    | 4,198             | 7,815,378 00    |
| John Hancock.....          | 5,691   | 7,699,250 00   | -         | 732,561 00    | 7,566             | 11,997,490 00   |
| Manhattan.....             | 2,737   | 6,820,611 00   | 16        | 869,910 00    | 3,899             | 10,728,958 00   |
| Massachusetts Mutual.....  | 2,799   | 4,990,457 00   | -         | 1,073,175 00  | 4,922             | 11,393,203 00   |
| Metropolitan.....          | 67,794  | 48,141,247 00  | -         | -             | 80,704            | 59,717,489 00   |
| Mutual.....                | 39,835  | 82,116,481 00  | -         | 7,773,859 00  | 59,194            | 141,327,354 00  |
| Mutual Benefit.....        | 3,592   | 5,255,473 00   | -         | 114,234 00    | 11,763            | 24,843,532 00   |
| Mutual Reserve.....        | 16,998  | 15,636,131 00  | 90        | 846,419 00    | 22,908            | 30,900,895 00   |
| National.....              | 3,623   | 6,200,459 00   | 130       | 441,852 00    | 6,608             | 12,138,835 00   |
| New England Mutual.....    | 2,394   | 4,498,762 00   | 15        | 1,274,753 00  | 4,277             | 10,644,524 00   |
| New York.....              | 2,012   | 6,495,460 00   | -         | 18,194,910 00 | 83,875            | 181,916,091 00  |
| Northwestern Mutual.....   | 6,981   | 12,871,374 00  | 3,873     | 12,246,874 00 | 19,800            | 48,356,782 00   |
| Penn Mutual.....           | 8,818   | 17,680,100 00  | 553       | 3,638,316 00  | 14,401            | 34,341,709 00   |
| Phoenix Mutual.....        | 2,728   | 3,933,924 00   | -         | 139,870 00    | 4,352             | 6,882,477 00    |

|                              |           |                  |       |                 |           |                  |  |
|------------------------------|-----------|------------------|-------|-----------------|-----------|------------------|--|
| Provident Life & Trust ..... | 1,777     | 4,330,307 00     | -     | 259,311 00      | 3,719     | 10,277,890 00    |  |
| Provident Savings .....      | 6,293     | 12,624,028 00    | -     | 874,994 00      | 9,746     | 21,573,624 00    |  |
| Prudential .....             | 28,979    | 21,261,713 00    | -     | 570,135 00      | 47,753    | 47,544,536 00    |  |
| Reliance .....               | 657       | 1,193,875 00     | -     | 12,000 00       | 696       | 1,320,375 00     |  |
| Security Mutual .....        | 5,321     | 9,878,329 00     | -     | 118,748 00      | 5,685     | 10,701,035 00    |  |
| State Mutual .....           | 1,494     | 3,215,357 00     | 38    | 995,067 00      | 2,856     | 8,029,801 00     |  |
| Travelers .....              | 2,681     | 4,814,566 00     | -     | 486,039 00      | 4,764     | 10,699,311 00    |  |
| Union Central .....          | 6,554     | 11,412,193 00    | -     | 726,411 00      | 8,656     | 16,284,246 00    |  |
| United States .....          | 1,730     | 3,852,833 00     | 15    | 169,737 00      | 2,648     | 6,000,671 00     |  |
| Washington .....             | 3,761     | 7,140,179 00     | -     | 941,515 00      | 5,602     | 11,897,859 00    |  |
| Total .....                  | 285,397   | \$418,104,615 00 | 4,878 | \$56,570,868 00 | 513,755   | \$957,525,538 00 |  |
| Aggregate .....              | 288,073   | \$421,759,713 50 | 4,909 | \$56,653,470 51 | 518,041   | \$963,825,243 42 |  |
| <b>INDUSTRIAL.</b>           |           |                  |       |                 |           |                  |  |
| Columbian National .....     | 79,598    | \$10,889,069 00  | -     | -               | 80,366    | \$10,996,167 00  |  |
| John Hancock .....           | 235,331   | 35,894,186 00    | -     | -               | 276,224   | 42,222,670 00    |  |
| Metropolitan .....           | 1,253,635 | 221,269,205 00   | -     | -               | 1,436,292 | 243,512,649 00   |  |
| Prudential .....             | 951,704   | 126,835,654 00   | 8,627 | \$187,140 00    | 1,100,975 | 144,276,946 00   |  |
| Total .....                  | 2,520,268 | \$394,888,114 00 | 8,627 | \$187,140 00    | 2,893,857 | \$441,008,432 00 |  |

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

| COMPANIES.                        | POLICIES ISSUED. |                |         |                | POLICIES TERMINATED. |              |         |              |
|-----------------------------------|------------------|----------------|---------|----------------|----------------------|--------------|---------|--------------|
|                                   | 1904.            |                | 1905.   |                | 1904.                |              | 1905.   |              |
|                                   | Number.          | Amount.        | Number. | Amount.        | Number.              | Amount.      | Number. | Amount.      |
| <b>MAINE COMPANY.</b>             |                  |                |         |                |                      |              |         |              |
| Union Mutual.....                 | 1,624            | \$1,661,418 69 | 1,329   | \$1,275,465 34 | 876                  | \$917,433 97 | 848     | \$912,019 56 |
| <b>COMPANIES OF OTHER STATES.</b> |                  |                |         |                |                      |              |         |              |
| Ætna .....                        | 152              | \$167,836 00   | 167     | \$209,457 60   | 113                  | \$156,639 00 | 126     | \$147,271 00 |
| Columbian National.....           | -                | -              | 6       | 121,000 00     | -                    | -            | -       | -            |
| Connecticut General.....          | 33               | 46,715 00      | 17      | 18,516 00      | 5                    | 14,000 00    | 9       | 14,000 00    |
| Connecticut Mutual.....           | 137              | 236,374 00     | 170     | 303,322 00     | 138                  | 233,986 00   | 111     | 147,601 00   |
| Equitable .....                   | 1,298            | 1,561,679 00   | 539     | 666,326 00     | 493                  | 633,186 00   | 617     | 863,740 00   |
| Fidelity Mutual .....             | 22               | 34,280 00      | 41      | 70,460 00      | 7                    | 11,844 00    | 24      | 34,630 00    |
| Home.....                         | 155              | 195,000 00     | 113     | 115,105 49     | 89                   | 104,850 00   | 70      | 85,201 49    |
| John Hancock .....                | -                | -              | 74      | 157,500 00     | -                    | -            | 10      | 16,000 00    |
| Manhattan .....                   | 7                | 9,787 00       | 20      | 34,170 00      | 16                   | 18,942 00    | 18      | 33,929 00    |
| Massachusetts Mutual.....         | 107              | 180,618 00     | 114     | 212,419 00     | 86                   | 126,683 00   | 74      | 129,579 00   |
| Metropolitan .....                | 2,088            | 1,338,608 00   | 2,103   | 1,278,976 00   | 1,182                | 712,782 00   | 1,393   | 852,501 00   |
| Mutual .....                      | 813              | 1,230,952 00   | 581     | 901,845 00     | 370                  | 607,720 00   | 503     | 840,750 00   |
| Mutual Benefit.....               | 393              | 546,904 00     | 450     | 543,274 00     | 227                  | 349,555 00   | 193     | 282,209 00   |
| Mutual Reserve.....               | 99               | 279,528 00     | 105     | 282,528 00     | 85                   | 145,912 00   | 88      | 222,784 00   |
| National.....                     | 159              | 227,906 02     | 161     | 235,465 67     | 50                   | 43,114 41    | 131     | 201,895 24   |
| New England Mutual.....           | 208              | 358,172 00     | 241     | 474,607 00     | 121                  | 176,431 00   | 120     | 210,957 00   |
| New York .....                    | 683              | 881,655 00     | 532     | 896,481 00     | 308                  | 504,830 00   | 268     | 440,041 00   |
| Northwestern Mutual .....         | 478              | 916,000 00     | 474     | 781,000 00     | 180                  | 180,077 00   | 197     | 328,876 00   |
| Penn Mutual .....                 | 450              | 564,556 00     | 427     | 542,326 00     | 146                  | 192,275 00   | 91      | 260,887 00   |
| Phoenix Mutual.....               | 96               | 100,966 00     | 58      | 65,697 00      | 40                   | 43,070 00    | 57      | 63,133 00    |

|                              |        |                 |        |                 |        |                |        |                |
|------------------------------|--------|-----------------|--------|-----------------|--------|----------------|--------|----------------|
| Provident Life & Trust ..... | 167    | 237,395 00      | 130    | 201,565 00      | 52     | 80,178 00      | 48     | 83,596 00      |
| Provident Savings .....      | 138    | 85,778 00       | 263    | 280,853 00      | 75     | 63,878 00      | 150    | 106,695 00     |
| Prudential .....             | 456    | 407,788 00      | 489    | 457,924 00      | 221    | 166,532 00     | 224    | 191,013 00     |
| Reliance .....               | 10     | 10,000 00       | -      | -               | -      | -              | 3      | 3,000 00       |
| Security Mutual .....        | 35     | 47,869 00       | 60     | 72,065 00       | 39     | 45,168 00      | 38     | 41,737 00      |
| State Mutual .....           | 32     | 78,344 00       | 25     | 43,439 00       | 21     | 29,234 00      | 28     | 52,366 00      |
| Travelers .....              | 350    | 453,953 00      | 252    | 311,397 00      | 82     | 102,797 00     | 141    | 235,909 00     |
| Union Central .....          | 53     | 110,500 00      | 62     | 142,000 00      | 17     | 34,602 00      | 17     | 41,750 00      |
| United States .....          | 9      | 18,000 00       | 8      | 10,000 00       | 10     | 19,000 00      | 13     | 17,500 00      |
| Washington .....             | 238    | 262,150 00      | 49     | 46,746 00       | 145    | 163,975 00     | 112    | 144,725 00     |
| <b>Total</b> .....           | 8,866  | \$10,589,313 02 | 7,731  | \$9,476,464 16  | 4,318  | \$4,961,260 41 | 4,874  | \$6,094,275 73 |
| <b>Aggregate</b> .....       | 10,490 | \$12,270,731 71 | 9,060  | \$10,751,929 50 | 5,194  | \$5,878,694 38 | 5,722  | \$7,006,295 29 |
| <b>INDUSTRIAL.</b>           |        |                 |        |                 |        |                |        |                |
| Metropolitan .....           | 16,696 | \$3,381,742 00  | 17,647 | \$3,443,693 00  | 11,475 | \$2,398,074 00 | 12,916 | \$2,611,556 00 |
| Prudential .....             | 3,584  | 487,820 00      | 3,795  | 521,066 00      | 2,697  | 349,298 00     | 2,377  | 311,717 00     |
| <b>Total</b> .....           | 20,280 | \$3,869,562 00  | 21,442 | \$3,964,759 00  | 14,172 | \$2,747,372 00 | 15,293 | \$2,923,273 00 |

TABLE No. 23—Concluded.

| COMPANIES.                 | POLICIES IN FORCE DECEMBER 31. |                 |         |                 | PREMIUMS RECEIVED. |              | LOSSES AND CLAIMS PAID. |              |
|----------------------------|--------------------------------|-----------------|---------|-----------------|--------------------|--------------|-------------------------|--------------|
|                            | 1904.                          |                 | 1905.   |                 | 1904.              | 1905.        | 1904.                   | 1905.        |
|                            | Number.                        | Amount.         | Number. | Amount.         |                    |              |                         |              |
| MAINE COMPANY.             |                                |                 |         |                 |                    |              |                         |              |
| Union Mutual .....         | 10,230                         | \$11,140,017 09 | 10,711  | \$11,503,462 87 | \$455,495 33       | \$480,752 92 | \$97,878 51             | \$121,538 52 |
| COMPANIES OF OTHER STATES. |                                |                 |         |                 |                    |              |                         |              |
| Etna .....                 | 1,631                          | \$2,102,025 00  | 1,672   | \$2,164,211 00  | \$71,940 37        | \$72,065 01  | \$118,790 00            | \$100,867 00 |
| Columbian National .....   | -                              | -               | 6       | 121,000 00      | -                  | 597 73       | -                       | -            |
| Connecticut General .....  | 69                             | 81,887 00       | 77      | 86,403 00       | 3,653 14           | 4,144 30     | 11,000 00               | 2,000 00     |
| Connecticut Mutual .....   | 2,128                          | 3,239,820 00    | 2,187   | 3,395,541 00    | 103,513 73         | 106,885 22   | 158,939 00              | 55,624 00    |
| Equitable .....            | 7,594                          | 11,117,745 00   | 7,516   | 10,920,331 00   | 420,030 66         | 420,177 69   | 71,442 00               | 69,444 00    |
| Fidelity Mutual .....      | 128                            | 182,280 00      | 145     | 218,116 00      | 4,875 48           | 7,310 85     | 1,000 00                | -            |
| Home .....                 | 336                            | 441,870 00      | 379     | 471,774 00      | 21,219 30          | 21,658 51    | -                       | 123 00       |
| John Hancock .....         | 82                             | 100,090 00      | 146     | 241,590 00      | -                  | 7,797 04     | -                       | 11,070 00    |
| Manhattan .....            | 189                            | 253,318 00      | 191     | 253,559 00      | 8,934 03           | 8,549 13     | 2,427 00                | 5,000 00     |
| Massachusetts Mutual ..... | 1,598                          | 2,321,773 00    | 1,638   | 2,404,613 00    | 86,096 34          | 86,534 49    | 26,856 00               | 38,389 00    |
| Metropolitan .....         | 5,776                          | 3,776,255 00    | 6,486   | 4,202,730 00    | 173,192 64         | 191,750 73   | 18,980 00               | 24,204 00    |
| Mutual .....               | 8,430                          | 14,645,168 00   | 8,508   | 14,706,263 00   | 480,502 06         | 480,171 44   | 223,387 71              | 226,399 98   |
| Mutual Benefit .....       | 3,411                          | 4,982,454 00    | 3,668   | 5,243,519 00    | 190,243 39         | 199,312 40   | 145,039 00              | 122,627 00   |
| Mutual Reserve .....       | 411                            | 951,076 00      | 428     | 1,010,820 00    | 34,398 00          | 37,401 00    | 30,163 71               | 29,285 57    |
| National .....             | 1,219                          | 1,766,835 42    | 1,249   | 1,800,405 85    | 67,611 90          | 71,592 07    | 11,136 00               | 20,652 06    |
| New England Mutual .....   | 2,228                          | 3,651,156 00    | 2,349   | 3,914,806 00    | 105,141 63         | 114,128 79   | 67,884 00               | 52,946 00    |
| New York .....             | 5,374                          | 7,815,339 00    | 5,638   | 8,271,779 00    | 308,191 82         | 313,966 79   | 152,060 80              | 116,152 33   |
| Northwestern Mutual .....  | 3,949                          | 6,271,668 00    | 4,226   | 6,723,792 00    | 248,623 36         | 266,982 12   | 58,295 00               | 42,504 00    |
| Penn Mutual .....          | 2,690                          | 3,644,649 00    | 3,026   | 3,926,088 00    | 140,643 35         | 155,627 78   | 44,598 00               | 15,221 00    |
| Phoenix Mutual .....       | 981                            | 1,007,127 00    | 982     | 1,009,691 00    | 41,515 41          | 41,977 27    | 13,137 00               | 20,871 00    |

|                             |        |                 |        |                 |                |                |                |                |
|-----------------------------|--------|-----------------|--------|-----------------|----------------|----------------|----------------|----------------|
| Provident Life & Trust..... | 936    | 1,575,627 00    | 1,018  | 1,693,596 00    | 57,024 80      | 62,280 24      | 10,591 00      | 22,372 00      |
| Provident Savings.....      | 218    | 308,300 00      | 331    | 482,458 00      | 12,456 59      | 14,481 35      | 15,000 00      | 16,900 00      |
| Prudential.....             | 1,077  | 1,000,559 00    | 1,342  | 1,267,470 00    | 42,636 45      | 53,582 89      | 4,426 27       | 4,456 27       |
| Rellance.....               | 10     | 10,600 00       | 7      | 7,000 00        | 292 02         | 340 05         | -              | -              |
| Security Mutual.....        | 171    | 232,990 00      | 193    | 263,318 00      | 7,308 99       | 8,600 55       | 4,000 00       | 3,500 00       |
| State Mutual.....           | 414    | 730,017 00      | 411    | 721,090 00      | 25,850 33      | 27,049 27      | 7,123 57       | 14,319 54      |
| Travelers.....              | 1,357  | 1,943,042 80    | 1,408  | 2,018,530 00    | 60,309 88      | 68,426 81      | 30,531 77      | 62,848 27      |
| Union Central.....          | 371    | 593,889 00      | 416    | 634,139 00      | 23,544 76      | 24,414 96      | 7,000 00       | 4,125 00       |
| United States.....          | 91     | 109,540 00      | 86     | 102,040 00      | 3,017 15       | 2,685 78       | 6,000 00       | 3,000 00       |
| Washington.....             | 1,100  | 1,229,039 00    | 1,037  | 1,131,060 00    | 47,944 69      | 43,698 06      | 10,425 00      | 20,921 21      |
| Total.....                  | 53,969 | \$76,085,544 42 | 56,826 | \$79,467,732 85 | \$2,790,691 17 | \$2,914,190 92 | \$1,255,232 83 | \$1,104,932 28 |
| Aggregate.....              | 64,199 | \$87,225,561 51 | 67,537 | \$90,971,195 72 | \$3,246,186 51 | \$3,394,943 84 | \$1,353,111 34 | \$1,226,470 75 |
| <b>INDUSTRIAL.</b>          |        |                 |        |                 |                |                |                |                |
| Metropolitan.....           | 57,567 | \$9,581,701 00  | 62,298 | \$10,713,878 00 | \$316,722 53   | \$343,839 22   | \$88,534 39    | \$82,420 24    |
| Prudential.....             | 6,929  | 973,077 00      | 8,347  | 1,182,426 00    | 37,228 77      | 43,403 49      | 11,055 58      | 11,451 96      |
| Total.....                  | 64,496 | \$10,854,778 00 | 70,645 | \$11,896,264 00 | \$353,951 30   | \$387,242 71   | \$99,589 97    | \$93,872 20    |

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 .....                 | \$500,000 00           | \$1,195,563 15          | \$465,237 57                | \$730,325 58               | \$504,007 18           | \$691,847 82           | \$174,828 21           | \$558,826 67           |
| Aetna Life Insurance Co. (Accident Dept.)     | 2,000,000 00           | *79,247,504 32          | *72,172,097 51              | *7,075,406 51              | 3,748,076 38           | 6,979,927 28           | 1,434,137 05           | 3,126,072 89           |
| American Bonding Company .....                | 500,000 00             | 1,542,642 76            | 623,776 35                  | 918,866 41                 | 681,183 12             | 742,536 80             | 136,399 81             | 627,715 54             |
| American Credit-Indemnity Company .....       | 1,000,000 00           | 2,221,035 93            | 790,353 34                  | 1,430,682 60               | 1,265,492 92           | 1,333,215 44           | 395,686 87             | 1,287,319 56           |
| American Fidelity Company .....               | 250,000 00             | 417,651 46              | 144,802 45                  | 272,849 01                 | 191,765 45             | 201,932 22             | 23,813 91              | 135,829 98             |
| American Surety Company .....                 | 2,500,000 00           | 6,170,032 08            | 1,365,327 42                | 4,804,704 66               | 1,595,334 90           | 2,005,362 25           | 350,057 12             | 1,632,900 91           |
| Casualty Company of America .....             | 500,000 00             | 1,597,019 04            | 887,091 19                  | 709,927 85                 | 1,206,116 90           | 1,258,508 10           | 269,540 77             | 944,096 61             |
| Continental Casualty Company .....            | 300,000 00             | 1,708,601 28            | 1,167,641 70                | 550,959 58                 | 2,129,749 63           | 2,160,226 36           | 993,904 81             | 2,123,536 45           |
| Empire State Surety Company .....             | 250,000 00             | 951,560 99              | 329,558 56                  | 621,974 43                 | 439,959 87             | 505,120 62             | 77,344 85              | 455,318 28             |
| Employers Liability Assurance Corp'n....      | 350,000 00             | 3,073,711 25            | 2,482,732 17                | 590,929 08                 | 2,296,379 79           | 2,374,775 66           | 852,866 63             | 1,936,993 49           |
| Fidelity and Casualty Company .....           | 500,000 00             | 7,544,501 99            | 4,709,557 79                | 2,834,944 20               | 5,345,987 14           | 5,762,373 04           | 2,086,267 25           | 5,135,415 14           |
| Fidelity and Deposit Company .....            | 2,000,000 00           | 6,137,220 00            | 1,529,239 70                | 4,607,980 30               | 1,364,184 26           | 1,866,695 92           | 490,291 11             | 1,568,101 75           |
| Frankfort Marine, Acc. & Plate Glass Ins. Co. | 200,000 00             | 1,460,233 32            | 1,105,489 25                | 354,744 07                 | 896,483 91             | 1,155,733 65           | 339,054 88             | 945,454 25             |
| General Accident Assurance Corporation ..     | 250,000 00             | 755,774 31              | 352,185 69                  | 403,588 62                 | 675,728 24             | 786,752 26             | 243,542 12             | 670,597 19             |
| General Accident Insurance Company .....      | 100,000 00             | 315,581 20              | 126,476 43                  | 166,104 77                 | 350,442 59             | 361,210 30             | 126,264 25             | 299,425 81             |
| Great Eastern Casualty & Indemnity Co...      | 150,000 00             | 353,376 44              | 110,926 82                  | 242,449 62                 | 321,355 40             | 392,779 26             | 106,635 22             | 283,995 79             |
| Guarantee Company of North America .....      | 250,000 00             | 1,334,350 10            | 152,662 91                  | 1,182,187 19               | 195,387 72             | 252,220 48             | 61,275 37              | 210,917 71             |
| Hartford Steam Boiler Inspection & Ins. Co.   | 500,000 00             | 3,688,146 50            | 1,926,636 81                | 1,761,459 69               | 1,228,224 66           | 1,415,673 26           | 85,425 51              | 1,156,609 86           |
| Lloyd's Plate Glass Insurance Company ..      | 250,000 00             | 860,168 15              | 293,418 07                  | 566,750 08                 | 444,003 54             | 477,745 44             | 129,464 22             | 423,669 29             |
| London Guarantee & Accident Co. ....          | 250,000 00             | 1,900,120 97            | 1,440,310 80                | 459,810 17                 | 1,393,209 76           | 1,342,262 46           | 114,704 40             | 1,126,041 42           |
| Maryland Casualty Company .....               | 750,000 00             | 3,482,759 95            | 1,829,165 31                | 1,653,594 64               | 2,107,919 18           | 2,321,394 91           | 825,938 19             | 2,117,302 60           |
| Metropolitan Plate Glass & Casualty Ins. Co.  | 200,000 00             | 678,076 55              | 287,187 00                  | 390,889 55                 | 480,651 68             | 499,901 19             | 164,209 15             | 476,172 87             |
| Metropolitan Surety Company .....             | 500,000 00             | 694,573 67              | 72,240 24                   | 622,337 43                 | 89,503 37              | 230,354 87             | 234 93                 | 85,235 37              |
| National Surety Company .....                 | 500,000 00             | 2,216,713 88            | 1,276,553 47                | 940,160 41                 | 1,211,031 61           | 1,348,562 66           | 452,628 02             | 1,186,632 02           |
| New Amsterdam Casualty Company .....          | 314,400 00             | 900,631 82              | 481,208 73                  | 419,423 09                 | 596,120 21             | 620,711 55             | 226,936 05             | 557,026 57             |
| New Jersey Plate Glass Insurance Co. ....     | 200,000 00             | 369,886 79              | 118,627 29                  | 251,259 50                 | 203,208 35             | 219,727 52             | 63,241 88              | 274,748 06             |
| New York Plate Glass Insurance Co .....       | 200,000 00             | 795,669 75              | 290,529 40                  | 505,140 35                 | 454,429 95             | 490,774 59             | 157,165 33             | 414,459 29             |
| Ocean Accident & Guarantee Corporation ..     | 350,000 00             | 2,774,858 48            | 1,517,424 31                | 1,257,434 17               | 1,652,838 88           | 1,748,693 07           | 617,173 10             | 1,501,573 41           |
| Preferred Accident Insurance Company ..       | 200,000 00             | 1,319,613 65            | 844,879 81                  | 474,733 84                 | 1,375,282 30           | 1,419,470 21           | 493,464 58             | 1,327,327 08           |
| Standard Life & Accident Insurance Co .....   | 250,000 00             | 2,370,950 98            | 1,514,709 20                | 856,241 78                 | 1,592,875 36           | 1,674,176 62           | 633,139 60             | 1,445,659 92           |
| Travelers Insurance Co. (Accident Dep't).     | 1,000,000 00           | 9,915,564 62            | 5,768,676 14                | 4,146,888 48               | 6,353,623 74           | 6,822,319 06           | 2,245,486 69           | 5,906,670 31           |
| United States Casualty Company .....          | 300,000 00             | 1,921,154 28            | 921,154 25                  | 1,000,000 00               | 1,113,675 02           | 1,179,586 50           | 438,193 43             | 1,027,534 44           |
| United States Fidelity & Guaranty Co .....    | 1,709,000 00           | 3,498,183 66            | 1,560,526 01                | 1,937,657 65               | 2,230,881 15           | 2,387,002 09           | 933,427 81             | 2,270,150 35           |
| United States Health & Accident Ins. Co. ..   | 200,000 00             | 531,784 41              | 129,172 43                  | 402,611 98                 | 778,651 13             | 797,041 92             | 366,942 40             | 697,026 44             |
| <b>Total .....</b>                            | <b>\$19,264,400 00</b> | <b>\$193,945,621 73</b> | <b>\$108,800,704 14</b>     | <b>\$45,144,917 69</b>     | <b>\$46,414,065 29</b> | <b>\$53,766,565 26</b> | <b>\$16,703,595 07</b> | <b>\$43,926,395 52</b> |

\* Includes Life Department.



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

| COMPANIES.                  | In force<br>December 31,<br>1904. | Written.     | Terminated.  | Reinsured.   | In force<br>December 31,<br>1905. |              |
|-----------------------------|-----------------------------------|--------------|--------------|--------------|-----------------------------------|--------------|
| Ætna Indemnity              | { Fidelity .....                  | \$66,042 93  | \$80,481 67  | \$73,310 72  | \$371 25                          | \$72,842 63  |
|                             | { Surety .....                    | 242,894 03   | 310,551 37   | 316,569 11   | 4,115 86                          | 232,760 43   |
|                             | { Plate Glass .....               | 81,286 75    | 93,255 24    | 94,373 93    | -                                 | 80,178 06    |
|                             | { Burglary and Theft .....        | 166,327 47   | 206,122 61   | 206,143 60   | 17,823 12                         | 154,483 36   |
| Ætna Life                   | { Accident .....                  | 1,067,698 88 | 1,522,403 72 | 1,471,768 58 | 616 39                            | 1,117,717 63 |
|                             | { Health .....                    | 158,564 32   | 197,437 75   | 178,015 23   | -                                 | 177,986 84   |
|                             | { Liability .....                 | 1,280,485 73 | 2,308,423 34 | 2,039,922 51 | -                                 | 1,548,986 56 |
| American Bonding            | { Fidelity * .....                | 655,194 90   | 716,805 69   | 699,468 70   | 26,673 06                         | 645,858 83   |
|                             | { Burglary and Theft .....        | 1,613 69     | 88,836 03    | 14,956 47    | 2,656 03                          | 72,837 22    |
| American Credit, Credit     | .....                             | 1,455,012 19 | 1,349,460 95 | 1,714,165 80 | -                                 | 1,090,307 34 |
| American Fidelity           | { Accident .....                  | 16,563 01    | 57,102 89    | 32,090 57    | 632 94                            | 40,942 39    |
|                             | { Health .....                    | 857 64       | 14,647 69    | 5,398 45     | 120 56                            | 9,986 32     |
|                             | { Liability .....                 | 12,066 36    | 122,838 33   | 49,273 55    | 159 50                            | 85,471 64    |
|                             | { Surety † .....                  | 10,520 39    | 51,500 20    | 13,699 15    | 17 50                             | 48,803 94    |
|                             | { Burglary and Theft .....        | 2,425 37     | 36,254 07    | 11,289 06    | 133 95                            | 27,256 43    |
| American Surety             | { Fidelity .....                  | 601,540 52   | 899,169 26   | 850,245 25   | -                                 | 650,464 53   |
|                             | { Surety .....                    | 979,421 02   | 1,030,969 52 | 930,554 68   | -                                 | 1,079,835 86 |
| Casualty Company of America | { Accident † .....                | 180,304 19   | 407,703 47   | 358,299 79   | 16,899 61                         | 212,808 26   |
|                             | { Liability .....                 | 493,303 19   | 1,015,323 31 | 892,756 80   | 17,264 22                         | 598,605 48   |
|                             | { Plate Glass .....               | 43,283 90    | 66,297 39    | 55,979 94    | 51 01                             | 53,550 34    |
|                             | { Steam Boiler .....              | 69,649 88    | 146,901 88   | 75,529 01    | 1,070 71                          | 139,952 04   |
| Continental Casualty        | { Accident .....                  | 1,674,987 90 | 2,354,988 22 | 2,380,604 49 | 31,182 81                         | 1,618,188 82 |
|                             | { Health .....                    | 39,281 09    | 278,887 01   | 301,437 08   | -                                 | 16,731 02    |

\* Includes Surety.

† Includes Fidelity.

‡ Includes Health.

TABLE No. 25—Continued.

| COMPANIES.                         |                            | In force<br>December 31,<br>1904. | Written.     | Terminated.  | Reinsured. | In force<br>December 31,<br>1905. |
|------------------------------------|----------------------------|-----------------------------------|--------------|--------------|------------|-----------------------------------|
| Empire State                       | { Accident .....           | -                                 | \$17,642 44  | \$3,819 79   | \$141 37   | \$13,681 28                       |
|                                    | { Liability .....          | -                                 | 227,213 97   | 105,011 65   | -          | 122,202 32                        |
|                                    | { Fidelity .....           | \$22,330 10                       | 70,795 26    | 40,583 63    | 1,696 08   | 50,845 65                         |
|                                    | { Surety .....             | 219,670 22                        | 323,778 63   | 362,389 73   | 706 47     | 180,352 65                        |
|                                    | { Plate Glass .....        | -                                 | 30,193 99    | 3,816 15     | -          | 26,377 84                         |
|                                    | { Steam Boiler .....       | -                                 | 6,435 33     | 1,589 11     | -          | 4,846 22                          |
|                                    | { Burglary and Theft ..... | -                                 | 36,639 28    | 7,345 11     | 2,797 74   | 26,496 43                         |
|                                    | { Sprinkler .....          | -                                 | 2,814 01     | 410 00       | -          | 2,404 01                          |
| Employers Liability                | { Accident .....           | 221,384 83                        | 274,487 91   | 280,624 91   | 162 50     | 215,085 43                        |
|                                    | { Health .....             | 44,624 59                         | 39,519 56    | 52,081 11    | -          | 32,063 04                         |
|                                    | { Liability .....          | 1,511,268 36                      | 2,273,105 69 | 2,053,861 89 | 178 72     | 1,730,333 44                      |
|                                    | { Fidelity .....           | 60,165 17                         | 80,628 04    | 74,748 76    | 80 31      | 65,964 14                         |
| Fidelity and Casualty              | { Accident .....           | 1,536,521 80                      | 2,368,117 90 | 2,226,013 91 | 33 75      | 1,678,592 04                      |
|                                    | { Health .....             | 681,462 69                        | 1,102,775 24 | 1,020,884 31 | -          | 763,353 62                        |
|                                    | { Liability .....          | 1,466,595 31                      | 2,025,612 44 | 2,069,911 36 | 615 15     | 1,421,681 24                      |
|                                    | { Fidelity .....           | 241,903 68                        | 276,813 58   | 280,632 26   | 951 14     | 237,133 86                        |
|                                    | { Plate Glass .....        | 282,647 56                        | 341,131 76   | 330,628 00   | -          | 293,131 32                        |
|                                    | { Steam Boiler .....       | 674,295 83                        | 551,757 86   | 456,072 15   | -          | 769,981 54                        |
|                                    | { Burglary and Theft ..... | 551,555 22                        | 694,716 20   | 607,878 59   | 1,272 50   | 637,120 33                        |
| Fidelity and Deposit               | { Fidelity .....           | 913,079 01                        | 1,151,684 30 | 1,112,978 04 | -          | 951,785 27                        |
|                                    | { Surety .....             | 500,173 35                        | 354,226 02   | 370,002 30   | -          | 484,397 97                        |
| Frankfort Marine, Accident         | { Accident } .....         | 26,772 75                         | 30,792 39    | 31,991 37    | 699 39     | 24,874 38                         |
|                                    | { Liability } .....        | 748,847 32                        | 1,020,541 98 | 1,147,832 36 | 608 66     | 620,948 27                        |
| General Accident Assurance         | { Accident } .....         | 186,764 96                        | 517,856 44   | 474,987 78   | 11,371 44  | 218,362 18                        |
|                                    | { Liability } .....        | 122,873 49                        | 234,595 29   | 224,722 48   | 3,434 11   | 129,312 19                        |
|                                    | { Burglary and Theft ..... | 63,329 14                         | 89,174 39    | 60,464 41    | 1,207 28   | 96,831 84                         |
| General Accident (Pa.), Accident } |                            | 106,318 27                        | 366,365 43   | 357,365 56   | 3,072 58   | 112,245 56                        |

|  |                      |              |              |              |           |              |
|--|----------------------|--------------|--------------|--------------|-----------|--------------|
| Great Eastern                                | { Accident           | 146,103 86   | 235,750 83   | 279,986 96   | 167 50    | 151,700 23   |
|  | { Health             | 22,621 70    | 92,563 79    | 86,948 33    | -         | 28,237 17    |
| Guarantee Company of North America, Fidelity |                      | 242,513 34   | 244,255 66   | 253,624 35   | 30,644 02 | 202,500 63   |
| Hartford Steam Boiler, Steam Boiler          |                      | 3,553,529 90 | 1,429,695 08 | 1,398,103 26 | -         | 3,585,121 72 |
| Lloyd's Plate Glass, Plate Glass             |                      | 479,266 72   | 468,877 44   | 455,578 11   | -         | 492,506 05   |
| London Guarantee and Accident                | { Accident           | 114,186 97   | 188,823 46   | 189,946 69   | -         | 113,063 74   |
|  | { Liability          | 788,673 85   | 1,258,413 80 | 1,240,234 50 | -         | 836,853 15   |
|  | { Credit             | -            | 27,422 50    | 2,300 00     | -         | 25,122 50    |
| Maryland Casualty                            | { Accident           | 362,408 03   | 585,068 81   | 556,784 82   | 19,945 43 | 370,746 59   |
|  | { Health             | 46,308 75    | 71,151 75    | 64,474 00    | 427 62    | 52,558 88    |
|  | { Liability          | 885,725 13   | 1,445,368 70 | 1,496,629 17 | 2,429 17  | 832,035 49   |
|  | { Plate Glass        | 180,619 72   | 212,287 47   | 226,696 40   | 58 64     | 166,152 15   |
|  | { Steam Boiler       | 172,568 06   | 133,045 99   | 109,167 73   | -         | 196,446 32   |
|  | { Burglary and Theft | 156,419 85   | 224,353 69   | 178,358 62   | 29,822 85 | 172,592 07   |
|  | { Sprinkler          | 65,563 62    | 92,000 48    | 81,214 76    | 3,731 26  | 72,618 08    |
| Metropolitan Plate Glass                     | { Accident           | 15,510 64    | 68,472 44    | 32,714 34    | 352 50    | 50,916 24    |
|  | { Health             | 1,147 25     | 11,296 64    | 3,237 60     | 35 00     | 9,171 39     |
|  | { Plate Glass        | 402,220 66   | 486,304 66   | 457,272 39   | -         | 431,252 93   |
| Metropolitan Surety                          | { Fidelity           | -            | 20,433 09    | 548 81       | 174 79    | 19,709 49    |
|  | { Surety             | -            | 109,591 51   | 11,343 87    | 11 25     | 98,236 39    |
| National Surety                              | { Fidelity           | 527,227 88   | 736,568 47   | 690,868 11   | 42,670 06 | 530,258 18   |
|  | { Surety             | 591,621 16   | 546,391 43   | 491,518 88   | 35,045 24 | 611,448 47   |
|  | { Burglary and Theft | 58,990 36    | 155,310 56   | 60,687 51    | 13,243 21 | 140,370 20   |
| New Amsterdam                                | { Accident           | 96,447 60    | 164,931 16   | 151,717 80   | 488 28    | 109,172 68   |
|  | { Health             | 19,414 38    | 42,714 11    | 34,092 91    | -         | 28,035 58    |
|  | { Liability          | 253,547 97   | 489,273 17   | 487,367 34   | 2,116 84  | 253,336 96   |
|  | { Plate Glass        | 42,721 91    | 67,684 41    | 58,237 15    | -         | 52,169 17    |
|  | { Burglary and Theft | 107,054 29   | 124,741 76   | 114,174 61   | 2,418 94  | 115,207 50   |
| New Jersey Plate Glass                       | { Plate Glass        | 186,230 74   | 232,061 38   | 212,367 20   | -         | 205,924 92   |
|  | { Burglary and Theft | -            | 2,541 31     | 99 40        | -         | 2,441 91     |
| New York Plate Glass                         | { Plate Glass        | 467,493 37   | 529,419 40   | 520,864 85   | -         | 476,047 92   |
| Ocean Accident                               | { Accident           | 126,601 33   | 251,116 12   | 222,266 10   | 3,081 75  | 152,369 60   |
|  | { Health             | 6,431 49     | 14,256 34    | 11,469 06    | 89 78     | 9,128 29     |
|  | { Liability          | 597,652 57   | 1,224,622 85 | 1,233,766 77 | 3,791 02  | 584,717 63   |
|  | { Steam Boiler       | 82,376 60    | 77,300 34    | 62,658 91    | 64 33     | 96,953 70    |
|  | { Burglary and Theft | 104,156 76   | 147,801 28   | 135,852 40   | 10,096 01 | 106,009 63   |
|  | { Credit             | 371,842 36   | 395,267 71   | 421,209 75   | -         | 345,840 32   |

† Includes Health.

TABLE No. 25—Concluded.

| COMPANIES.                          |                         | In force<br>December 31,<br>1904. | Written.        | Terminated.     | Reinsured.   | In force<br>December 31,<br>1905. |
|-------------------------------------|-------------------------|-----------------------------------|-----------------|-----------------|--------------|-----------------------------------|
| Preferred Accident                  | Accident.....           | \$903,631 14                      | \$1,356,026 93  | \$1,309,149 95  | -            | \$950,508 12                      |
|                                     | Health.....             | 178,375 50                        | 229,646 04      | 216,701 74      | -            | 191,319 80                        |
| Standard Life and Accident          | Accident.....           | 706,216 36                        | 1,076,906 88    | 1,047,558 46    | \$17,654 40  | 717,910 38                        |
|                                     | Health.....             | 90,841 06                         | 116,279 40      | 118,333 38      | -            | 88,787 08                         |
|                                     | Liability.....          | 517,895 80                        | 754,865 47      | 709,882 83      | 4,656 26     | 557,922 18                        |
| Travelers                           | Accident.....           | 1,877,054 30                      | 2,846,123 09    | 2,708,806 28    | 8,780 91     | 2,005,590 20                      |
|                                     | Health.....             | 228,245 89                        | 286,428 60      | 270,366 64      | 2,465 00     | 241,842 85                        |
|                                     | Liability.....          | 2,096,921 13                      | 3,587,181 45    | 3,194,297 04    | 608 82       | 2,489,196 72                      |
| United States Casualty              | Accident.....           | 409,563 98                        | 695,306 66      | 659,503 64      | -            | 445,367 00                        |
|                                     | Health.....             | 114,615 70                        | 191,635 38      | 175,331 85      | -            | 130,919 23                        |
|                                     | Liability.....          | 368,179 27                        | 533,562 67      | 531,788 93      | 7,466 76     | 362,486 25                        |
|                                     | Steam Boiler.....       | 79,766 85                         | 51,719 82       | 56,410 39       | -            | 75,076 28                         |
|                                     | Burglary and Theft..... | -                                 | 15,136 56       | 1,874 02        | -            | 13,262 54                         |
|                                     | Sprinkler.....          | 24,458 49                         | 40,008 62       | 35,587 18       | -            | 38,879 93                         |
| United States Fidelity and Guaranty | Fidelity*.....          | 1,779,223 46                      | 2,253,847 20    | 2,142,087 07    | 5,335 41     | 1,885,648 18                      |
|                                     | Burglary and Theft..... | 425,970 73                        | 470,770 08      | 471,614 71      | 22,121 07    | 403,005 03                        |
| United States Health and Accident,  | Accident†.....          | 44,285 66                         | 788,269 29      | 778,213 10      | -            | 54,341 85                         |
| Total                               | Accident.....           | \$9,819,326 56                    | \$16,224,356 48 | \$15,554,214 89 | \$115,283 55 | \$10,374,184 60                   |
|                                     | Health.....             | 1,632,792 05                      | 2,689,239 30    | 2,538,771 58    | 3,187 96     | 1,780,121 81                      |
|                                     | Liability.....          | 11,143,735 48                     | 18,550,942 46   | 17,477,259 18   | 43,329 24    | 12,174,089 52                     |
|                                     | Fidelity.....           | 5,109,220 99                      | 6,531,482 22    | 6,219,095 70    | 108,596 12   | 5,313,011 39                      |
|                                     | Surety.....             | 2,544,300 17                      | 2,727,009 58    | 2,496,077 72    | 39,896 32    | 2,735,335 71                      |
|                                     | Plate Glass.....        | 2,165,721 33                      | 2,627,513 14    | 2,415,814 12    | 109 65       | 2,277,310 70                      |
|                                     | Steam Boiler.....       | 4,632,187 12                      | 2,396,856 30    | 2,159,530 56    | 1,135 04     | 4,868,377 82                      |
|                                     | Burglary and Theft..... | 1,637,842 88                      | 2,292,397 82    | 1,864,738 51    | 103,587 70   | 1,961,914 49                      |
|                                     | Credit.....             | 1,826,854 55                      | 1,772,091 16    | 2,137,675 55    | -            | 1,461,270 16                      |
|                                     | Sprinkler.....          | 90,022 11                         | 134,823 11      | 117,211 94      | 3,731 26     | 103,902 02                        |
| Agregate.....                       |                         | \$40,602,003 24                   | \$55,846,711 57 | \$52,980,389 75 | \$418,806 84 | \$43,049,518 22                   |

\*Includes Surety.

†Includes Health.

TABLE No. 26.  
Maine Business—Miscellaneous Companies.

| COMPANIES.                                   | PREMIUMS RECEIVED. |           | LOSSES PAID. |           | LOSSES INCURRED. |           |
|--|--------------------|-----------|--------------|-----------|------------------|-----------|
|  | 1904.              | 1905.     | 1904.        | 1905.     | 1904.            | 1905.     |
| Ætna Indemnity { Fidelity .....              | \$80 20            | \$101 80  | -            | -         | -                | -         |
| { Surety .....                               | 326 50             | 265 50    | -            | -         | -                | -         |
| { Burglary and Theft .....                   | -                  | 192 86    | -            | -         | -                | -         |
| Ætna Life { Accident .....                   | 3,112 49           | 3,139 58  | \$2,751 27   | \$486 10  | \$2,751 27       | \$524 10  |
| { Health .....                               | 286 00             | 330 37    | 232 14       | 145 86    | 232 14           | 145 86    |
| { Liability .....                            | 15,262 21          | 15,888 56 | 6,880 53     | 1,822 13  | 7,180 53         | 2,947 13  |
| American Bonding, Fidelity * .....           | 1,790 74           | 2,590 45  | 73 15        | -         | 173 15           | -         |
| American Credit, Credit .....                | 9,727 00           | 10,925 00 | 4,646 96     | 3,730 47  | 4,646 96         | 3,730 47  |
| American Fidelity { Accident .....           | 2,143 55           | 1,775 10  | 555 11       | 1,167 39  | 603 11           | 855 60    |
| { Health .....                               | 35 00              | 295 64    | -            | 34 29     | -                | 34 29     |
| { Liability .....                            | 230 45             | 851 05    | -            | 50 05     | -                | 147 30    |
| American Surety { Fidelity .....             | 2,400 64           | 2,451 56  | -            | -         | -                | -         |
| { Surety .....                               | 1,528 25           | 2,604 25  | -            | -         | -                | -         |
| Casualty Company of America { Accident ..... | 10,059 30          | 18,816 99 | 11,064 04    | 11,672 16 | 11,064 04        | 12,924 86 |
| { Liability .....                            | 17,118 58          | 24,397 99 | 1,490 55     | 2,238 09  | 1,490 55         | 1,568 09  |
| { Plate Glass .....                          | 586 70             | 519 41    | 146 54       | 148 10    | 146 54           | 160 10    |
| { Steam Boiler .....                         | 1,395 92           | 2,148 73  | -            | -         | -                | -         |
| City Trust { Fidelity .....                  | 249 50             | -         | -            | -         | -                | -         |
| { Surety .....                               | 2,795 06           | -         | -            | -         | -                | -         |
| Continental Casualty { Accident .....        | 23,181 47          | 23,376 22 | 10,737 64    | 10,510 61 | 11,716 20        | 13,118 50 |
| { Health .....                               | 10,942 33          | 13,006 10 | 4,967 26     | 5,378 20  | 5,110 70         | 5,842 31  |

\* Includes Surety.

† Includes Health.

**TABLE No. 26—Continued.**

| COMPANIES.                       |                          | PREMIUMS RECEIVED. |           | LOSSES PAID. |           | LOSSES INCURRED. |           |
|----------------------------------|--------------------------|--------------------|-----------|--------------|-----------|------------------|-----------|
|                                  |                          | 1904.              | 1905.     | 1904.        | 1905.     | 1904.            | 1905.     |
| Empire State                     | Accident .....           | -                  | \$108 87  | -            | -         | -                | -         |
|                                  | Liability .....          | -                  | 126 00    | -            | \$15 00   | -                | -         |
|                                  | Fidelity .....           | -                  | 167 00    | -            | -         | -                | -         |
|                                  | Surety .....             | -                  | 1,398 00  | -            | -         | -                | -         |
|                                  | Plate Glass .....        | -                  | 189 10    | -            | -         | -                | -         |
|                                  | Steam Boiler .....       | -                  | 50 00     | -            | -         | -                | -         |
|                                  | Sprinkler .....          | -                  | 30 00     | -            | -         | -                | -         |
| Employers Liability              | Accident .....           | \$4,173 21         | 4,258 73  | \$919 49     | 539 76    | \$754 49         | \$564 76  |
|                                  | Health .....             | 699 96             | 665 00    | 10 00        | 17 14     | 10 00            | 17 14     |
|                                  | Liability .....          | 14,355 26          | 18,329 93 | 4,882 92     | 3,822 19  | 4,602 92         | -         |
|                                  | Fidelity .....           | 1,677 79           | 2,020 48  | -            | -         | -                | 3,697 19  |
| Fidelity & Casualty              | Accident .....           | 6,947 82           | 5,945 06  | 1,249 17     | 474 18    | 1,249 17         | 474 18    |
|                                  | Health .....             | 1,160 63           | 1,220 55  | 328 57       | 294 64    | 328 57           | 294 64    |
|                                  | Liability .....          | 15,526 94          | 10,243 06 | 2,591 60     | 13,858 15 | 2,591 60         | 13,858 15 |
|                                  | Fidelity .....           | 1,071 20           | 1,461 85  | -            | -         | -                | -         |
|                                  | Plate Glass .....        | 1,315 93           | 1,211 72  | 523 79       | 440 68    | 523 79           | 440 68    |
|                                  | Steam Boiler .....       | 3,575 73           | 4,728 96  | -            | 8 99      | -                | 8 99      |
|                                  | Burglary and Theft ..... | 2,370 95           | 1,477 04  | 566 70       | -         | 566 70           | -         |
| Fidelity & Deposit               | Fidelity .....           | 1,619 35           | 2,171 56  | -            | -         | -                | -         |
|                                  | Surety .....             | 3,499 25           | 2,959 59  | 746 06       | -         | 1,600 00         | -         |
| Frankfort Marine, Accident       | Accident .....           | -                  | 7 50      | -            | -         | -                | -         |
|                                  | Liability .....          | -                  | 294 42    | -            | -         | -                | -         |
| General Accident Assurance       | Accident .....           | 24,146 88          | 25,042 47 | 13,339 07    | 7,787 12  | 14,149 57        | 6,993 29  |
|                                  | Liability .....          | 2,346 71           | 2,439 17  | 743 67       | 119 50    | 778 67           | 1,889 50  |
|                                  | Burglary and Theft ..... | 128 80             | 95 50     | -            | -         | -                | -         |
| General Accident (Pa.), Accident | Accident .....           | 1,623 95           | 7,472 40  | 277 91       | 3,092 90  | 698 66           | 2,914 15  |
|                                  | Accident .....           | 4,975 63           | 12,261 23 | 4,779 70     | 4,936 25  | 4,779 70         | 4,936 25  |
| Great Eastern                    | Accident .....           | 4,283 15           | 8,003 16  | 501 75       | 1,609 89  | 501 75           | 1,609 89  |

|  |           |           |          |          |          |          |
|--|-----------|-----------|----------|----------|----------|----------|
| Guarantee Company of North America, Fidelity | 885 46    | 999 93    | 249 77   | 775 49   | 249 77   | 775 49   |
| Hartford Steam Boiler, Steam Boiler          | 13,355 41 | 11,270 31 | 378 45   | 207 81   | 411 15   | 120 91   |
| Lloyd's Plate Glass, Plate Glass             | 2,629 53  | 2,742 25  | 411 19   | 797 08   | 441 43   | 767 30   |
| London Guarantee { Accident                  | 155 50    | 199 33    | 358 25   | 81 00    | 358 25   | 81 00    |
| { Liability                                  | 1,909 62  | 2,316 44  | 69 25    | 1,059 29 | 69 25    | 1,059 29 |
| Maryland Casualty { Accident                 | 7,169 94  | 13,224 09 | 1,453 59 | 4,661 83 | 1,453 59 | 5,361 83 |
| { Health                                     | 1,883 48  | 2,635 12  | 1,252 75 | 1,401 36 | 1,252 75 | 1,461 36 |
| { Liability                                  | 16,079 15 | 7,798 45  | 2,464 00 | 5,935 16 | 2,464 00 | 6,085 16 |
| { Plate Glass                                | 1,487 64  | 1,011 90  | 319 59   | 153 15   | 319 59   | 153 15   |
| { Steam Boiler                               | 643 34    | 248 88    | -        | -        | -        | -        |
| { Burglary and Theft                         | 182 53    | 576 58    | -        | -        | -        | -        |
| { Sprinkler                                  | 40 00     | 40 00     | -        | 211 27   | -        | 211 27   |
| Metropolitan Plate Glass { Accident          | 34 50     | 160 50    | -        | 20 00    | -        | 20 00    |
| { Plate Glass                                | 1,010 95  | 1,044 05  | 184 31   | 555 97   | 184 31   | 648 30   |
| Metropolitan Surety { Fidelity               | -         | 10 00     | -        | -        | -        | -        |
| { Surety                                     | -         | 700 00    | -        | -        | -        | -        |
| National Surety { Fidelity                   | 1,092 75  | *1,612 05 | -        | -        | -        | -        |
| { Surety                                     | 131 50    | -         | -        | -        | -        | -        |
| { Burglary and Theft                         | -         | 10 00     | -        | -        | -        | -        |
| New Amsterdam { Accident                     | †720 80   | 527 16    | †256 42  | 203 29   | †256 42  | 203 29   |
| { Health                                     | 44 50     | 44 50     | -        | -        | -        | -        |
| { Liability                                  | 336 68    | 81 13     | -        | 18 90    | -        | 18 90    |
| { Plate Glass                                | 180 87    | 33 41     | 61 28    | -        | 61 25    | -        |
| { Burglary and Theft                         | 127 56    | 108 75    | -        | -        | -        | -        |
| New Jersey Plate Glass, Plate Glass          | 1,341 30  | 1,534 41  | 425 50   | 170 00   | 375 50   | 190 00   |
| New York Plate Glass, Plate Glass            | 1,140 82  | 1,562 86  | 226 64   | 322 55   | 220 14   | 335 30   |
| Ocean Accident { Accident                    | 692 89    | 922 79    | 242 03   | 230 59   | 367 03   | 105 59   |
| { Health                                     | 52 50     | 61 25     | -        | -        | -        | -        |
| { Liability                                  | 1,588 64  | 2,667 42  | 1,217 41 | 288 14   | 1,437 41 | 288 14   |
| { Steam Boiler                               | 674 00    | 216 30    | -        | -        | -        | -        |
| { Burglary and Theft                         | 40 40     | 158 75    | -        | -        | -        | -        |
| { Credit                                     | 4,284 38  | 2,850 00  | 444 45   | 632 16   | 911 43   | 187 58   |
| Preferred Accident { Accident                | 26,291 25 | 17,765 50 | 6,776 95 | 6,590 72 | 6,751 95 | 1,740 72 |
| { Health                                     | 3,850 00  | 3,340 00  | 1,910 70 | 2,123 18 | 1,860 70 | 2,098 18 |
| Standard Life & Accident { Accident          | 1,073 04  | 961 96    | 155 00   | 325 14   | 155 00   | 325 14   |
| { Health                                     | 239 30    | 174 50    | 166 43   | 80 35    | 166 43   | 80 35    |
| { Liability                                  | 378 75    | 397 04    | -        | 12 00    | -        | 12 00    |

\*Includes Surety.

†Includes Health.

INSURANCE COMMISSIONER'S REPORT.

101

TABLE No. 26—Concluded.

| COMPANIES.                                 |                           | PREMIUMS RECEIVED. |              | LOSSES PAID. |              | LOSSES INCURRED. |             |
|--|---------------------------|--------------------|--------------|--------------|--------------|------------------|-------------|
|  |                           | 1904.              | 1905.        | 1904.        | 1905.        | 1904.            | 1905.       |
| Travelers                                  | { Accident .....          | \$64,865 88        | \$58,939 23  | \$24,917 37  | \$23,397 68  | \$31,650 71      | \$22,797 68 |
|  | { Health.....             | 6,005 54           | 6,197 11     | 3,750 64     | 4,210 66     | 3,750 64         | 4,210 66    |
|  | { Liability.....          | 17,070 37          | 25,189 16    | 8,052 20     | 6,462 18     | 8,052 20         | 6,462 18    |
| United States Casualty                     | { Accident .....          | 12,225 92          | 10,554 28    | 5,305 18     | 6,361 67     | 5,305 18         | 6,361 67    |
|  | { Health.....             | 4,404 04           | 3,655 66     | 3,298 20     | 1,695 20     | 3,298 20         | 1,695 20    |
|  | { Liability.....          | 2,401 15           | 2,229 96     | 1,436 95     | 791 76       | 1,436 95         | 791 76      |
|  | { Steam Boiler.....       | 1,668 40           | 147 50       | -            | -            | -                | -           |
|  | { Burglary and Theft..... | -                  | 42 94        | -            | -            | -                | -           |
| United States Fidelity & Guaranty          | { Fidelity*.....          | 4,105 59           | 6,757 89     | 5 00         | 692 46       | 112 00           | 5,550 46    |
|  | { Burglary and Theft..... | 839 10             | 479 69       | -            | 415 00       | -                | 415 00      |
| United States Health & Accident, Accident† |                           | 26,936 48          | 28,892 22    | 11,129 32    | 12,362 44    | 11,586 82        | 13,050 60   |
| Total                                      | { Accident .....          | \$290,080 50       | \$234,351 21 | \$96,267 51  | \$94,900 83  | \$105,651 16     | \$93,353 21 |
|  | { Health.....             | 33,841 93          | 39,628 96    | 16,418 44    | 16,999 77    | 16,511 82        | 17,489 88   |
|  | { Liability.....          | 104,604 51         | 113,249 77   | 29,529 08    | 36,492 54    | 30,104 08        | 35,127 60   |
|  | { Fidelity.....           | 14,973 22          | 20,344 57    | 327 92       | 1,467 95     | 534 92           | 10,053 14   |
|  | { Surety.....             | 8,250 50           | 7,927 34     | 746 06       | -            | 1,000 00         | -           |
|  | { Plate Glass.....        | 9,693 74           | 9,848 11     | 2,298 84     | 2,587 53     | 2,272 58         | 2,694 83    |
|  | { Steam Hoiler.....       | 21,312 80          | 18,810 65    | 378 45       | 216 80       | 411 15           | 129 90      |
|  | { Burglary and Theft..... | 3,689 23           | 3,142 11     | 566 70       | 626 21       | 566 70           | 626 27      |
|  | { Credit.....             | 14,011 85          | 13,775 00    | 5,031 41     | 4,362 63     | 5,558 39         | 3,918 05    |
|  | { Sprinkler.....          | 40 00              | 70 00        | -            | -            | -                | -           |
| Aggregate.....                             | \$430,477 86              | \$461,147 75       | \$151,924 41 | \$157,645 32 | \$162,610 86 | \$163,392 88     |             |

\* Includes Surety.

† Includes Health.



**TABLE No. 27.**  
**Income and Disbursements during 1905. 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.....     | \$99,941 59   | \$1,811 50 | \$900 37           | \$102,653 46  | \$53,958 56        | \$22,375 74  | \$12,614 96 | \$969 50        | \$15,819 50              | \$105,788 26         |
| Masonic Mutual Accident Company..   | 18,805 40     | 168 61     | 300 00             | 19,274 01     | 5,464 42           | 7,600 09     | 2,200 42    | 404 57          | 2,294 72                 | 17,964 22            |
| Massachusetts Mutual Accident Ass'n | 168,025 80    | 1,021 11   | -                  | 169,046 91    | 51,426 51          | 58,880 83    | 23,935 47   | 1,194 55        | 27,632 59                | 163,069 95           |
| Peerless Casualty Company.....      | 28,457 00     | 1,051 76   | 15,216 37          | 44,725 13     | 10,215 05          | 7,884 16     | 3,466 65    | 482 99          | 4,444 00                 | 26,492 85            |
| Total.....                          | \$315,229 79  | \$4,052 98 | \$16,416 74        | \$335,699 51  | \$121,064 54       | \$96,740 82  | \$42,217 50 | \$3,051 61      | \$50,190 81              | \$313,265 28         |

**TABLE No. 28.**  
**Assets and Liabilities December 31, 1905—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.....            | \$72,507 37     | -                         | \$589 25          | \$73,096 62   | \$1,050 00     | \$600 00                                      | \$1,379 50             | \$3,029 50         | \$70,06 12                    |
| Masonic Mutual Accident Company .....      | 7,305 68        | -                         | 620 00            | 7,925 68      | -              | 225 00  | 527 00                 | 752 00             | 7,073 68                      |
| Massachusetts Mutual Accident Association. | 34,914 32       | \$164 00                  | 7,102 00          | 42,180 32     | -              | 1,153 72                                      | 5,710 00               | 6,893 72           | 35,286 60                     |
| Peerless Casualty Company .....            | 30,977 23       | 107 75                    | 622 00            | 31,706 98     | 1,320 05       | -   | 1,193 76               | 2,513 81           | 29,193 17                     |
| Total.....                                 | \$145,704 60    | \$271 75                  | \$8,833 25        | \$154,809 60  | \$2,370 05     | \$2,008 72                                    | \$8,810 26             | \$13,189 03        | \$141,620 57                  |

\* Less items not admitted.

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

| COMPANIES.                              | IN FORCE<br>DECEMBER 31, 1904. |                        | WRITTEN.      |                       | TERMINATED.   |                       | IN FORCE<br>DECEMBER 31, 1905. |                        | Premiums<br>or assess-<br>ments<br>received<br>during<br>1905. | Losses<br>and<br>claims<br>incurred<br>during<br>1905. |
|---|--------------------------------|------------------------|---------------|-----------------------|---------------|-----------------------|--------------------------------|------------------------|--|--|
|   | No.                            | Amount.                | No.           | Amount.               | No.           | Amount.               | No.                            | Amount.                |  |  |
| Equitable Accident Company.....         | 7,013                          | \$13,303,345 00        | 3,299         | \$1,147,675 00        | 2,906         | \$2,729,349 00        | 7,406                          | \$11,721,671 00        | \$85,171 59  | \$57,156 00  |
| Masonic Mutual Accident Company.....    | 1,143                          | 662,145 00             | 1,368         | 444,600 00            | 967           | 212,769 00            | 1,544                          | 893,976 00             | 11,965 40  | 5,134 42   |
| Massachusetts Mutual Accident Ass'n ... | 9,384                          | 14,690,070 00          | 12,307        | 4,991,365 00          | 9,547         | 5,217,597 00          | 12,144                         | 14,463,838 00          | 131,831 80   | 42,508 43  |
| Peerless Casualty Company.....          | 1,664                          | 430,800 00             | 2,497         | 596,600 00            | 2,067         | 475,900 00            | 2,094                          | 551,500 00             | 20,863 00  | 11,635 10  |
| <b>Total.....</b>                       | <b>19,204</b>                  | <b>\$29,086,360 00</b> | <b>19,471</b> | <b>\$7,180,240 00</b> | <b>15,487</b> | <b>\$8,633,615 00</b> | <b>23,188</b>                  | <b>\$27,630,985 00</b> | <b>\$249,836 79</b>  | <b>\$116,433 95</b>                                    |

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

| COMPANIES.   | POLICIES ISSUED. |                     |              |                     | POLICIES TERMINATED. |                     |              |                       |
|--|------------------|---------------------|--------------|---------------------|----------------------|---------------------|--------------|-----------------------|
|  | 1904.            |                     | 1905.        |                     | 1904.                |                     | 1905.        |                       |
|  | Number.          | Amount.             | Number.      | Amount.             | Number.              | Amount.             | Number.      | Amount.               |
| Equitable Accident Company, Boston .....               | 561              | \$215,275 00        | 533          | \$188,700 00        | 827                  | \$362,275 00        | 638          | \$540,949 00          |
| Masonic Mutual Accident Company, Springfield .....     | -                | -                   | 656          | 183,475 00          | -                    | -                   | 166          | 47,425 00             |
| Massachusetts Mutual Accident Association, Boston..... | 488              | 225,937 00          | 1,260        | 448,315 00          | 440                  | 485,087 00          | 818          | 470,325 00            |
| Peerless Casualty Company, Keene, N. H.....            | -                | -                   | 305          | 78,200 00           | -                    | -                   | 130          | 28,300 00             |
| <b>Total .....</b>                                     | <b>1,049</b>     | <b>\$441,212 00</b> | <b>2,754</b> | <b>\$898,690 00</b> | <b>1,267</b>         | <b>\$847,362 00</b> | <b>1,752</b> | <b>\$1,086,999 00</b> |

**TABLE No. 30—Concluded.**

| COMPANIES.   | POLICIES IN FORCE DECEMBER 31. |                       |              |                       | PREMIUMS AND ASSESSMENTS RECEIVED. |                    | LOSSES AND CLAIMS PAID. |                    |
|--|--------------------------------|-----------------------|--------------|-----------------------|------------------------------------|--------------------|-------------------------|--------------------|
|  | 1904.                          |                       | 1905.        |                       | 1904.                              | 1905.              | 1904.                   | 1905.              |
|  | Number.                        | Amount.               | Number.      | Amount.               |                                    |                    |                         |                    |
| Equitable Accident Company, Boston .....             | 1,373                          | \$2,170,100 00        | 1,268        | \$1,817,851 00        | \$16,775 23                        | \$16,049 09        | \$10,263 75             | \$14,049 72        |
| Masonic Mutual Accident Company, Springfield.....    | -                              | -                     | 490          | 136,050 00            | -                                  | 2,568 05           | -                       | 1,314 75           |
| Massachusetts Mutual Accident Association, Boston .. | 889                            | 1,370,625 00          | 1,331        | 1,348,615 00          | 10,894 78                          | 12,734 86          | 4,893 29                | 5,400 80           |
| Peerless Casualty Company, Keene, N. H.....          | -                              | -                     | 175          | 49,900 00             | -                                  | 558 68             | -                       | 349 66             |
| <b>Total.....</b>                                    | <b>2,262</b>                   | <b>\$3,540,725 00</b> | <b>3,264</b> | <b>\$3,352,416 00</b> | <b>\$27,670 01</b>                 | <b>\$31,910 59</b> | <b>\$15,157 04</b>      | <b>\$21,114 93</b> |

**TABLE No. 31.**  
**Income and Disbursements During 1905—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.   |
| <b>MAINE COMPANIES.</b>                     |                        |                     |                     |                        |                        |                     |                     |                          |                          |                        |
| American Royal Circle.....                  | \$3,360 07             | \$0 43              | \$1,148 07          | \$4,508 57             | \$500 00               | \$450 73            | \$1,151 10          | \$166 16                 | \$1,149 43               | \$3,417 42             |
| Ancient Order of United Workmen.....        | 163,673 90             | 562 23              | 522 58              | 164,758 71             | 117,423 76             | -                   | 4,508 78            | 250 00                   | 41,419 11                | 163,601 65             |
| Maine Central R. R. Relief Association..... | 25,293 50              | 1,329 56            | 100 00              | 26,723 06              | 26,177 50              | -                   | 644 00              | -                        | 344 60                   | 27,166 10              |
| Maine State Relief Association.....         | 20,083 60              | 1,727 95            | -                   | 21,811 55              | 18,187 96              | -                   | 1,455 02            | -                        | 468 75                   | 20,111 73              |
| Odd Fellows Graded Mut. Relief Ass'n.....   | 41,009 00              | 344 42              | -                   | 41,353 42              | 39,615 00              | -                   | 1,624 99            | -                        | 3,533 82                 | 44,773 81              |
| <b>Total.....</b>                           | <b>\$253,420 07</b>    | <b>\$3,964 59</b>   | <b>\$1,770 65</b>   | <b>\$259,155 31</b>    | <b>\$201,904 22</b>    | <b>\$450 73</b>     | <b>\$9,383 89</b>   | <b>\$416 16</b>          | <b>\$46,915 71</b>       | <b>\$259,070 71</b>    |
| <b>COMPANIES OF OTHER STATES.</b>           |                        |                     |                     |                        |                        |                     |                     |                          |                          |                        |
| American Benefit Society.....               | \$68,839 29            | \$1,859 46          | \$249 33            | \$70,948 08            | \$67,250 00            | \$4,680 26          | \$3,388 51          | -                        | \$5,939 37               | \$81,258 14            |
| Catholic Benevolent Legion.....             | 975,876 00             | 1,382 53            | 2,667 47            | 979,926 00             | 950,091 75             | -                   | 15,120 84           | -                        | 12,243 84                | 977,456 43             |
| Catholic Order of Foresters.....            | 1,334,147 72           | 30,921 08           | 25,398 55           | 1,390,467 35           | 990,060 00             | 5,108 39            | 25,448 40           | -                        | 75,269 92                | 1,095,886 71           |
| Home Circle.....                            | 99,594 83              | 846 88              | 173 48              | 100,615 19             | 92,611 95              | -                   | 5,371 00            | \$300 00                 | 4,744 95                 | 103,267 90             |
| Independent Order of Foresters.....         | 3,546,483 71           | 313,160 34          | 7,893 36            | 3,867,537 41           | 2,191,413 48           | 122,136 07          | 238,402 38          | 849 38                   | 174,700 62               | 2,727,501 93           |
| Knights of Columbus.....                    | 668,509 16             | 41,386 08           | 12,606 37           | 722,501 61             | 315,000 00             | -                   | 40,276 08           | 4,747 50                 | 96,351 51                | 456,375 09             |
| Knights of Honor.....                       | 2,810,435 20           | 4,073 58            | 2,387 04            | 2,816,895 82           | 2,741,885 29           | 33,504 18           | 23,997 65           | 2,333 31                 | 36,246 92                | 2,837,967 35           |
| Knights of Pythias.....                     | 2,085,060 22           | 35,226 72           | 57,888 37           | 2,177,975 89           | 1,458,004 95           | 203,128 95          | 33,477 80           | 30,365 50                | 52,856 78                | 1,777,772 98           |
| Knights of the Maccabees of the World.....  | 4,781,827 36           | 148,303 15          | -                   | 4,925,130 51           | 3,356,267 57           | 98,705 50           | 72,294 01           | 26,775 49                | 295,269 93               | 3,849,312 50           |
| Loyal Protective Association.....           | 369,596 00             | 839 51              | 145 00              | 370,580 51             | 202,006 75             | 75,442 48           | 50,000 32           | -                        | 35,934 69                | 363,384 24             |
| L'Union St. Jean Baptiste d'Amerique.....   | 57,492 36              | 3,514 60            | 2,726 13            | 63,733 09              | 23,325 00              | 2,138 18            | 4,255 20            | 1,330 00                 | 5,764 53                 | 36,812 91              |
| Modern Woodmen of America.....              | \$,369,967 88          | 32,128 64           | 101,876 16          | \$,503,972 68          | 6,611,360 86           | 289,524 96          | 201,641 39          | 12,600 00                | 438,937 15               | 7,554,064 36           |
| New England Order of Protection.....        | 727,313 69             | 2,236 72            | 1,652 51            | 731,202 92             | 613,060 00             | 3,753 96            | 13,351 96           | 10,768 00                | 33,467 03                | 674,340 95             |
| Royal Arcanum.....                          | 2,342,875 77           | 79,294 36           | 5,598 78            | 8,427,768 91           | 8,021,412 84           | -                   | 88,549 74           | -                        | 194,908 65               | 8,304,871 23           |
| Royal Neighbors of America.....             | 668,165 45             | 3,912 48            | 16,959 27           | 689,037 20             | 506,878 72             | 21,193 28           | 33,228 45           | 1,534 95                 | 95,901 21                | 653,384 61             |
| Societe des Artisans.....                   | 373,427 15             | 28,212 16           | 1,960 14            | 403,599 45             | 216,918 42             | 1,363 90            | 14,477 56           | 1,617 00                 | 18,832 57                | 253,209 45             |
| United Order of the Golden Cross.....       | 476,412 53             | 3,547 89            | 164 06              | 480,124 48             | 395,250 00             | -                   | 34,640 39           | 1,332 50                 | 10,738 67                | 441,961 56             |
| United Order of the Pilgrim Fathers.....    | 618,768 51             | 2,649 34            | 1,889 97            | 622,307 82             | 494,300 00             | 129 00              | 16,117 88           | 2,662 00                 | 9,536 11                 | 522,744 99             |
| Workmen's Benefit Association.....          | 96,413 85              | 1,499 96            | -                   | 97,913 81              | 64,000 00              | 1,131 00            | 11,380 92           | 1,053 17                 | 7,382 25                 | 84,947 24              |
| <b>Total.....</b>                           | <b>\$36,471,206 68</b> | <b>\$729,996 05</b> | <b>\$241,535 99</b> | <b>\$37,442,738 72</b> | <b>\$29,311,037 58</b> | <b>\$861,940 11</b> | <b>\$925,420 48</b> | <b>\$98,208 80</b>       | <b>\$1,695,025 60</b>    | <b>\$32,801,632 57</b> |
| <b>Aggregate.....</b>                       | <b>\$36,724,626 75</b> | <b>\$733,960 64</b> | <b>\$243,306 64</b> | <b>\$37,701,894 93</b> | <b>\$29,512,941 80</b> | <b>\$862,390 84</b> | <b>\$934,894 37</b> | <b>\$98,624 96</b>       | <b>\$1,651,941 31</b>    | <b>\$33,060,703 28</b> |

**TABLE No. 32.**  
**Assets and Liabilities December 31, 1905—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.    |                               |
| <b>MAINE COMPANIES.</b>                      |                        |                       |                     |                        |                       |   |                        |                       |                               |
| American Royal Circle .....                  | \$1,091 15             | -                     | -                   | \$1,091 15             | -                     | \$123 99                                      | \$1,006 85             | \$1,130 84            | - \$39 69                     |
| Ancient Order of United Workmen .....        | 32,923 84              | -                     | -                   | 32,923 84              | \$6,865 97            | -   | -                      | 6,865 97              | 26,057 87                     |
| Maine Central R. R. Relief Association ..... | 27,094 29              | -                     | -                   | 27,094 29              | -                     | -   | -                      | -                     | 27,094 29                     |
| Maine State Relief Association .....         | 43,428 22              | -                     | -                   | 43,428 22              | 2,328 95              | -   | 13 00                  | 2,341 95              | 41,086 27                     |
| Odd Fellows Graded Mut. Relief Ass'n .....   | 11,593 87              | -                     | -                   | 11,593 87              | -                     | -   | -                      | -                     | 11,593 87                     |
| <b>Total.....</b>                            | <b>\$116,131 37</b>    | <b>-</b>              | <b>-</b>            | <b>\$116,131 37</b>    | <b>\$9,194 92</b>     | <b>\$123 99</b>                               | <b>\$1,019 85</b>      | <b>\$10,338 76</b>    | <b>\$105,792 61</b>           |
| <b>COMPANIES OF OTHER STATES.</b>            |                        |                       |                     |                        |                       |   |                        |                       |                               |
| American Benefit Society .....               | \$52,003 39            | \$5,600 00            | -                   | \$57,603 39            | \$8,000 00            | -   | \$24 80                | \$8,024 80            | \$49,578 59                   |
| Catholic Benevolent Legion .....             | 11,545 62              | 106,000 00            | -                   | 117,545 62             | 63,000 00             | -   | -                      | 63,000 00             | 54,545 62                     |
| Catholic Order of Foresters .....            | 1,107,125 62           | -                     | \$11,850 03         | 1,118,975 65           | 137,883 33            | -   | -                      | 137,883 33            | 981,092 32                    |
| Home Circle .....                            | 11,933 41              | 7,300 00              | 125 94              | 19,359 35              | 46,070 99             | -   | -                      | 46,070 99             | -26,711 64                    |
| Independent Order of Foresters.....          | 9,266,630 21           | 5,598 30              | 101,385 81          | 9,373,614 32           | 606,165 46            | \$3,650 36                                    | 6,378 28               | 616,194 10            | 8,757,420 22                  |
| Knights of Columbus .....                    | 1,500,970 99           | 47,571 24             | 11,612 50           | 1,560,154 73           | 65,450 00             | -   | -                      | 65,450 00             | 1,494,704 73                  |
| Knights of Honor .....                       | 43,866 95              | 218,714 14            | 8,815 86            | 271,396 95             | 721,237 50            | 82 14   | -                      | 721,319 64            | -449,922 69                   |
| Knights of Pythias .....                     | 1,417,621 10           | 9,499 38              | 7,611 64            | 1,434,732 12           | 124,000 00            | 28,510 65                                     | 1,923 72               | 154,434 37            | 1,280,297 75                  |
| Knights of the Maccabees of the World .....  | 5,033,543 69           | 259,020 38            | 65,132 36           | 5,358,296 43           | 228,273 66            | 26,566 23                                     | 4,780 49               | 259,620 38            | 5,098,676 05                  |
| Loyal Protective Association.....            | 61,471 75              | -                     | 156 66              | 61,628 41              | 2,425 00              | 9,486 08                                      | 579 00                 | 12,490 08             | 49,138 33                     |
| L'Union St. Jean Baptiste d'Amerique .....   | 69,758 40              | 8,300 00              | 2,206 00            | 80,264 40              | -                     | 132 15  | -                      | 132 15                | 80,132 25                     |
| Modern Workmen of America .....              | 2,297,645 13           | 870,000 00            | 10,657 35           | 3,178,302 48           | 658,519 04            | 30,707 90                                     | -                      | 689,226 94            | 2,489,075 54                  |
| New England Order of Protection.....         | 147,497 13             | 56,720 52             | -                   | 204,217 65             | 37,000 00             | -   | -                      | 37,000 00             | 167,217 65                    |
| Royal Arcanum .....                          | 2,782,333 36           | 768,193 30            | 23,200 22           | 3,573,726 88           | 1,036,450 00          | -   | 499 15                 | 1,040,242 81          | 2,533,484 07                  |
| Royal Neighbors of America .....             | 226,570 18             | 50,000 00             | -                   | 276,570 18             | 92,500 00             | -   | -                      | 92,500 00             | 184,070 18                    |
| Societe des Artisans .....                   | 705,736 93             | 6,606 24              | 6,511 69            | 718,854 86             | 22,500 00             | -   | -                      | 22,500 00             | 696,354 86                    |
| United Order of the Golden Cross .....       | 115,513 92             | 40,420 26             | 1,008 08            | 156,942 26             | 18,500 00             | 202 41  | -                      | 18,702 41             | 138,239 85                    |
| United Order of the Pilgrim Fathers..        | 114,084 26             | 47,699 85             | 1,150 00            | 162,934 11             | 42,000 00             | -   | -                      | 42,000 00             | 120,934 11                    |
| Workmen's Benefit Association .....          | 49,192 94              | -                     | -                   | 49,192 94              | 1,000 00              | -   | -                      | 1,000 00              | 48,192 94                     |
| <b>Total.....</b>                            | <b>\$25,015,044 98</b> | <b>\$2,507,843 61</b> | <b>\$251,424 14</b> | <b>\$27,774,312 73</b> | <b>\$3,910,974 98</b> | <b>\$102,631 58</b>                           | <b>\$14,185 44</b>     | <b>\$4,027,792 00</b> | <b>\$23,746,520 73</b>        |
| <b>Aggregate.....</b>                        | <b>\$25,131,176 35</b> | <b>\$2,507,843 61</b> | <b>\$251,424 14</b> | <b>\$27,890,444 10</b> | <b>\$3,920,169 90</b> | <b>\$102,755 57</b>                           | <b>\$15,205 29</b>     | <b>\$4,038,130 76</b> | <b>\$23,852,313 34</b>        |

INSURANCE COMMISSIONER'S REPORT.

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

| COMPANIES.                                   | IN FORCE<br>DECEMBER 31, 1904. |                           | WRITTEN.       |                         | TERMINATED.    |                         | IN FORCE<br>DECEMBER 31, 1905. |                           | Mortuary<br>and<br>disability<br>assessments<br>received<br>during 1905. | Losses and<br>claims<br>incurred<br>during 1905. |
|--|--------------------------------|---------------------------|----------------|-------------------------|----------------|-------------------------|--------------------------------|---------------------------|--|--|
|  | No.                            | Amount.                   | No.            | Amount.                 | No.            | Amount.                 | No.                            | Amount.                   |  |  |
| <b>MAINE COMPANIES.</b>                      |                                |                           |                |                         |                |                         |                                |                           |  |  |
| American Royal Circle .....                  | -                              | -                         | 650            | \$302,750 00            | 238            | \$93,750 00             | 442                            | \$209,000 00              | -  | \$500 00   |
| Ancient Order of United Workmen .....        | 5,841                          | \$9,817,200 00            | 103            | 116,000 00              | 554            | 997,402 00              | 5,390                          | 8,935,798 00              | \$127,831 31   | 121,763 73                                       |
| Maine Central R. R. Relief Association ..... | 1,749                          | -                         | 99             | -                       | 100            | -                       | 1,748                          | -                         | 16,878 00  | 16,000 00  |
| Maine State Relief Association .....         | 954                            | 1,250,340 00              | -              | -                       | 53             | 69,404 00               | 901                            | 1,180,936 00              | 18,178 00  | 28,050 00  |
| Odd Fellows Graded Mut. Relief Ass'n .....   | 1,954                          | -                         | 27             | -                       | 90             | -                       | 1,891                          | -                         | 35,065 00  | 39,615 00  |
| <b>Total .....</b>                           | <b>10,498</b>                  | <b>\$11,067,540 00</b>    | <b>990</b>     | <b>\$418,750 00</b>     | <b>1,035</b>   | <b>\$1,160,556 00</b>   | <b>10,372</b>                  | <b>\$10,325,734 00</b>    | <b>\$197,952 31</b>  | <b>\$205,928 73</b>                              |
| <b>COMPANIES OF OTHER STATES.</b>            |                                |                           |                |                         |                |                         |                                |                           |  |  |
| American Benefit Society .....               | \$5,101                        | \$4,937,000 00            | 1,512          | \$1,109,500 00          | 895            | \$662,500 00            | 5,778                          | \$5,384,000 00            | \$55,272 74  | \$74,750 00                                      |
| Catholic Benevolent Legion .....             | 22,246                         | 31,322,250 00             | 255            | 126,500 00              | 2,530          | 3,406,500 00            | 19,971                         | 28,042,250 00             | 953,506 16   | 850,000 00                                       |
| Catholic Order of Foresters .....            | 114,266                        | 120,564,500 00            | 10,443         | 10,298,000 00           | 6,648          | 6,993,000 00            | 118,061                        | 123,860,500 00            | 1,270,960 22   | 1,006,500 00                                     |
| Home Circle .....                            | 2,713                          | 3,547,667 00              | 44             | 30,560 00               | 660            | 945,795 50              | 2,097                          | 2,632,731 50              | 89,518 76  | 88,265 78  |
| Independent Order of Foresters .....         | 225,876                        | 242,896,000 00            | 29,091         | 23,719,250 00           | 21,674         | 17,814,250 00           | 233,293                        | 248,801,000 00            | 3,263,984 69   | 2,272,069 55                                     |
| Knights of Columbus .....                    | 43,314                         | 43,821,400 00             | 8,088          | 8,646,000 00            | 1,927          | 1,943,000 00            | 49,475                         | 50,524,000 00             | 508,285 32   | 343,000 00                                       |
| Knights of Honor .....                       | 49,175                         | 82,334,000 00             | 2,769          | 2,489,500 00            | 11,818         | 18,863,300 00           | 40,126                         | 65,969,200 00             | 2,729,665 43   | 2,808,337 50                                     |
| Knights of Pythias .....                     | 68,203                         | 109,787,000 00            | 14,796         | 17,652,500 00           | 8,142          | 10,234,000 00           | 74,857                         | 117,205,500 00            | 2,085,060 22   | 1,468,500 00                                     |
| Knights of the Macabees of the World .....   | 322,376                        | 408,851,474 16            | 39,141         | 50,362,250 00           | 62,626         | 65,037,361 68           | 298,891                        | 375,176,362 48            | 4,266,679 25   | 3,207,349 94                                     |
| Loyal Protective Association .....           | 24,122                         | 8,437,700 00              | 13,217         | 4,500,550 00            | 7,293          | 2,591,150 00            | 30,046                         | 10,347,100 00             | 303,511 00   | 155,754 25                                       |
| L'Union St. Jean Baptiste d'Amérique .....   | 7,606                          | 3,268,525 00              | 3,433          | 1,140,800 00            | 681            | 251,875 00              | 10,458                         | 4,157,450 00              | 47,017 16  | 23,325 00  |
| Modern Woodmen of America .....              | 660,952                        | 1,136,678,500 00          | 96,010         | 132,424,000 00          | 43,125         | 65,057,000 00           | 713,837                        | 1,204,045,500 00          | 7,653,706 88   | 6,674,000 00                                     |
| New England Order of Protection .....        | 38,416                         | 59,879,000 00             | 4,927          | 5,550,500 00            | 2,033          | 2,755,000 00            | 41,310                         | 62,674,500 00             | 669,226 29   | 611,000 00                                       |
| Royal Arcanum .....                          | 308,083                        | 680,848,000 10            | 22,678         | 54,929,000 00           | 73,005         | 184,859,000 00          | 254,756                        | 550,918,000 00            | 8,094,565 97   | 8,167,500 00                                     |
| Royal Neighbors of America .....             | 84,538                         | \$1,875,900 00            | 16,208         | 17,275,500 00           | 3,400          | 3,824,750 00            | 97,347                         | 103,325,750 00            | 546,532 65   | 514,500 00                                       |
| Societe des Artisans .....                   | 23,020                         | 22,620,800 00             | 5,377          | 4,537,000 00            | 1,451          | 1,272,700 00            | 26,946                         | 25,285,100 00             | 256,970 77   | 155,500 00                                       |
| United Order of the Golden Cross .....       | 18,590                         | 21,380,500 00             | 2,333          | 1,591,000 00            | 2,531          | 2,350,250 00            | 18,392                         | 20,621,250 00             | 475,073 23   | 396,500 00                                       |
| United Order of the Pilgrim Fathers .....    | 19,698                         | 28,528,000 00             | 1,192          | 817,000 00              | 1,289          | 1,747,500 00            | 19,601                         | 27,597,500 00             | 593,963 26   | 470,000 00                                       |
| Workmen's Benefit Association .....          | 6,203                          | 6,209,000 00              | 556            | 556,000 00              | 914            | 914,000 00              | 5,845                          | 5,845,000 00              | 77,451 00  | 59,000 00  |
| <b>Total .....</b>                           | <b>2,041,498</b>               | <b>\$3,108,179,916 16</b> | <b>272,071</b> | <b>\$317,746,710 00</b> | <b>252,482</b> | <b>\$391,522,932 18</b> | <b>2,061,087</b>               | <b>\$3,034,403,693 98</b> | <b>\$33,940,951 00</b>   | <b>\$29,345,852 02</b>                           |
| <b>Aggregate .....</b>                       | <b>5,051,996</b>               | <b>\$3,119,247,456 16</b> | <b>272,980</b> | <b>\$318,165,460 00</b> | <b>253,517</b> | <b>\$392,683,488 18</b> | <b>2,071,459</b>               | <b>\$3,044,729,427 98</b> | <b>\$34,138,903 31</b>   | <b>\$29,551,780 75</b>                           |

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

| COMPANIES.                                     | POLICIES ISSUED. |                       |              |                       | POLICIES TERMINATED. |                       |              |                       |
|--|------------------|-----------------------|--------------|-----------------------|----------------------|-----------------------|--------------|-----------------------|
|  | 1904.            |                       | 1905.        |                       | 1904.                |                       | 1905.        |                       |
|  | Number.          | Amount.               | Number.      | Amount.               | Number.              | Amount.               | Number.      | Amount.               |
| <b>MAINE COMPANIES.</b>                        |                  |                       |              |                       |                      |                       |              |                       |
| American Royal Circle.....                     | -                | -                     | 680          | \$302,750 00          | -                    | -                     | 238          | \$98,750 00           |
| Ancient Order of United Workmen.....           | 61               | \$69,000 00           | 103          | 116,000 00            | 1,590                | \$3,607,800 00        | 554          | 997,402 00            |
| Maine Central Railroad Relief Association..... | 138              | -                     | 91           | -                     | 109                  | -                     | 53           | -                     |
| Maine State Relief Association.....            | 1                | -                     | -            | -                     | 86                   | -                     | 53           | 69,404 00             |
| Odd Fellows Graded Mutual Relief Association.. | 35               | -                     | 27           | -                     | 88                   | -                     | 90           | -                     |
| <b>Total .....</b>                             | <b>235</b>       | <b>\$69,000 00</b>    | <b>901</b>   | <b>\$418,750 00</b>   | <b>1,870</b>         | <b>\$3,607,800 00</b> | <b>1,018</b> | <b>\$1,160,556 00</b> |
| <b>COMPANIES OF OTHER STATES.</b>              |                  |                       |              |                       |                      |                       |              |                       |
| American Benefit Society.....                  | 227              | \$188,750 00          | 505          | \$374,000 00          | 121                  | \$107,250 00          | 227          | \$173,000 00          |
| Catholic Benevolent Legion .....               | -                | -                     | -            | -                     | 5                    | 5,000 00              | 1            | 1,000 00              |
| Catholic Order of Foresters .....              | 145              | 148,000 00            | 263          | 261,000 00            | 48                   | 54,000 00             | 52           | 52,000 00             |
| Home Circle.....                               | -                | -                     | 1            | 1,360 00              | 25                   | 46,106 00             | 5            | 11,253 00             |
| Independent Order of Foresters.....            | 805              | 575,000 00            | 803          | 569,250 00            | 506                  | 362,500 00            | 505          | 399,500 00            |
| Knights of Columbus .....                      | 37               | 38,000 00             | 73           | 75,000 00             | 48                   | 48,000 00             | 24           | 24,000 00             |
| Knights of Honor .....                         | 1                | 1,000 00              | 1            | 1,000 00              | 10                   | 18,000 00             | 35           | 72,000 00             |
| Knights of Pythias .....                       | 51               | 48,500 00             | 25           | 26,500 00             | 60                   | 67,500 00             | 34           | 35,500 00             |
| Knights of the Maccabees of the World.....     | 328              | 838,500 00            | 1,235        | 739,750 00            | 1,205                | 927,500 00            | 1,153        | 867,000 00            |
| Loyal Protective Association .....             | -                | -                     | 1,808        | 603,750 00            | -                    | -                     | 156          | 55,500 00             |
| L'Union St. Jean Baptiste d'Amerique .....     | -                | -                     | 227          | 65,400 00             | -                    | -                     | -            | -                     |
| Modern Woodman of America .....                | 649              | 780,000 00            | 1,208        | 1,397,500 00          | 437                  | 545,000 00            | 478          | 583,500 00            |
| New England Order of Protection.....           | 1,033            | 1,196,000 00          | 456          | 482,000 00            | 208                  | 264,000 00            | 273          | 340,000 00            |
| Royal Arcanum .....                            | 128              | 165,000 00            | 36           | 104,000 00            | 105                  | 161,500 00            | 213          | 508,000 00            |
| Royal Neighbors of America.....                | 168              | 155,500 00            | 169          | 161,000 00            | 15                   | 13,500 00             | 29           | 29,000 00             |
| Societe des Artisans.....                      | 176              | 125,500 00            | 189          | 135,000 00            | 45                   | 38,500 00             | 62           | 44,500 00             |
| United Order of the Golden Cross.....          | 186              | 117,250 00            | 382          | 199,250 00            | 472                  | 407,750 00            | 363          | 307,000 00            |
| United Order of the Pilgrim Fathers.....       | 35               | 26,000 00             | 41           | 30,500 00             | 257                  | 395,500 00            | 80           | 117,500 00            |
| Workmen's Benefit Association.....             | 3                | 3,000 00              | 1            | 1,000 00              | 23                   | 23,000 00             | 17           | 17,000 00             |
| <b>Total .....</b>                             | <b>4,572</b>     | <b>\$4,406,000 00</b> | <b>7,423</b> | <b>\$5,233,260 00</b> | <b>3,590</b>         | <b>\$3,484,606 00</b> | <b>3,707</b> | <b>\$3,633,253 00</b> |
| <b>Aggregate .....</b>                         | <b>4,807</b>     | <b>\$4,475,000 00</b> | <b>8,324</b> | <b>\$5,652,010 00</b> | <b>5,460</b>         | <b>\$7,092,466 00</b> | <b>4,725</b> | <b>\$4,793,808 00</b> |

INSURANCE COMMISSIONER'S REPORT.

109

TABLE No. 34—Concluded.

| COMPANIES.  | POLICIES IN FORCE DECEMBER 31. |                 |         |                 | PREMIUMS AND ASSESSMENTS RECEIVED. |              | LOSSES AND CLAIMS PAID. |              |
|---|--------------------------------|-----------------|---------|-----------------|------------------------------------|--------------|-------------------------|--------------|
|   | 1904.                          |                 | 1905.   |                 | 1904.                              | 1905.        | 1904.                   | 1905.        |
|   | Number.                        | Amount.         | Number. | Amount.         |                                    |              |                         |              |
| <b>MAINE COMPANIES.</b>                           |                                |                 |         |                 |                                    |              |                         |              |
| American Royal Circle.....                        | -                              | -               | .442    | \$209,000 00    | -                                  | -            | -                       | \$500 00     |
| Ancient Order of United Workmen.....              | 5,841                          | \$9,817,200 00  | 5,390   | 8,935,798 00    | \$167,469 04                       | \$127,831 31 | \$130,689 00            | 117,423 76   |
| Maine Central Railroad Relief Association.....    | 1,601                          | -               | 1,609   | -               | 17,195 00                          | 14,942 50    | 23,000 00               | 18,000 00    |
| Maine State Relief Association.....               | 954                            | 1,250,340 00    | 901     | 1,180,936 00    | 19,174 00                          | 18,178 00    | 19,537 00               | 29,725 00    |
| Odd Fellows Graded Mutual Relief Association..... | 1,954                          | -               | 1,891   | -               | 35,300 00                          | 35,065 00    | 29,560 00               | 39,615 00    |
| Total.....  | 10,350                         | \$11,067,540 00 | 10,233  | \$10,325,734 00 | \$239,138 04                       | \$196,016 81 | \$202,786 00            | \$205,263 76 |
| <b>COMPANIES OF OTHER STATES.</b>                 |                                |                 |         |                 |                                    |              |                         |              |
| American Benefit Society.....                     | 1,231                          | \$1,115,250 00  | 1,509   | \$1,316,250 00  | \$13,000 10                        | \$12,371 55  | \$12,750 00             | \$13,250 00  |
| Catholic Benevolent Legion.....                   | 15                             | 18,000 00       | 14      | 17,000 00       | 551 88                             | -            | 500 00                  | 1,000 00     |
| Catholic Order of Foresters.....                  | 1,985                          | 2,019,000 00    | 2,196   | 2,228,000 00    | 18,650 57                          | 19,709 65    | 8,500 00                | 9,000 00     |
| Home Circle.....                                  | 28                             | 49,394 00       | 24      | 39,501 00       | 1,638 42                           | 1,629 93     | 5,732 86                | 4,000 00     |
| Independent Order of Foresters.....               | 5,538                          | 4,756,500 00    | 5,836   | 4,926,250 00    | 72,899 49                          | 75,804 88    | 50,072 73               | 43,411 17    |
| Knights of Columbus.....                          | 635                            | 637,000 00      | 684     | 688,000 00      | 7,057 08                           | 6,480 69     | 5,000 00                | 4,000 00     |
| Knights of Honor.....                             | 162                            | 284,000 00      | 128     | 213,000 00      | 12,572 19                          | 11,955 41    | 13,000 00               | 6,600 00     |
| Knights of Pythias.....                           | 496                            | 585,000 00      | 487     | 576,000 00      | 12,099 85                          | 10,681 20    | 20,000 00               | 6,500 00     |
| Knights of the Maccabees of the World.....        | 3,935                          | 3,755,500 00    | 4,017   | 3,637,750 00    | 35,276 77                          | 37,280 80    | 17,572 80               | 23,750 00    |
| Loyal Protective Association.....                 | 289                            | 99,400 00       | 1,941   | 653,650 00      | -                                  | 6,478 50     | -                       | 4,157 25     |
| L'Union St. Jean Baptiste d'Amérique.....         | -                              | -               | 227     | 65,400 00       | -                                  | 679 85       | -                       | -            |
| Modern Woodmen of America.....                    | 3,371                          | 4,745,500 00    | 4,101   | 5,553,500 00    | 25,911 00                          | 34,579 45    | 39,000 00               | 30,000 00    |
| New England Order of Protection.....              | 5,114                          | 7,146,000 00    | 5,297   | 7,288,000 00    | 66,092 00                          | 79,317 87    | 68,000 00               | 58,000 00    |
| Royal Arcanum.....                                | 1,042                          | 2,086,500 00    | 665     | 1,682,500 00    | 26,032 25                          | 26,185 36    | 22,000 00               | 28,500 00    |
| Royal Neighbors of America.....                   | 321                            | 301,000 00      | 461     | 433,900 00      | 1,107 75                           | 1,887 15     | 2,000 00                | 3,000 00     |
| Societe des Artisans.....                         | 639                            | 569,500 00      | 766     | 660,000 00      | 5,516 07                           | 6,616 99     | 2,000 00                | 2,000 00     |
| United Order of the Golden Cross.....             | 2,708                          | 2,640,000 00    | 2,727   | 2,532,250 00    | 62,357 64                          | 60,711 55    | 56,250 00               | 55,750 00    |
| United Order of the Pilgrim Fathers.....          | 1,533                          | 2,122,000 00    | 1,494   | 2,035,000 00    | 37,389 81                          | 45,311 12    | 52,500 00               | 57,500 00    |
| Workmen's Benefit Association.....                | 239                            | 239,000 00      | 223     | 223,000 00      | 3,225 00                           | 2,981 00     | 1,000 00                | 3,000 00     |
| Total.....  | 29,281                         | \$33,168,044 00 | 32,997  | \$34,768,051 00 | \$401,377 87                       | \$440,662 95 | \$375,878 39            | \$352,818 42 |
| Aggregate.....                                    | 39,631                         | \$44,235,584 00 | 43,230  | \$45,093,785 00 | \$640,515 91                       | \$636,679 76 | \$578,664 39            | \$558,082 18 |



---

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, 1905.

---



# MERCHANTS INSURANCE COMPANY,

BANGOR, MAINE.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

WILLIAM B. SNOW, *President.*

CHARLES D. PEARSON, *Secretary.*

Cash Capital, \$100,000.

## INCOME.

|   |              |              |
|---|--------------|--------------|
| Gross premiums (Marine) .....                                   | \$104,866 99 |              |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 26,861 79    |              |
| Net premiums .....  |              | \$78,005 20  |
| Interest on mortgage loans .....                                | \$1,685 00   |              |
| Interest on collateral loans .....                              | 580 00       |              |
| Interest on bonds and dividends on stocks .....                 | 7,087 81     | 9,352 81     |
| Total income.....   |              | \$87,358 01  |
| Ledger assets Dec. 31, 1904 .....                               |              | 237,641 33   |
| Total.....  |              | \$324,999 34 |

## DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Gross amount paid for losses (Marine).....                             | \$62,372 89 |              |
| Deduct salvage and reinsurance .....                                   | 11,664 09   |              |
| Net amount paid for losses .....                                       |             | \$50,708 80  |
| Interest and dividends to stockholders .....                           |             | 7,840 00     |
| Commissions or brokerage.....  |             | 9,410 83     |
| Salaries, fees and other charges of officers, agents and employes..... |             | 4,350 00     |
| Rents .....  |             | 205 00       |
| Taxes, licenses and insurance department fees .....                    |             | 562 54       |
| Premium on securities purchased .....                                  |             | 575 00       |
| Miscellaneous expenditures .....                                       |             | 1,009 54     |
| Total disbursements ..   |             | \$74,661 71  |
| Balance.....   |             | \$250,337 63 |

## LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Mortgage loans on real estate.....  | \$41,000 00         |
| Loans secured by collateral.....  | 14,500 00           |
| Book value of stocks and bonds, excluding interest.....                   | 134,950 00          |
| Cash in office and in bank.....   | 25,715 04           |
| Agents balances, representing business written subsequent to Oct. 1, last | 13,764 05           |
| Bills receivable, not matured, taken for marine and inland risks.....     | 18,143 54           |
| Other ledger assets.....  | 2,265 00            |
| Total ledger assets.....  | <u>\$250,337 63</u> |

## NON-LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Interest due and accrued on stocks and bonds.....     | \$1,853 07          |
| Market value of stocks and bonds over book value..... | 22,762 50           |
| Total admitted assets.....                            | <u>\$274,953 20</u> |

## SCHEDULE OF BONDS OWNED BY THE COMPANY.

|   | <i>Book<br/>Value.</i> | <i>Par<br/>Value.</i> | <i>Market<br/>Value.</i> |
|---|------------------------|-----------------------|--------------------------|
| Maine Central Railroad Co., 1912, 7%.....                               | \$1,000 00             | \$1,000 00            | \$1,180 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             | 12,000 00                |
| Baltimore & Ohio Railroad Co., 1925, 3½% .....                          | 10,000 00              | 10,000 00             | 9,200 00                 |
| Buffalo, Rochester & Pittsburg R. R. Co., 1920, 4½%                     | 11,000 00              | 11,000 00             | 11,330 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              | 5,375 00                 |
| Grand Rapids, Belding & Saginaw R.R.Co., 1924, 5%                       | 5,000 00               | 5,000 00              | 5,300 00                 |
| Terminal Railroad Association, St. Louis, 1853, 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              | 4,737 50                 |
| Lehigh Valley R. R. Co., 1923, 6%.....                                  | 1,000 00               | 1,000 00              | 1,270 00                 |
| Toledo Railway and Terminal Co., 1954, 4½%.....                         | 4,000 00               | 4,000 00              | 4,240 00                 |
| Western Union Telegraph Co., funding and real<br>estate, 1950, 4½%..... | 5,000 00               | 5,000 00              | 5,250 00                 |
| Bangor Gas Light Co., 1941, 5% .....                                    | 5,000 00               | 5,000 00              | 5,350 00                 |
| City of Galveston, 1928, option, 1908, 5% .....                         | 5,000 00               | 5,000 00              | 4,500 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              | 4,280 00                 |
| City of Zanesville, 1915, 4% .....                                      | 1,000 00               | 1,000 00              | 1,030 00                 |
| City of Kingman, 1919, 5% .....   | 2,000 00               | 2,000 00              | 2,000 00                 |
| City of Brewer, 1914, 4%.....   | 2,000 00               | 2,000 00              | 2,010 00                 |
| Township of Wamego, 1915, 6% .....                                      | 1,000 00               | 1,000 00              | 1,075 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                 |
| Total.....  | <u>\$102,000 00</u>    | <u>\$102,000 00</u>   | <u>\$106,877 50</u>      |

## SCHEDULE OF STOCKS OWNED BY THE COMPANY.

|  | <i>Book<br/>Value.</i> | <i>Par<br/>Value.</i> | <i>Market<br/>Value.</i> |
|--|------------------------|-----------------------|--------------------------|
| European & North American Railway Co ..... | \$20,000 00            | \$20,000 00           | \$20,000 00              |
| Union Insurance Co., Bangor .....          | 2,400 00               | 2,400 00              | 5,460 00                 |
| First National Bank, Bangor.....           | 6,900 00               | 6,900 00              | 11,385 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              | 2,400 00                 |
| Total.....                                 | <u>\$32,950 00</u>     | <u>\$32,950 00</u>    | <u>\$50,835 00</u>       |

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...    | 5,000 00          | 7,250 00             | 5,000 00                      |
| First National Bank, Bangor, stock .....          | 4,500 00          | 7,425 00             | 4,500 00                      |
| First National Bank, Bangor, stock.....\$1,600 {  | 2,500 00          | 3,000 00             | 2,000 00                      |
| Orono Pulp & Paper Company, Bangor, stock 1,500 { |                   |                      |                               |
| 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 .....                                       | \$15,500 00       | \$21,525 00          | \$14,500 00                   |

LIABILITIES.

|   |              |
|---|--------------|
| Losses in process of adjustment, or in suspense ..... | \$12,153 27  |
| Unearned premiums on outstanding risks.....           | 48,478 60    |
| Dividends remaining unpaid.....                       | 480 60       |
| Cash capital .....                                    | \$106,000 00 |
| Surplus over all liabilities.....                     | 113,841 33   |
| Surplus to policy holders.....                        | 213,841 33   |
| Total liabilities.....                                | \$274,953 20 |

RISKS AND PREMIUMS.

|                                   | <i>Marine.</i> | <i>Premiums.</i> |
|-----------------------------------|----------------|------------------|
| In force December 31, 1904.....   | \$922,034      | \$59,735 33      |
| Written during the year.....      | 7,537,894      | 104,866 99       |
| Total .....                       | \$8,459,928    | \$164,602 32     |
| Expired and terminated .....      | 7,782,909      | 116,123 72       |
| In force at end of the year ..... | \$677,019      | \$48,478 60      |

BUSINESS IN MAINE.

|                         | <i>Marine.</i> |
|-------------------------|----------------|
| Risks written .....     | \$7,537,894 00 |
| Premiums received ..... | 78,005 20      |
| Losses paid .....       | 50,708 80      |
| Losses incurred .....   | 39,341 07      |

## 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) .....                                   | \$140,348 52 |              |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 31,851 20    |              |
| Net premiums .....  |              | \$108,497 32 |
| Interest on bonds and dividends on stocks .....                 | \$15,607 69  |              |
| Interest from all other sources.....                            | 1,181 76     | 16,789 45    |
| Profit on sale or maturity of ledger assets.....                |              | 125 00       |
| Total income.....   |              | \$125,411 77 |
| Ledger assets Dec. 31, 1904.....                                |              | 430,874 93   |
| Total.....  |              | \$556,286 70 |

## DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Gross amount paid for losses (Marine).....                             | \$82,416 11 |              |
| Deduct salvage and reinsurance .....                                   | 11,663 60   |              |
| Net amount paid for losses.....  |             | \$70,752 51  |
| Interest and dividends to stockholders .....                           |             | 16,000 00    |
| Commissions or brokerage.....  |             | 3,912 20     |
| Salaries, fees and other charges of officers, agents and employes..... |             | 6,468 35     |
| Rents—including company's own occupancy.....                           |             | 500 00       |
| Taxes, licenses and insurance department fees .....                    |             | 26 13        |
| Loss on sale or maturity of ledger assets.....                         |             | 109 70       |
| Profit and loss.....   |             | 43 07        |
| Miscellaneous expenditures.....  |             | 2,421 29     |
| Total disbursements .....  |             | \$100,233 25 |
| Balance.....   |             | \$456,053 45 |

## LEDGER ASSETS.

|  |              |
|--|--------------|
| Book value of stocks and bonds, excluding interest.....                | \$360,672 70 |
| Cash in office and in bank .....                                       | 43,604 78    |
| Bills receivable, not matured, taken for marine and inland risks ..... | 25,883 52    |
| Due from agents and others.....  | 22,829 95    |
| Other ledger assets.....   | 3,062 50     |
| Total ledger assets.....   | \$456,053 45 |

NON-LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Interest accrued on stocks and bonds.....             | \$2,235 42          |
| Market value of stocks and bonds over book value..... | 11,311 80           |
| <b>Total admitted assets.....</b>                     | <b>\$469,600 67</b> |

SCHEDULE OF BONDS OWNED BY THE COMPANY.

|   | <i>Book<br/>Value.</i> | <i>Par<br/>Value.</i> | <i>Market<br/>Value.</i> |
|---|------------------------|-----------------------|--------------------------|
| Trenton Street Railway Co., 1931, 6%.....             | \$15,562 50            | \$15,000 00           | \$16,500 00              |
| Stillwater Street Railway Co., 1906, 5%.....          | 16,360 00              | 16,000 00             | 16,320 00                |
| City of Gallion, 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, 1906, 6%.....                  | 4,469 20               | 4,000 00              | 4,080 00                 |
| City of South Milwaukee, 1913, 5%.....                | 5,837 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 Railway & Electric Co., 1935, 5%.....          | 5,100 00               | 5,000 00              | 5,100 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, 1933, 4%.....                               | 10,600 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                 |
| Western Maryland, 1952, 4%.....                       | 11,960 00              | 13,000 00             | 11,960 00                |
| Montreal Light, Heat & Power Co., 1932, 4½%.....      | 10,200 00              | 10,000 00             | 10,200 00                |
| Newton Street Railway Co., 1912, 5%.....              | 5,237 50               | 5,000 00              | 5,237 50                 |
| Aurora, Elgin & Chicago Railway Co., 1941, 5%.....    | 4,975 00               | 5,000 00              | 4,975 00                 |
| <b>Total.....</b>                                     | <b>\$324,397 70</b>    | <b>\$323,000 00</b>   | <b>\$329,864 50</b>      |

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

|   | <i>Book<br/>Value.</i> | <i>Par<br/>Value.</i> | <i>Market<br/>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                |
| <b>Total.....</b>                         | <b>\$36,275 00</b>     | <b>\$33,300 00</b>    | <b>\$42,120 00</b>       |

## LIABILITIES.

|  |              |              |
|--|--------------|--------------|
| Losses in process of adjustment, or in suspense..... |              | \$20,308 93  |
| Unearned premiums on outstanding risks .....         |              | 74,824 82    |
| All other liabilities.....                           |              | 1,496 19     |
| Cash capital.....                                    | \$100,000 00 |              |
| Surplus over all liabilities.....                    | 272,975 73   |              |
| Surplus to policy holders.....                       |              | 372,975 73   |
| Total liabilities.....                               |              | \$469,690 67 |

## RISKS AND PREMIUMS.

|                                  | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|----------------|------------------|
| In force December 31, 1904.....  | \$992,248      | \$77,373 43      |
| Written during the year .....    | 5,345,236      | 140,348 62       |
| Total .....                      | \$6,337,484    | \$217,721 95     |
| Expired and terminated.....      | 5,369,109      | 142,897 13       |
| In force at end of the year..... | \$968,375      | \$74,824 82      |

## BUSINESS IN MAINE.

|                         | <i>Marine.</i> |
|-------------------------|----------------|
| Risks written .....     | \$5,345,236 06 |
| Premiums received ..... | 108,497 32     |
| Losses paid .....       | 70,752 51      |
| Losses incurred .....   | 69,798 82      |



---

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, 1905.

---



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 .....   | \$7,842,305 08 | \$529,405 94   |                 |
| Deduct reinsurance, abatement, rebate and<br>return premiums ..... | 2,096,155 29   | 157,767 00     |                 |
| Net premiums .....   | \$5,746,149 79 | \$371,638 94   | \$6,117,788 73  |
| Deposit premiums on perpetual risks .....                          |                |                | 4,046 65        |
| Interest on mortgage loans .....                                   |                | \$636 00       |                 |
| Interest on bonds and dividends on stocks .....                    |                | 579,172 00     | 579,808 00      |
| Profit on sale or maturity of ledger assets .....                  |                |                | 44,943 12       |
| Profit and loss .....  |                |                | 46,238 33       |
| Total income .....   |                |                | \$6,792,824 83  |
| Ledger assets Dec. 31, 1904 .....                                  |                |                | 13,222,314 78   |
| Total .....  |                |                | \$20,015,139 61 |

DISBURSEMENTS.

|   | <i>Fire.</i>   | <i>Marine.</i> |                 |
|---|----------------|----------------|-----------------|
| Gross amount paid for losses .....                                      | \$3,420,041 61 | \$286,682 18   |                 |
| Deduct salvage, \$37,177.95; reinsurance, \$720,853.65 .....            | 686,420 19     | 71,611 41      |                 |
| Net amount paid for losses .....  | \$2,733,621 42 | \$215,070 75   | \$2,948,692 17  |
| Deposit premiums returned .....   |                |                | 3,522 98        |
| Interest and dividends to stockholders .....                            |                |                | 670,000 00      |
| Commissions or brokerage .....  |                |                | 1,047,325 67    |
| Salaries, fees and other charges of officers, agents and employes ..... |                |                | 376,947 38      |
| Repairs and expenses on real estate .....                               |                |                | 311 34          |
| Taxes on real estate .....  |                |                | 5,095 92        |
| All other taxes, licenses and insurance department fees .....           |                |                | 154,475 34      |
| Loss on sale or maturity of ledger assets .....                         |                |                | 65,160 16       |
| Profit and loss .....   |                |                | 53,278 91       |
| Miscellaneous expenditures .....  |                |                | 453,094 68      |
| Total disbursements .....   |                |                | \$5,777,899 55  |
| Balance .....   |                |                | \$14,237,240 06 |

## LEDGER ASSETS.

|  |                 |  |
|--|-----------------|--|
| Book value of real estate .....  | \$576,746 00    |  |
| Mortgage loans on real estate.....   | 12,600 00       |  |
| Book value of stocks and bonds, excluding interest.....                      | 11,889,398 79   |  |
| Cash in office and in bank .....   | 1,119,984 53    |  |
| Agents balances, representing business written subsequent to Oct. 1, last .. | 621,321 22      |  |
| Agents balances, representing business written prior to Oct. 1, last ..      | 17,289 52       |  |
| Total ledger assets .....  | \$14,237,240 06 |  |

## NON-LEDGER ASSETS.

|   |                 |              |
|---|-----------------|--------------|
| Interest accrued on mortgages.....                    | \$196 00        |              |
| Interest accrued on other assets .....                | 1,625 00        | \$1,821 00   |
| Market value of stocks and bonds over book value..... |                 | 2,400,400 07 |
| Gross assets.....                                     | \$16,639,461 13 |              |

## DEDUCT ASSETS NOT ADMITTED.

|   |                 |             |
|---|-----------------|-------------|
| Agents balances, representing business written prior to<br>Oct. 1, last ..... | \$17,289 52     |             |
| Book value of real estate over market value .....                             | 31,746 00       | \$49,035 52 |
| Total admitted assets.....  | \$16,590,425 61 |             |

## LIABILITIES.

|   |                 |  |
|---|-----------------|--|
| Losses adjusted and unpaid .....                      | \$144,203 51    |  |
| Losses in process of adjustment, or in suspense ..... | 399,355 50      |  |
| Losses resisted.....                                  | 14,504 32       |  |
| Total claims for losses .....                         | \$558,063 33    |  |
| Deduct reinsurance.....                               | 113,283 68      |  |
| Net amount of unpaid losses .....                     | \$444,779 65    |  |
| Unearned premiums on outstanding risks.....           | 4,929,454 63    |  |
| Reclaimable on perpetual fire policies .....          | 85,179 09       |  |
| Cash capital.....                                     | \$4,000,000 00  |  |
| Surplus over all liabilities .....                    | 7,131,012 24    |  |
| Surplus to policy holders.....                        | 11,181,012 24   |  |
| Total liabilities.....                                | \$16,590,425 61 |  |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|----------------|------------------|
| In force December 31, 1904. . .  | \$775,059,773   | \$9,753,648 11   | \$9,278,285    | \$278,071 58     |
| Written during the year .....    | 590,656,734     | 7,942,305 08     | 98,173,676     | 529,405 94       |
| Total .....                      | \$1,365,716,507 | \$17,595,953 19  | \$107,451,961  | \$807,477 52     |
| Expired and terminated.....      | 531,288,582     | 7,106,071 73     | 88,786,003     | 456,427 67       |
| In force at end of the year .... | \$834,437,925   | \$10,489,881 46  | \$18,665,955   | \$351,049 85     |
| Deduct amount reinsured .....    | 103,306,166     | 1,375,110 38     | 2,846,950      | 87,116 63        |
| Net amount in force.....         | \$731,121,759   | \$9,114,771 08   | \$15,819,008   | \$263,933 22     |

Perpetual risks not included above, \$3,745,928.00; premiums on same, \$89,662.20.

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

|                 | <i>Deposits.</i> | <i>Liabilities.</i> |
|-----------------|------------------|---------------------|
| Canada.....     | \$197,578 86     | \$171,299 23        |
| Georgia.....    | 11,400 00        | 117,338 78          |
| Oregon.....     | 56,500 00        | 34,370 35           |
| Virginia.....   | 64,057 00        | 77,362 60           |
| Arizona.....    | 17,100 00        | 12,183 30           |
| New Mexico..... | 11,800 00        | 6,916 25            |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>    |
|------------------------|-----------------|
| Risks written.....     | \$10,067,339 00 |
| Premiums received..... | 168,074 21      |
| Losses paid.....       | 64,488 60       |
| Losses incurred.....   | 62,667 58       |

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).....                                     | \$1,953,481 50        |                       |
| Deduct reinsurance, abatement, rebate and return premiums..... | 668,652 38            |                       |
| Net premiums.....  | <u>\$1,344,829 12</u> |                       |
| Interest on mortgage loans.....                                | \$29,705 66           |                       |
| Interest on collateral loans.....                              | 19,766 53             |                       |
| Interest on bonds and dividends on stocks.....                 | 48,340 38             |                       |
| Interest from all other sources.....                           | 4,589 66              |                       |
| Rents.....   | 4,909 15              | 107,302 33            |
| Profit on sale or maturity of ledger assets.....               |                       | <u>32,054 10</u>      |
| Total income.....  | <u>\$1,484,185 60</u> |                       |
| Ledger assets Dec. 31, 1904.....                               |                       | <u>2,641,009 66</u>   |
| Total.....   |                       | <u>\$4,125,195 26</u> |

## DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Gross amount paid for losses (Fire) .....                              | \$766,765 48 |                |
| Deduct salvage \$3,628.93; reinsurance \$159,095.52.....               | 162,724 45   |                |
| Net amount paid for losses.....  |              | \$604,041 03   |
| Interest and dividends to stockholders .....                           | 50,000 00    |                |
| Commissions or brokerage.....  | 292,737 67   |                |
| Salaries, fees and other charges of officers, agents and employes..... | 95,169 42    |                |
| Repairs and expenses on real estate .....                              | 1,054 56     |                |
| Taxes on real estate.....  | 3,465 91     |                |
| All other taxes, licenses and insurance department fees .....          | 48,678 76    |                |
| Profit and loss .....  | 608 07       |                |
| Miscellaneous expenditures .....                                       | 103,278 11   |                |
| Total disbursements .....  |              | \$1,199,033 53 |
| Balance.....   |              | \$2,926,161 73 |

## LEDGER ASSETS.

|   |              |                |
|---|--------------|----------------|
| Book value of real estate.....  | \$307,295 83 |                |
| Mortgage loans on real estate .....                                       | 582,702 07   |                |
| Loans secured by collateral.....  | 473,340 00   |                |
| Book value of stocks and bonds, excluding interest.....                   | 1,165,579 48 |                |
| Cash in office and in bank .....  | 180,645 45   |                |
| Agents balances, representing business written subsequent to Oct. 1, last | 209,644 64   |                |
| Agents balances, representing business written prior to Oct. 1, last....  | 6,354 26     |                |
| Total ledger assets .....   |              | \$2,926,161 73 |

## NON-LEDGER ASSETS.

|   |             |                |
|---|-------------|----------------|
| Interest due and accrued on mortgages .....           | \$11,694 95 |                |
| Interest due and accrued on stocks and bonds.....     | 12,675 08   |                |
| Interest due and accrued on collateral loans.....     | 10,628 18   |                |
| Interest due and accrued on other assets.....         | 2,717 07    | \$37,715 28    |
| Market value of stocks and bonds over book value..... |             | 39,782 52      |
| Gross assets.....                                     |             | \$3,003,659 53 |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                |
|--|------------|----------------|
| Agents balances, representing business written prior to Oct. 1, last ..... | \$6,354 26 |                |
| Mortgage loans, second liens .....   | 22,592 29  |                |
| Book value of ledger assets over market value, viz:                        |            |                |
| Real estate .....  | 8,497 83   |                |
| Mortgage loans .....   | 5,851 00   | \$43,295 38    |
| Total admitted assets.....   |            | \$2,960,364 15 |

LIABILITIES.

|   |                   |  |
|---|-------------------|--|
| Losses adjusted and unpaid .....                      | \$57,026 86       |  |
| Losses in process of adjustment, or in suspense ..... | 75,846 04         |  |
| Losses resisted.....                                  | 12,625 50         |  |
|   | <u>          </u> |  |
| Total claims for losses .....                         | \$145,498 40      |  |
| Deduct reinsurance .....                              | 6,172 46          |  |
|   | <u>          </u> |  |
| Net amount of unpaid losses .....                     | \$139,325 94      |  |
| Unearned premiums on outstanding risks.....           | 1,454,089 50      |  |
| Due for reinsurance .....                             | 9,687 16          |  |
| Cash capital .....                                    | \$500,000 00      |  |
| Surplus over all liabilities.....                     | 857,261 55        |  |
|   | <u>          </u> |  |
| Surplus to policy holders.....                        | 1,357,261 55      |  |
| Total liabilities .....                               | \$2,960,364 15    |  |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>      | <i>Premiums.</i>  |
|-----------------------------------|-------------------|-------------------|
| In force December 31, 1904.....   | \$276,954,000     | \$2,755,586 00    |
| Written during the year.....      | 183,949,800       | 1,953,482 00      |
|                                   | <u>          </u> | <u>          </u> |
| Total .....                       | \$460,903,800     | \$4,709,068 00    |
| Expired and terminated .....      | 166,023,000       | 1,772,063 00      |
|                                   | <u>          </u> | <u>          </u> |
| In force at end of the year ..... | \$294,880,800     | \$2,937,005 00    |
| Deduct amount reinsured .....     | 15,828,500        | 151,526 00        |
|                                   | <u>          </u> | <u>          </u> |
| Net amount in force.....          | \$279,052,300     | \$2,785,479 00    |

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

|                | <i>Deposits.</i> | <i>Liabilities.</i> |
|----------------|------------------|---------------------|
| Virginia ..... | \$27,286 25      | \$35,987 16         |
| Georgia .....  | 11,175 00        | 25,516 06           |
| Oregon .....   | 56,250 00        | 23,802 32           |

BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$967,300 00 |
| Premiums received ..... | 13,985 00    |
| Losses paid .....       | 3,538 00     |
| Losses incurred.....    | 5,703 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.

|   | <i>Fire.</i> | <i>Marine.</i> |                |
|---|--------------|----------------|----------------|
| Gross premiums .....  | \$482,353 26 | \$87,004 34    |                |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | 78,619 08    | 2,758 51       |                |
| Net premiums.....   | \$353,734 18 | \$84,245 83    | \$437,980 01   |
| Deposit premiums on perpetual risks.....                          |              |                | 4,995 00       |
| Interest on bonds.....  |              | \$42,095 17    |                |
| Interest from all other sources.....                              |              | 573 32         |                |
| Income from other sources.....                                    |              |                | 42,668 49      |
|   |              |                | 10 50          |
| Total income.....   |              |                | \$485,654 00   |
| Ledger assets Dec. 31, 1904.....                                  |              |                | 993,236 09     |
| Total.....  |              |                | \$1,478,890 09 |

## DISBURSEMENTS.

|  | <i>Fire.</i> | <i>Marine.</i> |                |
|--|--------------|----------------|----------------|
| Gross amount paid for losses.....                                      | \$70,055 25  | \$32,811 54    |                |
| Deduct salvage, \$2,505.24; reinsurance, \$2,520.74....                | 2,520 74     | 2,505 24       |                |
| Net amount paid for losses.....  | \$67,534 51  | \$30,306 30    | \$97,840 81    |
| Deposit premiums returned .....  |              |                | 250 00         |
| Commissions or brokerage.....  |              |                | 89,993 94      |
| Salaries, fees and other charges of officers, agents and employees.... |              |                | 21,962 38      |
| Rents.....   |              |                | 2,168 01       |
| Taxes, licenses and insurance department fees.....                     |              |                | 3,681 96       |
| Miscellaneous expenditures.....  |              |                | 21,047 48      |
| Total disbursements .....  |              |                | \$236,944 58   |
| Balance.....   |              |                | \$1,241,945 51 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of bonds, excluding interest.....                              | \$1,108,219 75 |
| Cash in office and in bank .....  | 89,693 72      |
| Agents balances, representing business written subsequent to Oct. 1, last | 42,884 54      |
| Agents balances, representing business written prior to Oct. 1, last..    | 112 50         |
| Bills receivable, not matured, taken for marine and inland risks.....     | 1,035 00       |
| Total ledger assets .....   | \$1,241,945 51 |



NON-LEDGER ASSETS.

|  |                |
|--|----------------|
| Market value of bonds over book value..... | \$210 25       |
| Gross assets.....                          | \$1,242,155 76 |

DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last.. | \$112 50       |
| Total admitted assets.....   | \$1,242,043 26 |

LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid .....                      | \$2,541 30   |                |
| Losses in process of adjustment, or in suspense ..... | 55,904 25    |                |
| Total claims for losses .....                         | \$58,445 55  |                |
| Deduct reinsurance .....                              | 12,795 25    |                |
| Net amount of unpaid losses .....                     |              | \$45,650 30    |
| Unearned premiums on outstanding risks.....           |              | 231,374 54     |
| Reclaimable on perpetual fire policies.....           |              | 4,270 50       |
| Cash capital.....                                     | \$500,000 00 |                |
| Surplus over all liabilities.....                     | 460,747 92   |                |
| Surplus to policy holders.....                        |              | 960,747 92     |
| Total liabilities.....                                |              | \$1,242,043 26 |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i> | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|-----------------------------------|--------------|------------------|----------------|------------------|
| Written during the year.....      | \$37,800,828 | \$432,353 26     | \$9,014,246    | \$87,004 34      |
| Expired and terminated .....      | 7,894,344    | 78,974 55        | 7,976,444      | 44,983 08        |
| In force at end of the year ..... | \$29,906,484 | \$353,378 71     | \$1,037,802    | \$42,021 26      |
| Deduct amount reinsured .....     | 2,155,476    | 27,470 30        | -              | -                |
| Net amount in force .....         | \$27,751,008 | \$325,908 41     | \$1,037,802    | \$42,021 26      |

Perpetual risks not included above, \$174,650.00; premiums on same, \$4,745.00.

BUSINESS IN MAINE.

|                        | <i>Fire.</i> | <i>Marine.</i> | <i>Aggregate.</i> |
|------------------------|--------------|----------------|-------------------|
| Risks written.....     | \$321,056 00 | \$135,200 00   | \$456,256 00      |
| Premiums received..... | 3,834 63     | 7,510 25       | 11,344 88         |
| Losses paid.....       | 1,102 67     | 7,019 37       | 8,122 04          |
| Losses incurred.....   | 1,268 63     | 15,219 37      | 16,488 00         |

## AMERICAN INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1818. COMMENCED BUSINESS IN 1818.

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

Cash Capital, \$300,000.

## INCOME.

|   |              |                |
|---|--------------|----------------|
| Gross premiums (Fire).....                                | \$883,375 66 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 249,335 44   |                |
| Net premiums.....   |              | \$634,040 22   |
| Interest on mortgage loans.....                           | \$1,552 76   |                |
| Interest on bonds and dividends on stocks.....            | 21,274 61    |                |
| Interest from all other sources.....                      | 1,200 26     | 24,027 63      |
| Profit on sale or maturity of ledger assets.....          |              | 738 00         |
| Total income.....   |              | \$658,805 85   |
| Ledger assets Dec. 31, 1904.....                          |              | 659,118 49     |
| Total.....  |              | \$1,317,924 34 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                               | \$377,968 98 |              |
| Deduct salvage, \$900.23; reinsurance, \$97,242.78                     | 98,143 01    |              |
| Net amount paid for losses.....  |              | \$279,825 97 |
| Interest and dividends to stockholders.....                            | 21,000 00    |              |
| Commissions or brokerage   | 156,562 55   |              |
| Salaries, fees and other charges of officers, agents and employes..... | 23,619 89    |              |
| Rents.....   | 2,140 00     |              |
| Taxes, licenses and insurance department fees.....                     | 16,153 05    |              |
| Miscellaneous expenditures.....  | 48,638 39    |              |
| Total disbursements.....   |              | \$547,939 85 |
| Balance.....   |              | \$769,984 49 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Mortgage loans on real estate.....  | \$37,000 00  |
| Book value of stocks and bonds, excluding interest.....                   | 584,324 08   |
| Cash in office and in bank....  | 57,675 08    |
| Agents balances, representing business written subsequent to Oct. 1, last | 90,985 33    |
| Total ledger assets.....  | \$769,984 49 |

NON-LEDGER ASSETS.

|   |          |                     |
|---|----------|---------------------|
| Interest accrued on mortgages.....                    | \$408 75 |                     |
| Interest accrued on stocks and bonds.....             | 6,074 13 | \$6,482 88          |
| Market value of stocks and bonds over book value..... |          | 20,384 92           |
| Total admitted assets.....                            |          | <u>\$796,852 29</u> |

LIABILITIES.

|   |              |                     |
|---|--------------|---------------------|
| Losses adjusted and unpaid.....                               | \$9,678 81   |                     |
| Losses in process of adjustment, or in suspense.....          | 35,951 20    |                     |
| Total claims for losses.....                                  | \$45,630 01  |                     |
| Deduct reinsurance.....                                       | 10,916 00    |                     |
| Net amount of unpaid losses.....                              |              | \$ 34,714 01        |
| Unearned premiums on outstanding risks.....                   |              | 366,150 68          |
| Salaries and other miscellaneous expenses due or accrued..... |              | 1,530 27            |
| Commissions and other charges due agents and brokers.....     |              | 391 43              |
| Due for reinsurance.....                                      |              | 2,004 14            |
| Cash capital.....   | \$300,000 00 |                     |
| Surplus over all liabilities.....                             | 92,061 71    |                     |
| Surplus to policy holders.....                                |              | <u>392,061 71</u>   |
| Total liabilities.....  |              | <u>\$796,852 29</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1904.....  | \$77,123,509         | \$963,371 20          |
| Written during the year.....     | 67,444,725           | 883,375 66            |
| Total.....                       | <u>\$144,568,234</u> | <u>\$1,846,746 86</u> |
| Expired and terminated.....      | 58,331,243           | 776,228 57            |
| In force at end of the year..... | \$86,236,991         | \$1,070,518 29        |
| Deduct amount reinsured.....     | 33,702,539           | 339,803 10            |
| Net amount in force.....         | <u>\$52,534,452</u>  | <u>\$680,715 19</u>   |

BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$771,662 00 |
| Premiums received..... | 12,619 15    |
| Losses paid.....       | 6,461 61     |
| Losses incurred.....   | 6,712 05     |

## 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).....                                     | \$2,947,174 62 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 658,206 26     |                |
| Net premiums.....  |                | \$2,288,968 36 |
| Interest on mortgage loans.....                                | \$79,703 87    |                |
| Interest on bonds and dividends on stocks.....                 | 106,703 88     |                |
| Interest from all other sources.....                           | 4,614 69       |                |
| Rents.....   | 12,432 22      | 203,451 66     |
| Profit on sale or maturity of ledger assets.....               |                | 196,485 28     |
| Total income.....  |                | \$2,688,908 30 |
| Ledger assets Dec. 31, 1904.....                               |                | 5,220,430 75   |
| Total.....   |                | \$7,909,339 05 |

## DISBURSEMENTS.

|  |                |
|--|----------------|
| Gross amount paid for losses (Fire).....                               | \$1,083,285 94 |
| Deduct salvage \$27,832.62; reinsurance \$102,465.53.....              | 130,298 15     |
| Net amount paid for losses.....  | \$952,987 79   |
| Interest and dividends to stockholders.....                            | 96,040 02      |
| Commissions or brokerage.....  | 472,773 88     |
| Salaries, fees and other charges of officers, agents and employes..... | 122,635 19     |
| Repairs and expenses on real estate.....                               | 2,890 24       |
| Taxes on real estate.....  | 5,551 01       |
| All other taxes, licenses and insurance department fees.....           | 67,887 69      |
| Loss on sale or maturity of ledger assets.....                         | 3,245 13       |
| Miscellaneous expenditures.....  | 174,168 40     |
| Total disbursements.....   | \$1,898,379 35 |
| Balance.....   | \$6,010,959 70 |

## LEDGER ASSETS.

|  |                |
|--|----------------|
| Book value of real estate.....   | \$533,900 00   |
| Mortgage loans on real estate.....   | 1,524,175 75   |
| Book value of stocks and bonds, excluding interest.....                        | 3,166,334 34   |
| Cash in office and in bank.....  | 222,429 50     |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 295,426 14     |
| Agents balances, representing business written prior to Oct. 1, last.....      | 5,478 90       |
| Bills receivable taken for fire risks.....                                     | 260,215 07     |
| Total ledger assets.....   | \$6,010,959 70 |

NON-LEDGER ASSETS.

|  |                 |                    |
|--|-----------------|--------------------|
| Interest due and accrued on mortgages..... | \$22,730        | 19                 |
| Interest accrued on stocks and bonds.....  | 41,194          | 90                 |
| Rents due on company's property.....       | 128             | 00                 |
|  | <u>        </u> | <u>\$64,053 09</u> |
| Gross assets.....                          |                 | \$6,075,012 79     |

DEDUCT ASSETS NOT ADMITTED.

|  |                 |                    |
|--|-----------------|--------------------|
| Agents balances, representing business written prior to<br>Oct. 1, last..... | \$ 5,478        | 90                 |
| Bills receivable, past due, taken for fire risks.....                        | 48,871          | 95                 |
| Book value of stocks and bonds over market value.....                        | 15,304          | 34                 |
|  | <u>        </u> | <u>\$69,655 19</u> |
| Total admitted assets.....   |                 | \$6,005,357 60     |

LIABILITIES.

|   |                 |                     |
|---|-----------------|---------------------|
| Losses adjusted and unpaid .....                          | \$2,239         | 21                  |
| Losses in process of adjustment, or in suspense.....      | 186,437         | 13                  |
| Losses resisted .....                                     | 6,756           | 17                  |
|   | <u>        </u> | <u>\$176,432 51</u> |
| Total claims for losses.....                              |                 | 28,843 78           |
| Deduct reinsurance.....                                   |                 |                     |
| Net amount of unpaid losses.....                          |                 | \$147,588 73        |
| Unearned premiums on outstanding risks.....               | 2,691,295       | 53                  |
| Dividends remaining unpaid.....                           | 30,752          | 07                  |
| Commissions and other charges due agents and brokers..... | 105,261         | 86                  |
| Cash capital.....   | \$600,000       | 00                  |
| Surplus over all liabilities.....                         | 2,430,459       | 41                  |
|   | <u>        </u> | <u>3,030,459 41</u> |
| Surplus to policy holders.....                            |                 | \$6,005,357 60      |
| Total liabilities.....                                    |                 | \$6,005,357 60      |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1904.....  | \$421,688,282        | \$4,564,472 59        |
| Written during the year.....     | 273,740,868          | 2,947,174 62          |
| Total.....                       | <u>\$695,429,150</u> | <u>\$7,511,647 21</u> |
| Expired and terminated.....      | 216,575,711          | 2,295,540 45          |
| In force at end of the year..... | \$478,853,439        | \$5,215,806 76        |
| Deduct amount reinsured .....    | 31,430,979           | 330,575 39            |
|                                  | <u>        </u>      | <u>\$447,422,460</u>  |
| Net amount in force.....         |                      | \$4,885,231 37        |

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

|              | <i>Deposits.</i> | <i>Liabilities.</i> |
|--------------|------------------|---------------------|
| Oregon.....  | \$51,750 00      | \$8,338 41          |
| Georgia..... | 10,350 00        | 9,805 53            |

BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$653,761 00 |
| Premiums received..... | 9,872 35     |
| Losses paid .....      | 5,306 79     |
| Losses incurred.....   | 5,193 73     |

## 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) .....  | \$2,936,148 54 |              |
| Deduct reinsurance, abatement, rebate and return premiums 914,120 33 |                |              |
| Net premiums .....   | \$2,022,028 21 |              |
| Interest on mortgage loans .....                                     | \$412 00       |              |
| Interest on collateral loans .....                                   | 11,381 17      |              |
| Interest on bonds and dividends on stocks .....                      | 158,447 74     |              |
| Interest from all other sources .....                                | 3,403 28       | 173,644 19   |
| Profit on sale or maturity of ledger assets .....                    |                | 7,531 25     |
| Total income .....   | \$2,203,203 65 |              |
| Ledger assets Dec. 31, 1904 .....                                    |                | 3,401,642 98 |
| Total .....  | \$5,604,846 63 |              |

## DISBURSEMENTS.

|   |                |  |
|---|----------------|--|
| Gross amount paid for losses (Fire) .....                               | \$1,210,916 60 |  |
| Deduct salvage, \$7,163.62; reinsurance, \$213,649.37 .....             | 220,813 59     |  |
| Net amount paid for losses .....  | \$990,103 01   |  |
| Interest and dividends to stockholders .....                            | 120,060 00     |  |
| Commissions or brokerage .....  | 386,672 37     |  |
| Salaries, fees and other charges of officers, agents and employes ..... | 102,271 83     |  |
| Rents .....   | 7,888 92       |  |
| Taxes, licenses and insurance department fees .....                     | 48,049 97      |  |
| Miscellaneous expenditures .....  | 241,708 31     |  |
| Total disbursements .....   | \$1,896,694 41 |  |
| Balance .....   | \$3,708,152 22 |  |

## LEDGER ASSETS.

|   |                |  |
|---|----------------|--|
| Mortgage loans on real estate .....   | \$7,500 00     |  |
| Loans secured by collateral .....   | 170,000 00     |  |
| Book value of stocks and bonds, excluding interest .....                        | 2,975,828 17   |  |
| Cash in office and in bank .....  | 233,815 58     |  |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 321,008 47     |  |
| Total ledger assets .....   | \$3,708,152 22 |  |

NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Market value of stocks and bonds over book value..... | \$555,050 00   |
| Gross assets.....                                     | \$4,261,202 22 |

DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Book value of stocks and bonds over market value ..... | \$21,241 87    |
| Total admitted assets.....                             | \$4,239,960 35 |

LIABILITIES.

|  |                |
|--|----------------|
| Losses adjusted and unpaid .....                           | \$60,886 91    |
| Losses in process of adjustment, or in suspense.....       | 124,151 91     |
| Losses resisted.....                                       | 14,328 59      |
| Total claims for losses .....                              | \$199,367 41   |
| Deduct reinsurance.....                                    | 52,447 73      |
| Net amount of unpaid losses .....                          | \$146,919 68   |
| Unearned premiums on outstanding risks.....                | 1,613,371 34   |
| Commissions and other charges due agents and brokers ..... | 48,151 27      |
| Cash capital .....   | \$1,000,000 00 |
| Surplus over all liabilities.....                          | 1,431,518 06   |
| Surplus to policy holders .....                            | 2,431,518 06   |
| Total liabilities .....                                    | \$4,239,960 35 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1904 ..... | \$269,915,730 | \$3,231,773 86   |
| Written during the year .....    | 226,846,319   | 2,936,148 51     |
| Total.....                       | \$496,762,049 | \$6,167,922 40   |
| Expired and terminated.....      | 201,255,280   | 2,596,903 90     |
| In force at end of the year..... | \$295,506,769 | \$3,571,018 50   |
| Deduct amount reinsured .....    | 33,949,280    | 503,183 57       |
| Net amount in force.....         | \$261,557,489 | \$3,067,834 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> |
|-----------------|------------------|---------------------|
| Oregon.....     | \$53,625         | \$14,152 86         |
| New Mexico..... | 10,000           | 8,468 37            |
| Georgia.....    | 10,900           | 25,906 86           |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$1,610,920 00 |
| Premiums received ..... | 29,797 67      |
| Losses paid .....       | 16,835 24      |
| Losses incurred .....   | 22,047 38      |

## AMERICAN FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

CLARENCE E. PORTER, *President.*WAITE BLIVEN, *Secretary.*

Cash Capital, \$500,000.

## INCOME.

|   |                |                |
|---|----------------|----------------|
| Gross premiums (Fire).....                                | \$2,224,237 34 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 455,200 97     |                |
| Net premiums.....   |                | \$1,769,036 37 |
| Deposit premiums on perpetual risks.....                  |                | 27,073 41      |
| Interest on mortgage loans.....                           | \$35,550 58    |                |
| Interest on collateral loans.....                         | 105 43         |                |
| Interest on bonds and dividends on stocks.....            | 56,648 17      |                |
| Interest from all other sources.....                      | 91 51          |                |
| Rents—including company's own occupancy.....              | 21,570 72      | 113,966 41     |
| Profit on sale or maturity of ledger assets.....          |                | 2,624 74       |
| Income from other sources.....                            |                | 4,298 16       |
| Total income.....   |                | \$1,917,004 09 |
| Ledger assets Dec. 31, 1904.....                          |                | 2,768,803 82   |
| Total.....  |                | \$4,685,807 91 |

## DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Gross amount paid for losses (Fire).....                               | \$979,078 42 |                |
| Deduct salvage, \$5,207.61; reinsurance, 34,014.76.....                | 39,222 37    |                |
| Net amount paid for losses.....  |              | \$939,856 05   |
| Deposit premiums returned.....   |              | 32,850 32      |
| Interest and dividends to stockholders.....                            |              | 30,000 00      |
| Commissions or brokerage.....  |              | 403,453 93     |
| Salaries, fees and other charges of officers, agents and employes..... |              | 70,920 16      |
| Rents—including company's own occupancy.....                           |              | 6,000 00       |
| Repairs and expenses on real estate.....                               |              | 14,461 40      |
| Taxes on real estate.....  |              | 5,402 26       |
| All other taxes, licenses and insurance department fees.....           |              | 45,398 50      |
| Profit and loss.....   |              | 42,014 70      |
| Miscellaneous expenditures.....  |              | 146,471 76     |
| Total disbursements.....   |              | \$1,736,829 08 |
| Balance.....   |              | \$2,948,978 83 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate.....  | \$323,835 49 |
| Mortgage loans on real estate.....  | 649,275 55   |
| Book value of stocks and bonds, excluding interest.....                   | 1,577,248 77 |
| Cash in office and in bank.....   | 136,409 70   |
| Agents balances, representing business written subsequent to Oct. 1, last | 239,005 86   |



|  |             |    |
|--|-------------|----|
| Agents balances, representing business written prior to Oct. 1, last . . . | \$3,976     | 46 |
| Ground rents.....  | 18,000      | 00 |
| Other ledger assets.....   | 1,227       | 00 |
| Total ledger assets.....   | \$2,948,978 | 83 |

NON-LEDGER ASSETS.

|   |             |    |
|---|-------------|----|
| Interest due and accrued on mortgages.....            | \$12,362    | 15 |
| Rents accrued on company's property.....              | 1,008       | 32 |
| Market value of stocks and bonds over book value..... | 53,866      | 23 |
| Gross assets.....                                     | \$3,016,210 | 53 |

DEDUCT ASSETS NOT ADMITTED.

|   |             |    |
|---|-------------|----|
| Agents balances, representing business written prior to Oct. 1, last..... | \$3,976     | 46 |
| Interest due.....   | 2,467       | 50 |
| Book value of real estate over market value.....                          | 38,035      | 49 |
| Total admitted assets.....  | \$2,971,731 | 08 |

LIABILITIES.

|  |             |    |
|--|-------------|----|
| Losses adjusted and unpaid.....                      | \$ 37,633   | 11 |
| Losses in process of adjustment, or in suspense..... | 114,071     | 77 |
| Losses resisted.....                                 | 21,850      | 05 |
| Total claims for losses.....                         | \$173,554   | 93 |
| Deduct reinsurance.....                              | 9,609       | *5 |
| Net amount of unpaid losses.....                     | \$ 163,945  | 08 |
| Unearned premiums on outstanding risks.....          | 1,436,640   | 49 |
| Reclaimable on perpetual fire policies.....          | 574,529     | 47 |
| Reserve for contingencies.....                       | 30,000      | 00 |
| Cash capital.....                                    | \$500,000   | 00 |
| Surplus over all liabilities.....                    | 266,616     | 04 |
| Surplus to policy holders.....                       | 766,616     | 04 |
| Total liabilities.....                               | \$2,971,731 | 08 |

RISKS AND PREMIUMS.

|   | <i>Fire.</i>     | <i>Premiums.</i>    |
|---|------------------|---------------------|
| In force December 31, 1904.....   | \$227,526,207    | \$2,793,128 16      |
| Written during the year.....  | 176,867,425      | 2,224,237 34        |
| Total.....  | \$408,393,632    | \$5,017,365 50      |
| Expired and terminated.....   | 154,373,540      | 2,010,526 64        |
| In force at end of the year.....  | \$249,020,092    | \$3,006,838 86      |
| Deduct amount reinsured.....  | 19,437,820       | 244,406 24          |
| Net amount in force.....  | \$229,582,272    | \$2,762,432 62      |
| Perpetual risks not included above, \$22,107,396.00; premiums on same, \$630,214.19.  |                  |                     |
| 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> |
| Oregon.....   | \$56,000 00      | \$23,761 59         |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$1,375,987 00 |
| Premiums received..... | 19,595 80      |
| Losses paid.....       | 16,670 27      |
| Losses incurred.....   | 16,877 24      |

## 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).....                                | \$859,766 13 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 213,506 05   |                |
| Net premiums .....  |              | \$446,260 08   |
| Interest on bonds.....                                    | \$28,661 61  |                |
| Interest from all other sources .....                     | 1,655 03     | 30,316 64      |
| Profit on sale or maturity of ledger assets.....          |              | 521 25         |
| Total income.....   |              | \$477,097 97   |
| Ledger assets Dec. 31, 1904 .....                         |              | 997,696 96     |
| Total .....   |              | \$1,474,794 93 |

## DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Gross amount paid for losses (Fire) ....                               | \$284,436 55 |                |
| Deduct salvage, \$6,013.49; reinsurance, \$37,637.63 .....             | 43,651 12    |                |
| Net amount paid for losses.....  |              | \$240,785 43   |
| Commissions or brokerage.....  |              | 138,452 21     |
| Salaries, fees and other charges of officers, agents and employes..... |              | 1,595 00       |
| Taxes, licenses and insurance department fees .....                    |              | 18,659 63      |
| Miscellaneous expenditures. ....                                       |              | 12,028 26      |
| Total disbursements .....  |              | \$412,520 53   |
| Balance.....   |              | \$1,062,274 40 |

## LEDGER ASSETS.

|   |              |                |
|---|--------------|----------------|
| Book value of bonds, excluding interest.....                              | \$961,655 50 |                |
| Cash in bank.....   | 44,173 35    |                |
| Agents balances, representing business written subsequent to Oct. 1, last | 55,843 18    |                |
| Agents balances, representing business written prior to Oct. 1, last .... | 602 37       |                |
| Total ledger assets .....   |              | \$1,062,274 40 |

## NON-LEDGER ASSETS.

|  |            |                |
|--|------------|----------------|
| Interest accrued on bonds .....        | \$3,802 14 |                |
| Interest accrued on other assets ..... | 645 97     | \$4,448 11     |
| Gross assets .....                     |            | \$1,066,722 51 |

DEDUCT ASSETS NOT ADMITTED.

|   |           |                |
|---|-----------|----------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$602 37  |                |
| Book value of bonds over market value.....                                | 42,605 50 | \$43,207 87    |
| Total admitted assets.....  |           | \$1,023,514 64 |

LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses in process of adjustment, or in suspense .....     | \$49,862 00  |                |
| Losses resisted.....                                      | 3,340 00     |                |
| Total claims for losses .....                             | \$53,202 00  |                |
| Deduct reinsurance .....                                  | 9,381 00     |                |
| Net amount of unpaid losses .....                         |              | \$43,821 00    |
| Unearned premiums on outstanding risks .....              |              | 334,806 43     |
| Commissions and other charges due agents and brokers..... |              | 8,137 85       |
| Reserve for taxes and other contingencies .....           |              | 7,760 97       |
| Cash capital.....   | \$400,000 00 |                |
| Surplus over all liabilities.....                         | 228,988 39   |                |
| Surplus to policy holders.....                            |              | 628,988 39     |
| Total liabilities .....                                   |              | \$1,023,514 64 |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>  | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1904 .....  | \$54,748,257  | \$683,418 23     |
| Written during the year.....      | 54,869,084    | 659,766 13       |
| Total .....                       | \$109,617,341 | \$1,343,184 36   |
| Expired and terminated .....      | 51,231,234    | 634,617 50       |
| In force at end of the year ..... | \$58,386,107  | \$708,566 86     |
| Deduct amount reinsured .....     | 6,102,938     | 78,935 30        |
| Net amount in force .....         | \$52,284,069  | \$629,631 56     |

BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$382,600 00 |
| Premiums received ..... | 5,545 59     |
| Losses paid .....       | 2,854 58     |
| Losses incurred .....   | 2,734 58     |

## 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 .....  | \$1,087,745 63 | \$1,348,657 93 |                |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | 376,185 20     | 223,182 01     |                |
| Net premiums .....  | \$711,560 43   | \$1,125,475 92 | \$1,837,036 35 |
| Interest on mortgage loans .....                                  |                | 46,016 67      |                |
| Interest on collateral loans .....                                |                | 3,295 32       |                |
| Interest on bonds and dividends on stocks .....                   |                | 81,392 88      |                |
| Interest from all other sources .....                             |                | 11,238 87      |                |
| Rents.....  |                | 1,552 60       | 143,496 34     |
| Profit on sale or maturity of ledger assets .....                 |                |                | 397 59         |
| Income from other sources.....                                    |                |                | 5,937 85       |
| Total income.....   |                |                | \$1,986,868 13 |
| Ledger assets Dec. 31, 1904 .....                                 |                | \$3,725,646 04 |                |
| Error in 1904 statement.....                                      |                | 23,518 94      | 3,749,164 98   |
| Total.....  |                |                | \$5,736,033 11 |

## DISBURSEMENTS.

|   | <i>Fire.</i> | <i>Marine.</i> |                |
|---|--------------|----------------|----------------|
| Gross amount paid for losses.....                                       | \$375,684 07 | \$846,621 91   |                |
| Deduct salvage \$87,560.63; reinsurance \$251,107.48                    | 71,914 35    | 266,753 76     |                |
| Net amount paid for losses .....  | \$303,769 72 | \$579,868 15   | \$883,637 87   |
| Interest and dividends to stockholders.....                             |              |                | 120,000 00     |
| Commissions or brokerage.....   |              |                | 310,040 39     |
| Salaries, fees and other charges of officers, agents and employes ..... |              |                | 145,997 88     |
| Rents .....   |              |                | 17,353 33      |
| Repairs and expenses on real estate.....                                |              |                | 854 12         |
| Taxes on real estate.....   |              |                | 255 19         |
| All other taxes, licenses and insurance department fees .....           |              |                | 42,600 08      |
| Loss on sale or maturity of ledger assets.....                          |              |                | 1,430 51       |
| Profit and loss .....   |              |                | 9,661 95       |
| Miscellaneous expenditures.....   |              |                | 56,604 62      |
| Total disbursements .....   |              |                | \$1,588,495 94 |
| Balance.....  |              |                | \$4,147,537 17 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate.....                          | \$15,000 00  |
| Mortgage loans on real estate.....                      | 1,132,916 00 |
| Loans secured by collateral .....                       | 71,000 00    |
| Book value of stocks and bonds, excluding interest..... | 1,974,932 41 |

|   |                       |
|---|-----------------------|
| Cash in office and in bank .....  | \$600,068 82          |
| Agents balances, representing business written subsequent to Oct. 1, last | 268,694 89            |
| Agents balances, representing business written prior to Oct. 1, last..    | 13,802 83             |
| Bills receivable, taken for marine and inland risks .....                 | 69,195 96             |
| Due from other companies for reinsurance.....                             | 2,608 89              |
| Other ledger assets.....  | 1,317 37              |
| <b>Total ledger assets .....</b>  | <b>\$4,147,537 17</b> |

NON-LEDGER ASSETS.

|   |             |                       |
|---|-------------|-----------------------|
| Interest due and accrued on mortgages .....           | \$10,488 67 |                       |
| Interest due and accrued on stocks and bonds .....    | 4,698 33    |                       |
| Interest due on collateral loans.....                 | 212 50      | \$15,399 50           |
| Market value of stocks and bonds over book value..... |             | 287,969 56            |
| <b>Gross assets.....</b>                              |             | <b>\$4,450,906 23</b> |

DEDUCT ASSETS NOT ADMITTED.

|  |             |                       |
|--|-------------|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last ..... | \$13,802 83 |                       |
| Bills receivable, past due, taken for marine risks... ..                   | 6,481 07    |                       |
| All other.....   | 327 79      | \$20,611 60           |
| <b>Total admitted assets.....</b>  |             | <b>\$4,430,294 63</b> |

LIABILITIES.

|  |                     |                       |
|--|---------------------|-----------------------|
| Losses adjusted and unpaid .....                           | \$13,964 50         |                       |
| Losses in process of adjustment, or in suspense.....       | 255,658 76          |                       |
| Losses resisted.....                                       | 3,050 00            |                       |
| <b>Total claims for losses .....</b>                       | <b>\$272,673 26</b> |                       |
| Deduct reinsurance .....                                   | 35,158 20           |                       |
| <b>Net amount of unpaid losses .....</b>                   |                     | <b>\$287,515 06</b>   |
| Unearned premiums on outstanding risks .....               |                     | 1,021,312 70          |
| Commissions and other charges due agents and brokers ..... |                     | 33,083 71             |
| Due for reinsurance .....                                  |                     | 4,418 15              |
| All other liabilities.....                                 |                     | 2,977 50              |
| Cash capital.....  | \$1,000,000 00      |                       |
| Surplus over all liabilities.....                          |                     | 2,130,987 51          |
| <b>Surplus to policy holders.....</b>                      |                     | <b>3,130,987 51</b>   |
| <b>Total liabilities.....</b>                              |                     | <b>\$4,430,294 63</b> |

RISKS AND PREMIUMS.

|  | <i>Fire.</i>         | <i>Premiums.</i>      | <i>Marine.</i>       | <i>Premiums.</i>      |
|--|----------------------|-----------------------|----------------------|-----------------------|
| In force December 31, 1904 .....         | \$122,329,786        | \$1,251,994 31        | \$13,233,989         | \$487,539 39          |
| Written during the year.....             | 111,153,754          | 1,087,745 63          | 153,798,585          | 1,348,657 93          |
| <b>Total .....</b>                       | <b>\$233,483,540</b> | <b>\$2,339,739 94</b> | <b>\$167,037,574</b> | <b>\$1,836,197 32</b> |
| Expired and terminated .....             | 90,995,190           | 920,481 97            | 144,964,786          | 1,127,073 20          |
| <b>In force at end of the year .....</b> | <b>\$142,488,350</b> | <b>\$1,419,257 97</b> | <b>\$2,072,788</b>   | <b>\$709,124 12</b>   |
| Deduct amount reinsured .....            | 28,353,095           | 276,837 83            | 568,408              | 31,152 39             |
| <b>Net amount in force.....</b>          | <b>\$114,135,255</b> | <b>\$1,142,420 14</b> | <b>\$21,504,380</b>  | <b>\$677,971 82</b>   |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   | <i>Marine.</i> | <i>Aggregate.</i> |
|------------------------|----------------|----------------|-------------------|
| Risks written.....     | \$1,772,870 00 | \$1,312,510 00 | \$3,085,380 00    |
| Premiums received..... | 26,568 26      | 14,554 64      | 41,122 90         |
| Losses paid.....       | 15,915 37      | 7,882 29       | 23,797 66         |
| Losses incurred.....   | 17,738 23      | 8,082 29       | 25,820 52         |

## CALEDONIAN-AMERICAN INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1898.

CHARLES H. POST, *President*.B. G. STARK, *Secretary*.

Cash Capital, \$200,000.

## INCOME.

|   |              |              |
|---|--------------|--------------|
| Gross premiums (Fire).....                                | \$126,338 92 |              |
| Deduct reinsurance, abatement, rebate and return premiums | 107,976 85   |              |
| Net premiums .....  |              | \$18,362 07  |
| Interest on bonds and dividends on stocks .....           |              | 9,700 00     |
| Total income.....   |              | \$28,062 07  |
| Ledger assets Dec. 31, 1904 .....                         |              | 302,422 01   |
| Total.....  |              | \$330,484 08 |

## DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Gross amount paid for losses (Fire) .....                              | \$41,598 26 |              |
| Deduct salvage, \$546.23; reinsurance, \$34,442.97.....                | 34,988 30   |              |
| Net amount paid for losses .....                                       |             | \$6,609 96   |
| Interest and dividends to stockholders .....                           |             | 9,000 00     |
| Commissions or brokerage.....  |             | 4,358 40     |
| Salaries, fees and other charges of officers, agents and employes..... |             | 1,129 27     |
| Rents .....  |             | 69 51        |
| Taxes, licenses and insurance department fees .....                    |             | 288 60       |
| Miscellaneous expenditures.....  |             | 746 73       |
| Total disbursements .....  |             | \$22,202 47  |
| Balance.....   |             | \$308,281 61 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of stocks and bonds, excluding interest.....                   | \$288,757 59 |
| Cash in bank.....   | 1,265 63     |
| Agents balances, representing business written subsequent to Oct. 1, last | 17,734 73    |
| Agents balances, representing business written prior to Oct. 1, last....  | 265 86       |
| Due from other companies for reinsurance.....                             | 257 80       |
| Total ledger assets .....   | \$308,281 61 |

## NON-LEDGER ASSETS.

|  |              |
|--|--------------|
| Interest due and accrued on stocks and bonds ..... | \$2,345 83   |
| Gross assets.....                                  | \$310,627 44 |

DEDUCT ASSETS NOT ADMITTED.

|  |          |                     |
|--|----------|---------------------|
| Agents balances, representing business written prior to Oct. 1, last ..... | \$265 86 |                     |
| Book value of stocks and bonds over market value.....                      | 207 59   | \$473 45            |
| <b>Total admitted assets .....</b>   |          | <b>\$310,153 99</b> |

LIABILITIES.

|   |                   |                     |
|---|-------------------|---------------------|
| Losses adjusted and unpaid .....                      | \$2,569 93        |                     |
| Losses in process of adjustment, or in suspense ..... | 5,526 62          |                     |
| Losses resisted.....                                  | 1,612 70          |                     |
| <b>Total claims for losses .....</b>                  | <b>\$9,709 25</b> |                     |
| Deduct reinsurance .....                              | 7,977 58          |                     |
| <b>Net amount of unpaid losses .....</b>              |                   | <b>\$1,731 67</b>   |
| Unearned premiums on outstanding risks.....           |                   | 11,666 02           |
| Due for reinsurance.....                              |                   | 4,978 67            |
| Cash capital.....                                     | \$200,000 00      |                     |
| Surplus over all liabilities .....                    | 91,777 63         |                     |
| <b>Surplus to policy holders .....</b>                |                   | <b>291,777 63</b>   |
| <b>Total liabilities.....</b>                         |                   | <b>\$310,153 99</b> |

RISKS AND PREMIUMS.

|  | <i>Fire.</i>        | <i>Premiums.</i>    |
|--|---------------------|---------------------|
| In force December 31, 1904 .....         | \$15,775,618        | \$180,878 36        |
| Written during the year.....             | 10,623,488          | 126,338 92          |
| <b>Total .....</b>                       | <b>\$26,399,106</b> | <b>\$307,217 28</b> |
| Expired and terminated .....             | 13,664,483          | 160,648 43          |
| <b>In force at end of the year .....</b> | <b>\$12,734,623</b> | <b>\$146,568 85</b> |
| Deduct amount reinsured.....             | 10,770,417          | 123,567 61          |
| <b>Net amount in force .....</b>         | <b>\$1,964,206</b>  | <b>\$23,011 24</b>  |

BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written.....      | \$165,000 00 |
| Premiums received ..... | 2,601 92     |
| Losses paid .....       | 1,063 75     |
| Losses incurred .....   | 1,311 35     |

## CAPITAL FIRE INSURANCE COMPANY,

CONCORD, N. H.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

LYMAN JACKMAN, *President.*RUFUS N. ELWELL, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

|   |              |              |
|---|--------------|--------------|
| Gross premiums (Fire).....                                | \$440,024 53 |              |
| Deduct reinsurance, abatement, rebate and return premiums | 99,629 03    |              |
| Net premiums.....   |              | \$340,395 50 |
| Interest on mortgage loans.....                           | \$5,700 46   |              |
| Interest on collateral loans.....                         | 422 50       |              |
| Interest on bonds and dividends on stocks.....            | 10,873 21    |              |
| Interest from all other sources.....                      | 288 13       |              |
| Rents.....  | 6,116 00     | 23,400 30    |
| Profit on sale or maturity of ledger assets.....          |              | 130 00       |
| Income from other sources.....                            |              | 602 79       |
| Total income.....   |              | \$364,528 59 |
| Ledger assets Dec. 31, 1904.....                          |              | 519,902 70   |
| Total.....  |              | \$884,431 29 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                               | \$182,110 59 |              |
| Deduct salvage, \$662.27; reinsurance, \$29,644.25.....                | 30,306 52    |              |
| Net amount paid for losses.....  |              | \$151,804 07 |
| Interest and dividends to stockholders.....                            |              | 8,000 00     |
| Commissions or brokerage.....  |              | 79,028 83    |
| Salaries, fees and other charges of officers, agents and employes..... |              | 19,654 13    |
| Rents.....   |              | 700 16       |
| Repairs and expenses on real estate.....                               |              | 2,119 88     |
| Taxes on real estate.....  |              | 1,323 11     |
| All other taxes, licenses and insurance department fees.....           |              | 9,664 31     |
| Loss on sale or maturity of ledger assets.....                         |              | 1,132 90     |
| Interest on bonds.....   |              | 306 30       |
| Miscellaneous expenditures.....  |              | 9,522 43     |
| Total disbursements.....   |              | \$283,256 12 |
| Balance.....   |              | \$601,175 17 |



## LEDGER ASSETS.

|  |             |              |
|--|-------------|--------------|
| Book value of real estate.....   | \$92,818 24 |              |
| Mortgage loans on real estate.....   | 103,862 55  |              |
| Loans secured by collateral.....   | 27,300 00   |              |
| Book value of stocks and bonds, excluding interest.....                        | 263,926 36  |              |
| Cash in office and in bank.....  | 49,719 63   |              |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 58,554 39   |              |
| Total ledger assets.....   |             | \$601,175 17 |

## NON-LEDGER ASSETS.

|   |            |              |
|---|------------|--------------|
| Interest due and accrued on mortgages.....            | \$1,426 86 |              |
| Interest accrued on stocks and bonds.....             | 917 13     |              |
| Interest accrued on collateral loans.....             | 63 24      |              |
| Interest accrued on other assets.....                 | 245 00     |              |
| Rents due and accrued on company's property.....      | 923 00     | \$3,575 23   |
| Market value of real estate over book value.....      |            | 10,631 76    |
| Market value of stocks and bonds over book value..... |            | 12,732 14    |
| Due from other companies for reinsurance.....         |            | 866 03       |
| Total admitted assets.....                            |            | \$628,980 33 |

## LIABILITIES.

|   |              |              |
|---|--------------|--------------|
| Losses adjusted and unpaid.....                               | \$13,495 03  |              |
| Losses in process of adjustment, or in suspense.....          | 15,171 05    |              |
| Losses resisted.....  | 2,500 00     |              |
| Total claims for losses.....                                  | \$31,166 08  |              |
| Deduct reinsurance.....                                       | 2,643 13     |              |
| Net amount of unpaid losses.....                              |              | \$28,522 95  |
| Unearned premiums on outstanding risks.....                   |              | 267,743 37   |
| Salaries and other miscellaneous expenses due or accrued..... |              | 6,751 43     |
| Commissions and other charges due agents and brokers.....     |              | 10,965 98    |
| Due for return premiums and reinsurance.....                  |              | 10,582 15    |
| Cash capital.....   | \$200,000 00 |              |
| Surplus over all liabilities.....                             | 104,414 45   |              |
| Surplus to policy holders.....                                |              | 304,414 45   |
| Total liabilities.....  |              | \$628,980 33 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|--------------|------------------|
| In force December 31, 1904.....  | \$37,962,501 | \$465,777 31     |
| Written during the year.....     | 34,143,929   | 440,024 55       |
| Total.....                       | \$72,106,430 | \$905,801 84     |
| Expired and terminated.....      | 24,528,725   | 353,563 84       |
| In force at end of the year..... | \$47,577,705 | \$552,238 00     |
| Deduct amount reinsured.....     | 3,288,534    | 46,777 05        |
| Net amount in force.....         | \$44,289,171 | \$505,460 95     |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$1,895,700 00 |
| Premiums received..... | 27,193 97      |
| Losses paid.....       | 16,941 78      |
| Losses incurred.....   | 17,186 93      |

CITY OF NEW YORK INSURANCE COMPANY,  
NEW YORK, N. Y.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1905.

MAJOR A. WHITE, *President*.

J. CARROLL FRENCH, *Secretary*

Cash Capital, \$200,000.

INCOME.

|   |              |              |
|---|--------------|--------------|
| Gross premiums (Fire).....                                | \$237,088 53 |              |
| Deduct reinsurance, abatement, rebate and return premiums | 52,555 07    |              |
| Net premiums.....   |              | \$184,533 46 |
| Interest on bonds and dividends on stocks.....            | \$7,280 04   |              |
| Interest from all other sources.....                      | 2,860 16     | 10,140 20    |
| Profit on sale or maturity of ledger assets.....          |              | 50 00        |
| Surplus paid in by stockholders .....                     |              | 300,000 00   |
| Total income.....   |              | \$494,723 66 |
| Cash capital subscribed.....                              |              | 200,000 00   |
| Total.....  |              | \$694,723 66 |

DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Gross amount paid for losses (Fire).....                               | \$16,182 68 |              |
| Deduct salvage, \$339.08; reinsurance, \$293.24 .....                  | 632 32      |              |
| Net amount paid for losses.....  |             | \$15,550 36  |
| Commissions or brokerage.....  |             | 38,778 13    |
| Salaries, fees and other charges of officers, agents and employes..... |             | 12,437 36    |
| Rents .....  |             | 1,000 00     |
| Taxes, licenses and insurance department fees.....                     |             | 1,783 23     |
| Miscellaneous expenditures.....  |             | 18,876 84    |
| Total disbursements .....  |             | \$88,425 91  |
| Balance.....   |             | \$606,297 75 |

LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of stocks and bonds, excluding interest .....                  | \$527,062 50 |
| Cash in office and in bank .....  | 44,022 14    |
| Agents balances, representing business written subsequent to Oct. 1, last | 35,180 96    |
| Agents balances, representing business written prior to Oct. 1, last....  | 32 15        |
| Total ledger assets .....   | \$606,297 75 |

## NON-LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Interest accrued on stocks and bonds.....             | \$3,000 00          |
| Market value of stocks and bonds over book value..... | 2,637 50            |
| Gross assets.....                                     | <u>\$611,935 25</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                     |
|--|---------------------|
| Agents balances, representing business written prior to Oct. 1, last ... | \$32 15             |
| Total admitted assets.....   | <u>\$611,903 10</u> |

## LIABILITIES.

|   |                     |
|---|---------------------|
| Losses adjusted and unpaid .....                      | \$1,246 00          |
| Losses in process of adjustment, or in suspense ..... | 9,255 00            |
| Total claims for losses.....                          | <u>\$10,501 00</u>  |
| Deduct reinsurance .....                              | 697 12              |
| Net amount of unpaid losses .....                     | \$9,803 88          |
| Unearned premiums on outstanding risks.....           | 97,964 40           |
| Due for reinsurance .....                             | 5,953 60            |
| Cash capital.....                                     | \$200,000 00        |
| Surplus over all liabilities.....                     | <u>298,181 22</u>   |
| Surplus to policy holders.....                        | 498,181 22          |
| Total liabilities.....                                | <u>\$611,903 10</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>        | <i>Premiums.</i>    |
|----------------------------------|---------------------|---------------------|
| Written during the year.....     | \$26,365,930        | \$237,088 53        |
| Expired and terminated.....      | 5,863,312           | 46,343 12           |
| In force at end of the year..... | \$20,502,618        | \$190,745 41        |
| Deduct amount reinsured .....    | 3,109,234           | 22,206 88           |
| Net amount in force.....         | <u>\$17,393,384</u> | <u>\$168,538 53</u> |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written.....      | \$53,750 00  |
| Premiums received ..... | 790 64       |

## COLONIAL ASSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

LEO. H. WISE, *President.*E. E. HALL, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

|   |              |                |
|---|--------------|----------------|
| Gross premiums (Fire) .....                                     | \$691,735 30 |                |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 149,606 55   |                |
| Net premiums .....  |              | \$542,128 75   |
| Interest on bonds .....   |              | 17,809 17      |
| Total income .....  |              | \$559,937 92   |
| Ledger assets Dec. 31, 1904 .....                               |              | 619,636 45     |
| Total .....   |              | \$1,179,574 37 |

## DISBURSEMENTS.

|   | <i>Fire.</i> | <i>Marine.</i> |              |
|---|--------------|----------------|--------------|
| Gross amount paid for losses .....                                      | \$267,469 79 | \$2,122 31     |              |
| Deduct salvage and reinsurance .....                                    | 10,373 31    | 7 29           |              |
| Net amount paid for losses .....  | \$257,096 48 | \$2,115 02     | \$259,211 50 |
| Interest and dividends to stockholders .....                            |              |                | 10,000 00    |
| Commissions or brokerage .....  |              |                | 165,052 71   |
| Salaries, fees and other charges of officers, agents and employes ..... |              |                | 3,395 00     |
| Taxes, licenses and insurance department fees .....                     |              |                | 15,302 05    |
| Depreciation in value of securities .....                               |              |                | 8,500 00     |
| Miscellaneous expenditures .....  |              |                | 1,022 11     |
| Total disbursements .....   |              |                | \$462,483 37 |
| Balance .....   |              |                | \$717,091 00 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of bonds, excluding interest .....                                   | \$550,500 00 |
| Cash in bank .....  | 21,536 71    |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 145,054 29   |
| Total ledger assets .....   | \$717,091 00 |

## NON-LEDGER ASSETS.

|   |              |
|---|--------------|
| Interest due and accrued on bonds ..... | \$3,312 50   |
| Total admitted assets .....             | \$720,403 50 |

LIABILITIES.

|   |                   |                     |
|---|-------------------|---------------------|
| Losses in process of adjustment, or in suspense .....     | \$48,298 00       |                     |
| Deduct reinsurance .....                                  | <u>7,372 57</u>   |                     |
| Net amount of unpaid losses.....                          |                   | \$40,925 43         |
| Unearned premiums on outstanding risks.....               |                   | 298,324 94          |
| Commissions and other charges due agents and brokers..... |                   | 34,824 32           |
| Due for return premiums and reinsurance .....             |                   | 35,994 57           |
| Cash capital .....  | \$200,000 00      |                     |
| Surplus over all liabilities .....                        | <u>110,233 94</u> |                     |
| Surplus to policy holders.....                            |                   | 310,233 94          |
| Total liabilities.....                                    |                   | <u>\$720,403 50</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>        | <i>Premiums.</i>      |
|----------------------------------|---------------------|-----------------------|
| In force December 31, 1904 ..... | \$38,235,701        | \$526,700 71          |
| Written during the year .....    | 49,300,563          | 691,735 30            |
| Total .....                      | <u>\$87,536,264</u> | <u>\$1,218,436 01</u> |
| Expired and terminated.....      | 44,823,819          | 622,687 50            |
| In force at end of the year..... | \$42,712,445        | \$595,748 51          |
| Deduct amount reinsured .....    | <u>2,033,100</u>    | <u>30,861 29</u>      |
| Net amount in force.....         | \$40,679,345        | \$564,887 22          |

BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$100,871 00 |
| Premiums received ..... | 1,927 91     |
| Losses incurred .....   | 1,900 00     |

## 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).....                                      | \$257,169 07 |              |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 43,717 43    |              |
| Net premiums .....  |              | \$213,451 64 |
| Interest on mortgage loans.....                                 | \$2,140 58   |              |
| Interest on collateral loans .....                              | 50 00        |              |
| Interest on bonds and dividends on stocks .....                 | 11,534 54    |              |
| Interest from all other sources.....                            | 511 90       |              |
| Rents—including company's own occupancy .....                   | 9,128 81     | 23,365 83    |
| Total income .....  |              | \$236,817 47 |
| Ledger assets Dec. 31, 1904 .....                               |              | 462,249 21   |
| Total.....  |              | \$699,066 68 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire) .....                              | \$106,133 70 |              |
| Deduct salvage, \$355.36; reinsurance, \$3,393.75 .....                | 3,749 11     |              |
| Net amount paid for losses .....                                       |              | \$102,384 59 |
| Interest and dividends to stockholders .....                           | 16,600 00    |              |
| Commissions or brokerage.....  | 51,982 24    |              |
| Salaries, fees and other charges of officers, agents and employes..... | 13,192 51    |              |
| Rents—including company's own occupancy.....                           | 1,600 00     |              |
| Repairs and expenses on real estate.....                               | 2,852 16     |              |
| Taxes on real estate.....  | 1,706 69     |              |
| All other taxes, licenses and insurance department fees.....           | 10,263 43    |              |
| Loss on sale or maturity of ledger assets .....                        | 740 86       |              |
| Miscellaneous expenditures.....  | 6,539 92     |              |
| Total disbursements .....  |              | \$207,262 34 |
| Balance.....   |              | \$491,804 34 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate .....   | \$77,000 00  |
| Mortgage loans on real estate.....  | 41,200 00    |
| Book value of stocks and bonds excluding interest.....                          | 320,125 00   |
| Cash in office and in bank .....  | 31,855 74    |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 21,623 60    |
| Total ledger assets .....   | \$491,804 34 |

NON-LEDGER ASSETS.

|   |            |              |
|---|------------|--------------|
| Interest accrued on stocks and bonds .....            | \$3,027 93 |              |
| Rents accrued on company's property .....             | 863 35     | \$3,891 28   |
| Market value of stocks and bonds over book value..... |            | 16,320 00    |
| Total admitted assets.....                            |            | \$512,015 62 |

LIABILITIES.

|  |              |              |
|--|--------------|--------------|
| Losses adjusted and unpaid .....                     | \$8,153 00   |              |
| Losses in process of adjustment, or in suspense..... | 3,575 00     |              |
| Losses resisted.....                                 | 1,010 00     |              |
| Total claims for losses .....                        | \$12,738 00  |              |
| Deduct reinsurance.....                              | 125 00       |              |
| Net amount of unpaid losses .....                    |              | \$12,613 00  |
| Unearned premiums on outstanding risks.....          |              | 149,915 24   |
| Due for reinsurance.....                             |              | 275 41       |
| Cash capital .....                                   | \$200,000 00 |              |
| Surplus over all liabilities.....                    | 149,211 97   |              |
| Surplus to policy holders.....                       |              | 349,211 97   |
| Total liabilities.....                               |              | \$512,015 62 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|--------------|------------------|
| In force December 31, 1904.....  | \$26,838,908 | \$289,480 02     |
| Written during the year .....    | 23,169,552   | 257,169 07       |
| Total.....                       | \$50,008,460 | \$546,649 09     |
| Expired and terminated.....      | 21,416,353   | 239,345 23       |
| In force at end of the year..... | \$28,592,107 | \$307,303 86     |
| Deduct amount reinsured .....    | 1,531,434    | 20,345 23        |
| Net amount in force.....         | \$27,060,673 | \$286,958 63     |

BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$279,022 00 |
| Premiums received ..... | 3,737 95     |
| Losses paid .....       | 460 80       |
| Losses incurred.....    | 460 80       |

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).....                                | \$402,910 57 |
| Deduct reinsurance, abatement, rebate and return premiums | 151,887 22   |
| Net premiums.....   | \$251,023 35 |
| Interest on bonds and dividends on stocks .....           | 11,561 36    |
| Total income.....   | \$262,584 71 |
| Ledger assets Dec. 31, 1904.....                          | 486,330 09   |
| Total.....  | \$748,914 80 |

DISBURSEMENTS.

|  |              |
|--|--------------|
| Gross amount paid for losses (Fire) .....                              | \$144,294 42 |
| Deduct salvage \$2,917.03; reinsurance \$29,208.64 .....               | 32,125 67    |
| Net amount paid for losses .....                                       | \$112,168 75 |
| Interest and dividends to stockholders.....                            | 10,000 00    |
| Commissions or brokerage.....  | 58,054 39    |
| Salaries, fees and other charges of officers, agents and employes..... | 3,699 80     |
| Taxes, licenses and insurance department fees.....                     | 6,111 90     |
| Miscellaneous expenditures.....  | 4,967 72     |
| Total disbursements.....   | \$195,002 56 |
| Balance.....   | \$553,912 24 |

LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of stocks and bonds, excluding interest.....                   | \$487,465 53 |
| Cash in office and in bank.....   | 12,742 88    |
| Agents balances, representing business written subsequent to Oct. 1, last | 50,940 11    |
| Agents balances, representing business written prior to Oct. 1, last....  | 2,722 93     |
| Due from other companies for reinsurance.....                             | 40 79        |
| Total ledger assets.....  | \$553,912 24 |

NON-LEDGER ASSETS.

|   |              |
|---|--------------|
| Interest accrued on stocks and bonds.....             | \$1,170 00   |
| Market value of stocks and bonds over book value..... | 6,896 97     |
| Gross assets.....                                     | \$561,979 21 |



DEDUCT ASSETS NOT ADMITTED.

|  |                     |
|--|---------------------|
| Agents balances, representing business written prior to Oct. 1, last ... | \$2,722 93          |
| Total admitted assets.....   | <u>\$559,256 28</u> |

LIABILITIES.

|   |                    |                     |
|---|--------------------|---------------------|
| Losses adjusted and unpaid.....                           | \$6,525 00         |                     |
| Losses in process of adjustment, or in suspense .....     | 25,455 00          |                     |
| Losses resisted.....                                      | 2,000 00           |                     |
| Total claims for losses .....                             | <u>\$33,980 00</u> |                     |
| Deduct reinsurance .....                                  | 7,630 00           |                     |
| Net amount of unpaid losses .....                         |                    | \$26,350 00         |
| Unearned premiums on outstanding risks.....               |                    | 173,006 73          |
| Commissions and other charges due agents and brokers..... |                    | 5,815 76            |
| Due for return premiums and reinsurance .....             |                    | 7,582 13            |
| Reserve for contingencies.....                            |                    | 20,000 00           |
| Cash capital.....   | \$200,000 00       |                     |
| Surplus over all liabilities.....                         | 126,501 66         |                     |
| Surplus to policy holders.....                            |                    | <u>326,501 66</u>   |
| Total liabilities.....                                    |                    | <u>\$559,256 28</u> |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>        | <i>Premiums.</i>    |
|-----------------------------------|---------------------|---------------------|
| In force December 31, 1904.....   | \$34,270,308        | \$393,364 18        |
| Written during the year.....      | 34,778,775          | 402,910 57          |
| Total .....                       | <u>\$69,049,083</u> | <u>\$796,274 75</u> |
| Expired and terminated.....       | 32,624,369          | 371,439 51          |
| In force at end of the year ..... | <u>\$36,424,714</u> | <u>\$424,835 24</u> |
| Deduct amount reinsured.....      | 8,761,788           | 105,514 81          |
| Net amount in force.....          | <u>\$27,662,926</u> | <u>\$319,320 43</u> |

BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written .....    | \$106,198 00 |
| Premiums received..... | 1,553 30     |
| Losses paid.....       | 72 73        |
| Losses incurred.....   | 102 73       |

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).....   | \$3,911,043 94        |
| Deduct reinsurance, abatement, rebate and return premiums 764,004 37                 |                       |
| Net premiums.....  | \$3,147,059 57        |
| Interest on mortgage loans.....  | \$ 53,940 91          |
| Interest on bonds and dividends on stocks.....                                       | 143,410 87            |
| Interest from all other sources.....   | 3,996 17              |
| Rents.....   | 4,790 46              |
| Profit on sale or maturity of ledger assets.....                                     | 11,599 31             |
| Balance, premiums and expenses for December 1904, not allowed in last statement..... | 147,779 38            |
| <b>Total income.....</b>   | <b>\$3,512,576 67</b> |
| Ledger assets Dec. 31, 1904.....   | 5,061,608 91          |
| <b>Total.....</b>  | <b>\$8,574,185 58</b> |

DISBURSEMENTS.

|  |                       |
|--|-----------------------|
| Gross amount paid for losses (Fire).....                               | \$1,681,192 28        |
| Deduct salvage, \$7,637.41; reinsurance, \$143,297.29.....             | 180,934 70            |
| Net amount paid for losses.....  | \$1,530,257 58        |
| Interest and dividends to stockholders.....                            | 120,000 00            |
| Commissions or brokerage.....  | 655,303 04            |
| Salaries, fees and other charges of officers, agents and employes..... | 224,348 09            |
| Rents.....   | 11,233 40             |
| Repairs and expenses on real estate.....                               | 2,304 50              |
| Taxes on real estate.....  | 3,408 92              |
| All other taxes, licenses and insurance department fees.....           | 110,358 85            |
| Miscellaneous expenditures.....  | 189,825 75            |
| <b>Total disbursements.....</b>  | <b>\$2,847,040 13</b> |
| <b>Balance.....</b>  | <b>\$5,727,145 45</b> |

LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of real estate.....   | \$182,850 00          |
| Mortgage loans on real estate.....   | 1,027,550 00          |
| Book value of stocks and bonds, excluding interest.....                        | 3,910,097 73          |
| Cash in office and in bank.....  | 279,009 55            |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 295,098 21            |
| Agents balances, representing business written prior to Oct. 1, last ...       | 6,059 93              |
| Bills receivable taken for fire risks.....                                     | 26,450 03             |
| <b>Total ledger assets.....</b>  | <b>\$5,727,145 45</b> |

## NON-LEDGER ASSETS.

|  |                |
|--|----------------|
| Market value of stocks and bonds over book value ..... | \$131,517 27   |
| Gross assets.....                                      | \$5,858,662 72 |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                |
|---|------------|----------------|
| Agents balances, representing business written prior to<br>October 1, last..... | \$6,089 93 |                |
| Bills receivable, past due, taken for fire risks.....                           | 11,276 55  | \$17,366 48    |
| Total admitted assets.....  |            | \$8,841,296 24 |

## LIABILITIES.

|  |                |                |
|--|----------------|----------------|
| Losses adjusted and unpaid.....                      | \$62,092 75    |                |
| Losses in process of adjustment, or in suspense..... | 161,782 00     |                |
| Losses resisted.....                                 | 28,655 67      |                |
| Total claims for losses.....                         | \$252,530 42   |                |
| Deduct reinsurance.....                              | 32,543 43      |                |
| Net amount of unpaid losses.....                     |                | \$219,986 99   |
| Unearned premiums on outstanding risks.....          |                | 2,852,315 16   |
| Cash capital.....                                    | \$1,000,000 00 |                |
| Surplus over all liabilities.....                    | 1,768,994 09   |                |
| Surplus to policy holders.....                       |                | 2,768,994 09   |
| Total liabilities.....                               |                | \$5,841,296 24 |

## RISKS AND PREMIUMS.

|   | <i>Fire.</i>  | <i>Premiums.</i> |
|---|---------------|------------------|
| In force December 31, 1904.....   | \$442,663,984 | \$5,427,063 55   |
| Written during the year.....  | 298,684,883   | 3,911,063 94     |
| Total.....  | \$741,348,867 | \$9,338,127 49   |
| Expired and terminated.....   | 262,611,396   | 3,488,416 35     |
| In force at end of the year.....  | \$478,737,471 | \$5,849,711 14   |
| Deduct amount reinsured.....  | 32,282,476    | 426,759 07       |
| Net amount in force.....  | \$446,454,995 | \$5,422,952 07   |
| Deposited in various states and countries for the exclusive<br>protection of policyholders of such states or countries<br>respectively, viz.: |               |                  |

|                 | <i>Deposits.</i> | <i>Liabilities.</i> |
|-----------------|------------------|---------------------|
| Canada.....     | \$100,000        | \$65,667 16         |
| Georgia.....    | 11,300           | 20,706 40           |
| New Mexico..... | 10,450           | 750 00              |
| Oregon.....     | 55,620           | 24,890 00           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$3,355,100 00 |
| Premiums received..... | 55,359 08      |
| Losses paid.....       | 33,443 71      |
| Losses incurred.....   | 27,019 22      |

## CONTINENTAL INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

HENRY EVANS, *President.*J. E. LOPEZ, {  
E. E. BALLARD, { *Secretaries.*

Cash Capital, \$1,000,000.

## INCOME.

|   |                |                 |
|---|----------------|-----------------|
| Gross premiums (Fire).....                                | \$7,035,782 54 |                 |
| Deduct reinsurance, abatement, rebate and return premiums | 1,042,612 93   |                 |
| Net premiums .....  |                | \$5,993,169 61  |
| Interest on mortgage loans .....                          | \$1,544 82     |                 |
| Interest on bonds and dividends on stocks.....            | 508,934 23     |                 |
| Interest from all other sources.....                      | 33,983 48      |                 |
| Rents .....   | 71,217 00      | 615,679 53      |
| Profit on sale or maturity of ledger assets.....          |                | 551,907 00      |
| Total income.....   | \$7,160,756 14 |                 |
| Ledger assets Dec. 31, 1904 .....                         |                | 14,402,926 68   |
| Total .....   |                | \$21,563,682 82 |

## DISBURSEMENTS.

|   |                |                 |
|---|----------------|-----------------|
| Gross amount paid for losses (Fire) .....                               | \$2,892,036 84 |                 |
| Deduct salvage, \$12,897.61; reinsurance, \$215,695.09 .....            | 228,592 70     |                 |
| Net amount paid for losses.....   |                | \$2,663,444 14  |
| Interest and dividends to stockholders.....                             |                | 360,000 00      |
| Commissions or brokerage.....   |                | 1,294,683 50    |
| Salaries, fees and other charges of officers, agents and employes ..... |                | 409,161 45      |
| Rents .....   |                | 13,330 83       |
| Repairs and expenses on real estate.....                                |                | 24,777 66       |
| Taxes on real estate.....   |                | 15,811 87       |
| All other taxes, licenses and insurance department fees .....           |                | 151,115 05      |
| Loss on sale or maturity of ledger assets.....                          |                | 36,166 80       |
| Miscellaneous expenditures .....  |                | 317,952 19      |
| Total disbursements .....   |                | \$5,286,443 49  |
| Balance .....   |                | \$16,277,239 33 |

## LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Book value of real estate .....   | \$1,150,000 00  |
| Mortgage loans on real estate .....   | 16,350 00       |
| Book value of stocks and bonds, excluding interest... ..                        | 13,071,652 00   |
| Cash in office and in bank .....  | 1,118,043 52    |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 897,055 11      |
| Agents balances, representing business written prior to Oct. 1, last....        | 14,269 04       |
| Bills receivable taken for fire risks .....                                     | 9,869 66        |
| Total ledger assets .....   | \$16,277,239 33 |

## NON-LEDGER ASSETS.

|  |           |                 |
|--|-----------|-----------------|
| Interest accrued on mortgages .....                    | \$434 85  |                 |
| Interest accrued on stocks and bonds .....             | 95,075 00 |                 |
| Rents accrued on company's property .....              | 208 69    | \$93,718 54     |
| Market value of stocks and bonds over book value ..... |           | 27,813 00       |
| Gross assets .....                                     |           | \$16,398,770 87 |

## DEDUCT ASSETS NOT ADMITTED.

|  |                 |
|--|-----------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$14,269 04     |
| Total admitted assets .....  | \$16,384,501 83 |

## LIABILITIES.

|  |                 |
|--|-----------------|
| Losses in process of adjustment, or in suspense .....      | \$294,192 62    |
| Losses resisted .....                                      | 51,079 00       |
| Total claims for losses .....                              | \$345,271 62    |
| Deduct reinsurance .....                                   | 17,062 45       |
| Net amount of unpaid losses .....                          | \$328,209 17    |
| Unearned premiums on outstanding risks .....               | 6,157,738 23    |
| Commissions and other charges due agents and brokers ..... | 154,576 72      |
| Due for reinsurance .....                                  | 19,752 58       |
| Reserve for contingencies .....                            | 300,000 00      |
| Cash capital .....   | \$1,000,000 00  |
| Surplus over all liabilities .....                         | 8,424,225 13    |
| Surplus to policy holders .....                            | 9,424,225 13    |
| Total liabilities .....                                    | \$16,384,501 83 |

## RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>    | <i>Premiums.</i> |
|-----------------------------------|-----------------|------------------|
| In force December 31, 1904 .....  | \$1,098,063,692 | \$11,626,745 69  |
| Written during the year .....     | 705,379,930     | 7,035,782 54     |
| Total .....                       | \$1,803,443,622 | \$18,662,528 23  |
| Expired and terminated .....      | 654,086,230     | 6,486,333 55     |
| In force at end of the year ..... | \$1,149,357,392 | \$12,176,194 68  |
| Deduct amount reinsured .....     | 41,206,402      | 377,815 69       |
| Net amount in force .....         | \$1,108,150,990 | \$11,798,378 99  |

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

|                  | <i>Deposits.</i> | <i>Liabilities.</i> |
|------------------|------------------|---------------------|
| Georgia .....    | \$10,000 00      | \$117,466 83        |
| Virginia .....   | 50,000 00        | 85,307 81           |
| Oregon .....     | 50,000 00        | 21,236 66           |
| New Mexico ..... | 10,000 00        | 6,230 22            |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$3,586,580 00 |
| Premiums received ..... | 59,734 77      |
| Losses paid .....       | 30,846 21      |
| Losses incurred .....   | 32,222 18      |

## DELAWARE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

TATTNALL PAULDING, *President.* J. PARSONS SMITH, JR., *Secretary.*

Cash Capital, \$702,875.

## INCOME.

|  |                |              |
|--|----------------|--------------|
| Gross premiums (Fire).....                                     | \$1,253,545 94 |              |
| Deduct reinsurance, abatement, rebate and return premiums..... | 322,671 47     |              |
| Net premiums.....  |                | \$930,874 47 |
| Deposit premiums on perpetual risks.....                       |                | 6,076 16     |
| Interest on mortgage loans.....                                | \$8,865 88     |              |
| Interest on collateral loans.....                              | 1,284 05       |              |
| Interest on bonds and dividends on stocks.....                 | 46,445 58      |              |
| Interest from all other sources.....                           | 1,784 99       |              |
| Rents—including company's own occupancy.....                   | 11,110 00      | 69,490 50    |
| Profit on sale or maturity of ledger assets.....               |                | 930 00       |
| Total income.....  | \$1,007,371 13 |              |
| Ledger assets Dec. 31, 1904.....                               |                | 1,707,151 65 |
| Total.....   | \$2,714,522 78 |              |

## DISBURSEMENTS.

|  |                |              |
|--|----------------|--------------|
| Gross amount paid for losses (Fire).....                               | \$500,281 25   |              |
| Deduct reinsurance.....  | 67,157 32      |              |
| Net amount paid for losses.....  |                | \$433,123 93 |
| Deposit premiums returned.....   |                | 4,906 61     |
| Interest and dividends to stockholders.....                            |                | 42,172 50    |
| Commissions or brokerage.....  |                | 248,842 91   |
| Salaries, fees and other charges of officers, agents and employes..... |                | 64,488 60    |
| Rents—including company's own occupancy.....                           |                | 8,211 73     |
| Repairs and expenses on real estate.....                               |                | 5,155 64     |
| Taxes on real estate.....  |                | 2,029 00     |
| All other taxes, licenses and insurance department fees.....           |                | 22,424 77    |
| Miscellaneous expenditures.....  |                | 56,767 12    |
| Total disbursements.....   | \$888,122 81   |              |
| Balance.....   | \$1,826,399 97 |              |

## LEDGER ASSETS.

|  |                |
|--|----------------|
| Book value of real estate.....   | \$200,000 00   |
| Mortgage loans on real estate.....   | 155,500 00     |
| Loans secured by collateral.....   | 117,000 00     |
| Book value of stocks and bonds, excluding interest.....                        | 1,099,642 24   |
| Cash in office and in bank.....  | 56,274 45      |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 196,997 96     |
| Other ledger assets.....   | 985 32         |
| Total ledger assets.....   | \$1,826,399 97 |

## NON-LEDGER ASSETS.

|  |            |                |
|--|------------|----------------|
| Interest accrued on mortgages.....                           | \$2,195 42 |                |
| Interest accrued on stocks and bonds .....                   | 15,616 64  |                |
| Rents accrued on company's property.....                     | 620 84     | \$18,430 90    |
| Market value of stocks and bonds over book value .....       |            | 30,406 53      |
| Premiums on perpetual policies in course of collection ..... |            | 284 00         |
| Total admitted assets.....                                   |            | \$1,875,521 40 |

## LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid .....                          | \$797 47     |                |
| Losses in process of adjustment, or in suspense .....     | 71,450 53    |                |
| Losses resisted.....                                      | 1,125 00     |                |
| Total claims for losses .....                             | \$73,373 00  |                |
| Deduct reinsurance.....                                   | 13,645 00    |                |
| Net amount of unpaid losses .....                         |              | \$59,728 00    |
| Unearned premiums on outstanding risks.....               |              | 772,842 27     |
| Reclaimable on perpetual fire policies.....               |              | 117,959 04     |
| Dividends remaining unpaid .....                          |              | 77 00          |
| Commissions and other charges due agents and brokers..... |              | 28,546 97      |
| Cash capital.....   | \$702,875 00 |                |
| Surplus over all liabilities.....                         | 193,493 12   |                |
| Surplus to policy holders.....                            |              | 896,368 12     |
| Total liabilities.....                                    |              | \$1,875,521 40 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1904 ..... | \$187,719,744 | \$1,611,215 81   |
| Written during the year.....     | 101,866,727   | 1,253,545 94     |
| Total.....                       | \$289,586,471 | \$2,864,761 75   |
| Expired and terminated.....      | 92,598,140    | 1,171,886 49     |
| In force at end of the year..... | \$146,988,331 | \$1,692,875 26   |
| Deduct amount reinsured .....    | 21,503,611    | 252,610 29       |
| Net amount in force.....         | \$125,484,720 | \$1,440,264 97   |

Perpetual risks not included above, \$4,530,827.00; premiums on same, \$180,427.50.

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 ..... | \$11,000         | -                   |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written.....      | \$267,211 00 |
| Premiums received ..... | 7,100 01     |
| Losses paid .....       | 13,305 49    |
| Losses incurred .....   | 13,254 88    |

## DUTCHESS INSURANCE COMPANY,

POUGHKEEPSIE, N. Y.

INCORPORATED IN 1836. COMMENCED BUSINESS IN 1836.

LEWIS H. VAIL, *President.*JESSE J. GRAHAM, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

|   |              |                |
|---|--------------|----------------|
| Gross premiums (Fire).....                                | \$814,785 42 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 193,960 21   |                |
| Net premiums .....  |              | \$620,825 21   |
| Interest on mortgage loans .....                          | \$790 00     |                |
| Interest on collateral loans .....                        | 3,370 66     |                |
| Interest on bonds and dividends on stocks .....           | 25,210 50    |                |
| Interest from all other sources.....                      | 4 47         |                |
| Rents—including company's own occupancy.....              | 2,593 00     | 31,968 63      |
| Profit on sale or maturity of ledger assets.....          |              | 7,348 30       |
| Income from other sources.....                            |              | 1 43           |
| Total income.....   |              | \$660,143 57   |
| Ledger assets Dec. 31, 1904 .....                         |              | 813,433 50     |
| Total.....  |              | \$1,473,577 07 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                               | \$386,131 10 |              |
| Deduct salvage, \$1,122.27; reinsurance, \$46,363.21 .....             | 47,485 48    |              |
| Net amount paid for losses.....  |              | \$338,645 62 |
| Interest and dividends to stockholders .....                           |              | 12,000 00    |
| Commissions or brokerage.....  |              | 170,650 83   |
| Salaries, fees and other charges of officers, agents and employes..... |              | 24,752 95    |
| Rents—including company's own occupancy.....                           |              | 1,200 00     |
| Taxes on real estate .....   |              | 388 19       |
| All other taxes, licenses and insurance department fees.....           |              | 12,347 56    |
| Miscellaneous expenditures.....  |              | 15,731 58    |
| Total disbursements .....  |              | \$575,716 73 |
| Balance .....  |              | \$897,860 34 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate.....  | \$24,053 78  |
| Mortgage loans on real estate.....  | 16,400 00    |
| Loans secured by collateral .....   | 2,500 00     |
| Book value of stocks and bonds, excluding interest.....                         | 661,258 97   |
| Cash in office and in bank .....  | 146,354 52   |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 46,861 31    |
| Agents balances, representing business written prior to Oct. 1, last....        | 431 76       |
| Total ledger assets .....   | \$897,860 34 |



## NON-LEDGER ASSETS.

|  |          |                     |
|--|----------|---------------------|
| Interest accrued on mortgages .....                          | \$217 69 |                     |
| Interest accrued on stocks and bonds .....                   | 2,150 00 |                     |
| Rents due and accrued on company's property.....             | 554 00   | \$2,921 69          |
| <b>Market value of stocks and bonds over book value.....</b> |          | <b>15,486 03</b>    |
| <b>Gross assets.....</b>                                     |          | <b>\$916,268 06</b> |

## DEDUCT ASSETS NOT ADMITTED.

|  |          |                     |
|--|----------|---------------------|
| Agents balances, representing business written prior to Oct.<br>1, last..... | \$481 76 |                     |
| Book value of real estate over market value .....                            | 2,553 78 | \$2,985 54          |
| <b>Total admitted assets .....</b>   |          | <b>\$913,282 52</b> |

## LIABILITIES.

|   |                    |                     |
|---|--------------------|---------------------|
| Losses adjusted and unpaid .....                      | \$17,444 22        |                     |
| Losses in process of adjustment, or in suspense ..... | 31,819 58          |                     |
| Losses resisted.....                                  | 3,087 00           |                     |
| <b>Total claims for losses .....</b>                  | <b>\$52,350 80</b> |                     |
| Deduct reinsurance.....                               | 3,932 14           |                     |
| <b>Net amount of unpaid losses .....</b>              |                    | <b>\$48,418 66</b>  |
| Unearned premiums on outstanding risks.....           | 485,491 09         |                     |
| Due for reinsurance.....                              | 3,728 47           |                     |
| Cash capital.....                                     | \$200,000 00       |                     |
| Surplus over all liabilities.....                     | 175,644 30         |                     |
| <b>Surplus to policy holders.....</b>                 |                    | <b>375,644 30</b>   |
| <b>Total liabilities.....</b>                         |                    | <b>\$913,282 52</b> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1904 ..... | \$77,820,490         | \$958,338 06          |
| Written during the year .....    | 60,647,461           | 814,785 42            |
| <b>Total.....</b>                | <b>\$138,467,951</b> | <b>\$1,773,123 48</b> |
| Expired and terminated.....      | 56,247,969           | 744,090 38            |
| In force at end of the year..... | \$82,219,982         | \$1,029,033 10        |
| Deduct amount reinsured .....    | 6,278,602            | 92,391 93             |
| <b>Net amount in force.....</b>  | <b>\$75,941,380</b>  | <b>\$936,641 17</b>   |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$878,963 00 |
| Premiums received ..... | 16,936 18    |
| Losses paid .....       | 9,537 92     |
| Losses incurred .....   | 10,991 90    |

EQUITABLE FIRE AND MARINE INSURANCE  
COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1860.

FRED W. ARNOLD, *President.*

SAMUEL G. HOWE, *Secretary.*

Cash Capital, \$400,000.

INCOME.

|   | <i>Fire.</i> | <i>Marine.</i> |                       |
|---|--------------|----------------|-----------------------|
| Gross premiums .....  | \$989,301 85 | \$22,381 10    |                       |
| Deduct reinsurance, abatement, rebate and return<br>premiums..... | 184,723 27   | 1,905 17       |                       |
| Net premiums .....  | \$804,578 58 | \$20,475 93    | \$825,054 51          |
| Interest on mortgage loans .....                                  |              | 8,896 93       |                       |
| Interest on collateral loans .....                                |              | 394 90         |                       |
| Interest on bonds and dividends on stocks .....                   |              | 29,770 00      |                       |
| Interest from all other sources.....                              |              | 690 74         |                       |
| Rents.....  |              | 4,296 20       | 44,048 77             |
| Profit on sale or maturity of ledger assets.....                  |              |                | 5,508 42              |
| Income from other sources.....                                    |              |                | 935 98                |
| <b>Total income.....</b>  |              |                | <b>\$874,947 68</b>   |
| Ledger assets Dec. 31, 1904 .....                                 |              |                | 1,143,230 12          |
| <b>Total.....</b>   |              |                | <b>\$2,018,177 80</b> |

DISBURSEMENTS.

|  | <i>Fire.</i> | <i>Marine.</i> |                       |
|--|--------------|----------------|-----------------------|
| Gross amount paid for losses .....                                     | \$475,352 78 | \$21,397 57    |                       |
| Deduct salvage, \$4,975.04; reinsurance, \$26,786.01 .....             | 30,426 13    | 1,337 92       |                       |
| Net amount paid for losses.....  | \$444,926 65 | \$20,059 65    | \$464,986 30          |
| Interest and dividends to stockholders .....                           |              |                | 28,000 00             |
| Commissions or brokerage.....  |              |                | 177,144 70            |
| Salaries, fees and other charges of officers, agents and employes..... |              |                | 53,927 84             |
| Repairs and expenses on real estate .....                              |              |                | 4,469 80              |
| Taxes on real estate.....  |              |                | 1,967 13              |
| All other taxes, licenses and insurance department fees.....           |              |                | 24,835 96             |
| Profit and loss .....  |              |                | 6,291 54              |
| Reduction in book value of real estate.....                            |              |                | 5,021 76              |
| Miscellaneous expenditures .....                                       |              |                | 55,354 77             |
| <b>Total disbursements .....</b>                                       |              |                | <b>\$821,999 80</b>   |
| <b>Balance.....</b>  |              |                | <b>\$1,196,178 00</b> |

EQUITABLE FIRE AND MARINE INSURANCE COMPANY. 161

LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate .....   | \$113,000 00          |
| Mortgage loans on real estate.....  | 164,150 60            |
| Loans secured by collateral.....  | 60,000 00             |
| Book value of stocks and bonds, excluding interest.....                   | 646,575 00            |
| Cash in office and in bank .....  | 71,248 02             |
| Agents balances, representing business written subsequent to Oct. 1, last | 138,058 89            |
| Agents balances, representing business written prior to Oct. 1, last....  | 2,806 79              |
| Bills receivable, not matured, taken for marine and inland risks.....     | 339 30                |
| <b>Total ledger assets .....</b>  | <b>\$1,196,178 00</b> |

NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Rents accrued on company's property .....             | \$804 17              |
| Market value of stocks and bonds over book value..... | 107,071 25            |
| <b>Gross assets.....</b>                              | <b>\$1,304,053 42</b> |

DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$2,806 79            |
| <b>Total admitted assets .....</b>                                       | <b>\$1,301,246 63</b> |

LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid .....                              | \$19,703 75           |
| Losses in process of adjustment, or in suspense.....          | 44,905 40             |
| Losses resisted .....   | 1,226 43              |
| <b>Total claims for losses .....</b>                          | <b>\$65,834 58</b>    |
| Deduct reinsurance .....                                      | 509 59                |
| <b>Net amount of unpaid losses .....</b>                      | <b>\$65,324 99</b>    |
| Unearned premiums on outstanding risks.....                   | 600,645 82            |
| 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.....                             | 215,275 82            |
| <b>Surplus to policy holders.....</b>                         | <b>615,275 82</b>     |
| <b>Total liabilities.....</b>                                 | <b>\$1,301,246 63</b> |

RISKS AND PREMIUMS.

|  | <i>Fire.</i>         | <i>Premiums.</i>      | <i>Marine.</i>     | <i>Premiums.</i>   |
|--|----------------------|-----------------------|--------------------|--------------------|
| In force December 31, 1904 .....       | \$93,710,169         | \$1,190,576 97        | \$251,731          | \$16,344 12        |
| Written during the year.....           | 73,780,821           | 989,301 85            | 1,422,228          | 22,381 10          |
| <b>Total .....</b>                     | <b>\$167,490,990</b> | <b>\$2,179,878 82</b> | <b>\$1,673,959</b> | <b>\$38,725 22</b> |
| Expired and terminated.....            | 69,362,193           | 962,835 18            | 1,440,838          | 22,914 91          |
| <b>In force at end of the year....</b> | <b>\$98,128,797</b>  | <b>\$1,217,043 64</b> | <b>\$233,121</b>   | <b>\$15,810 31</b> |
| Deduct amount reinsured .....          | 4,893,491            | 60,629 89             | 7,600              | 679 50             |
| <b>Net amount in force.....</b>        | <b>\$93,235,306</b>  | <b>\$1,156,413 75</b> | <b>\$225,521</b>   | <b>\$15,130 81</b> |

BUSINESS IN MAINE.

|                         | <i>Fire.</i> | <i>Marine.</i> | <i>Aggregate.</i> |
|-------------------------|--------------|----------------|-------------------|
| Risks written.....      | \$477,915 00 | \$5,450 00     | \$483,365 00      |
| Premiums received ..... | 6,951 99     | 459 75         | 7,411 74          |
| Losses paid .....       | 1,656 73     | -              | 1,656 73          |
| Losses incurred .....   | 4,544 88     | -              | 4,544 88          |

## 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 .....  | \$503,928 64 | \$1,963,436 19 |                |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | 148,509 08   | 1,177,432 62   |                |
| Net premiums .....  | \$355,419 56 | \$786,053 57   | \$1,141,473 13 |
| Interest on mortgage loans .....                                  |              | 1,350 00       |                |
| Interest on bonds and dividends on stocks .....                   |              | 58,505 18      |                |
| Interest from all other sources.....                              |              | 4,971 78       | 64,826 96      |
| Profit and loss .....   |              |                | 656 88         |
| Total income.....   |              |                | \$1,206,956 97 |
| Ledger assets Dec. 31, 1904 .....                                 |              |                | 2,079,195 56   |
| Total.....  |              |                | \$3,286,152 53 |

## DISBURSEMENTS.

|  | <i>Fire.</i> | <i>Marine.</i> |                |
|--|--------------|----------------|----------------|
| Gross amount paid for losses .....                                     | \$162,572 29 | \$1,123,789 24 |                |
| Deduct salvage, \$41,182.38; reinsurance, \$825,376.00 .....           | 13,698 72    | 652,859 66     |                |
| Net amount paid for losses .....                                       | \$148,873 57 | \$470,929 58   | \$619,803 15   |
| Interest and dividends to stockholders .....                           |              |                | 50,000 00      |
| Commissions or brokerage.....  |              |                | 258,817 37     |
| Salaries, fees and other charges of officers, agents and employes..... |              |                | 66,362 16      |
| Taxes, licenses and insurance department fees .....                    |              |                | 24,352 31      |
| Loss on sale or maturity of ledger assets.....                         |              |                | 6,325 00       |
| Miscellaneous expenditures .....                                       |              |                | 29,323 77      |
| Total disbursements .....  |              |                | \$1,051,983 76 |
| Balance.....   |              |                | \$2,234,168 77 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Mortgage loans on real estate.....  | \$30,000 00    |
| Book value of stocks and bonds, excluding interest.....                         | 1,486,505 57   |
| Cash in bank .....  | 456,266 60     |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 243,249 07     |
| Agents balances, representing business written prior to Oct. 1, last ..         | 24,047 53      |
| Other ledger assets .....   | 100 00         |
| Total ledger assets .....   | \$2,234,168 77 |

## NON-LEDGER ASSETS.

|  |           |                       |
|--|-----------|-----------------------|
| Interest accrued on mortgages.....                 | \$112 50  |                       |
| Interest due and accrued on stocks and bonds ..... | 17,005 79 |                       |
| Interest accrued on other assets .....             | 4,346 72  | \$21,465 01           |
| Gross assets.....                                  |           | <u>\$2,255,633 78</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |             |                       |
|---|-------------|-----------------------|
| Agents balances, representing business written prior to<br>Oct. 1, last ..... | \$24,047 53 |                       |
| Book value of stocks and bonds over market value.....                         | 31,505 57   | \$55,553 10           |
| Total admitted assets.....  |             | <u>\$2,200,080 68</u> |

## LIABILITIES.

|   |              |                       |
|---|--------------|-----------------------|
| Losses in process of adjustment, or in suspense .....         | \$282,342 56 |                       |
| Deduct reinsurance.....                                       | 44,413 00    |                       |
| Net amount of unpaid losses .....                             |              | \$237,929 56          |
| Unearned premiums on outstanding risks.....                   |              | 349,160 46            |
| Salaries and other miscellaneous expenses due or accrued..... |              | 17,622 74             |
| Commissions and other charges due agents and brokers .....    |              | 23,740 12             |
| Due for reinsurance.....                                      |              | 39,943 11             |
| Reserve for contingencies .....                               |              | 175,000 00            |
| Cash capital.....   | \$500,000 00 |                       |
| Surplus over all liabilities .....                            | 856,684 69   |                       |
| Surplus to policy holders.....                                |              | <u>1,356,684 69</u>   |
| Total liabilities.....  |              | <u>\$2,200,080 68</u> |

## RISKS AND PREMIUMS.

|                                    | <i>Fire.</i>        | <i>Premiums.</i>    | <i>Marine.</i>       | <i>Premiums.</i>      |
|------------------------------------|---------------------|---------------------|----------------------|-----------------------|
| In force December 31, 1904.. . . . | \$27,503,159        | \$362,250 45        | \$77,976,397         | \$278,053 11          |
| Written during the year .....      | 39,648,234          | 508,928 64          | 743,381,540          | 1,963,486 19          |
| Total .....                        | <u>\$67,151,393</u> | <u>\$866,179 09</u> | <u>\$821,357,937</u> | <u>\$2,241,539 30</u> |
| Expired and terminated.....        | 28,833,071          | 377,268 79          | 782,490,585          | 2,084,507 71          |
| In force at end of the year ....   | \$38,318,322        | \$488,910 30        | \$38,867,352         | \$157,031 59          |
| Deduct amount reinsured .....      | 4,979,915           | 63,977 45           | 5,343,670            | 22,478 87             |
| Net amount in force.....           | <u>\$33,338,407</u> | <u>\$424,932 85</u> | <u>\$33,523,682</u>  | <u>\$134,552 72</u>   |

## BUSINESS IN MAINE.

|                         |                 |
|-------------------------|-----------------|
| Risks written .....     | <i>Fire.</i>    |
| Premiums received ..... | \$409,761 00    |
| Losses paid .....       | 5,581 13        |
| Losses incurred .....   | 2,447 00        |
|                         | <u>2,992 00</u> |

FIRE ASSOCIATION,  
PHILADELPHIA, PENN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1817.

E. C. IRVIN, *President.*

M. C. GARRIGUES, *Secretary.*

Cash Capital, \$500,000.

INCOME.

|  |                |                 |
|--|----------------|-----------------|
| Gross premiums (Fire) .....  | \$5,055,883 33 |                 |
| Deduct reinsurance, abatement, rebate and return premiums 1,283,477 32 |                |                 |
| Net premiums .....   |                | \$3,762,406 01  |
| Deposit premiums on perpetual risks.....                               |                | 46,758 55       |
| Interest on mortgage loans.....  | \$59,091 17    |                 |
| Interest on collateral loans.....                                      | 3,456 67       |                 |
| Interest on bonds and dividends on stocks .....                        | 183,442 75     |                 |
| Interest from all other sources.....                                   | 4,094 21       |                 |
| Rents.....   | 29,531 40      | 279,616 20      |
| Profit on sale or maturity of ledger assets.....                       |                | 1,568 47        |
| Deposit premiums earned.....   |                | 4,339 02        |
| Total income.....  | \$4,094,688 25 |                 |
| Ledger assets Dec. 31, 1904.....                                       |                | 6,257,032 97    |
| Total .....  |                | \$10,351,721 22 |

DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                               | \$2,220,315 69 |                |
| Deduct salvage \$14,931.22; reinsurance \$290,804.07.....              | 305,735 29     |                |
| Net amount paid for losses.....  |                | \$1,914,580 40 |
| Deposit premiums returned.....   |                | 73,023 70      |
| Interest and dividends to stockholders .....                           |                | 200,000 00     |
| Commissions or brokerage.....  |                | 955,817 31     |
| Salaries, fees and other charges of officers, agents and employes..... |                | 241,683 77     |
| Repairs and expenses on real estate.....                               |                | 10,359 80      |
| Taxes on real estate.....  |                | 7,586 77       |
| All other taxes, licenses and insurance department fees.....           |                | 88,623 29      |
| Profit and loss .....  |                | 3,304 11       |
| Miscellaneous expenditures .....                                       |                | 148,204 31     |
| Total disbursements .....  | \$3,643,183 46 |                |
| Balance.....   |                | \$6,708,537 76 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate .....   | \$418,527 03   |
| Mortgage loans on real estate.....  | 1,452,128 99   |
| Loans secured by collateral.....  | 159,890 00     |
| Book value of stocks and bonds, excluding interest.....                   | 3,884,221 57   |
| Cash in office and in bank .....  | 259,026 24     |
| Agents balances, representing business written subsequent to Oct. 1, last | 534,833 93     |
| Total ledger assets.....  | \$6,708,537 76 |

## NON-LEDGER ASSETS.

|   |             |                |
|---|-------------|----------------|
| Interest due and accrued on mortgages.....            | \$25,142 89 |                |
| Interest due and accrued on stocks and bonds.....     | 38,179 06   |                |
| Interest due and accrued on collateral loans.....     | 408 43      |                |
| Rents due and accrued on company's property.....      | 2,000 82    | \$65,731 20    |
| Market value of real estate over book value.....      |             | 572 97         |
| Market value of stocks and bonds over book value..... |             | 287,957 30     |
| Due from other companies for reinsurance.....         |             | 2,862 53       |
| Gross assets.....                                     |             | \$7,015,661 76 |

## DEDUCT ASSETS NOT ADMITTED.

|                            |                |
|----------------------------|----------------|
| Company's stock owned..... | \$12,400 00    |
| Total admitted assets..... | \$7,003,261 76 |

## LIABILITIES.

|  |                |
|--|----------------|
| Losses adjusted and unpaid.....                      | \$96,536 92    |
| Losses in process of adjustment, or in suspense..... | 176,530 75     |
| Losses resisted.....                                 | 39,774 66      |
| Total claims for losses.....                         | \$312,842 33   |
| Deduct reinsurance.....                              | 34,156 94      |
| Net amount of unpaid losses.....                     | \$278,685 39   |
| Unearned premiums on outstanding risks.....          | 2,926,108 29   |
| Reclaimable on perpetual fire policies.....          | 1,758,265 14   |
| Cash capital.....                                    | \$500,000 00   |
| Surplus over all liabilities.....                    | 1,540,202 94   |
| Surplus to policy holders.....                       | 2,040,202 94   |
| Total liabilities.....                               | \$7,003,261 76 |

## RISKS AND PREMIUMS.

|  | <i>Fire.</i>  | <i>Premiums.</i> |
|--|---------------|------------------|
| In force December 31, 1904.....  | \$502,479,657 | \$6,239,215 34   |
| Written during the year.....   | 400,400,690   | 5,055,883 33     |
| Total.....   | \$902,880,347 | \$11,295,098 67  |
| Expired and terminated.....  | 390,567,797   | 5,039,805 24     |
| In force at end of the year.....                                       | \$512,312,550 | \$6,255,293 43   |
| Deduct amount reinsured.....   | 47,865,771    | 553,898 44       |
| Net amount in force.....   | \$464,446,779 | \$5,701,394 99   |
| Perpetual risks not included above, \$83,501,859.00; premiums on same, |               | \$1,919,094.44   |

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> |
|-----------------|------------------|---------------------|
| Virginia.....   | \$25,833 20      | \$50,567 67         |
| Georgia.....    | 10,744 00        | 63,747 63           |
| Oregon.....     | 58,661 30        | 28,880 46           |
| New Mexico..... | 11,000 00        | 12,255 14           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$3,895,920 00 |
| Premiums received..... | 59,238 70      |
| Losses paid.....       | \$1,929 06     |
| Losses incurred.....   | 30,589 29      |

## 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.....   | \$4,601,115 43 | \$1,590,261 58 |                        |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | 1,398,342 97   | 571,554 00     |                        |
| Net premiums.....   | \$3,202,772 46 | \$718,707 58   | \$3,921,480 04         |
| Interest on mortgage loans.....                                   |                | 13,260 75      |                        |
| Interest on collateral loans.....                                 |                | 18,968 04      |                        |
| Interest on bonds and dividends on stocks.....                    |                | 192,574 87     |                        |
| Interest from all other sources.....                              |                | 10,769 95      |                        |
| Rents—including company's own occupancy.....                      |                | 21,720 02      | 257,293 63             |
| Profit on sale or maturity of ledger assets.....                  |                |                | 1,011 25               |
| <b>Total income.....</b>  |                |                | <b>\$4,179,784 92</b>  |
| Ledger assets Dec. 31, 1904.....                                  |                |                | 6,323,152 67           |
| <b>Total.....</b>   |                |                | <b>\$10,502,937 59</b> |

## DISBURSEMENTS.

|  | <i>Fire.</i>   | <i>Marine.</i> |                       |
|--|----------------|----------------|-----------------------|
| Gross amount paid for losses.....                                      | \$1,933,539 52 | \$1,028,255 80 |                       |
| Deduct salvage, \$56,785.50; reinsurance, \$791,144.60                 | 311,381 05     | 536,549 05     |                       |
| Net amount paid for losses.....  | \$1,622,158 47 | \$491,706 75   | \$2,113,865 22        |
| Interest and dividends to stockholders.....                            |                |                | 120,000 00            |
| Commissions or brokerage.....  |                |                | 588,948 20            |
| Salaries, fees and other charges of officers, agents and employes..... |                |                | 319,964 94            |
| Rents—including company's own occupancy.....                           |                |                | 8,400 00              |
| Taxes on real estate.....  |                |                | 10,814 54             |
| All other taxes, licenses and insurance department fees.....           |                |                | 81,407 29             |
| Profit and loss.....   |                |                | 2,364 59              |
| Miscellaneous expenditures.....  |                |                | 299,928 49            |
| <b>Total disbursements.....</b>  |                |                | <b>\$3,545,693 27</b> |
| Balance.....   |                |                | \$6,957,244 32        |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate.....  | \$491,150 00 |
| Mortgage loans on real estate.....  | 187,850 00   |
| Loans secured by collateral.....  | 507,250 00   |
| Book value of stocks and bonds, excluding interest.....                   | 4,480,062 00 |
| Cash in office and in bank.....   | 376,219 42   |
| Agents balances, representing business written subsequent to Oct. 1, last | 767,599 86   |
| Agents balances, representing business written prior to Oct. 1, last..    | 28,116 27    |
| Bills receivable, not matured, taken for marine and inland risks.....     | 37,926 13    |



|   |                       |
|---|-----------------------|
| Bills receivable taken for fire risks.....  | \$4,906 22            |
| Cash in hands of London correspondents..... | 74,844 46             |
| Other ledger assets.....                    | 1,319 96              |
| <b>Total ledger assets.....</b>             | <b>\$6,957,244 32</b> |

NON-LEDGER ASSETS.

|  |          |                       |
|--|----------|-----------------------|
| Interest due and accrued on mortgages.....             | \$730 30 |                       |
| Interest due and accrued on collateral loans.....      | 925 57   | \$1,655 87            |
| Market value of stocks and bonds over book value ..... |          | 286,652 00            |
| <b>Gross assets.....</b>                               |          | <b>\$7,245,552 19</b> |

DEDUCT ASSETS NOT ADMITTED.

|  |             |                       |
|--|-------------|-----------------------|
| Agents balances, representing business written prior to<br>Oct. 1, last..... | \$28,116 27 |                       |
| Book value of real estate over market value.....                             | 13,900 00   | \$41,116 27           |
| <b>Total admitted assets.....</b>  |             | <b>\$7,204,435 92</b> |

LIABILITIES.

|   |                     |                       |
|---|---------------------|-----------------------|
| Losses adjusted and unpaid .....                          | \$85,893 16         |                       |
| Losses in process of adjustment, or in suspense.....      | 456,299 79          |                       |
| Losses resisted.....                                      | 9,500 00            |                       |
| <b>Total claims for losses .....</b>                      | <b>\$551,692 95</b> |                       |
| Deduct reinsurance .....                                  | 219,291 27          |                       |
| <b>Net amount of unpaid losses .....</b>                  |                     | <b>\$332,401 68</b>   |
| Unearned premiums on outstanding risks.....               |                     | 2,981,730 11          |
| Commissions and other charges due agents and brokers..... |                     | 150,275 90            |
| Reserve for contingencies.....                            |                     | 50,000 00             |
| Cash capital.....   | \$1,000,000 00      |                       |
| Surplus over all liabilities.....                         | 2,690,028 23        |                       |
| <b>Surplus to policy holders.....</b>                     |                     | <b>3,690,028 23</b>   |
| <b>Total liabilities.....</b>                             |                     | <b>\$7,204,435 92</b> |

RISKS AND PREMIUMS.

|   | <i>Fire.</i>         | <i>Premiums.</i>       | <i>Marine.</i>       | <i>Premiums.</i>      |
|---|----------------------|------------------------|----------------------|-----------------------|
| In force December 31, 1904.....         | \$481,668,538        | \$5,776,871 30         | \$12,593,583         | \$404,993 58          |
| Written during the year.....            | 358,744,046          | 4,601,115 43           | 260,433,449          | 1,590,261 58          |
| <b>Total.....</b>                       | <b>\$840,412,584</b> | <b>\$10,377,986 73</b> | <b>\$273,027,332</b> | <b>\$1,995,255 16</b> |
| Expired and terminated .....            | 362,891,639          | 4,481,638 96           | 243,768,590          | 1,285,360 79          |
| <b>In force at end of the year.....</b> | <b>\$477,520,945</b> | <b>\$5,896,347 77</b>  | <b>\$29,258,742</b>  | <b>\$709,894 37</b>   |
| Deduct amount reinsured.....            | 62,224,516           | 808,458 30             | 12,941,015           | 350,605 96            |
| <b>Net amount in force.....</b>         | <b>\$415,296,429</b> | <b>\$5,087,889 47</b>  | <b>\$16,317,727</b>  | <b>\$359,288 41</b>   |

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.....     | \$79,095         | \$49,092 52         |
| Virginia.....   | 52,000           | 49,752 48           |
| Georgia.....    | 13,000           | 71,198 88           |
| New Mexico..... | 10,000           | 21,216 10           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   | <i>Marine.</i> | <i>Aggregate.</i> |
|------------------------|----------------|----------------|-------------------|
| Risks written.....     | \$2,728,356 98 | \$9,650 00     | \$2,738,006 98    |
| Premiums received..... | 34,692 78      | 640 37         | 35,333 15         |
| Losses paid.....       | 23,330 96      | -              | 23,330 96         |
| Losses incurred.....   | 21,557 39      | -              | 21,557 39         |

## FIREMEN'S 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) .....                                     | \$1,273,180        | 39        |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 257,571            | 59        |
| Net premiums .....  | \$1,015,608        | 80        |
| Interest on mortgage loans .....                                | \$78,476           | 25        |
| Interest on bonds and dividends on stocks .....                 | 81,643             | 75        |
| Rents .....   | 11,236             | 72        |
|   |                    | 171,356   |
| <b>Total income</b> .....                                       | <b>\$1,186,965</b> | <b>52</b> |
| Ledger assets Dec. 31, 1904 .....                               | 3,017,471          | 92        |
| <b>Total</b> .....  | <b>\$4,204,437</b> | <b>44</b> |

## DISBURSEMENTS.

|   |                    |           |
|---|--------------------|-----------|
| Gross amount paid for losses (Fire) .....                               | \$490,797          | 65        |
| Deduct salvage \$323.05; reinsurance \$41,927.12 .....                  | 42,250             | 17        |
| Net amount paid for losses .....  | \$448,547          | 48        |
| Interest and dividends to stockholders .....                            | 120,000            | 00        |
| Commissions or brokerage .....  | 254,240            | 18        |
| Salaries, fees and other charges of officers, agents and employes ..... | 43,275             | 53        |
| Repairs and expenses on real estate .....                               | 1,105              | 91        |
| Taxes on real estate .....  | 7,061              | 24        |
| All other taxes, licenses and insurance department fees .....           | 30,258             | 85        |
| Loss on sale or maturity of ledger assets .....                         | 22,022             | 77        |
| Miscellaneous expenditures .....  | 55,449             | 00        |
| <b>Total disbursements</b> .....  | <b>\$981,960</b>   | <b>96</b> |
| <b>Balance</b> .....  | <b>\$3,222,476</b> | <b>48</b> |

## LEDGER ASSETS.

|   |                    |           |
|---|--------------------|-----------|
| Book value of real estate .....   | \$111,217          | 63        |
| Mortgage loans on real estate .....   | 1,577,305          | 00        |
| Book value of stocks and bonds, excluding interest .....                        | 1,348,900          | 00        |
| Cash in office and in bank .....  | 61,635             | 45        |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 123,379            | 87        |
| Agents balances, representing business written prior to Oct. 1, last .....      | 38                 | 54        |
| <b>Total ledger assets</b> .....  | <b>\$3,222,476</b> | <b>48</b> |

NON-LEDGER ASSETS.

|   |             |                |
|---|-------------|----------------|
| Interest due and accrued on mortgages .....           | \$21,679 44 |                |
| Interest accrued on stocks and bonds .....            | 11,568 75   |                |
| Rents due on company's property .....                 | 33 33       | \$33,281 52    |
| Market value of stocks and bonds over book value..... |             | 535,035 00     |
| Due from other companies for reinsurance.....         |             | 3,860 97       |
| Gross assets.....                                     |             | \$3,794,653 97 |

DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$38 54        |
| Total admitted assets.....   | \$3,794,615 43 |

LIABILITIES.

|   |                |                |
|---|----------------|----------------|
| Losses adjusted and unpaid .....                      | \$29,891 00    |                |
| Losses in process of adjustment, or in suspense ..... | 42,440 95      |                |
| Losses resisted.....                                  | 12,243 23      |                |
| Total claims for losses .....                         | \$84,575 18    |                |
| Deduct reinsurance .....                              | 8,876 53       |                |
| Net amount of unpaid losses .....                     |                | \$75,698 65    |
| Unearned premiums on outstanding risks.....           |                | 924,158 85     |
| Interest due or accrued.....                          |                | 494 32         |
| Scrip or certificates of profit unpaid .....          |                | 1,887 00       |
| Cash capital .....                                    | \$1,000,000 00 |                |
| Surplus over all liabilities.....                     | 1,792,376 71   |                |
| Surplus to policy holders.....                        |                | 2,792,376 71   |
| Total liabilities .....                               |                | \$3,794,615 43 |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>  | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1904.....   | \$166,372,935 | \$1,598,325 44   |
| Written during the year.....      | 105,141,014   | 1,273,180 39     |
| Total .....                       | \$271,513,949 | \$2,871,505 83   |
| Expired and terminated .....      | 80,685,284    | 1,073,953 03     |
| In force at end of the year ..... | \$190,828,665 | \$1,797,552 80   |
| Deduct amount reinsured .....     | 10,710,933    | 75,938 89        |
| Net amount in force.....          | \$180,117,732 | \$1,721,613 91   |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$1,027,785 00 |
| Premiums received ..... | 12,470 14      |
| Losses paid .....       | 2,176 92       |
| Losses incurred.....    | 3,659 42       |

FRANKLIN FIRE INSURANCE COMPANY,  
PHILADELPHIA, PENN.

—  
INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

JAMES W. McALLISTER, *President*.

E. T. CRESSON, *Secretary*.

—  
Cash Capital, \$400,000.  
—

INCOME.

|   |                             |                       |
|---|-----------------------------|-----------------------|
| Gross premiums (Fire).....                                | \$978,572 42                |                       |
| Deduct reinsurance, abatement, rebate and return premiums | 207,645 71                  |                       |
|   | <u>                    </u> |                       |
| Net premiums.....   |                             | \$770,926 71          |
| Deposit premiums on perpetual risks .....                 |                             | 5,849 36              |
| Interest on mortgage loans.....                           | \$4,707 62                  |                       |
| Interest on collateral loans.....                         | 16 67                       |                       |
| Interest on bonds and dividends on stocks.....            | 92,330 00                   |                       |
| Interest from all other sources.....                      | 1,768 69                    |                       |
| Rents .....   | 5,693 65                    | 104,516 03            |
|   | <u>                    </u> |                       |
| Profit on sale or maturity of ledger assets.....          |                             | 3,156 52              |
| Profit and loss.....                                      |                             | 7,500 00              |
| Income from other sources .....                           |                             | 1,296 50              |
|   | <u>                    </u> |                       |
| Total income.....   |                             | \$893,245 12          |
| Ledger assets Dec. 31, 1904.....                          |                             | 2,958,542 19          |
| Total.....  |                             | <u>\$3,851,787 31</u> |

DISBURSEMENTS.

|  |                             |                       |
|--|-----------------------------|-----------------------|
| Gross amount paid for losses (Fire).....                               | \$441,235 73                |                       |
| Deduct salvage, \$4,064.29; reinsurance, \$37,197.30.....              | 41,261 59                   |                       |
|  | <u>                    </u> |                       |
| Net amount paid for losses.....  |                             | \$399,974 14          |
| Deposit premiums returned .....  |                             | 38,261 54             |
| Interest and dividends to stockholders.....                            |                             | 80,570 00             |
| Commissions or brokerage .....   |                             | 185,202 44            |
| Salaries, fees and other charges of officers, agents and employes..... |                             | 34,866 67             |
| Rents.....   |                             | 1,683 00              |
| Repairs and expenses on real estate .....                              |                             | 2,556 62              |
| Taxes on real estate.....  |                             | 2,933 30              |
| All other taxes, licenses and insurance department fees .....          |                             | 20,135 47             |
| Loss on sale or maturity of ledger assets.....                         |                             | 9,773 59              |
| Miscellaneous expenditures.....  |                             | 83,889 08             |
|  | <u>                    </u> |                       |
| Total disbursements.....   |                             | \$859,850 85          |
| Balance.....   |                             | <u>\$2,991,936 46</u> |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate .....   | \$206,160 65          |
| Mortgage loans on real estate.....  | 74,598 00             |
| Loans secured by collateral.....  | 25,000 00             |
| Book value of stocks and bonds, excluding interest.....                   | 2,486,054 95          |
| Cash in office and in bank.....   | 55,530 27             |
| Agents balances, representing business written subsequent to Oct. 1, last | 144,592 59            |
| <b>Total ledger assets .....</b>  | <b>\$2,901,936 46</b> |

## NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest accrued on mortgages .....                   | \$1,118 97            |
| Market value of real estate over book value .....     | 19,339 35             |
| Market value of stocks and bonds over book value..... | 51,945 05             |
| Due from other companies for reinsurance.....         | 911 25                |
| <b>Total admitted assets.....</b>                     | <b>\$3,065,251 08</b> |

## LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid .....                          | \$24,466 65           |
| Losses in process of adjustment, or in suspense.....      | 28,163 59             |
| Losses resisted.....                                      | 1,325 00              |
| <b>Total claims for losses .....</b>                      | <b>\$53,955 24</b>    |
| Deduct reinsurance.....                                   | 1,126 18              |
| <b>Net amount of unpaid losses .....</b>                  | <b>\$52,829 06</b>    |
| Unearned premiums on outstanding risks.....               | 719,819 63            |
| Reclaimable on perpetual fire policies.....               | 574,605 73            |
| Commissions and other charges due agents and brokers..... | 21,324 48             |
| Cash capital .....  | \$400,000 00          |
| Surplus over all liabilities .....                        | 996,672 18            |
| <b>Surplus to policy holders.....</b>                     | <b>1,396,672 18</b>   |
| <b>Total liabilities .....</b>                            | <b>\$3,065,251 08</b> |

## RISKS AND PREMIUMS.

|  | <i>Fire.</i>         | <i>Premiums.</i>      |
|--|----------------------|-----------------------|
| In force December 31, 1904.....          | \$116,809,174        | \$1,355,314 54        |
| Written during the year.....             | 78,284,412           | 978,572 42            |
| <b>Total .....</b>                       | <b>\$195,093,586</b> | <b>\$2,333,886 96</b> |
| Expired and terminated .....             | 71,378,026           | 918,740 37            |
| <b>In force at end of the year .....</b> | <b>\$123,715,560</b> | <b>\$1,415,146 59</b> |
| Deduct amount reinsured.....             | 5,992,437            | 70,491 88             |
| <b>Net amount in force .....</b>         | <b>\$117,723,123</b> | <b>\$1,344,654 71</b> |

Perpetual risks not included above, \$45,533,910; premiums on same, \$953,580.28.

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$412,425 00 |
| Premiums received ..... | 5,469 37     |
| Losses paid .....       | 7,672 58     |
| Losses incurred .....   | 7,695 75     |

## GERMAN ALLIANCE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1887.

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

Cash Capital, \$400,000.

## INCOME.

|   |              |                |
|---|--------------|----------------|
| Gross premiums (Fire).....                                | \$610,848 83 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 117,751 41   |                |
| Net premiums .....  |              | \$493,097 42   |
| Interest on bonds and dividends on stocks.....            | \$52,211 51  |                |
| Interest from all other sources.....                      | 545 38       | 52,756 89      |
| Profit on sale or maturity of ledger assets.....          |              | 26,168 33      |
| Total income .....  |              | \$572,022 64   |
| Ledger assets Dec. 31, 1904.....                          |              | 1,299,278 03   |
| Total.....  |              | \$1,871,300 67 |

## DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Gross amount paid for losses (Fire) .....                              | \$270,968 50 |                |
| Deduct salvage .....   | 1,896 12     |                |
| Net amount paid for losses .....                                       |              | \$269,072 38   |
| Interest and dividends to stockholders .....                           |              | 40,000 00      |
| Commissions or brokerage.....  |              | 134,214 36     |
| Salaries, fees and other charges of officers, agents and employes..... |              | 4,780 00       |
| Taxes, licenses and insurance department fees.....                     |              | 10,741 75      |
| Total disbursements.....   |              | \$458,808 49   |
| Balance.....   |              | \$1,412,492 18 |

## LEDGER ASSETS.

|   |  |                |
|---|--|----------------|
| Mortgage loans on real estate.....  |  | \$34,000 00    |
| Book value of stocks and bonds, excluding interest.....                   |  | 1,198,133 53   |
| Cash in bank.....   |  | 56,765 09      |
| Agents balances, representing business written subsequent to Oct. 1, last |  | 123,593 56     |
| Total ledger assets.....  |  | \$1,412,492 18 |

## NON-LEDGER ASSETS.

|   |          |                |
|---|----------|----------------|
| Interest accrued on mortgages.....                    | \$229 50 |                |
| Interest accrued on stocks and bonds .....            | 3,530 00 | \$3,759 50     |
| Market value of stocks and bonds over book value..... |          | 69,034 47      |
| Total admitted assets.....                            |          | \$1,485,286 15 |

LIABILITIES.

|  |              |                |
|--|--------------|----------------|
| Losses adjusted and unpaid . . . . .                       | \$30,220 89  |                |
| Losses in process of adjustment, or in suspense.....       | 33,795 00    |                |
| Amount of unpaid losses .....                              |              | \$69,015 89    |
| Unearned premiums on outstanding risks .....               |              | 350,390 13     |
| Commissions and other charges due agents and brokers ..... |              | 36,748 59      |
| Cash capital .....   | \$400,000 00 |                |
| Surplus over all liabilities.....                          | 629,131 54   |                |
| Surplus to policy holders.....                             |              | 1,029,131 54   |
| Total liabilities.....                                     |              | \$1,485,286 15 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force Dec. 31, 1904.....      | \$60,976,044  | \$621,447 04     |
| Written during the year.....     | 58,605,964    | 610,848 83       |
| Total.....                       | \$119,582,008 | \$1,232,295 87   |
| Expired and terminated.....      | 54,134,205    | 562,533 96       |
| In force at end of the year..... | \$65,447,803  | \$669,761 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> |
|-------------------|------------------|---------------------|
| Georgia . . . . . | \$12,800         | \$15,924 00         |
| Oregon . . . . .  | 64,000           | 7,856 00            |
| Virginia.....     | 22,800           | 16,893 00           |

BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$239,550 00 |
| Premiums received ..... | 3,734 02     |
| Losses paid.....        | 1,495 20     |
| Losses incurred.....    | 1,530 20     |

## 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) .....                               | \$9,072,148  | 19 |
| Deduct reinsurance, abatement, rebate and return premiums | 3,396,378    | 23 |
| Net premiums .....  | \$5,675,769  | 96 |
| Interest on mortgage loans .....                          | \$1,939      | 02 |
| Interest on bonds and dividends on stocks .....           | 508,799      | 72 |
| Interest from all other sources .....                     | 4,992        | 38 |
| Rents .....   | 1,200        | 00 |
| Profit on sale or maturity of ledger assets .....         | 157,998      | 14 |
| Total income .....  | \$6,350,699  | 22 |
| Ledger assets Dec. 31, 1904 .....                         | 12,545,750   | 27 |
| Total .....   | \$18,896,449 | 49 |

## DISBURSEMENTS.

|   |              |    |
|---|--------------|----|
| Gross amount paid for losses (Fire) .....                               | \$3,842,306  | 16 |
| Deduct salvage, \$10,084.10; reinsurance, \$1,158,983.38 .....          | 1,169,067    | 48 |
| Net amount paid for losses .....  | \$2,673,238  | 68 |
| Interest and dividends to stockholders .....                            | 450,000      | 00 |
| Commissions or brokerage .....  | 1,024,337    | 84 |
| Salaries, fees and other charges of officers, agents and employes ..... | 236,199      | 70 |
| Rents .....   | 35,488       | 28 |
| Repairs and expenses on real estate .....                               | 147          | 89 |
| Taxes, licenses and insurance department fees .....                     | 166,408      | 02 |
| Miscellaneous expenditures .....  | 505,729      | 98 |
| Total disbursements .....   | \$5,091,550  | 39 |
| Balance .....   | \$13,804,899 | 10 |

## LEDGER ASSETS.

|   |              |    |
|---|--------------|----|
| Book value of real estate .....   | \$15,000     | 00 |
| Mortgage loans on real estate .....                                       | 211,000      | 00 |
| Book value of stocks and bonds, excluding interest .....                  | 12,126,691   | 45 |
| Cash in office and in bank .....  | 509,705      | 60 |
| Agents balances, representing business written subsequent to Oct. 1, last | 933,848      | 68 |
| Agents balances, representing business written prior to Oct. 1, last      | 8,653        | 37 |
| Total ledger assets .....   | \$13,804,899 | 10 |



NON-LEDGER ASSETS.

|   |            |                 |
|---|------------|-----------------|
| Interest accrued on mortgages.....                    | \$2,291 25 |                 |
| Interest accrued on stocks and bonds.....             | 45,304 50  |                 |
| Interest accrued on other assets.....                 | 2,893 56   | \$50,489 31     |
| Market value of stocks and bonds over book value..... |            | 205,785 55      |
| Gross assets.....                                     |            | \$14,061,173 96 |

DEDUCT ASSETS NOT ADMITTED.

|  |                 |
|--|-----------------|
| Agents balances, representing business written prior to Oct. 1, last ... | \$8,653 37      |
| Total admitted assets.....   | \$14,052,520 59 |

LIABILITIES.

|   |                 |
|---|-----------------|
| Losses adjusted and unpaid.....                               | \$132,673 61    |
| Losses in process of adjustment, or in suspense.....          | 489,248 69      |
| Losses resisted.....  | 68,935 00       |
| Total claims for losses.....                                  | \$690,857 30    |
| Deduct reinsurance.....                                       | 164,193 42      |
| Net amount of unpaid losses.....                              | \$526,663 88    |
| Unearned premiums on outstanding risks.....                   | 5,265,884 23    |
| Salaries and other miscellaneous expenses due or accrued..... | 4,275 17        |
| Commissions and other charges due agents and brokers.....     | 38,017 14       |
| Due for return premiums and reinsurance.....                  | 275,005 39      |
| Cash capital.....   | \$1,500,000 00  |
| Surplus over all liabilities.....                             | 6,442,674 78    |
| Surplus to policy holders.....                                | 7,942,674 78    |
| Total liabilities.....  | \$14,052,520 59 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|
| In force December 31, 1904.....  | \$1,124,415,342 | \$10,648,170 83  |
| Written during the year.....     | 930,972,086     | 9,072,148 19     |
| Total.....                       | \$2,055,387,428 | \$19,720,319 02  |
| Expired and terminated.....      | 815,160,724     | 8,044,530 96     |
| In force at end of the year..... | \$1,240,226,704 | \$11,675,788 06  |
| Deduct amount reinsured.....     | 231,379,107     | 1,738,037 53     |
| Net amount in force.....         | \$1,008,847,597 | \$9,937,750 53   |

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.....    | \$12,800         | \$84,962 00         |
| Oregon.....     | 64,000           | 30,981 00           |
| Virginia.....   | 57,600           | 25,442 00           |
| New Mexico..... | 12,600           | 12,685 00           |
| Canada.....     | 99,000           | 63,659 00           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$4,878,304 00 |
| Premiums received..... | 72,176 73      |
| Losses paid.....       | 42,680 11      |
| Losses incurred.....   | 39,176 59      |

## GERMANIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

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

Cash Capital, \$1,000,000.

## INCOME.

|   |             |              |
|---|-------------|--------------|
| Gross premiums (Fire) .....                               | \$3,399,943 | 52           |
| Deduct reinsurance, abatement, rebate and return premiums | 831,415     | 95           |
| Net premiums .....  | \$2,568,527 | 57           |
| Interest on mortgage loans .....                          | \$15,172    | 58           |
| Interest on bonds and dividends on stocks .....           | 187,156     | 20           |
| Interest from all other sources .....                     | 15,764      | 92           |
| Rents .....   | 26,994      | 45           |
| Profit on sale or maturity of ledger assets .....         |             | 2,860 65     |
| Total income .....  | \$2,816,476 | 37           |
| Ledger assets Dec. 31, 1904 .....                         |             | 6,272,736 17 |
| Total .....   | \$9,089,212 | 54           |

## DISBURSEMENTS.

|   |             |    |
|---|-------------|----|
| Gross amount paid for losses (Fire) .....                               | \$1,391,915 | 04 |
| Deduct salvage, \$7,474.41; reinsurance, \$193,789.48 .....             | 201,263     | 89 |
| Net amount paid for losses .....  | \$1,190,651 | 15 |
| Interest and dividends to stockholders .....                            | 200,000     | 00 |
| Commissions or brokerage .....  | 551,507     | 42 |
| Salaries, fees and other charges of officers, agents and employes ..... | 182,388     | 42 |
| Rents .....   | 24,794      | 32 |
| Repairs and expenses on real estate .....                               | 15,859      | 05 |
| Taxes on real estate .....  | 8,197       | 80 |
| All other taxes, licenses and insurance department fees .....           | 74,168      | 39 |
| Profit and loss .....   | 14,119      | 18 |
| Miscellaneous expenditures .....  | 97,864      | 64 |
| Total disbursements .....   | \$2,359,550 | 97 |
| Balance .....   | \$6,729,661 | 57 |

## LEDGER ASSETS.

|   |             |    |
|---|-------------|----|
| Book value of real estate .....   | \$671,982   | 75 |
| Mortgage loans on real estate .....   | 290,500     | 00 |
| Book value of stocks and bonds, excluding interest .....                        | 4,929,994   | 07 |
| Cash in office and in bank .....  | 426,190     | 32 |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 383,796     | 59 |
| Agents balances, representing business written prior to Oct. 1, last .....      | 3,346       | 63 |
| Cash in hands of department managers .....                                      | 23,850      | 61 |
| Total ledger assets .....   | \$6,729,661 | 57 |

GERMANIA FIRE INSURANCE COMPANY.

177

NON-LEDGER ASSETS.

|   |            |                |
|---|------------|----------------|
| Interest accrued on mortgages .....                   | \$6,917 50 |                |
| Rents accrued on company's property .....             | 966 66     | \$7,884 16     |
| Market value of stocks and bonds over book value..... |            | 101,586 68     |
| Gross assets .....                                    |            | \$6,889,132 41 |

DEDUCT ASSETS NOT ADMITTED.

|  |  |                |
|--|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last.... |  | \$3,346 63     |
| Total admitted assets.....   |  | \$6,835,785 78 |

LIABILITIES.

|  |                |                |
|--|----------------|----------------|
| Losses adjusted and unpaid .....                           | \$87,250 87    |                |
| Losses in process of adjustment, or in suspense.....       | 86,725 66      |                |
| Losses resisted.....                                       | 11,885 00      |                |
| Total claims for losses .....                              | \$185,861 53   |                |
| Deduct reinsurance.....                                    | 30,297 29      |                |
| Net amount of unpaid losses .....                          |                | \$155,564 24   |
| Unearned premiums on outstanding risks .....               |                | 2,784,340 48   |
| Commissions and other charges due agents and brokers ..... |                | 6,220 14       |
| Cash capital.....  | \$1,000,000 00 |                |
| Surplus over all liabilities.....                          | 2,889,660 92   |                |
| Surplus to policy holders.....                             |                | 3,889,660 92   |
| Total liabilities .....                                    |                | \$6,835,785 78 |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>  | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1904.....   | \$548,907,137 | \$5,161,523 96   |
| Written during the year.....      | 345,671,742   | 3,399,943 52     |
| Total .....                       | \$894,578,879 | \$8,561,467 48   |
| Expired and terminated .....      | 299,853,132   | 2,930,357 89     |
| In force at end of the year ..... | \$594,725,747 | \$5,631,109 59   |
| Deduct amount reinsured.....      | 46,287,344    | 395,363 96       |
| Net amount in force .....         | \$548,438,403 | \$5,235,745 63   |

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

|                 | <i>Deposits.</i> | <i>Liabilities.</i> |
|-----------------|------------------|---------------------|
| Georgia .....   | \$10,200 00      | \$51,143 44         |
| Virginia .....  | 53,142 00        | 44,476 33           |
| Oregon.....     | 51,000 00        | 13,482 55           |
| New Mexico..... | 11,050 00        | 3,196 96            |

BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$794,710 00 |
| Premiums received ..... | 11,857 78    |
| Losses paid .....       | 3,622 68     |
| Losses incurred .....   | 3,849 93     |

## 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).....                                     | \$1,907,154 | 18 |
| Deduct reinsurance, abatement, rebate and return premiums..... | 473,375     | 06 |
| Net premiums.....  | \$1,433,779 | 12 |
| Interest on mortgage loans.....                                | \$39,261    | 30 |
| Interest on collateral loans.....                              | 185         | 00 |
| Interest on bonds and dividends on stocks.....                 | 133,370     | 74 |
| Interest from all other sources.....                           | 18,500      | 45 |
| Rents.....   | 2,334       | 08 |
| Profit on sale or maturity of ledger assets.....               | 1,049       | 01 |
| Total income.....  | \$1,628,379 | 70 |
| Ledger assets Dec. 31, 1904.....                               | 4,097,171   | 57 |
| Total.....   | \$5,725,551 | 27 |

## DISBURSEMENTS.

|  |             |    |
|--|-------------|----|
| Gross amount paid for losses (Fire).....                               | \$745,967   | 46 |
| Deduct salvage \$392.45; reinsurance \$120,735.58.....                 | 121,128     | 03 |
| Net amount paid for losses.....  | \$624,839   | 43 |
| Interest and dividends to stockholders.....                            | 70,000      | 00 |
| Commissions or brokerage.....  | 321,963     | 60 |
| Salaries, fees and other charges of officers, agents and employes..... | 105,209     | 69 |
| Taxes on real estate.....  | 1,385       | 90 |
| All other taxes, licenses and insurance department fees.....           | 65,114      | 49 |
| Miscellaneous expenditures.....  | 98,006      | 22 |
| Total disbursements.....   | \$1,286,522 | 33 |
| Balance.....   | \$4,439,028 | 94 |

## LEDGER ASSETS.

|  |             |    |
|--|-------------|----|
| Book value of real estate.....   | \$50,155    | 23 |
| Mortgage loans on real estate.....   | 807,503     | 37 |
| Loans secured by collateral.....   | 3,700       | 00 |
| Book value of stocks and bonds, excluding interest.....                        | 2,679,410   | 00 |
| Cash in office and in bank.....  | 724,022     | 03 |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 169,999     | 42 |
| Agents balances, representing business written prior to Oct. 1, last....       | 3,434       | 04 |
| Bills receivable.....  | 504         | 85 |
| Total ledger assets.....   | \$4,439,028 | 94 |

NON-LEDGER ASSETS.

|  |            |                |
|--|------------|----------------|
| Interest due and accrued on mortgages.....             | \$4,981 75 |                |
| Interest accrued on stocks and bonds.....              | 7,016 25   |                |
| Interest accrued on other assets .....                 | 1,978 48   |                |
| Rents due on company's property.....                   | 300 00     | \$14,276 48    |
| Market value of stocks and bonds over book value ..... |            | 85,210 00      |
| Gross assets.....                                      |            | \$4,538,515 42 |

DEDUCT ASSETS NOT ADMITTED.

|  |            |                |
|--|------------|----------------|
| Agents balances, representing business written prior to<br>Oct. 1, last..... | \$3,434 04 |                |
| Contingent depreciation on mortgage loans.....                               | 20,000 00  | \$23,434 04    |
| Total admitted assets.....   |            | \$4,515,081 38 |

LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid .....                              | \$26,588 46  |                |
| Losses in process of adjustment, or in suspense.....          | 46,871 00    |                |
| Losses resisted.....  | 8,125 00     |                |
| Total claims for losses.....                                  | \$81,584 46  |                |
| Deduct reinsurance.....                                       | 23,870 47    |                |
| Net amount of unpaid losses.....                              |              | \$57,713 99    |
| Unearned premiums on outstanding risks.....                   | 1,479,003 71 |                |
| Salaries and other miscellaneous expenses due or accrued..... |              | 35,000 00      |
| Reserve for dividends .....                                   |              | 120,000 00     |
| Cash capital .....  | \$200,000 00 |                |
| Surplus over all liabilities.....                             | 2,623,363 68 |                |
| Surplus to policy holders.....                                |              | 2,823,363 68   |
| Total liabilities.....  |              | \$4,515,081 38 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1904.....  | \$262,588,573 | \$2,980,423 36   |
| Written during the year.....     | 161,705,658   | 1,997,154 18     |
| Total.....                       | \$424,294,231 | \$4,887,577 54   |
| Expired and terminated.....      | 139,939,493   | 1,698,973 15     |
| In force at end of the year..... | \$284,354,798 | \$3,188,604 39   |
| Deduct amount reinsured .....    | 27,215,101    | 367,771 26       |
| Net amount in force.....         | \$257,139,697 | \$2,820,833 13   |

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

|                | <i>Deposits.</i> | <i>Liabilities.</i> |
|----------------|------------------|---------------------|
| Georgia.....   | \$25,000         | \$16,785 42         |
| Virginia ..... | 11,600           | 4,626 00            |
| Oregon. ....   | 55,000           | 11,427 00           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$203,400 00 |
| Premiums received..... | 2,850 41     |
| Losses paid .....      | 4,249 37     |
| Losses incurred.....   | 2,669 37     |

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).....                                | \$627,451 53 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 161,882 06   |                |
| Net premiums .....  |              | \$465,569 47   |
| Interest on mortgage loans.....                           | \$417 61     |                |
| Interest on collateral loans.....                         | 330 41       |                |
| Interest on bonds and dividends on stocks.....            | 15,582 51    |                |
| Interest from all other sources.....                      | 1,034 84     |                |
| Rents—including company's own occupancy.....              | 3,511 25     | 20,876 62      |
| Total income.....   |              | \$486,446 09   |
| Ledger assets Dec. 31, 1904 .....                         |              | 714,263 30     |
| Total.....  |              | \$1,200,709 39 |

DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire) .....                              | \$274,711 23 |              |
| Deduct salvage, \$2,302.94; reinsurance, \$54,709.19.....              | 57,012 04    |              |
| Net amount paid for losses .....                                       |              | \$217,699 19 |
| Interest and dividends to stockholders .....                           |              | 12,000 00    |
| Commissions or brokerage .....   |              | 95,716 29    |
| Salaries, fees and other charges of officers, agents and employes..... |              | 17,710 00    |
| Rents—including company's own occupancy.....                           |              | 1,500 00     |
| Repairs and expenses on real estate.....                               |              | 200 00       |
| Taxes on real estate.....  |              | 685 00       |
| All other taxes, licenses and insurance department fees.....           |              | 9,177 47     |
| Loss on sale or maturity of ledger assets.....                         |              | 6,519 99     |
| Depreciation in book value of securities .....                         |              | 35,179 66    |
| Miscellaneous expenditures.....  |              | 31,789 14    |
| Total disbursements .....  |              | \$429,156 74 |
| Balance.....   |              | \$772,552 65 |

LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate.....  | \$25,500 00  |
| Mortgage loans on real estate .....                                       | 7,800 00     |
| Loans secured by collateral .....   | 5,000 00     |
| Book value of stocks and bonds, excluding interest.....                   | 636,890 28   |
| Cash in office and in bank .....  | 45,903 26    |
| Agents balances, representing business written subsequent to Oct. 1, last | 48,459 11    |
| Total ledger assets .....   | \$772,552 65 |

## NON-LEDGER ASSETS.

|  |          |              |
|--|----------|--------------|
| Interest accrued on mortgages.....                     | \$178 26 |              |
| Interest accrued on stocks and bonds .....             | 2,904 46 |              |
| Interest accrued on collateral loans.....              | 10 42    |              |
| Rents due and accrued on company's property .....      | 358 37   | \$3,451 51   |
| Market value of stocks and bonds over book value. .... |          | 3,194 72     |
| Due from other companies for reinsurance.....          |          | 109 15       |
| Total admitted assets .....                            |          | \$779,308 03 |

## LIABILITIES.

|  |              |              |
|--|--------------|--------------|
| Losses adjusted and unpaid .....                     | \$11,283 45  |              |
| Losses in process of adjustment, or in suspense..... | 26,142 00    |              |
| Losses resisted.....                                 | 1,100 00     |              |
| Total claims for losses .....                        | \$38,525 45  |              |
| Deduct reinsurance .....                             | 4,097 32     |              |
| Net amount of unpaid losses .....                    |              | \$34,428 13  |
| Unearned premiums on outstanding risks.....          |              | 338,243 95   |
| Due for reinsurance.....                             |              | 6,239 58     |
| Cash capital.....                                    | \$200,000 00 |              |
| Surplus over all liabilities .....                   | 200,396 37   |              |
| Surplus to policy holders .....                      |              | 400,396 37   |
| Total liabilities.....                               |              | \$779,308 03 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1904.....  | \$64,952,996  | \$800,583 52     |
| Written during the year.....     | 46,303,124    | 627,451 53       |
| Total .....                      | \$111,256,120 | \$1,428,035 05   |
| Expired and terminated.....      | 40,280,281    | 559,638 50       |
| In force at end of the year..... | \$70,975,839  | \$868,396 55     |
| Deduct amount reinsured .....    | 17,454,494    | 216,087 03       |
| Net amount in force.....         | \$53,521,345  | \$653,309 52     |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written.....      | \$6,190,989 00 |
| Premiums received ..... | 102,082 76     |
| Losses paid .....       | 57,484 69      |
| Losses incurred .....   | 54,913 71      |

## 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) .....  | \$3,713,023 79 |                |
| Deduct reinsurance, abatement, rebate and return premiums 1,067,874 58 |                |                |
| Net premiums .....   |                | \$2,645,149 21 |
| Interest on mortgage loans.....  | \$175 00       |                |
| Interest on bonds and dividends on stocks.....                         | 108,194 34     |                |
| Interest from all other sources.....                                   | 6,741 75       |                |
| Rents—including company's own occupancy.....                           | 46,469 00      | 161,580 09     |
| Profit on sale or maturity of ledger assets.....                       |                | 98,417 00      |
| Total income.....  |                | \$2,905,146 30 |
| Ledger assets Dec. 31, 1904 .....                                      |                | 3,706,104 66   |
| Total .....  |                | \$6,611,250 96 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire) .. .....                           | \$1,759,932 24 |                |
| Deduct salvage, \$33,704.52; reinsurance, \$286,561.51 .....           | 320,266 03     |                |
| Net amount paid for losses.....  |                | \$1,439,666 21 |
| Interest and dividends to stockholders.....                            | 80,000 00      |                |
| Commissions or brokerage.....  | 535,762 06     |                |
| Salaries, fees and other charges of officers, agents and employes..... | 203,650 81     |                |
| Rents—including company's own occupancy.....                           | 24,812 00      |                |
| Repairs and expenses on real estate.....                               | 19,468 35      |                |
| Taxes on real estate.....  | 11,534 65      |                |
| All other taxes, licenses and insurance department fees .. .....       | 70,013 83      |                |
| Profit and loss .....  | 60 57          |                |
| Miscellaneous expenditures. ....                                       | 211,324 30     |                |
| Total disbursements .....  |                | \$2,596,302 78 |
| Balance.....   |                | \$4,014,948 18 |

## LEDGER ASSETS.

|   |              |                |
|---|--------------|----------------|
| Book value of real estate.....  | \$89,107 91  |                |
| Mortgage loans on real estate.....  | 3,500 00     |                |
| Book value of stocks and bonds, excluding interest.....                         | 2,645,972 57 |                |
| Cash in office and in bank .....  | 129,945 71   |                |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 345,908 41   |                |
| Agents balances, representing business written prior to Oct. 1, last .....      | 513 58       |                |
| Total ledger assets .....   |              | \$4,014,948 18 |



## NON-LEDGER ASSETS.

|   |           |                       |
|---|-----------|-----------------------|
| Interest accrued on mortgages.....                    | \$14 58   |                       |
| Interest accrued on stocks and bonds .....            | 12,044 66 |                       |
| Rents accrued on company's property .....             | 390 85    | \$12,450 09           |
| Market value of real estate over book value.....      |           | 29,631 25             |
| Market value of stocks and bonds over book value..... |           | 273,424 68            |
| Due from other companies for reinsurance.....         |           | 20,663 53             |
| Gross assets .....                                    |           | <u>\$4,351,117 73</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                       |
|---|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$513 58              |
| Total admitted assets.....  | <u>\$4,350,604 15</u> |

## LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid .....                          | \$126,363 23          |
| Losses in process of adjustment, or in suspense .....     | 134,491 13            |
| Losses resisted.....                                      | 38,164 64             |
| Total claims for losses .....                             | <u>\$299,019 05</u>   |
| Deduct reinsurance .....                                  | 49,502 72             |
| Net amount of unpaid losses .....                         | \$249,516 33          |
| Unearned premiums on outstanding risks .....              | 2,082,592 45          |
| Commissions and other charges due agents and brokers..... | 21,370 05             |
| Due for return premiums and reinsurance.....              | 10,986 87             |
| Cash capital.....   | \$1,000,000 00        |
| Surplus over all liabilities.....                         | <u>986,138 45</u>     |
| Surplus to policy holders.....                            | 1,986,138 45          |
| Total liabilities .....                                   | <u>\$4,350,604 15</u> |

## RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>            | <i>Premiums.</i>      |
|-----------------------------------|-------------------------|-----------------------|
| In force December 31, 1904.....   | \$474,290,350 77        | \$4,589,704 33        |
| Written during the year .....     | 363,485,445 63          | 3,713,023 79          |
| Total .....                       | <u>\$837,775,796 40</u> | <u>\$8,302,728 12</u> |
| Expired and terminated.....       | 358,169,465 38          | 3,651,347 56          |
| In force at end of the year ..... | \$479,606,331 02        | \$4,651,380 56        |
| Deduct amount reinsured.....      | 57,907,307 93           | 563,380 57            |
| Net amount in force.....          | <u>\$421,699,023 09</u> | <u>\$4,087,999 99</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.....  | \$10,700 00      | \$26,485 22         |
| Virginia..... | 56,000 00        | 35,750 53           |
| Oregon .....  | 51,437 50        | 3,676 28            |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$1,263,977 00 |
| Premiums received ..... | 21,182 26      |
| Losses paid .....       | 12,573 10      |
| Losses incurred .....   | 16,138 68      |

## 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).....                                     | \$16,183,543 | 46 |
| Deduct reinsurance, abatement, rebate and return premiums..... | 3,110,713    | 64 |
| Net premiums.....  | \$13,072,829 | 82 |
| Interest on mortgage loans.....                                | \$30,903     | 23 |
| Interest on collateral loans.....                              | 109          | 63 |
| Interest on bonds and dividends on stocks.....                 | 454,646      | 99 |
| Interest from all other sources.....                           | 7,134        | 94 |
| Rents.....   | 25,791       | 83 |
| Profit on sale or maturity of ledger assets.....               | 17,134       | 79 |
| Agents balances previously marked off.....                     | 114          | 20 |
| Total Income.....  | \$13,608,665 | 43 |
| Ledger assets Dec. 31, 1904.....                               | 13,271,934   | 13 |
| Total.....   | \$26,880,599 | 56 |

## DISBURSEMENTS.

|  |              |    |
|--|--------------|----|
| Gross amount paid for losses (Fire).....                               | \$6,592,447  | 82 |
| Deduct reinsurance.....  | 398,822      | 06 |
| Net amount paid for losses.....  | \$6,193,625  | 76 |
| Interest and dividends to stockholders.....                            | 573,203      | 56 |
| Commissions or brokerage.....  | 2,404,453    | 74 |
| Salaries, fees and other charges of officers, agents and employes..... | 781,583      | 41 |
| Taxes on real estate.....  | 8,300        | 00 |
| All other taxes, licenses and insurance department fees.....           | 297,552      | 93 |
| Loss on sale or maturity of ledger assets.....                         | 87,107       | 53 |
| Agents balances marked off.....  | 7,658        | 75 |
| Reinsurance.....   | 16,437       | 08 |
| Miscellaneous expenditures.....  | 996,046      | 76 |
| Total disbursements.....   | \$11,365,969 | 52 |
| Balance.....   | \$15,514,630 | 04 |

## LEDGER ASSETS.

|   |            |    |
|---|------------|----|
| Book value of real estate.....                          | \$973,236  | 79 |
| Mortgage loans on real estate.....                      | 658,500    | 00 |
| Loans secured by collateral.....                        | 1,000      | 00 |
| Book value of stocks and bonds, excluding interest..... | 11,859,738 | 06 |

|   |                 |
|---|-----------------|
| Cash in office and in bank.....   | \$815,188 41    |
| Agents balances, representing business written subsequent to Oct. 1, last | 1,394,033 02    |
| Agents balances, representing business written prior to Oct. 1, last....  | 12,933 76       |
| Total ledger assets.....  | \$15,514,630 04 |

NON-LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Interest accrued on mortgages.....                    | \$8,317 14      |
| Interest accrued on collateral loans.....             | 9 72            |
| Rents accrued on company's property.....              | 1,364 04        |
| Market value of real estate over book value.....      | 45,263 21       |
| Market value of stocks and bonds over book value..... | 1,236,705 01    |
| Due from other companies for reinsurance.....         | 4,726 25        |
| Gross assets.....                                     | \$16,811,015 41 |

DEDUCT ASSETS NOT ADMITTED.

|  |                 |
|--|-----------------|
| Agents balances, representing business written prior to Oct. 1, last ... | \$12,933 76     |
| Total admitted assets.....   | \$16,798,081 65 |

LIABILITIES.

|  |                 |
|--|-----------------|
| Losses adjusted and unpaid.....                      | \$198,673 18    |
| Losses in process of adjustment, or in suspense..... | 413,634 26      |
| Losses resisted.....                                 | 78,418 30       |
| Amount of unpaid losses.....                         | \$690,725 74    |
| Unearned premiums on outstanding risks.....          | 10,153,985 16   |
| Cash capital.....                                    | \$1,250,000 00  |
| Surplus over all liabilities.....                    | 4,703,370 75    |
| Surplus to policy holders.....                       | 5,953,370 75    |
| Total liabilities.....                               | \$16,798,081 65 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|
| In force December 31, 1904.....  | \$1,468,830,085 | \$17,877,757 87  |
| Written during the year.....     | 1,291,746,471   | 16,183,543 46    |
| Total.....                       | \$2,760,576,556 | \$34,061,331 33  |
| Expired and terminated.....      | 1,127,338,316   | 14,341,241 15    |
| In force at end of the year..... | \$1,633,238,240 | \$19,726,090 18  |
| Deduct amount reinsured.....     | 42,855,858      | 348,262 61       |
| Net amount in force.....         | \$1,590,382,382 | \$19,371,827 57  |

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.....     | \$272,462 79     | \$311,290 84        |
| Georgia.....    | 10,600 00        | 154,602 17          |
| Virginia.....   | 55,125 00        | 126,447 75          |
| Oregon.....     | 100,000 00       | 39,921 91           |
| New Mexico..... | 10,000 00        | 24,551 15           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$7,964,890 00 |
| Premiums received..... | 117,805 80     |
| Losses paid.....       | 69,315 59      |
| Losses incurred.....   | 61,005 44      |

## HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

ELBRIDGE G. SNOW, *President.*AREUNAH M. BURTIS, *Secretary.*

Cash Capital, \$3,000,000.

## INCOME.

|   | <i>Fire.</i>    | <i>Marine.</i> |                 |
|---|-----------------|----------------|-----------------|
| Gross premiums .....  | \$12,727,720 23 | \$516,648 94   |                 |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | 4,311,895 99    | 249,202 53     |                 |
| Net premiums .....  | \$8,415,824 24  | \$267,446 41   | \$8,683,270 65  |
| Interest on mortgage loans .....                                  |                 | 4,739 83       |                 |
| Interest on bonds and dividends on stocks .....                   |                 | 618,555 76     |                 |
| Interest from all other sources .....                             |                 | 6,482 32       |                 |
| Rents—including company's own occupancy.....                      |                 | 194,720 95     | 824,501 86      |
| Profit on sale or maturity of ledger assets .....                 |                 |                | 11,976 27       |
| Profit and loss.....  |                 |                | 17,000 01       |
| Total income.....   |                 |                | \$9,536,748 79  |
| Ledger assets Dec. 31, 1904.....                                  |                 |                | 17,559,086 73   |
| Total .....   |                 |                | \$27,095,835 52 |

## DISBURSEMENTS.

|   | <i>Fire.</i>   | <i>Marine.</i> |                 |
|---|----------------|----------------|-----------------|
| Gross amount paid for losses.....                                       | \$5,964,219 93 | \$336,607 07   |                 |
| Deduct salvage \$73,820.45; reinsurance \$1,986,757.10                  | 1,864,131 35   | 196,446 20     |                 |
| Net amount paid for losses.....   | \$4,100,088 58 | \$140,160 87   | \$4,240,249 45  |
| Interest and dividends to stockholders.....                             |                |                | 600,000 00      |
| Commissions or brokerage.....   |                |                | 1,604,290 34    |
| Salaries, fees and other charges of officers, agents and employes ..... |                |                | 515,435 75      |
| Rents—including company's own occupancy.....                            |                |                | 69,562 52       |
| Repairs and expenses on real estate.....                                |                |                | 35,488 83       |
| Taxes on real estate.....   |                |                | 24,411 84       |
| All other taxes, licenses and insurance department fees .....           |                |                | 217,489 12      |
| Profit and loss .....   |                |                | 13,602 70       |
| Miscellaneous expenditures.....   |                |                | 552,440 30      |
| Total disbursements .....   |                |                | \$7,872,970 35  |
| Balance.....  |                |                | \$19,222,865 17 |

## LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Book value of real estate.....  | \$1,543,892 06  |
| Mortgage loans on real estate.....  | 109,500 00      |
| Book value of stocks and bonds, excluding interest .....                  | 15,384,451 87   |
| Cash in bank.....   | 1,180,287 05    |
| Agents balances, representing business written subsequent to Oct. 1, last | 640,761 57      |
| Agents balances, representing business written prior to Oct. 1, last ..   | 11,965 72       |
| Bills receivable, taken for fire risks.....                               | 331 73          |
| Uncollected office premiums.....  | 352,575 47      |
| Total ledger assets .....   | \$19,222,865 17 |

## NON-LEDGER ASSETS.

|   |              |    |
|---|--------------|----|
| Market value of stocks and bonds over book value..... | \$2,186,424  | 48 |
| Gross assets.....                                     | \$21,409,289 | 65 |

## DEDUCT ASSETS NOT ADMITTED.

|   |              |    |
|---|--------------|----|
| Agents balances, representing business written prior to<br>Oct. 1, last ..... | \$11,065     | 72 |
| Book value of ledger assets over market value .....                           | 159,171      | 05 |
| Total admitted assets.....  | \$21,239,052 | 88 |

## LIABILITIES.

|   |              |    |
|---|--------------|----|
| Losses adjusted and unpaid .....                          | \$206,979    | 50 |
| Losses in process of adjustment, or in suspense.....      | 1,012,956    | 36 |
| Losses resisted.....                                      | 84,452       | 97 |
| Total claims for losses.....                              | \$1,304,388  | 33 |
| Deduct reinsurance .....                                  | 521,841      | 35 |
| Net amount of unpaid losses .....                         | \$783,047    | 08 |
| Unearned premiums on outstanding risks.....               | 7,598,001    | 00 |
| Commissions and other charges due agents and brokers..... | 69,152       | 80 |
| Due for reinsurance.....                                  | 768,359      | 66 |
| Reserve for taxes.....                                    | 300,000      | 00 |
| Cash capital.....   | \$3,000,000  | 00 |
| Surplus over all liabilities.....                         | 8,720,501    | 34 |
| Surplus to policyholders.....                             | 11,720,501   | 34 |
| Total liabilities .....                                   | \$21,239,052 | 88 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|----------------|------------------|
| In force December 31, 1904 ..... | \$1,549,505,559 | \$15,537,676 00  | \$17,517,100   | \$424,661 00     |
| Written during the year .....    | 1,250,763,418   | 12,727,720 23    | 79,924,862     | 516,648 94       |
| Total.....                       | \$2,800,268,977 | \$28,265,396 23  | \$97,441,962   | \$941,309 94     |
| Expired and terminated .....     | 1,192,624,609   | 12,295,426 23    | 79,840,331     | 531,446 94       |
| In force at end of the year..... | \$1,607,644,368 | \$15,969,970 00  | \$17,601,631   | \$409,863 00     |
| Deduct amount reinsured.....     | 245,498,503     | 1,604,929 00     | 5,452,425      | 86,754 60        |
| Net amount in force.....         | \$1,362,145,865 | \$14,365,041 00  | \$12,149,206   | \$323,109 00     |

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

|               | <i>Deposits.</i> | <i>Liabilities.</i> |
|---------------|------------------|---------------------|
| Virginia..... | \$55,500         | \$153,054 47        |
| Georgia ..... | 26,250           | 183,107 87          |
| Oregon.....   | 56,000           | 60,395 63           |
| Canada.....   | 319,000          | 291,350 54          |
| Mexico.....   | 18,050           | 58,994 00           |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$8,565,941 00 |
| Premiums received ..... | 105,394 06     |
| Losses paid .....       | 72,443 65      |
| Losses incurred .....   | 99,458 72      |

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

INCORPORATED IN 1864. COMMENCED BUSINESS IN 1864.

WILLIAM J. DUTTON, *President.*

FRANKLIN BANGS, *Secretary.*

Cash Capital, \$300,000.

INCOME.

|  | <i>Fire.</i>   | <i>Marine.</i> |                |
|--|----------------|----------------|----------------|
| Gross premiums.....  | \$1,691,699 54 | \$42,712 21    |                |
| Deduct reinsurance, abatement, rebate and return<br>premiums ..... | 567,360 84     | 7,828 13       |                |
| Net premiums .....   | \$1,124,338 70 | \$34,884 08    | \$1,159,222 78 |
| Interest on mortgage loans.....                                    |                | 7,896 95       |                |
| Interest on collateral loans.....                                  |                | 265 50         |                |
| Interest on bonds and dividends on stocks .....                    | 38,019 72      |                |                |
| Interest from all other sources .....                              | 2,811 75       |                |                |
| Rents .....  | 18,236 80      |                | 67,230 72      |
| Profit and loss.....   |                |                | 573 54         |
| Total income.....  |                |                | \$1,227,027 04 |
| Ledger assets Dec. 31, 1904 .....                                  |                |                | 1,639,795 93   |
| Total .....  |                |                | \$2,866,822 97 |

DISBURSEMENTS.

|  | <i>Fire.</i> | <i>Marine.</i> |                |
|--|--------------|----------------|----------------|
| Gross amount paid for losses.....                                      | \$636,183 53 | \$29,107 19    |                |
| Deduct salvage, \$5,658.15; reinsurance, \$104,306.51.....             | 165,701 23   | 4,261 43       |                |
| Net amount paid for losses .....                                       | \$530,482 30 | \$24,845 76    | \$555,328 06   |
| Interest and dividends to stockholders.....                            |              |                | 36,000 00      |
| Commissions or brokerage.....  |              |                | 211,402 21     |
| Salaries, fees and other charges of officers, agents and employes..... |              |                | 57,084 35      |
| Rents .....  |              |                | 3,600 00       |
| Repairs and expenses on real estate.....                               |              |                | 7,971 87       |
| Taxes on real estate.....  |              |                | 3,256 96       |
| All other taxes, licenses and insurance department fees.....           |              |                | 25,919 73      |
| Loss on sale or maturity of ledger assets .....                        |              |                | 16,577 90      |
| Profit and loss.....   |              |                | 5,156 38       |
| Miscellaneous expenditures.....  |              |                | 117,072 09     |
| Total disbursements.....   |              |                | \$1,039,369 55 |
| Balance.....   |              |                | \$1,827,453 42 |

LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate.....                          | \$353,475 00 |
| Mortgage loans on real estate.....                      | 118,117 00   |
| Book value of stocks and bonds, excluding interest..... | 977,468 40   |
| Cash in office and in bank.....                         | 140,754 05   |

|   |                    |           |
|---|--------------------|-----------|
| Agents balances, representing business written subsequent to Oct. 1, last | \$218,780          | 23        |
| Agents balances, representing business written prior to Oct. 1, last      | 10,238             | 76        |
| Bills receivable, not matured, taken for marine and inland risks          | 6,892              | 08        |
| Bills receivable taken for fire risks                                     | 1,727              | 90        |
| <b>Total ledger assets</b>  | <b>\$1,827,453</b> | <b>42</b> |

## NON-LEDGER ASSETS.

|  |                    |           |
|--|--------------------|-----------|
| Interest due and accrued on mortgages            | \$551              | 15        |
| Market value of stocks and bonds over book value | 6,671              | 60        |
| <b>Gross assets</b>                              | <b>\$1,834,676</b> | <b>17</b> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                    |           |
|--|--------------------|-----------|
| Agents balances, representing business written prior to Oct. 1, last | \$10,238           | 76        |
| Bills receivable, past due, taken for fire risks                     | 1,485              | 40        |
| <b>Total admitted assets</b>   | <b>\$1,822,952</b> | <b>01</b> |

## LIABILITIES.

|  |                    |           |
|--|--------------------|-----------|
| Losses adjusted and unpaid                           | \$14,857           | 89        |
| Losses in process of adjustment, or in suspense      | 56,591             | 17        |
| Losses resisted                                      | 1,500              | 00        |
| <b>Total claims for losses</b>                       | <b>\$72,949</b>    | <b>06</b> |
| Deduct reinsurance                                   | 4,435              | 50        |
| <b>Net amount of unpaid losses</b>                   | <b>\$68,513</b>    | <b>56</b> |
| Unearned premiums on outstanding risks               | 900,203            | 24        |
| Commissions and other charges due agents and brokers | 50,540             | 60        |
| Cash capital   | \$300,000          | 00        |
| Surplus over all liabilities                         | 503,694            | 61        |
| <b>Surplus to policy holders</b>                     | <b>803,694</b>     | <b>61</b> |
| <b>Total liabilities</b>                             | <b>\$1,822,952</b> | <b>01</b> |

## RISKS AND PREMIUMS.

|                             | <i>Fire.</i>         | <i>Premiums.</i>      | <i>Marine.</i>     | <i>Premiums.</i>   |
|-----------------------------|----------------------|-----------------------|--------------------|--------------------|
| In force December 31, 1904  | \$125,658,789        | \$1,767,439 61        | \$560,488          | \$29,232 73        |
| Written during the year     | 115,037,520          | 1,691,699 54          | 1,999,489          | 42,712 21          |
| <b>Total</b>                | <b>\$240,696,309</b> | <b>\$3,459,139 15</b> | <b>\$2,559,977</b> | <b>\$71,944 94</b> |
| Expired and terminated      | 98,646,008           | 1,484,876 45          | 2,034,759          | 44,510 72          |
| In force at end of the year | \$142,050,301        | \$1,974,262 70        | \$525,218          | \$27,434 22        |
| Deduct amount reinsured     | 20,019,459           | 312,377 95            | 27,065             | 1,421 00           |
| <b>Net amount in force</b>  | <b>\$122,030,842</b> | <b>\$1,661,884 75</b> | <b>\$498,153</b>   | <b>\$26,013 22</b> |

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

|            | <i>Deposits.</i> | <i>Liabilities.</i> |
|------------|------------------|---------------------|
| Oregon     | \$50,800         | \$33,672 29         |
| New Mexico | 10,600           | 3,702 11            |

## BUSINESS IN MAINE.

|                   | <i>Fire.</i> |
|-------------------|--------------|
| Risks written     | \$709,324 29 |
| Premiums received | 10,357 43    |
| Losses paid       | 3,963 12     |
| Losses incurred   | 4,081 31     |

## 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).....                                     | \$408,756 79 |
| Deduct reinsurance, abatement, rebate and return premiums..... | 121,750 18   |
| Net premiums.....  | \$287,006 61 |
| Interest on bonds and dividends on stocks.....                 | 14,162 68    |
| Profit on sale or maturity of ledger assets.....               | 50 00        |
| Total income.....  | \$301,219 29 |
| Ledger assets Dec. 31, 1904.....                               | 447,311 96   |
| Total.....   | \$748,531 25 |

## DISBURSEMENTS.

|  |              |
|--|--------------|
| Gross amount paid for losses (Fire).....                               | \$167,672 69 |
| Deduct salvage, \$3,235.25; reinsurance, \$21,824.71.....              | 25,059 96    |
| Net amount paid for losses.....  | \$142,612 73 |
| Commissions or brokerage.....  | 54,066 33    |
| Salaries, fees and other charges of officers, agents and employes..... | 19,292 74    |
| Rents.....   | 2,172 28     |
| Taxes, licenses and insurance department fees.....                     | 10,212 78    |
| Miscellaneous expenditures.....  | 13,865 65    |
| Total disbursements.....   | \$242,162 51 |
| Balance.....   | \$506,368 74 |

## LEDGER ASSETS.

|  |              |
|--|--------------|
| Book value of stocks and bonds, excluding interest.....                        | \$419,080 00 |
| Cash in office and in bank.....  | 59,197 81    |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 26,917 98    |
| Agents balances, representing business written prior to Oct. 1, last....       | 1,172 96     |
| Total ledger assets.....   | \$506,368 74 |

## NON-LEDGER ASSETS.

|   |              |
|---|--------------|
| Interest accrued on stocks and bonds.....             | \$2,378 59   |
| Market value of stocks and bonds over book value..... | 6,648 75     |
| Due from other companies for reinsurance.....         | 457 78       |
| Gross assets.....                                     | \$515,853 86 |



## DEDUCT ASSETS NOT ADMITTED.

|  |                     |
|--|---------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$1,172 95          |
| Total admitted assets.....   | <u>\$514,680 91</u> |

## LIABILITIES.

|   |                     |
|---|---------------------|
| Losses adjusted and unpaid.....                               | \$13,821 50         |
| Losses in process of adjustment, or in suspense.....          | 11,321 00           |
| Losses resisted.....  | 861 95              |
| Total claims for losses.....                                  | <u>\$26,004 45</u>  |
| Deduct reinsurance.....                                       | 6,032 33            |
| Net amount of unpaid losses.....                              | \$19,972 12         |
| Unearned premiums on outstanding risks.....                   | 195,290 61          |
| Salaries and other miscellaneous expenses due or accrued..... | 3,531 23            |
| Commissions and other charges due agents and brokers.....     | 1,101 42            |
| Cash capital.....   | \$200,000 00        |
| Surplus over all liabilities.....                             | <u>94,785 53</u>    |
| Surplus to policy holders.....                                | 294,785 53          |
| Total liabilities.....  | <u>\$514,680 91</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>        | <i>Premiums.</i>    |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1904.....  | \$33,064,188        | \$423,792 64        |
| Written during the year.....     | 30,645,274          | 408,756 79          |
| Total.....                       | <u>\$63,709,462</u> | <u>\$832,549 43</u> |
| Expired and terminated.....      | 26,693,224          | 365,433 53          |
| In force at end of the year..... | \$37,016,238        | \$467,115 90        |
| Deduct amount reinsured.....     | 7,299,640           | 95,095 53           |
| Net amount in force.....         | <u>\$29,716,598</u> | <u>\$372,020 37</u> |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$105,237 00 |
| Premiums received..... | 1,685 91     |
| Losses paid.....       | 151 42       |
| Losses incurred.....   | 151 42       |

## INSURANCE COMPANY OF NORTH AMERICA,

PHILADELPHIA, PENN.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

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

Cash Capital, \$3,000,000.

## INCOME.

|  | <i>Fire.</i>   | <i>Marine.</i> |                 |
|--|----------------|----------------|-----------------|
| Gross premiums..   | \$6,745,052 84 | \$2,248,886 85 |                 |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,443,484 69   | 383,874 04     |                 |
| Net premiums.....  | \$5,301,568 15 | \$1,865,012 81 | \$7,166,580 96  |
| Deposit premiums on perpetual risks.....                       |                |                | 19,669 50       |
| Interest on mortgage loans.....                                |                | \$37,187 24    |                 |
| Interest on collateral loans.....                              |                | 2,866 86       |                 |
| Interest on bonds and dividends on stocks.....                 |                | 364,083 53     |                 |
| Interest from all other sources.....                           |                | 23,596 87      |                 |
| Rents—including company's own occupancy.....                   |                | 30,492 89      | 458,177 39      |
| Profit on sale or maturity of ledger assets.....               |                |                | 34,795 00       |
| Profit and loss.....   |                |                | 1,031 85        |
| Income from other sources.....                                 |                |                | 1,853 59        |
| Total income.....  |                |                | \$7,682,108 29  |
| Ledger assets Dec. 31, 1904.....                               |                |                | 11,587,962 67   |
| Total.....   |                |                | \$19,270,070 96 |

## DISBURSEMENTS.

|  | <i>Fire.</i>   | <i>Marine.</i> |                 |
|--|----------------|----------------|-----------------|
| Gross amount paid for losses.....                                      | \$2,959,017 20 | \$1,682,108 01 |                 |
| Deduct salvage, \$347,541.57; reinsurance, \$466,277.04                | 345,739 31     | 468,079 30     |                 |
| Net amount paid for losses.....  | \$2,613,277 89 | \$1,214,028 71 | \$3,827,306 60  |
| Deposit premiums returned.....   |                |                | 16,999 91       |
| Interest and dividends to stockholders.....                            |                |                | 360,076 20      |
| Commissions or brokerage.....  |                |                | 1,480,806 74    |
| Salaries, fees and other charges of officers, agents and employes..... |                |                | 447,939 35      |
| Rents—including company's own occupancy.....                           |                |                | 30,588 50       |
| Repairs and expenses on real estate.....                               |                |                | 8,700 42        |
| Taxes on real estate.....  |                |                | 6,476 58        |
| All other taxes, licenses and insurance department fees.....           |                |                | 167,753 77      |
| Loss on sale or maturity of ledger assets.....                         |                |                | 5,681 64        |
| Reduction in book value of securities.....                             |                |                | 49,069 43       |
| Profit and loss.....   |                |                | 5,534 55        |
| Miscellaneous expenditures.....  |                |                | 286,253 22      |
| Total disbursements.....   |                |                | \$6,693,236 91  |
| Balance.....   |                |                | \$12,576,834 05 |

## LEDGER ASSETS.

|  |                     |           |
|--|---------------------|-----------|
| Book value of real estate.....   | \$466,100           | 00        |
| Mortgage loans on real estate.....   | 627,488             | 39        |
| Loans secured by collateral.....   | 244,000             | 00        |
| Book value of stocks and bonds, excluding interest.....                        | 8,902,646           | 85        |
| Cash in office and in bank.....  | 1,190,403           | 42        |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 1,095,895           | 44        |
| Agents balances, representing business written prior to Oct. 1, last....       | 20,613              | 77        |
| Bills receivable, not matured, taken for marine and inland risks.....          | 29,175              | 59        |
| Other ledger assets.....   | 510                 | 59        |
| <b>Total ledger assets.....</b>  | <b>\$12,576,834</b> | <b>05</b> |

## NON-LEDGER ASSETS.

|   |                     |           |
|---|---------------------|-----------|
| Interest due and accrued on mortgages.....            | \$5,329             | 95        |
| Market value of stocks and bonds over book value..... | 424,901             | 08        |
| Due from other companies for reinsurance.....         | 8,786               | 66        |
| <b>Gross assets.....</b>                              | <b>\$13,015,851</b> | <b>74</b> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                     |           |
|--|---------------------|-----------|
| Loans on company's stock.....  | \$1,000             | 00        |
| Agents balances, representing business written prior to<br>Oct. 1, last..... | 20,613              | 77        |
| Loans on personal security.....  | 310                 | 00        |
| <b>Total admitted assets.....</b>  | <b>\$21,923</b>     | <b>77</b> |
| <b>Total admitted assets.....</b>  | <b>\$12,993,927</b> | <b>97</b> |

## LIABILITIES.

|   |                     |           |
|---|---------------------|-----------|
| Losses adjusted and unpaid.....                               | \$118,769           | 40        |
| Losses in process of adjustment, or in suspense.....          | 751,990             | 60        |
| Losses resisted.....  | 37,255              | 00        |
| <b>Total claims for losses.....</b>                           | <b>\$908,015</b>    | <b>00</b> |
| Deduct reinsurance.....                                       | 101,115             | 00        |
| <b>Net amount of unpaid losses.....</b>                       | <b>\$806,900</b>    | <b>00</b> |
| Unearned premiums on outstanding risks.....                   | 4,753,324           | 84        |
| Reclaimable on perpetual fire policies.....                   | 759,655             | 38        |
| Dividends remaining unpaid.....                               | 30                  | 00        |
| Salaries and other miscellaneous expenses due or accrued..... | 320                 | 11        |
| Commissions and other charges due agents and brokers.....     | 55,006              | 00        |
| Due for reinsurance.....                                      | 13,890              | 84        |
| Cash capital.....   | \$3,000,000         | 00        |
| Surplus over all liabilities.....                             | 3,604,806           | 80        |
| <b>Surplus to policy holders.....</b>                         | <b>6,604,806</b>    | <b>80</b> |
| <b>Total liabilities.....</b>                                 | <b>\$12,993,927</b> | <b>97</b> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>           | <i>Premiums.</i>       | <i>Marine.</i>       | <i>Premiums.</i>      |
|----------------------------------|------------------------|------------------------|----------------------|-----------------------|
| In force December 31, 1904.....  | \$732,393,417          | \$8,857,187 46         | \$6,571,245          | \$369,959 00          |
| Written during the year.....     | 550,828,955            | 6,745,052 94           | 441,923,691          | 2,248,886 85          |
| <b>Total.....</b>                | <b>\$1,283,222,372</b> | <b>\$15,602,240 30</b> | <b>\$448,494,936</b> | <b>\$2,618,845 85</b> |
| Expired and terminated.....      | 521,079,318            | 6,389,324 39           | 374,873,141          | 2,244,195 00          |
| In force at end of the year..... | \$762,143,054          | \$9,212,915 91         | \$73,621,795         | \$374,650 85          |
| Deduct amount reinsured.....     | 58,519,281             | 682,694 96             | -                    | -                     |
| <b>Net amount in force.....</b>  | <b>\$703,623,773</b>   | <b>\$8,530,220 95</b>  | <b>\$73,621,795</b>  | <b>\$374,650 85</b>   |

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         | \$82,987 58         |
| New Mexico..... | 10,240           | 12,667 03           |
| Oregon.....     | 56,500           | 18,014 77           |
| Virginia.....   | 55,650           | 33,181 15           |
| Canada....      | 185,080          | 144,128 34          |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>   | <i>Marine.</i> | <i>Aggregate.</i> |
|-------------------------|----------------|----------------|-------------------|
| Risks written .....     | \$8,780,014 00 | \$211,160 00   | \$8,991,174 00    |
| Premiums received ..... | 153,099 25     | 11,141 27      | 164,240 52        |
| Losses paid.....        | 82,276 34      | 18,526 37      | 100,802 71        |
| Losses incurred .....   | 79,694 97      | 30,726 37      | 110,421 43        |

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).....                                      | \$831,034 74 |              |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 439,585 73   |              |
| Net premiums .....  |              | \$331,449 01 |
| Interest on mortgage loans.....                                 | \$7,064 74   |              |
| Interest on collateral loans.....                               | 480 00       |              |
| Interest on bonds and dividends on stocks.....                  | 15,043 00    |              |
| Interest from all other sources.....                            | 1,329 37     | 23,937 11    |
| Profit and loss.....  |              | 1,624 00     |
| Total income.....   |              | \$357,010 12 |
| Ledger assets Dec. 31, 1904 .....                               |              | 625,936 61   |
| Total.....  |              | \$982,946 73 |

DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                               | \$365,676 09 |              |
| Deduct reinsurance .....   | 210,038 07   |              |
| Net amount paid for losses.....  |              | \$155,638 02 |
| Interest and dividends to stockholders .....                           |              | 32,000 00    |
| Commissions or brokerage.....  |              | 68,475 40    |
| Salaries, fees and other charges of officers, agents and employes..... |              | 17,833 27    |

|  |                     |
|--|---------------------|
| Rents—including company's own occupancy.....       | \$2,716 68          |
| Taxes, licenses and insurance department fees..... | 6,478 56            |
| Miscellaneous expenditures.....                    | 24,878 91           |
| <b>Total disbursements .....</b>                   | <b>\$308,020 84</b> |
| Balance.....                                       | \$674,925 89        |

**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.....                   | 333,196 39          |
| Cash in office and in bank.....   | 77,592 04           |
| Agents balances, representing business written subsequent to Oct. 1, last | 56,537 46           |
| <b>Total ledger assets .....</b>  | <b>\$674,925 89</b> |

**NON-LEDGER ASSETS.**

|   |            |                     |
|---|------------|---------------------|
| Interest accrued on mortgages.....                    | \$1,297 44 |                     |
| Interest accrued on stocks and bonds.....             | 3,333 31   |                     |
| Interest accrued on collateral loans.....             | 186 67     | \$4,817 42          |
| Market value of stocks and bonds over book value..... |            | 74,732 61           |
| <b>Total admitted assets.....</b>                     |            | <b>\$754,475 92</b> |

**LIABILITIES.**

|   |                    |                     |
|---|--------------------|---------------------|
| Losses in process of adjustment, or in suspense .....         | \$22,591 00        |                     |
| Losses resisted.....  | 7,031 61           |                     |
| <b>Total claims for losses .....</b>                          | <b>\$29,622 61</b> |                     |
| Deduct reinsurance.....                                       | 11,216 93          |                     |
| <b>Net amount of unpaid losses.....</b>                       |                    | <b>\$18,405 68</b>  |
| Unearned premiums on outstanding risks.....                   |                    | 233,799 68          |
| Salaries and other miscellaneous expenses due or accrued..... |                    | 477 36              |
| Cash capital .....  | \$400,000 00       |                     |
| Surplus over all liabilities .....                            | 101,793 20         |                     |
| <b>Surplus to policy holders.....</b>                         |                    | <b>501,793 20</b>   |
| <b>Total liabilities.....</b>                                 |                    | <b>\$754,475 92</b> |

**RISKS AND PREMIUMS.**

|   | <i>Fire.</i>         | <i>Premiums.</i>      |
|---|----------------------|-----------------------|
| In force December 31, 1904.....         | \$74,694,402         | \$928,387 88          |
| Written during the year .....           | 63,403,093           | 831,034 74            |
| <b>Total .....</b>                      | <b>\$138,297,495</b> | <b>\$1,759,422 62</b> |
| Expired and terminated.....             | 59,418,237           | 792,598 80            |
| <b>In force at end of the year.....</b> | <b>\$78,879,258</b>  | <b>\$966,823 82</b>   |
| Deduct amount reinsured .....           | 42,636,487           | 521,743 73            |
| <b>Net amount in force.....</b>         | <b>\$36,242,771</b>  | <b>\$445,080 09</b>   |

**BUSINESS IN MAINE.**

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$715,028 00 |
| Premiums received ..... | 12,465 17    |
| Losses paid .....       | 6,044 44     |
| Losses incurred .....   | 6,110 26     |

## 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).....                                | \$6,526,518 36 |                 |
| Deduct reinsurance, abatement, rebate and return premiums | 2,130,298 39   |                 |
| Net premiums .....  |                | \$4,396,219 97  |
| Interest on mortgage loans.....                           | \$31,441 05    |                 |
| Interest on bonds and dividends on stocks .....           | 209,182 63     |                 |
| Interest from all other sources.....                      | 3,863 90       |                 |
| Rents .....   | 16,605 41      | 261,092 99      |
| Total income.....   |                | \$4,657,312 96  |
| Ledger assets Dec. 31, 1904 .....                         |                | 6,246,025 33    |
| Total.....  |                | \$10,903,338 29 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire) .....                              | \$2,690,889 96 |                |
| Deduct salvage, \$11,414.05; reinsurance, \$638,854.97 .....           | 650,269 02     |                |
| Net amount paid for losses .....                                       |                | \$2,040,620 94 |
| Interest and dividends to stockholders .....                           | 120,000 00     |                |
| Commissions or brokerage.....  | 830,217 21     |                |
| Salaries, fees and other charges of officers, agents and employes..... | 327,321 53     |                |
| Repairs and expenses on real estate.....                               | 7,664 58       |                |
| Taxes on real estate.....  | 6,399 66       |                |
| All other taxes, licenses and insurance department fees.....           | 154,272 54     |                |
| Loss on sale or maturity of ledger assets .....                        | 64,947 15      |                |
| Profit and loss .....  | 3,980 97       |                |
| Miscellaneous expenditures.....  | 308,951 05     |                |
| Total disbursements .....  |                | \$3,864,375 63 |
| Balance.....   |                | \$7,038,962 66 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate .....   | \$370,776 16   |
| Mortgage loans on real estate.....  | 655,350 00     |
| Book value of stocks and bonds excluding interest.....                          | 5,125,573 38   |
| Cash in office and in bank .....  | 351,393 96     |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 535,869 16     |
| Total ledger assets .....   | \$7,038,962 66 |

NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Market value of stocks and bonds over book value..... | \$308,200 62   |
| Gross assets.....                                     | \$7,342,163 28 |

DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Book value of real estate over market value..... | \$37,204 32    |
| Total admitted assets.....                       | \$7,304,958 96 |

LIABILITIES.

|  |                |
|--|----------------|
| Losses adjusted and unpaid .....                     | \$84,569 15    |
| Losses in process of adjustment, or in suspense..... | 251,226 68     |
| Losses resisted.....                                 | 21,822 87      |
| Amount of unpaid losses .....                        | \$357,618 70   |
| Unearned premiums on outstanding risks.....          | 3,483,084 78   |
| Reserve for contingencies .....                      | 150,000 00     |
| Cash capital .....                                   | \$1,000,000 00 |
| Surplus over all liabilities.....                    | 2,314,305 48   |
| Surplus to policy holders.....                       | 3,314,305 48   |
| Total liabilities.....                               | \$7,304,958 96 |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>    | <i>Premiums.</i> |
|-----------------------------------|-----------------|------------------|
| In force December 31, 1904.....   | \$710,964,804   | \$8,110,573 70   |
| Written during the year.....      | 578,007,091     | 6,526,518 36     |
| Total .....                       | \$1,288,971,895 | \$14,637,092 06  |
| Expired and terminated .....      | 540,666,708     | 6,255,820 72     |
| In force at end of the year ..... | \$748,305,187   | \$8,381,271 34   |
| Deduct amount reinsured .....     | 139,105,116     | 1,584,389 61     |
| Net amount in force .....         | \$609,200,071   | \$6,796,881 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> |
|-----------------|------------------|---------------------|
| Virginia .....  | \$51,500         | \$33,096 47         |
| Georgia .....   | 10,800           | 30,067 05           |
| Oregon .....    | 58,000           | 32,212 51           |
| New Mexico..... | 10,000           | 13,113 08           |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$5,080,368 00 |
| Premiums received ..... | 65,451 60      |
| Losses paid .....       | 23,661 67      |
| Losses incurred.....    | 24,395 16      |

## NATIONAL UNION FIRE INSURANCE COMPANY,

PITTSBURG, PENN.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

JAMES H. WILLOCK, *President.*E. E. COLE, *Secretary.*

Cash Capital, \$750,000.

## INCOME.

|   |                |                |
|---|----------------|----------------|
| Gross premiums (Fire) .....                                     | \$1,759,022 15 |                |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 584,261 28     |                |
| Net premiums.....   |                | \$1,174,760 87 |
| Interest on mortgage loans .....                                | \$19,587 39    |                |
| Interest on collateral loans.....                               | 2,500 00       |                |
| Interest on bonds and dividends on stocks .....                 | 56,371 45      |                |
| Interest from all other sources.....                            | 1,794 57       | 80,253 41      |
| Profit and loss .....   |                | 764 31         |
| Total income.....   | \$1,255,778 59 |                |
| Ledger assets Dec. 31, 1904.....                                |                | 1,789,061 75   |
| Total.....  |                | \$3,044,840 34 |

## DISBURSEMENTS.

|  |                |              |
|--|----------------|--------------|
| Gross amount paid for losses (Fire) .....                              | \$610,514 76   |              |
| Deduct salvage \$5,373.92; reinsurance \$114,793.66 .....              | 120,167 58     |              |
| Net amount paid for losses.....  |                | \$490,347 18 |
| Commissions or brokerage.....  | 262,578 14     |              |
| Salaries, fees and other charges of officers, agents and employes..... | 100,477 70     |              |
| Rents .....  | 6,581 25       |              |
| Taxes, licenses and insurance department fees.....                     | 55,822 51      |              |
| Loss on sale or maturity of ledger assets.....                         | 3,900 00       |              |
| Premiums on securities purchased.....                                  | 6,827 50       |              |
| Miscellaneous expenditures.....  | 52,191 41      |              |
| Total disbursements.....   | \$978,725 69   |              |
| Balance.....   | \$2,066,114 65 |              |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Mortgage loans on real estate.....  | \$399,623 00   |
| Loans secured by collateral.....  | 50,000 00      |
| Book value of stocks and bonds, excluding interest.....                   | 1,215,830 00   |
| Cash in office and in bank.....   | 192,291 68     |
| Agents balances, representing business written subsequent to Oct. 1, last | 207,367 94     |
| Agents balances, representing business written prior to Oct. 1, last....  | 1,003 03       |
| Total ledger assets.....  | \$2,066,114 65 |



NON-LEDGER ASSETS.

|   |            |                |
|---|------------|----------------|
| Interest due and accrued on mortgages.....            | \$6,859 84 |                |
| Interest due on stocks and bonds .....                | 1,630 00   | \$8,489 84     |
| Market value of stocks and bonds over book value..... |            | 34,620 00      |
| Gross assets.....                                     |            | \$2,109,224 49 |

DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last ... | \$1,003 03     |
| Total admitted assets.....   | \$2,108,221 46 |

LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid.....                       | \$11,321 68  |                |
| Losses in process of adjustment, or in suspense ..... | 85,306 63    |                |
| Losses resisted.....                                  | 11,914 52    |                |
| Total claims for losses .....                         | \$108,542 83 |                |
| Deduct reinsurance .....                              | 24,612 82    |                |
| Net amount of unpaid losses .....                     |              | \$83,930 01    |
| Unearned premiums on outstanding risks.....           |              | 913,892 30     |
| Cash capital.....                                     | \$750,000 00 |                |
| Surplus over all liabilities.....                     | 360,399 15   |                |
| Surplus to policy holders.....                        |              | 1,110,399 15   |
| Total liabilities.....                                |              | \$2,108,221 46 |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>  | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1904.....   | \$114,928,845 | \$1,420,491 72   |
| Written during the year.....      | 135,258,163   | 1,759,022 15     |
| Total .....                       | \$250,187,008 | \$3,179,513 87   |
| Expired and terminated.....       | 91,227,151    | 1,193,685 95     |
| In force at end of the year ..... | \$158,959,857 | \$1,985,827 92   |
| Deduct amount reinsured.....      | 25,596,910    | 342,362 79       |
| Net amount in force.....          | \$133,362,947 | \$1,643,465 13   |

BUSINESS IN, MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written .....    | \$252,000 00 |
| Premiums received..... | 3,348 13     |
| Losses paid.....       | 747 49       |
| Losses incurred.....   | 747 49       |

## NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

F. W. SARGEANT, *President.*F. E. MARTIN,  
L. W. CROCKETT, { *Secretaries.*

Cash Capital, \$1,000,000.

## INCOME.

|  |                |                |
|--|----------------|----------------|
| Gross premiums (Fire).....                                     | \$2,087,832 33 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 348,087 20     |                |
| Net premiums.....  |                | \$1,739,745 13 |
| Interest on mortgage loans.....                                | \$ 17,349 29   |                |
| Interest on collateral loans.....                              | 1,562 50       |                |
| Interest on bonds and dividends on stocks.....                 | 110,754 97     |                |
| Interest from all other sources.....                           | 40 75          |                |
| Rents.....   | 16,479 75      | 146,187 26     |
| Profit on sale or maturity of ledger assets.....               |                | 369 20         |
| Profit and loss.....   |                | 2,533 24       |
| Total income.....  |                | \$1,888,834 83 |
| Ledger assets Dec. 31, 1904.....                               |                | 3,108,944 16   |
| Total.....   |                | \$4,997,778 93 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                               | \$1,049,146 26 |                |
| Deduct salvage, \$5,545.98; reinsurance, \$170,127.89.....             | 175,673 87     |                |
| Net amount paid for losses.....  |                | \$873,472 39   |
| Interest and dividends to stockholders.....                            |                | 100,060 00     |
| Commissions or brokerage.....  |                | 421,948 48     |
| Salaries, fees and other charges of officers, agents and employes..... |                | 76,301 99      |
| Rents—including company's own occupancy.....                           |                | 88 20          |
| Repairs and expenses on real estate.....                               |                | 7,123 48       |
| Taxes on real estate.....  |                | 4,352 27       |
| All other taxes, licenses and insurance department fees.....           |                | 48,022 19      |
| Loss on sale or maturity of ledger assets.....                         |                | 16,317 26      |
| Profit and loss.....   |                | 3,191 57       |
| Miscellaneous expenditures.....  |                | 104,430 82     |
| Total disbursements.....   |                | \$1,655,248 65 |
| Balance.....   |                | \$3,342,530 28 |

## LEDGER ASSETS.

|  |                |
|--|----------------|
| Book value of real estate.....   | \$142,113 70   |
| Mortgage loans on real estate.....   | 344,400 00     |
| Loans secured by collateral.....   | 75,000 00      |
| Book value of stocks and bonds, excluding interest.....                        | 2,365,757 20   |
| Cash in office and in bank.....  | 205,271 64     |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 193,487 74     |
| Other ledger assets.....   | 16,500 00      |
| Total ledger assets.....   | \$3,342,530 28 |

NON-LEDGER ASSETS.

|   |            |                |
|---|------------|----------------|
| Interest due and accrued on mortgages.....            | \$4,589 00 |                |
| Interest due and accrued on stocks and bonds.....     | 10,984 19  |                |
| Interest due and accrued on collateral loans.....     | 702 95     | \$16,226 14    |
| Market value of real estate over book value.....      |            | 17,639 21      |
| Market value of stocks and bonds over book value..... |            | 687,277 80     |
| Due from other companies for reinsurance.....         |            | 5,467 24       |
| Total admitted assets.....                            |            | \$4,069,149 67 |

LIABILITIES.

|   |                |                |
|---|----------------|----------------|
| Losses adjusted and unpaid.....                           | \$117,473 59   |                |
| Losses in process of adjustment, or in suspense.....      | 105,054 00     |                |
| Losses resisted.....                                      | 15,643 00      |                |
| Total claims for losses.....                              | \$238,170 59   |                |
| Deduct reinsurance.....                                   | 39,862 17      |                |
| Net amount of unpaid losses.....                          |                | \$198,308 42   |
| Unearned premiums on outstanding risks.....               |                | 1,501,698 35   |
| Commissions and other charges due agents and brokers..... |                | 4,367 37       |
| Due for return premiums and reinsurance.....              |                | 40,015 39      |
| Reserve for contingencies.....                            |                | 50,000 00      |
| Sinking fund for office building.....                     |                | 20,000 00      |
| All other liabilities.....                                |                | 2,484 08       |
| Cash capital.....   | \$1,000,000 00 |                |
| Surplus over all liabilities.....                         | 1,252,267 06   |                |
| Surplus to policy holders.....                            |                | 2,252,267 06   |
| Total liabilities.....                                    |                | \$4,069,149 67 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1904.....  | \$257,399,795 | \$3,087,458 35   |
| Written during the year.....     | 165,077,015   | 2,087,832 33     |
| Total.....                       | \$422,456,810 | \$5,175,290 68   |
| Expired and terminated.....      | 159,505,884   | 2,058,306 15     |
| In force at end of the year..... | \$262,950,926 | \$3,116,984 53   |
| Deduct amount reinsured.....     | 19,079,535    | 211,965 28       |
| Net amount in force.....         | \$243,871,391 | \$2,905,019 25   |

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

|              | <i>Deposits.</i> | <i>Liabilities.</i> |
|--------------|------------------|---------------------|
| Georgia..... | \$10,800         | \$20,359 11         |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$3,025,550 00 |
| Premiums received..... | 48,650 00      |
| Losses paid.....       | 35,989 00      |
| Losses incurred.....   | 36,654 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).....                                      | \$3,582,555 07 |                |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 872,575 97     |                |
| Net premiums .....  |                | \$2,709,979 10 |
| Interest on mortgage loans .....                                | \$20,361 54    |                |
| Interest on bonds and dividends on stocks.....                  | 129,313 02     |                |
| Interest from all other sources.....                            | 8,021 70       | 157,696 26     |
| Profit on sale or maturity of ledger assets.....                |                | 25,774 95      |
| Income from other sources.....                                  |                | 3,805 68       |
| Total income.....   |                | \$2,897,255 99 |
| Ledger assets Dec. 31, 1904 .....                               |                | 4,156,416 30   |
| Total .....   |                | \$7,053,672 29 |

## DISBURSEMENTS.

|   |                |                |
|---|----------------|----------------|
| Gross amount paid for losses (Fire) .....                               | \$1,435,354 55 |                |
| Deduct salvage, \$6,789.98; reinsurance, \$131,232.73.....              | 138,022 71     |                |
| Net amount paid for losses.....   |                | \$1,297,331 84 |
| Interest and dividends to stockholders.....                             |                | 99,940 00      |
| Commissions or brokerage.....   |                | 538,909 30     |
| Salaries, fees and other charges of officers, agents and employes ..... |                | 225,205 87     |
| Rents .....   |                | 25,261 62      |
| Taxes, licenses and insurance department fees .....                     |                | 102,607 31     |
| Profit and loss .....   |                | 641 32         |
| Miscellaneous expenditures .....  |                | 150,198 37     |
| Total disbursements .....   |                | \$2,440,095 63 |
| Balance .....   |                | \$4,613,576 66 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Mortgage loans on real estate.....  | \$240,000 00   |
| Book value of stocks and bonds, excluding interest.....                         | 3,921,472 46   |
| Cash in office and in bank .....  | 69,124 25      |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 372,033 59     |
| Agents balances, representing business written prior to Oct. 1, last....        | 10,946 36      |
| Total ledger assets .....   | \$4,613,576 66 |

NON-LEDGER ASSETS.

|   |            |                       |
|---|------------|-----------------------|
| Interest due and accrued on mortgages .....           | \$4,108 33 |                       |
| Interest due and accrued on stocks and bonds.....     | 19,769 94  | \$23,878 27           |
| Market value of stocks and bonds over book value..... |            | 105,777 54            |
| Gross assets .....                                    |            | <u>\$4,743,232 47</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |  |                       |
|--|--|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last.... |  | <u>\$10,946 36</u>    |
| Total admitted assets .....  |  | <u>\$4,732,286 11</u> |

LIABILITIES.

|  |                     |                       |
|--|---------------------|-----------------------|
| Losses adjusted and unpaid.....                      | \$15,854 79         |                       |
| Losses in process of adjustment, or in suspense..... | 205,266 44          |                       |
| Losses resisted.....                                 | 30,093 60           |                       |
| Total claims for losses .....                        | <u>\$251,214 83</u> |                       |
| Deduct reinsurance .....                             | 39,592 70           |                       |
| Net amount of unpaid losses .....                    |                     | \$211,622 13          |
| Unearned premiums on outstanding risks.....          |                     | 2,210,148 79          |
| Dividends remaining unpaid .....                     |                     | 60 00                 |
| Cash capital .....                                   | \$500,000 00        |                       |
| Surplus over all liabilities .....                   | 1,810,455 19        |                       |
| Surplus to policy holders.....                       |                     | <u>2,310,455 19</u>   |
| Total liabilities.....                               |                     | <u>\$4,732,286 11</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1904 ..... | \$416,229,644        | \$4,464,611 47        |
| Written during the year .....    | 311,383,182          | 3,582,555 07          |
| Total.....                       | <u>\$727,612,826</u> | <u>\$8,047,166 54</u> |
| Expired and terminated.....      | 281,415,972          | 3,352,016 11          |
| In force at end of the year..... | \$440,196,854        | \$4,693,156 43        |
| Deduct amount reinsured .....    | 51,790,738           | 463,026 77            |
| Net amount in force.....         | <u>\$388,406,116</u> | <u>\$4,230,123 66</u> |

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

|                 | <i>Deposits.</i> | <i>Liabilities.</i> |
|-----------------|------------------|---------------------|
| Georgia .....   | \$10,000         | \$12,290 52         |
| Virginia .....  | 25,000           | 15,522 56           |
| Oregon.....     | 56,000           | 20,194 79           |
| New Mexico..... | 10,000           | 6,006 74            |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$2,186,875 00 |
| Premiums received ..... | 43,193 14      |
| Losses paid .....       | 18,753 72      |
| Losses incurred .....   | 18,378 02      |

# 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) .....                                     | \$280,789 08 |              |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 117,519 76   |              |
| Net premiums .....  |              | \$163,269 32 |
| Interest on bonds and dividends on stocks .....                 | \$28,940 22  |              |
| Interest from all other sources .....                           | 284 76       | 29,224 98    |
| Profit on sale or maturity of ledger assets .....               |              | 1,790 32     |
| Total income .....  |              | \$194,284 62 |
| Ledger assets Dec. 31, 1904 .....                               |              | 763,232 05   |
| Total .....   |              | \$957,516 67 |

## DISBURSEMENTS.

|   |             |              |
|---|-------------|--------------|
| Gross amount paid for losses (Fire) .....                               | \$71,111 47 |              |
| Deduct salvage, \$553.71; reinsurance, \$26,201.86 .....                | 26,755 57   |              |
| Net amount paid for losses .....  |             | \$44,355 90  |
| Interest and dividends to stockholders .....                            |             | 20,000 00    |
| Commissions or brokerage .....  |             | 36,066 27    |
| Salaries, fees and other charges of officers, agents and employes ..... |             | 5,243 93     |
| Rents .....   |             | 1,800 00     |
| Taxes, licenses and insurance department fees .....                     |             | 4,938 52     |
| Miscellaneous expenditures .....  |             | 5,975 90     |
| Total disbursements .....   |             | \$118,320 52 |
| Balance .....   |             | \$839,196 15 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of stocks and bonds, excluding interest .....                        | \$801,862 21 |
| Cash in office and in bank .....  | 15,103 90    |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 22,008 24    |
| Agents balances, representing business written prior to Oct. 1, last .....      | 131 80       |
| Other ledger assets .....   | 150 90       |
| Total ledger assets .....   | \$839,196 15 |

NON-LEDGER ASSETS.

|  |              |
|--|--------------|
| Interest due and accrued on stocks and bonds ..... | \$3,317 00   |
| Gross assets.....                                  | \$842,513 15 |

DEDUCT ASSETS NOT ADMITTED.

|  |              |
|--|--------------|
| Agents balances, representing business written prior to Oct. |              |
| 1, last.....   | \$131 80     |
| Book value of ledger assets over market value.....           | 2 21         |
|  | \$134 01     |
| Total admitted assets .....                                  | \$842,379 14 |

LIABILITIES.

|   |              |
|---|--------------|
| Losses adjusted and unpaid .....                      | \$5,200 31   |
| Losses in process of adjustment, or in suspense ..... | 7,764 51     |
| Losses resisted.....                                  | 4,099 00     |
| Total claims for losses .....                         | \$16,964 82  |
| Deduct reinsurance.....                               | 11,893 92    |
| Net amount of unpaid losses .....                     | \$5,070 90   |
| Unearned premiums on outstanding risks.....           | 141,282 02   |
| Cash capital.....                                     | \$200,000 00 |
| Surplus over all liabilities.....                     | 496,026 22   |
| Surplus to policy holders.....                        | 696,026 22   |
| Total liabilities.....                                | \$842,379 14 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|--------------|------------------|
| In force December 31, 1904 ..... | \$44,115,370 | \$329,376 54     |
| Written during the year .....    | 39,425,116   | 280,789 08       |
| Total.....                       | \$83,540,486 | \$610,165 62     |
| Expired and terminated.....      | 38,066,408   | 267,926 57       |
| In force at end of the year..... | \$45,474,078 | \$342,239 05     |
| Deduct amount reinsured .....    | 9,416,792    | 79,539 12        |
| Net amount in force.....         | \$36,057,286 | \$262,699 93     |

BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$116,100 00 |
| Premiums received ..... | 759 79       |
| Losses paid .....       | 17 97        |
| Losses incurred .....   | 17 97        |

## NORTH GERMAN FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

ADOLPH LOEB, *President.*LOUIS L. LOEB, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

|   |              |              |
|---|--------------|--------------|
| Gross premiums (Fire).....                                | \$878,099 83 |              |
| Deduct reinsurance, abatement, rebate and return premiums | 423,737 15   |              |
| Net premiums.....   |              | \$454,362 68 |
| Interest on mortgage loans.....                           | \$2,180 00   |              |
| Interest on bonds.....                                    | 9,575 00     |              |
| Interest from all other sources.....                      | 642 34       | 12,397 34    |
| Total income.....   |              | \$466,760 02 |
| Ledger assets Dec. 31, 1904.....                          |              | 511,127 35   |
| Total.....  |              | \$977,887 37 |

## DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                               | \$381,687 09 |              |
| Deduct salvage, \$1,395.15; reinsurance, \$140,731.02 .....            | 142,126 17   |              |
| Net amount paid for losses.....  |              | \$239,560 92 |
| Interest and dividends to stockholders.....                            |              | 12,000 00    |
| Commissions or brokerage.....  |              | 89,897 72    |
| Salaries, fees and other charges of officers, agents and employes..... |              | 4,279 39     |
| Rents .....  |              | 1,394 53     |
| Taxes, licenses and insurance department fees .....                    |              | 11,475 50    |
| Miscellaneous expenditures .....                                       |              | 11,183 70    |
| Total disbursements .....  |              | \$369,791 76 |
| Balance .....  |              | \$608,095 61 |

## LEDGER ASSETS.

|   |             |              |
|---|-------------|--------------|
| Mortgage loans on real estate. ....                                       | \$48,500 00 |              |
| Book value of bonds, excluding interest.....                              | 369,898 13  |              |
| Cash in office and in bank.....   | 43,015 00   |              |
| Agents balances, representing business written subsequent to Oct. 1, last | 116,682 48  |              |
| Certificate of deposit payable on demand ..                               | 30,000 00   |              |
| Total ledger assets .....   |             | \$608,095 61 |

## NON-LEDGER ASSETS.

|                                    |          |              |
|------------------------------------|----------|--------------|
| Interest accrued on mortgages..... | \$956 21 |              |
| Interest accrued on bonds .....    | 3,012 51 | \$3,948 72   |
| Gross asset.....                   |          | \$612,044 33 |



## DEDUCT ASSETS NOT ADMITTED.

|   |              |
|---|--------------|
| Book value of bonds over market value ..... | \$10,309 38  |
| Total admitted assets.....                  | \$601,734 95 |

## LIABILITIES.

|   |              |              |
|---|--------------|--------------|
| Losses adjusted and unpaid .....                      | \$1,417 61   |              |
| Losses in process of adjustment, or in suspense ..... | 34,903 84    |              |
| Losses resisted.....                                  | 1,494 02     |              |
| Total claims for losses .....                         | \$37,815 47  |              |
| Deduct reinsurance.....                               | 6,494 95     |              |
| Net amount of unpaid losses .....                     |              | \$31,320 52  |
| Unearned premiums on outstanding risks.....           |              | 282,208 62   |
| Cash capital.....                                     | \$200,000 00 |              |
| Surplus over all liabilities.....                     | 88,205 81    |              |
| Surplus to policy holders.....                        |              | 288,205 81   |
| Total liabilities.....                                |              | \$601,734 95 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|--------------|------------------|
| In force December 31, 1904 ..... | \$33,962,199 | \$520,392 62     |
| Written during the year.....     | 54,479,255   | 878,099 83       |
| Total.....                       | \$88,441,454 | \$1,398,492 45   |
| Expired and terminated.....      | 42,981,965   | 667,033 10       |
| In force at end of the year..... | \$45,459,489 | \$781,459 35     |
| Deduct amount reinsured .....    | 10,756,536   | 169,701 95       |
| Net amount in force.....         | \$34,702,953 | \$561,757 40     |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written.....      | \$298,691 00 |
| Premiums received ..... | 5,282 27     |
| Losses paid .....       | 1,208 84     |
| Losses incurred .....   | 1,243 34     |

ORIENT INSURANCE COMPANY,  
HARTFORD, CONN.

—  
INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

ARCHIBALD G. MCILWAINE, *President.*

JAMES WYPER, *Secretary.*

—  
Cash Capital, \$500,000.  
—

INCOME.

|   |             |    |
|---|-------------|----|
| Gross premiums (Fire).....                                | \$1,614,722 | 18 |
| Deduct reinsurance, abatement, rebate and return premiums | 491,001     | 29 |
| Net premiums .....  | \$1,123,720 | 89 |
| Interest on bonds and dividends on stocks .....           | \$64,498    | 59 |
| Interest from all other sources.....                      | 6,794       | 28 |
|   | 71,292      | 87 |
| Total income.....   | \$1,195,013 | 76 |
| Ledger assets Dec. 31, 1904 .....                         | 2,196,247   | 72 |
| Total.....  | \$3,391,261 | 48 |

DISBURSEMENTS.

|  | <i>Fire.</i> | <i>Marine.</i> |                |
|--|--------------|----------------|----------------|
| Gross amount paid for losses .....                                     | \$653,696    | 58             | \$277 60       |
| Deduct salvage, \$8,466.73; reinsurance, \$110,585.96.....             | 118,920      | 53             | 132 16         |
| Net amount paid for losses.....  | \$534,776    | 05             | \$145 44       |
| Interest and dividends to stockholders .....                           |              |                | 100,000 00     |
| Commissions or brokerage.....  |              |                | 248,000 61     |
| Salaries, fees and other charges of officers, agents and employes..... |              |                | 59,617 64      |
| Rents.....   |              |                | 4,372 00       |
| Taxes on real estate.....  |              |                | 1,080 00       |
| All other taxes, licenses and insurance department fees.....           |              |                | 28,149 99      |
| Loss on sale or maturity of ledger assets.....                         |              |                | 924 20         |
| Miscellaneous expenditures .....                                       |              |                | 57,256 12      |
| Total disbursements .....  |              |                | \$1,034,322 05 |
| Balance.....   |              |                | \$2,356,939 43 |

LEDGER ASSETS.

|   |             |    |
|---|-------------|----|
| Book value of real estate.....  | \$134,867   | 55 |
| Book value of stocks and bonds, excluding interest.....                   | 1,661,422   | 21 |
| Cash in office and in bank.....   | 372,416     | 95 |
| Agents balances, representing business written subsequent to Oct. 1, last | 176,351     | 47 |
| Agents balances, representing business written prior to Oct. 1, last....  | 11,754      | 83 |
| Bills receivable taken for fire risks.....                                | 39          | 13 |
| Due from other companies for reinsurance.....                             | 87          | 29 |
| Total ledger assets.....  | \$2,356,939 | 43 |

## NON-LEDGER ASSETS.

|   |             |                |
|---|-------------|----------------|
| Interest due and accrued on stocks and bonds.....       | \$26,553 10 |                |
| Interest accrued on other assets.....                   | 333 33      | \$26,886 43    |
| Market value of stocks and bonds over book value.....   |             | 41,684 64      |
| Commissions due on return premiums and reinsurance..... |             | 1,964 15       |
| Due from other companies for reinsurance.....           |             | 1,259 29       |
| Gross assets.....                                       |             | \$2,428,733 94 |

## DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last ... | \$11,754 83    |
| Total admitted assets.....   | \$2,416,979 11 |

## LIABILITIES.

|   |                |
|---|----------------|
| Losses adjusted and unpaid .....                              | \$21,723 00    |
| Losses in process of adjustment, or in suspense .....         | 76,955 00      |
| Losses resisted.....  | 12,285 00      |
| Total claims for losses.....                                  | \$110,963 00   |
| Deduct reinsurance .....                                      | 24,310 59      |
| Net amount of unpaid losses .....                             | \$86,652 41    |
| Unearned premiums on outstanding risks.....                   | 996,152 09     |
| Salaries and other miscellaneous expenses due or accrued..... | 3,798 09       |
| Due for return premiums and reinsurance.....                  | 8,418 35       |
| Cash capital.....   | \$500,000 00   |
| Surplus over all liabilities.....                             | 821,958 17     |
| Surplus to policy holders.....                                | 1,321,958 17   |
| Total liabilities.....  | \$2,416,979 11 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums</i> |
|----------------------------------|---------------|-----------------|
| In force December 31, 1904.....  | \$170,987,703 | \$2,000,500 30  |
| Written during the year.....     | 133,808,125   | 1,614,722 18    |
| Total.....                       | \$304,795,828 | \$3,615,222 48  |
| Expired and terminated.....      | 119,399,221   | 1,485,786 24    |
| In force at end of the year..... | \$185,396,607 | \$2,129,436 24  |
| Deduct amount reinsured .....    | 19,917,647    | 239,259 97      |
| Net amount in force.....         | \$165,478,960 | \$1,890,176 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> |
|-----------------|------------------|---------------------|
| Virginia.....   | \$27,566 33      | \$16,480 45         |
| Georgia .....   | 10,825 00        | 28,139 90           |
| New Mexico..... | 12,950 00        | 2,684 26            |
| Oregon .....    | 57,250 00        | 10,564 10           |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written.....      | \$905,967 00 |
| Premiums received ..... | 11,462 78    |
| Losses paid.....        | 4,963 29     |
| Losses incurred.....    | 6,218 29     |

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) .....                               | \$406,872 88 |              |
| Deduct reinsurance, abatement, rebate and return premiums | 114,578 88   |              |
| Net premiums .....  |              | \$286,293 95 |
| Interest on bonds .....                                   |              | 13,779 34    |
| Total income .....  |              | \$300,073 29 |
| Ledger assets Dec. 31, 1904 .....                         |              | 489,412 84   |
| Total .....   |              | \$789,486 13 |

DISBURSEMENTS.

|   |              |              |
|---|--------------|--------------|
| Gross amount paid for losses (Fire) .....                               | \$227,479 42 |              |
| Deduct salvage \$1,171.30; reinsurance \$46,998.89 .....                | 48,170 19    |              |
| Net amount paid for losses .....  |              | \$179,309 23 |
| Commissions or brokerage .....  |              | 65,919 22    |
| Salaries, fees and other charges of officers, agents and employes ..... |              | 6,198 24     |
| Rents .....   |              | 435 36       |
| Taxes, licenses and insurance department fees .....                     |              | 8,455 91     |
| Miscellaneous expenditures .....  |              | 8,279 84     |
| Total disbursements .....   |              | \$268,597 80 |
| Balance .....   |              | \$520,888 33 |

LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of bonds, excluding interest .....                                   | \$457,253 63 |
| Cash in bank .....  | 33,683 17    |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 29,209 65    |
| Agents balances, representing business written prior to Oct. 1, last .....      | 741 88       |
| Total ledger assets .....   | \$520,888 33 |

NON-LEDGER ASSETS.

|   |  |                     |
|---|--|---------------------|
| Interest due and accrued on bonds.....        |  | \$3,144 85          |
| Due from other companies for reinsurance..... |  | 51 53               |
| Gross assets.....                             |  | <u>\$524,084 71</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |          |                     |
|--|----------|---------------------|
| Agents balances, representing business written prior to<br>Oct. 1, last..... | \$741 88 |                     |
| Book value of bonds over market value.....                                   | 9,081 88 | \$9,823 76          |
| Total admitted assets.....   |          | <u>\$514,260 95</u> |

LIABILITIES.

|   |                    |                     |
|---|--------------------|---------------------|
| Losses adjusted and unpaid.....                               | \$889 00           |                     |
| Losses in process of adjustment, or in suspense.....          | 19,662 00          |                     |
| Losses resisted.....  | 1,491 00           |                     |
| Total claims for losses.....                                  | <u>\$21,962 00</u> |                     |
| Deduct reinsurance.....                                       | 1,186 00           |                     |
| Net amount of unpaid losses.....                              |                    | \$20,776 00         |
| Unearned premiums on outstanding risks.....                   |                    | 190,436 07          |
| Salaries and other miscellaneous expenses due or accrued..... |                    | 423 12              |
| Due for reinsurance.....                                      |                    | 3,141 05            |
| Cash capital.....   | \$200,000 00       |                     |
| Surplus over all liabilities.....                             | 99,484 71          |                     |
| Surplus to policy holders.....                                |                    | <u>299,484 71</u>   |
| Total liabilities.....  |                    | <u>\$514,260 95</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>        | <i>Premiums.</i>    |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1904.....  | \$41,307,945        | \$436,298 52        |
| Written during the year.....     | 35,863,541          | 400,872 83          |
| Total.....                       | <u>\$77,171,486</u> | <u>\$837,171 35</u> |
| Expired and terminated.....      | 35,801,155          | 400,235 05          |
| In force at end of the year..... | \$41,370,331        | \$436,936 30        |
| Deduct amount reinsured.....     | 6,062,307           | 69,065 72           |
| Net amount in force.....         | <u>\$35,308,024</u> | <u>\$367,870 58</u> |

BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$70,650 00  |
| Premiums received..... | 940 48       |
| Losses paid.....       | 440 75       |
| Losses incurred.....   | 170 75       |

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).....                                | \$3,805,633 | 11         |
| Deduct reinsurance, abatement, rebate and return premiums | 848,181     | 77         |
| Net premiums .....  | \$2,957,451 | 34         |
| Deposit premiums on perpetual risks.....                  |             | 36,899 13  |
| Interest on mortgage loans .....                          | \$28,337    | 95         |
| Interest on collateral loans .....                        | 8,317       | 95         |
| Interest on bonds and dividends on stocks .....           | 202,866     | 48         |
| Interest from all other sources.....                      | 1,687       | 53         |
| Rents .....   | 5,426       | 99         |
|   |             | 246,636 90 |
| Profit on sale or maturity of ledger assets.....          |             | 11,342 27  |
| Income from other sources.....                            |             | 867 54     |
| Total income.....   | \$3,253,197 | 18         |
| Ledger assets Dec. 31, 1904 .....                         | 6,331,121   | 39         |
| Total.....  | \$9,584,318 | 57         |

DISBURSEMENTS.

|  |             |            |
|--|-------------|------------|
| Gross amount paid for losses (Fire).....                               | \$1,560,752 | 51         |
| Deduct reinsurance.....  | 115,286     | 52         |
| Net amount paid for losses .....                                       | \$1,445,465 | 99         |
| Deposit premiums returned.....   |             | 28,360 73  |
| Interest and dividends to stockholders.....                            |             | 120,000 00 |
| Commissions or brokerage .....   |             | 593,446 71 |
| Salaries, fees and other charges of officers, agents and employes..... |             | 180,000 00 |
| Repairs and expenses on real estate .....                              |             | 2,608 22   |
| Taxes on real estate.....  |             | 3,481 33   |
| All other taxes, licenses and insurance department fees .....          |             | 78,350 92  |
| Loss on sale or maturity of ledger assets.....                         |             | 4,956 01   |
| Miscellaneous expenditures.....  |             | 186,056 67 |
| Total disbursements.....   | \$2,642,726 | 58         |
| Balance.....   | \$6,941,591 | 99         |

LEDGER ASSETS.

|  |           |    |
|--|-----------|----|
| Book value of real estate .....                          | \$217,221 | 62 |
| Mortgage loans on real estate.....                       | 641,900   | 00 |
| Loans secured by collateral.....                         | 561,200   | 00 |
| Book value of stocks and bonds, excluding interest ..... | 4,922,478 | 62 |

|   |                    |           |
|---|--------------------|-----------|
| Cash in office and in bank .....  | \$136,423          | 67        |
| Agents balances, representing business written subsequent to Oct. 1, last | 441,929            | 12        |
| Agents balances, representing business written prior to Oct. 1, last..... | 20,438             | 96        |
| <b>Total ledger assets .....</b>  | <b>\$6,941,591</b> | <b>99</b> |

**NON-LEDGER ASSETS.**

|  |                    |           |
|--|--------------------|-----------|
| Interest due and accrued on mortgages .....                  | \$4,521            | 10        |
| Interest accrued on collateral loans .....                   | 4,515              | 80        |
| <b>Market value of stocks and bonds over book value.....</b> | <b>168,571</b>     | <b>38</b> |
| <b>Gross assets.....</b>                                     | <b>\$7,119,200</b> | <b>27</b> |

**DEDUCT ASSETS NOT ADMITTED.**

|   |                    |           |
|---|--------------------|-----------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$20,438           | 96        |
| Book value of real estate over market value .....                         | 74,721             | 62        |
| <b>Total admitted assets .....</b>  | <b>\$7,024,039</b> | <b>69</b> |

**LIABILITIES.**

|  |                    |           |
|--|--------------------|-----------|
| Losses adjusted and unpaid .....                     | \$12,608           | 53        |
| Losses in process of adjustment, or in suspense..... | 194,454            | 10        |
| Losses resisted.....                                 | 11,608             | 73        |
| <b>Total claims for losses .....</b>                 | <b>\$218,671</b>   | <b>36</b> |
| Deduct reinsurance.....                              | 18,396             | 00        |
| <b>Net amount of unpaid losses .....</b>             | <b>\$200,275</b>   | <b>36</b> |
| Unearned premiums on outstanding risks.....          | 2,535,005          | 64        |
| Reclaimable on perpetual fire policies.....          | 884,207            | 08        |
| Cash capital .....                                   | \$400,000          | 00        |
| Surplus over all liabilities .....                   | 3,004,551          | 61        |
| <b>Surplus to policy holders.....</b>                | <b>3,404,551</b>   | <b>61</b> |
| <b>Total liabilities .....</b>                       | <b>\$7,024,039</b> | <b>69</b> |

**RISKS AND PREMIUMS.**

|  | <i>Fire.</i>         | <i>Premiums.</i>      |
|--|----------------------|-----------------------|
| In force December 31, 1904.....          | \$503,357,977        | \$5,212,928 50        |
| Written during the year.....             | 331,287,977          | 2,805,633 11          |
| <b>Total .....</b>                       | <b>\$834,645,954</b> | <b>\$8,018,561 61</b> |
| Expired and terminated .....             | 297,054,566          | 3,545,677 96          |
| <b>In force at end of the year .....</b> | <b>\$537,591,388</b> | <b>\$5,472,883 65</b> |
| Deduct amount reinsured.....             | 54,858,810           | 557,668 84            |
| <b>Net amount in force .....</b>         | <b>\$482,732,578</b> | <b>\$4,915,214 81</b> |

Perpetual risks not included above, \$38,901,033; premiums on same, \$972,245.76.

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.....    | \$58,000         | \$17,364 83         |
| Virginia ..... | 20,800           | 41,130 30           |
| Georgia .....  | 10,400           | 36,596 70           |

**BUSINESS IN MAINE.**

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$859,767 37 |
| Premiums received ..... | 14,264 44    |
| Losses paid .....       | 5,286 56     |
| Losses incurred .....   | 7,105 66     |

## PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, \$1,000,000.

## INCOME.

|   |                |                 |
|---|----------------|-----------------|
| Gross premiums (Fire).....                                | \$7,362,655 87 |                 |
| Deduct reinsurance, abatement, rebate and return premiums | 1,364,231 19   |                 |
| Net premiums .....  |                | \$5,998,424 68  |
| Interest on mortgage loans .....                          | \$2,260 35     |                 |
| Interest on collateral loans .....                        | 3,884 08       |                 |
| Interest on bonds and dividends on stocks .....           | 213,973 00     |                 |
| Interest from all other sources.....                      | 550 84         |                 |
| Rents—including company's own occupancy .....             | 40,856 71      | 261,524 98      |
| Profit on sale or maturity of ledger assets.....          |                | 53,972 75       |
| Profit and loss .....                                     |                | 215 18          |
| Total income .....  |                | \$6,314,137 59  |
| Ledger assets Dec. 31, 1904 .....                         |                | 7,683,854 03    |
| Total .....   |                | \$13,997,991 62 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire) .....                              | \$3,186,713 69 |                |
| Deduct salvage \$19,939.17; reinsurance \$212,535.98.....              | 232,475 15     |                |
| Net amount paid for losses.....  |                | \$2,954,238 54 |
| Interest and dividends to stockholders .....                           |                | 150,000 00     |
| Commissions or brokerage.....  |                | 1,177,683 33   |
| Salaries, fees and other charges of officers, agents and employes..... |                | 441,819 76     |
| Rents—including company's own occupancy.....                           |                | 50,199 02      |
| Repairs and expenses on real estate .....                              |                | 15,165 76      |
| Taxes on real estate.....  |                | 6,142 68       |
| All other taxes, licenses and insurance department fees .....          |                | 188,077 85     |
| Loss on sale or maturity of ledger assets.....                         |                | 8,187 50       |
| Miscellaneous expenditures .....                                       |                | 473,459 20     |
| Total disbursements .....  |                | \$8,514,973 34 |
| Balance.....   |                | \$8,583,018 28 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate.....  | \$401,404 39   |
| Mortgage loans on real estate .....   | 46,600 00      |
| Loans secured by collateral .....   | 61,425 00      |
| Book value of stocks and bonds, excluding interest.....                         | 6,512,169 82   |
| Cash in office and in bank .....  | 643,752 43     |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 917,666 64     |
| Total ledger assets .....   | \$8,583,018 28 |



NON-LEDGER ASSETS.

|   |            |                |
|---|------------|----------------|
| Interest due and accrued on mortgages .....           | \$1,000 00 |                |
| Interest accrued on stocks and bonds .....            | 9,524 39   |                |
| Rents accrued on company's property.....              | 3,362 43   | \$13,886 82    |
| Market value of real estate over book value .....     |            | 166,595 61     |
| Market value of stocks and bonds over book value..... |            | 95,628 18      |
| Total admitted assets.....                            |            | \$8,859,128 89 |

LIABILITIES.

|   |                |                |
|---|----------------|----------------|
| Losses in process of adjustment, or in suspense .....         | \$394,750 16   |                |
| Losses resisted.....  | 28,465 00      |                |
| Total claims for losses .....                                 | \$423,215 16   |                |
| Deduct reinsurance .....                                      | 24,447 23      |                |
| Net amount of unpaid losses .....                             |                | \$398,767 93   |
| Unearned premiums on outstanding risks.....                   |                | 5,348,744 29   |
| Salaries and other miscellaneous expenses due or accrued..... |                | 4,332 00       |
| Due for return premiums and reinsurance .....                 |                | 6,775 16       |
| Cash capital .....  | \$1,000,000 00 |                |
| Surplus over all liabilities.....                             | 2,100,509 51   |                |
| Surplus to policy holders.....                                |                | 3,100,509 51   |
| Total liabilities .....                                       |                | \$8,859,128 89 |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>    | <i>Premiums.</i> |
|-----------------------------------|-----------------|------------------|
| In force December 31, 1904.....   | \$842,818,742   | \$9,922,786 07   |
| Written during the year.....      | 613,279,684     | 7,362,655 87     |
| Total .....                       | \$1,456,098,426 | \$17,285,441 94  |
| Expired and terminated .....      | 528,690,192     | 6,399,518 85     |
| In force at end of the year ..... | \$927,408,294   | \$10,885,923 09  |
| Deduct amount reinsured .....     | 58,279,022      | 585,111 31       |
| Net amount in force.....          | \$869,129,272   | \$10,300,811 78  |

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 ..... | \$95,000         | \$70,351 74         |
| Georgia .....  | 10,300           | 169,714 05          |
| Canada.....    | 157,840          | 147,961 52          |
| Oregon.....    | 51,500           | 15,289 86           |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$3,033,641 00 |
| Premiums received ..... | 44,998 00      |
| Losses paid .....       | 22,222 57      |
| Losses incurred.....    | 23,414 79      |

## 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).....                                | \$4,978,299 39 |                 |
| Deduct reinsurance, abatement, rebate and return premiums | 907,989 58     |                 |
| Net premiums.....   |                | \$4,070,309 81  |
| Interest on mortgage loans.....                           | \$5,995 42     |                 |
| Interest on collateral loans.....                         | 837 50         |                 |
| Interest on bonds and dividends on stocks.....            | 249,589 41     |                 |
| Rents .....   | 11,952 64      | 268,374 97      |
| Profit on sale or maturity of ledger assets.....          |                | 14,733 62       |
| Total income.....   |                | \$4,353,418 40  |
| Ledger assets Dec. 31, 1904.....                          |                | 5,857,952 47    |
| Total .....   |                | \$10,211,370 87 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                               | \$2,021,534 22 |                |
| Deduct salvage, \$19,946.50; reinsurance, \$158,251.83.....            | 178,198 33     |                |
| Net amount paid for losses.....  |                | \$1,843,335 89 |
| Interest and dividends to stockholders .....                           |                | 283,000 00     |
| Commissions or brokerage.....  |                | \$16,505 78    |
| Salaries, fees and other charges of officers, agents and employes..... |                | 232,687 98     |
| Rents.....   |                | 18,603 16      |
| Repairs and expenses on real estate.....                               |                | 5,970 43       |
| Taxes on real estate.....  |                | 4,026 55       |
| All other taxes, licenses and insurance department fees.....           |                | 95,460 30      |
| Loss on sale or maturity of ledger assets.....                         |                | 24,924 24      |
| Miscellaneous expenditures.....  |                | 370,674 60     |
| Total disbursements.....   |                | \$3,695,188 93 |
| Balance.....   |                | \$6,516,181 94 |

## LEDGER ASSETS.

|  |                |
|--|----------------|
| Book value of real estate.....   | \$148,944 64   |
| Mortgage loans on real estate.....   | 89,486 68      |
| Loans secured by collateral .....  | 9,000 00       |
| Book value of stocks and bonds, excluding interest.....                    | 5,181,541 19   |
| Cash in office and in bank.....  | 525,743 16     |
| Agents balances, representing business written subsequent to Oct. 1, last  | 556,766 42     |
| Agents balances, representing business written prior to Oct. 1, last ..... | 1,699 87       |
| Total ledger assets.....   | \$6,516,181 94 |

NON-LEDGER ASSETS.

|   |            |                |
|---|------------|----------------|
| Interest due and accrued on mortgages .....           | \$2,386 32 |                |
| Interest accrued on stocks and bonds .....            | 44,989 00  |                |
| Interest accrued on collateral loans .....            | 225 00     |                |
| Interest accrued on other assets.....                 | 2,500 00   |                |
| Rents accrued on company's property .....             | 906 58     | \$51,016 90    |
| Market value of real estate over book value .....     |            | 4,491 00       |
| Market value of stocks and bonds over book value..... |            | 1,349,516 31   |
| Premiums on foreign business.....                     |            | 83,487 17      |
| Due from other companies for reinsurance .....        |            | 8,463 04       |
| Gross assets.. .....                                  |            | \$8,013,156 36 |

DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last ... | \$1,699 87     |
| Total admitted assets.....   | \$8,011,456 49 |

LIABILITIES.

|   |                |
|---|----------------|
| Losses adjusted and unpaid.....                           | \$80,502 74    |
| Losses in process of adjustment, or in suspense.....      | 265,097 46     |
| Losses resisted.....                                      | 27,117 00      |
| Total claims for losses.....                              | \$372,717 20   |
| Deduct reinsurance.....                                   | 26,512 83      |
| Net amount of unpaid losses.....                          | \$346,204 37   |
| Unearned premiums on outstanding risks.....               | 3,248,212 95   |
| Commissions and other charges due agents and brokers..... | 20,955 78      |
| Cash capital.....   | \$2,000,000 00 |
| Surplus over all liabilities.....                         | 2,396,083 39   |
| Surplus to policy holders.....                            | 4,396,083 39   |
| Total liabilities.....                                    | \$8,011,456 49 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|
| In force December 31, 1904.....  | \$591,265,352   | \$6,217,675 92   |
| Written during the year.....     | 514,253,305     | 5,061,786 56     |
| Total.....                       | \$1,105,518,657 | \$11,279,462 48  |
| Expired and terminated.....      | 475,232,859     | 4,687,895 59     |
| In force at end of the year..... | \$630,285,798   | \$6,591,566 89   |
| Deduct amount reinsured.....     | 31,968,373      | 363,567 18       |
| Net amount in force.....         | \$598,317,425   | \$6,227,999 71   |

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.....   | \$53,000         | \$17,082 48         |
| Georgia.....  | 11,400           | 50,834 31           |
| Canada.....   | 160,470          | 126,649 35          |
| Virginia..... | 54,000           | 28,459 56           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$5,191,315 00 |
| Premiums received..... | 81,595 86      |
| Losses paid.....       | 30,713 16      |
| Losses incurred.....   | 28,930 21      |

PROVIDENCE WASHINGTON INSURANCE  
COMPANY,

PROVIDENCE, R. I.

INCORPORATED IN 1799. COMMENCED BUSINESS IN 1799.

J. B. BRANCH, *President.*

A. G. BEALS, *Secretary.*

Cash Capital, \$500,000.

INCOME.

|   | <i>Fire.</i>   | <i>Marine.</i> |                |
|---|----------------|----------------|----------------|
| Gross premiums.....   | \$2,890,093 83 | \$541,775 43   |                |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | 784,443 90     | 191,009 73     |                |
| Net premiums.....   | \$2,105,649 93 | \$350,765 70   | \$2,456,415 63 |
| Interest on bonds and dividends on stocks .....                   |                |                | 103,460 47     |
| Total income.....   |                |                | \$2,559,876 10 |
| Ledger assets Dec. 31, 1904 .....                                 |                |                | 1,996,708 36   |
| Total.....  |                |                | \$4,556,584 46 |

DISBURSEMENTS.

|  | <i>Fire.</i>   | <i>Marine.</i> |                |
|--|----------------|----------------|----------------|
| Gross amount paid for losses .....                                     | \$1,381,340 96 | \$437,110 67   |                |
| Deduct salvage, \$47,671.18; reinsurance, \$473,930.67                 | 334,251 80     | 187,350 05     |                |
| Net amount paid for losses.....  | \$1,047,089 16 | \$249,760 62   | \$1,296,849 78 |
| Interest and dividends to stockholders.....                            |                |                | 50,000 00      |
| Commissions or brokerage.....  |                |                | 494,461 59     |
| Salaries, fees and other charges of officers, agents and employes..... |                |                | 149,598 70     |
| Rents .....  |                |                | 8,804 44       |
| Taxes, licenses and insurance department fees .....                    |                |                | 58,069 86      |
| Premiums on investments .....  |                |                | 78,404 16      |
| Miscellaneous expenditures.....  |                |                | 114,867 65     |
| Total disbursements .....  |                |                | \$2,251,056 18 |
| Balance.....   |                |                | \$2,305,528 28 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of stocks and bonds, excluding interest.....                   | \$1,840,730 00 |
| Cash in office and in bank .....  | 171,477 50     |
| Agents balances, representing business written subsequent to Oct. 1, last | 272,007 77     |
| Agents balances, representing business written prior to Oct. 1, last..    | 660 71         |
| Bills receivable, not matured, taken for marine and inland risks.....     | 18,369 82      |
| Bills receivable taken for fire risks.....                                | 1,130 81       |
| Bills receivable past due .....   | 1,151 67       |
| Total ledger assets .....   | \$2,305,528 28 |

NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest due and accrued on stocks and bonds .....    | \$4,485 77            |
| Market value of stocks and bonds over book value..... | 719,470 00            |
| Gross assets.....                                     | <u>\$3,029,484 05</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |          |                       |
|--|----------|-----------------------|
| Agents balances, representing business written prior to<br>Oct. 1, last..... | \$660 71 |                       |
| Bills receivable, past due, taken for marine risks.....                      | 1,151 67 | \$1,812 38            |
| Total admitted assets.....   |          | <u>\$3,027,671 67</u> |

LIABILITIES.

|  |                     |                       |
|--|---------------------|-----------------------|
| Losses adjusted and unpaid .....                     | \$54,901 36         |                       |
| Losses in process of adjustment, or in suspense..... | 246,421 71          |                       |
| Losses resisted.....                                 | 16,532 38           |                       |
| Total claims for losses .....                        | <u>\$317,855 45</u> |                       |
| Deduct reinsurance .....                             | 69,571 70           |                       |
| Net amount of unpaid losses .....                    |                     | \$248,283 75          |
| Unearned premiums on outstanding risks.....          |                     | 1,594,169 82          |
| Cash capital.....                                    | \$500,000 00        |                       |
| Surplus over all liabilities.....                    | 685,218 10          |                       |
| Surplus to policy holders.....                       |                     | <u>1,185,218 10</u>   |
| Total liabilities.....                               |                     | <u>\$3,027,671 67</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      | <i>Marine.</i>       | <i>Premiums.</i>    |
|----------------------------------|----------------------|-----------------------|----------------------|---------------------|
| In force December 31, 1904.....  | \$289,750,276        | \$3,082,856 10        | \$6,978,446          | \$266,587 12        |
| Written during the year.....     | 286,604,232          | 2,890,093 83          | 113,566,897          | 541,775 43          |
| Total.....                       | <u>\$576,354,508</u> | <u>\$5,972,949 93</u> | <u>\$120,545,343</u> | <u>\$808,362 55</u> |
| Expired and terminated.....      | 265,407,509          | 2,560,956 97          | 113,369,702          | 547,125 88          |
| In force at end of the year..... | \$310,946,999        | \$3,411,992 96        | \$7,175,641          | \$261,236 67        |
| Deduct amount reinsured.....     | 54,986,859           | 600,529 71            | 1,273,528            | 55,050 92           |
| Net amount in force.....         | <u>\$255,960,140</u> | <u>\$2,811,463 25</u> | <u>\$5,902,113</u>   | <u>\$206,185 75</u> |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   | <i>Marine.</i> | <i>Aggregate.</i> |
|------------------------|----------------|----------------|-------------------|
| Risks written.....     | \$2,676,265 00 | \$254,423 00   | \$2,930,688 00    |
| Premiums received..... | 34,966 54      | 14,518 12      | 49,484 66         |
| Losses paid.....       | 11,295 09      | 6,388 20       | 17,683 29         |
| Losses incurred.....   | 15,163 19      | 7,528 20       | 22,691 39         |

# 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).....                                | \$4,542,538 55 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 1,103,317 60   |                |
| Net premiums .....  |                | \$3,439,220 95 |
| Interest on mortgage loans.....                           | \$2,890 00     |                |
| Interest on bonds and dividends on stocks.....            | 211,207 11     |                |
| Interest from all other sources.....                      | 5,625 65       |                |
| Rents.....  | 60 00          | 219,782 76     |
| Profit on sale or maturity of ledger assets.....          |                | 13,425 17      |
| Total income .....  |                | \$3,672,428 88 |
| Ledger assets Dec. 31, 1904.....                          |                | 6,138,235 10   |
| Total.....  |                | \$9,810,663 98 |

## DISBURSEMENTS.

|   |                |                |
|---|----------------|----------------|
| Gross amount paid for losses (Fire) .....                               | \$1,904,929 20 |                |
| Deduct salvage, \$16,031.75; reinsurance, \$159,990.39 .....            | 176,022 14     |                |
| Net amount paid for losses .....  |                | \$1,728,907 66 |
| Interest and dividends to stockholders .....                            | 100,000 00     |                |
| Commissions or brokerage.....   | 634,027 41     |                |
| Salaries, fees and other charges of officers, agents and employes ..... | 246,116 57     |                |
| Rents .....   | 28,380 31      |                |
| Taxes, licenses and insurance department fees.....                      | 84,453 20      |                |
| Profit and loss .....   | 46,297 25      |                |
| Miscellaneous expenditures .....  | 175,959 55     |                |
| Total disbursements.....  |                | \$3,044,141 35 |
| Balance.....  |                | \$6,766,522 63 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Mortgage loans on real estate.....  | \$71,000 00    |
| Book value of stocks and bonds, excluding interest.....                         | 6,066,854 79   |
| Cash in office and in bank .....  | 163,788 12     |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 462,040 88     |
| Agents balances, representing business written prior to Oct. 1, last.....       | 2,838 84       |
| Total ledger assets.....  | \$6,766,522 63 |

NON-LEDGER ASSETS.

|   |         |    |                |
|---|---------|----|----------------|
| Interest accrued on mortgages.....                | \$1,368 | 28 |                |
| Interest due and accrued on stocks and bonds..... | 75,168  | 68 |                |
| Interest due on other assets.....                 | 486     | 56 | \$77,023 52    |
| Due from other companies for reinsurance.....     |         |    | 309 24         |
| Gross assets.....                                 |         |    | \$6,843,855 39 |

DEDUCT ASSETS NOT ADMITTED.

|  |         |    |                |
|--|---------|----|----------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$2,838 | 84 |                |
| Total admitted assets.....   |         |    | \$6,841,016 55 |

LIABILITIES.

|   |             |    |  |
|---|-------------|----|--|
| Losses adjusted and unpaid .....                              | \$86,137    | 81 |  |
| Losses in process of adjustment, or in suspense.....          | 149,714     | 26 |  |
| Losses resisted.....  | 44,799      | 79 |  |
| Total claims for losses .....                                 | \$280,651   | 86 |  |
| Deduct reinsurance.....                                       | 27,063      | 63 |  |
| Net amount of unpaid losses .....                             | \$253,588   | 23 |  |
| Unearned premiums on outstanding risks .....                  | 2,715,952   | 85 |  |
| Salaries and other miscellaneous expenses due or accrued..... | 79,125      | 38 |  |
| Commissions and other charges due agents and brokers .....    | 9,943       | 08 |  |
| Due for return premiums and reinsurance .....                 | 41,721      | 25 |  |
| Cash capital.....   | \$1,000,000 | 00 |  |
| Surplus over all liabilities .....                            | 2,740,655   | 76 |  |
| Surplus to policy holders.....                                | 3,740,685   | 76 |  |
| Total liabilities.....  | \$6,841,016 | 55 |  |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force Dec. 31, 1904.....      | \$450,764,273 | \$5,464,485 94   |
| Written during the year.....     | 355,352,547   | 4,542,538 55     |
| Total.....                       | \$806,116,820 | \$10,007,024 49  |
| Expired and terminated.....      | 323,861,674   | 4,257,914 28     |
| In force at end of the year..... | \$477,255,146 | \$5,749,110 21   |
| Deduct amount reinsured .....    | 42,680,617    | 538,639 56       |
| Net amount in force.....         | \$434,574,529 | \$5,210,470 65   |

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

|               | <i>Deposits.</i> | <i>Liabilities.</i> |
|---------------|------------------|---------------------|
| Canada.....   | \$409,961 38     | \$382,637 11        |
| Virginia..... | 50,000           | 29,523 18           |
| Georgia.....  | 10,000           | 106,663 27          |
| Oregon.....   | 50,000           | 22,406 83           |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written.....      | \$1,537,920 00 |
| Premiums received ..... | 23,818 44      |
| Losses paid.....        | 18,434 79      |
| Losses incurred.....    | 16,783 44      |

## RELIANCE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1844.

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

Cash Capital, \$300,000.

## INCOME.

|   |              |                |
|---|--------------|----------------|
| Gross premiums (Fire) .....                                     | \$824,752 84 |                |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 185,778 76   |                |
| Net premiums .....  |              | \$638,974 08   |
| Deposit premiums on perpetual risks .....                       |              | 4,417 41       |
| Interest on mortgage loans .....                                | \$5,995 19   |                |
| Interest on bonds and dividends on stocks .....                 | 31,341 08    |                |
| Rents—including company's own occupancy .....                   | 7,038 59     | 44,374 86      |
| Profit on sale or maturity of ledger assets .....               |              | 212 50         |
| Income from other sources .....                                 |              | 362 55         |
| Total income .....  |              | \$688,341 40   |
| Ledger assets Dec. 31, 1904 .....                               |              | 1,089,424 82   |
| Total .....   |              | \$1,777,766 22 |

## DISBURSEMENTS.

|   |              |                |
|---|--------------|----------------|
| Gross amount paid for losses (Fire) .....                               | \$333,928 00 |                |
| Deduct salvage, \$2,285.56; reinsurance, \$34,446.31 .....              | 36,731 87    |                |
| Net amount paid for losses .....  |              | \$297,196 13   |
| Deposit premiums returned .....   |              | 5,092 00       |
| Interest and dividends to stockholders .....                            |              | 21,000 00      |
| Commissions or brokerage .....  |              | 163,554 00     |
| Salaries, fees and other charges of officers, agents and employes ..... |              | 36,571 04      |
| Rents—including company's own occupancy .....                           |              | 2,000 00       |
| Repairs and expenses on real estate .....                               |              | 1,419 94       |
| Taxes on real estate .....  |              | 1,644 00       |
| All other taxes, licenses and insurance department fees .....           |              | 18,737 68      |
| Miscellaneous expenditures .....  |              | 46,175 87      |
| Total disbursements .....   |              | \$593,390 06   |
| Balance .....   |              | \$1,184,375 56 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate .....   | \$113,860 65   |
| Mortgage loans on real estate .....   | 137,700 00     |
| Book value of stocks and bonds, excluding interest .....                        | 750,816 25     |
| Cash in office and in bank .....  | 73,703 71      |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 108,294 95     |
| Total ledger assets .....   | \$1,184,375 56 |



NON-LEDGER ASSETS.

|   |            |                       |
|---|------------|-----------------------|
| Interest due and accrued on mortgages .....           | \$1,766 73 |                       |
| Rents accrued on company's property .....             | 491 44     | \$2,258 17            |
| Market value of stocks and bonds over book value..... |            | 38,803 75             |
| Premiums on perpetual policies.....                   |            | 1,190 00              |
| Gross assets.....                                     |            | <u>\$1,226,627 46</u> |

DEDUCT ASSETS NOT ADMITTED.

|   |            |                       |
|---|------------|-----------------------|
| Company's stock owned .....                       | \$1,620 00 |                       |
| Book value of real estate over market value ..... | 2,360 65   | \$3,980 65            |
| Total admitted assets.....                        |            | <u>\$1,222,646 83</u> |

LIABILITIES.

|  |              |                       |
|--|--------------|-----------------------|
| Losses adjusted and unpaid .....                           | \$13,190 47  |                       |
| Losses in process of adjustment, or in suspense .....      | 47,122 18    |                       |
| Losses resisted .....                                      | 3,042 00     |                       |
| Total claims for losses .....                              | \$63,354 65  |                       |
| Deduct reinsurance.....                                    | 7,225 69     |                       |
| Net amount of unpaid losses .....                          |              | \$56,128 96           |
| Unearned premiums on outstanding risks.....                |              | 532,579 71            |
| Reclaimable on perpetual fire policies.....                |              | 128,568 84            |
| Commissions and other charges due agents and brokers ..... |              | 13,866 60             |
| Cash capital.....  | \$300,000 00 |                       |
| Surplus over all liabilities .....                         | 191,502 72   |                       |
| Surplus to policy holders.....                             |              | <u>491,502 72</u>     |
| Total liabilities.....                                     |              | <u>\$1,222,646 83</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1904 ..... | \$85,369,690         | \$1,038,369 16        |
| Written during the year.....     | 66,775,901           | 824,752 84            |
| Total.....                       | <u>\$152,145,591</u> | <u>\$1,863,122 00</u> |
| Expired and terminated.....      | 58,981,574           | 737,373 33            |
| In force at end of the year..... | \$93,164,017         | \$1,125,748 67        |
| Deduct amount reinsured.....     | 8,495,328            | 169,710 05            |
| Net amount in force.....         | <u>\$84,668,689</u>  | <u>\$1,016,038 62</u> |

Perpetual risks not included above, \$5,112,039.63; premiums on same, \$141,256.47.

BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$90,113 00  |
| Premiums received ..... | 1,356 05     |

## ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

EUGENE SATTERLEE, *President.*H. F. ATWOOD, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

|   |             |          |
|---|-------------|----------|
| Gross premiums (Fire).....                                | \$1,714,752 | 96       |
| Deduct reinsurance, abatement, rebate and return premiums | 595,708     | 02       |
| Net premiums.....   | \$1,119,044 | 94       |
| Interest on mortgage loans .....                          | \$15,745    | 80       |
| Interest on bonds and dividends on stocks .....           | 19,792      | 50       |
| Interest from all other sources.....                      | 1,822       | 95       |
| Rents.....  | 8,115       | 02       |
| Profit on sale or maturity of ledger assets.....          |             | 8,532 34 |
| Profit and loss.....                                      |             | 5 17     |
| Total income.....   | \$1,173,059 | 22       |
| Ledger assets Dec. 31, 1904.....                          | 1,464,759   | 85       |
| Total.....  | \$2,637,819 | 07       |

## DISBURSEMENTS.

|  |             |    |
|--|-------------|----|
| Gross amount paid for losses (Fire).....                               | \$728,585   | 94 |
| Deduct salvage, \$5,842.81; reinsurance, \$191,834.00.....             | 197,676     | 81 |
| Net amount paid for losses .....                                       | \$530,909   | 13 |
| Interest and dividends to stockholders .....                           | 20,000      | 00 |
| Commissions or brokerage.....  | 300,380     | 03 |
| Salaries, fees and other charges of officers, agents and employes..... | 38,007      | 37 |
| Repairs and expenses on real estate .....                              | 12,741      | 94 |
| Taxes on real estate.....  | 8,484       | 93 |
| All other taxes, licenses and insurance department fees .....          | 28,932      | 30 |
| Miscellaneous expenditures .....                                       | 77,864      | 13 |
| Total disbursements .....  | \$1,017,320 | 33 |
| Balance.....   | \$1,620,498 | 74 |

## LEDGER ASSETS.

|   |             |    |
|---|-------------|----|
| Book value of real estate .....   | \$553,314   | 60 |
| Mortgage loans on real estate.....  | 295,694     | 19 |
| Loans secured by collateral.....  | 9,099       | 00 |
| Book value of stocks and bonds, excluding interest.....                   | 486,898     | 55 |
| Cash in office and in bank.....   | 128,068     | 31 |
| Agents balances, representing business written subsequent to Oct. 1, last | 147,583     | 09 |
| Total ledger assets .....   | \$1,620,498 | 74 |

NON-LEDGER ASSETS.

|   |            |                |
|---|------------|----------------|
| Interest due and accrued on mortgages.....            | \$6,885 54 |                |
| Interest due and accrued on stocks and bonds.....     | 4,947 07   | \$11,832 61    |
| Market value of stocks and bonds over book value..... |            | 49,301 45      |
| Total admitted assets.....                            |            | \$1,681,632 80 |

LIABILITIES.

|  |              |                |
|--|--------------|----------------|
| Losses adjusted and unpaid .....                           | \$9,400 68   |                |
| Losses in process of adjustment, or in suspense.....       | 68,006 15    |                |
| Losses resisted.....                                       | 18,023 43    |                |
| Total claims for losses .....                              | \$95,430 26  |                |
| Deduct reinsurance.....                                    | 36,225 43    |                |
| Net amount of unpaid losses .....                          |              | \$59,204 83    |
| Unearned premiums on outstanding risks .....               |              | \$92,943 49    |
| Commissions and other charges due agents and brokers ..... |              | 1,075 88       |
| Cash capital.....  | \$200,000 00 |                |
| Surplus over all liabilities.....                          | 528,408 60   |                |
| Surplus to policy holders.....                             |              | 728,408 60     |
| Total liabilities.....                                     |              | \$1,681,632 80 |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>  | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1904.....   | \$150,157,348 | \$1,887,798 43   |
| Written during the year.....      | 129,888,456   | 1,714,752 96     |
| Total .....                       | \$280,045,804 | \$3,602,551 39   |
| Expired and terminated .....      | 115,329,527   | 1,521,806 73     |
| In force at end of the year ..... | \$164,716,277 | \$2,080,744 66   |
| Deduct amount reinsured.....      | 26,242,861    | 368,942 88       |
| Net amount in force .....         | \$138,473,416 | \$1,711,801 78   |

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 00      | \$12,968 24         |
| Virginia ..... | 9,600 00         | 15,756 38           |

BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$427,847 00 |
| Premiums received ..... | 7,216 40     |
| Losses paid .....       | 6,432 21     |
| Losses incurred .....   | 6,921 21     |

SECURITY INSURANCE COMPANY,  
NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

CHARLES S. LEETE, *President.*

H. C. FULLER, *Secretary.*

Cash Capital, \$500,000.

| INCOME.   | <i>Fire.</i>   | <i>Marine.</i> |                       |
|---|----------------|----------------|-----------------------|
| Gross premiums...   | \$1,357,355 46 | \$22,755 19    |                       |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | 380,601 91     | 4,300 53       |                       |
| Net premiums .....  | \$976,753 55   | \$18,454 66    | \$895,208 21          |
| Interest on mortgage loans.....                                   |                | 6,137 07       |                       |
| Interest on collateral loans.....                                 |                | 377 14         |                       |
| Interest on bonds and dividends on stocks.....                    |                | 55,069 15      |                       |
| Interest from all other sources.....                              |                | 418 56         |                       |
| Rents—including company's own occupancy .....                     |                | 3,839 20       | 65,841 12             |
| Profit on sale or maturity of ledger assets.....                  |                |                | 5,890 00              |
| <b>Total income.....</b>  |                |                | <b>\$1,066,939 33</b> |
| Ledger assets Dec. 31, 1904.....                                  |                |                | \$1,527,011 22        |
| Increase of capital during 1904 .....                             |                | 100,000 00     | 1,627,011 22          |
| <b>Total.....</b>   |                |                | <b>\$2,693,950 55</b> |

| DISBURSEMENTS.  | <i>Fire.</i> | <i>Marine.</i> |                       |
|---|--------------|----------------|-----------------------|
| Gross amount paid for losses .....                                      | \$529,995 86 | \$22,081 65    |                       |
| Deduct salvage, \$3,777.84; reinsurance, \$91,990.14.                   | 90,155 62    | 5,612 36       |                       |
| Net amount paid for losses.....   | \$439,840 24 | \$16,469 29    | \$456,309 53          |
| Interest and dividends to stockholders .....                            |              |                | 32,000 00             |
| Commissions or brokerage.....   |              |                | 242,760 32            |
| Salaries, fees and other charges of officers, agents and employes ..... |              |                | 136,070 91            |
| Rents—including company's own occupancy.....                            |              |                | 2,000 00              |
| Repairs and expenses on real estate.....                                |              |                | 2,457 72              |
| Taxes on real estate.....   |              |                | 1,059 98              |
| All other taxes, licenses and insurance department fees.....            |              |                | 23,812 02             |
| Loss on sale or maturity of ledger assets.....                          |              |                | 25 63                 |
| Profit and loss.....  |              |                | 868 51                |
| <b>Total disbursements .....</b>  |              |                | <b>\$897,364 62</b>   |
| <b>Balance.....</b>   |              |                | <b>\$1,796,585 93</b> |

## LEDGER ASSETS.

|  |                |
|--|----------------|
| Book value of real estate .....  | \$71,911 44    |
| Mortgage loans on real estate.....   | 132,700 00     |
| Loans secured by collateral.....   | 5,000 00       |
| Book value of stocks and bonds, excluding interest.....                    | 1,345,837 63   |
| Cash in office and in bank .....   | 75,747 70      |
| Agents balances, representing business written subsequent to Oct. 1, last  | } 146,558 43   |
| Agents balances, representing business written prior to Oct. 1, last ..... |                |
| Bills receivable, not matured, taken for marine and inland risks.....      | 2,756 35       |
| Bills receivable taken for fire risks .....                                | 11,511 14      |
| Due from other companies for reinsurance .....                             | 4,563 24       |
| Total ledger assets .....  | \$1,796,585 93 |

## NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest due and accrued on mortgages.....            | \$1,389 87     |
| Interest due and accrued on stocks and bonds.....     | 8,272 65       |
| Interest due and accrued on collateral loans.....     | 103 75         |
| Market value of stocks and bonds over book value..... | 85,056 37      |
| Gross assets.....                                     | \$1,891,408 57 |

## DEDUCT ASSETS NOT ADMITTED.

|   |                |
|---|----------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$3,094 32     |
| Bills receivable, past due, taken for fire risks.....                     | 4,083 72       |
| Book value of real estate over market value.....                          | 17,911 44      |
| Total admitted assets .....   | \$1,866,319 09 |

## LIABILITIES.

|  |                |
|--|----------------|
| Losses adjusted and unpaid .....                     | \$7,314 63     |
| Losses in process of adjustment, or in suspense..... | 71,650 10      |
| Losses resisted .....                                | 2,625 00       |
| Total claims for losses .....                        | \$81,589 73    |
| Deduct reinsurance .....                             | 11,846 76      |
| Net amount of unpaid losses .....                    | \$69,742 97    |
| Unearned premiums on outstanding risks.....          | 916,421 02     |
| Due for reinsurance.....                             | 1,026 07       |
| Cash capital .....                                   | \$500,000 00   |
| Surplus over all liabilities.....                    | 385,129 03     |
| Surplus to policy holders.....                       | 885,129 03     |
| Total liabilities.....                               | \$1,866,319 09 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1904 ..... | \$153,610,143 | \$1,714,015 63   | \$266,611      | \$15,474 15      |
| Written during the year.....     | 116,525,562   | 1,357,355 46     | 2,401,726      | 22,755 19        |
| Total .....                      | \$270,135,705 | \$3,071,371 09   | \$2,668,337    | \$38,229 34      |
| Expired and terminated.....      | 94,827,609    | 1,130,882 77     | 2,401,205      | 23,204 18        |
| In force at end of the year....  | \$175,308,096 | \$1,940,488 32   | \$267,132      | \$15,025 16      |
| Deduct amount reinsured .....    | 19,061,411    | 237,589 64       | 38,495         | 2,321 57         |
| Net amount in force.....         | \$156,246,685 | \$1,702,898 68   | \$228,637      | \$12,703 59      |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> | <i>Marine.</i> | <i>Aggregate.</i> |
|-------------------------|--------------|----------------|-------------------|
| Risks written.....      | \$671,589 00 | \$18,355 00    | \$689,944 00      |
| Premiums received ..... | 8,802 75     | 965 60         | 9,768 35          |
| Losses paid .....       | 1,038 02     | 556 93         | 1,594 95          |
| Losses incurred .....   | 467 18       | 56 93          | 524 11            |

# 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).....   | \$5,074,920 25              |
| Deduct reinsurance, abatement, rebate and return premiums 1,286,784 17 | <u>3,788,136 08</u>         |
| Net premiums.....  | \$3,788,136 08              |
| Interest on mortgage loans.....  | \$27,187 20                 |
| Interest on collateral loans.....                                      | 604 58                      |
| Interest on bonds and dividends on stocks.....                         | 181 724 10                  |
| Interest from all other sources.....                                   | 5,934 93                    |
| Rents—including company's own occupancy.....                           | <u>14,800 51</u> 230,251 32 |
| Profit on sale or maturity of ledger assets.....                       | <u>253,165 78</u>           |
| Total income.....  | \$4,273,553 18              |
| Ledger assets Dec. 31, 1904.....                                       | 5,627,708 80                |
| Total.....   | <u>\$9,901,261 98</u>       |

## DISBURSEMENTS.

|  |                   |
|--|-------------------|
| Gross amount paid for losses (Fire).....                               | \$2,107,055 56    |
| Deduct salvage \$7,246.81; reinsurance \$374,625.81.....               | <u>381,872 62</u> |
| Net amount paid for losses.....  | \$1,725,182 94    |
| Interest and dividends to stockholders.....                            | 200,000 00        |
| Commissions or brokerage.....  | 727,406 12        |
| Salaries, fees and other charges of officers, agents and employes..... | 168,859 55        |
| Rents—including company's own occupancy.....                           | 10,900 00         |
| Taxes on real estate.....  | 5,882 80          |
| All other taxes, licenses and insurance department fees.....           | 127,481 98        |
| Loss on sale or maturity of ledger assets.....                         | 173,058 21        |
| Miscellaneous expenditures.....  | <u>360,087 55</u> |
| Total disbursements.....   | \$3,497,959 15    |
| Balance.....   | \$6,403,302 83    |

## LEDGER ASSETS.

|  |                   |
|--|-------------------|
| Book value of real estate.....   | \$436,710 56      |
| Mortgage loans on real estate.....   | 512,270 00        |
| Loans secured by collateral.....   | 6,050 00          |
| Book value of stocks and bonds, excluding interest.....                        | 4,283,180 39      |
| Cash in office and in bank.....  | 500,266 93        |
| Agents balances, representing business written subsequent to Oct. 1, last..... | <u>664,524 95</u> |
| Total ledger assets.....   | \$6,403,302 83    |

NON-LEDGER ASSETS.

|  |             |                |
|--|-------------|----------------|
| Interest due and accrued on mortgages.....             | \$13,531 72 |                |
| Interest accrued on stocks and bonds.....              | 33,970 00   |                |
| Interest due and accrued on collateral loans .....     | 171 28      |                |
| Rents accrued on company's property.....               | 580 84      | \$48,254 84    |
| Market value of real estate over book value .....      |             | 40,289 44      |
| Market value of stocks and bonds over book value ..... |             | 664,684 61     |
| Total admitted assets.....                             |             | \$7,156,531 72 |

LIABILITIES.

|  |                |                |
|--|----------------|----------------|
| Losses adjusted and unpaid .....                     | \$54,520 68    |                |
| Losses in process of adjustment, or in suspense..... | 228,336 57     |                |
| Losses resisted.....                                 | 18,876 56      |                |
| Total claims for losses.....                         | \$301,733 81   |                |
| Deduct reinsurance.....                              | 76,429 34      |                |
| Net amount of unpaid losses.....                     |                | \$225,304 47   |
| Unearned premiums on outstanding risks.....          |                | 2,907,226 85   |
| Cash capital .....                                   | \$2,000,000 00 |                |
| Surplus over all liabilities.....                    | 2,024,000 40   |                |
| Surplus to policy holders.....                       |                | 4,024,000 40   |
| Total liabilities.....                               |                | \$7,156,531 72 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1904.....  | \$506,635,363 | \$5,833,398 20   |
| Written during the year.....     | 436,717,531   | 5,074,920 25     |
| Total.....                       | \$943,402,894 | \$10,913,318 45  |
| Expired and terminated.....      | 391,458,337   | 4,590,292 51     |
| In force at end of the year..... | \$551,944,557 | \$6,323,025 54   |
| Deduct amount reinsured.....     | 65,280,876    | 756,599 03       |
| Net amount in force.....         | \$486,663,681 | \$5,566,426 51   |

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         | \$34,914 46         |
| New Mexico..... | 10,000           | 14,239 64           |
| Oregon.....     | 50,000           | 21,194 31           |
| Virginia .....  | 50,000           | 21,945 51           |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$3,362,008 00 |
| Premiums received ..... | 48,282 92      |
| Losses paid .....       | 24,099 89      |
| Losses incurred.....    | 21,175 96      |

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.....   | \$3,984,626 82 | \$640,547 40   |
| Deduct reinsurance, abatement, rebate and return<br>premiums..... | 782,527 87     | 240,141 82     |
| Net premiums.....   | \$3,202,098 95 | \$400,405 58   |
| Interest on mortgage loans.....                                   |                | \$3,602,504 53 |
| Interest on collateral loans.....                                 |                | 28,354 62      |
| Interest on bonds and dividends on stocks.....                    |                | 1,124 84       |
| Interest from all other sources.....                              |                | 119,716 92     |
| Rents--including company's own occupancy.....                     |                | 16,271 45      |
| Profit on sale or maturity of ledger assets.....                  |                | 36,262 07      |
| Profit and loss.....  |                | 201,729 90     |
| Profit and loss.....  |                | 1,846 70       |
| Appreciation in value of securities.....                          |                | 7,380 70       |
|   |                | 19,593 42      |
| Total income.....   |                | \$3,833,055 25 |
| Ledger assets Dec. 31, 1904.....                                  |                | 4,011,897 21   |
| Total.....  |                | \$7,844,952 46 |

## DISBURSEMENTS.

|  | <i>Fire.</i>   | <i>Marine.</i> |
|--|----------------|----------------|
| Gross amount paid for losses.....                                      | \$1,805,328 57 | \$604,142 12   |
| Deduct salvage, \$21,836.81; reinsurance, \$407,688.03..               | 159,149 79     | 270,375 05     |
| Net amount paid for losses.....  | \$1,646,178 78 | \$333,767 07   |
| Interest and dividends to stockholders.....                            |                | \$1,979,945 85 |
| Commissions or brokerage.....  |                | 50,000 00      |
| Salaries, fees and other charges of officers, agents and employes..... |                | 815,433 66     |
| Rents.....   |                | 108,484 25     |
| Repairs and expenses on real estate.....                               |                | 6,000 00       |
| Taxes on real estate.....  |                | 13,637 17      |
| All other taxes, licenses and insurance department fees.....           |                | 6,089 36       |
| Loss on sale or maturity of ledger assets.....                         |                | 90,200 26      |
| Depreciation in value of securities.....                               |                | 8,963 34       |
| Miscellaneous expenditures.....  |                | 18,638 77      |
|  |                | 178,676 46     |
| Total disbursements.....   |                | \$3,276,069 12 |
| Balance.....   |                | \$4,568,883 34 |



LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....  | \$307,872 60          |
| Mortgage loans on real estate.....  | 630,105 60            |
| Loans secured by collateral.....  | 19,330 94             |
| Book value of stocks and bonds, excluding interest.....                   | 2,967,458 75          |
| Cash in office and in bank.....   | 292,266 74            |
| Agents balances, representing business written subsequent to Oct. 1, last | 337,585 53            |
| Agents balances, representing business written prior to Oct. 1, last .... | 1,542 27              |
| Bills receivable, not matured, taken for marine and inland risks .....    | 16,088 43             |
| Due from other companies for reinsurance.....                             | 2,633 08              |
| <b>Total ledger assets.....</b>   | <b>\$4,568,883 34</b> |

DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$1,542 27            |
| <b>Total admitted assets.....</b>  | <b>\$4,567,341 07</b> |

LIABILITIES.

|  |                       |
|--|-----------------------|
| Losses adjusted and unpaid.....                      | \$70,625 95           |
| Losses in process of adjustment, or in suspense..... | 215,853 19            |
| Losses resisted.....                                 | 27,915 56             |
| <b>Total claims for losses.....</b>                  | <b>\$314,394 70</b>   |
| Deduct reinsurance.....                              | 29,785,99             |
| <b>Net amount of unpaid losses.....</b>              | <b>\$284,608 71</b>   |
| Unearned premiums on outstanding risks.....          | 2,420,641 67          |
| Cash capital.....                                    | \$500,000 00          |
| Surplus over all liabilities .....                   | 1,362,090 69          |
| <b>Surplus to policy holders.....</b>                | <b>1,862,090 69</b>   |
| <b>Total liabilities.....</b>                        | <b>\$4,567,341 07</b> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      | <i>Marine.</i>      | <i>Premiums.</i>    |
|----------------------------------|----------------------|-----------------------|---------------------|---------------------|
| in force December 31, 1904 ....  | \$301,645,303        | \$4,277,980 06        | \$4,306,467         | \$148,598 81        |
| Written during the year .....    | 228,950,719          | 3,984,626 82          | 90,672,777          | 640,547 40          |
| <b>Total.....</b>                | <b>\$530,596,022</b> | <b>\$8,262,606 88</b> | <b>\$94,979,244</b> | <b>\$789,146 21</b> |
| Expired and terminated.....      | 180,606,523          | 3,443,379 84          | 91,471,677          | 680,582 83          |
| In force at end of the year .... | \$349,989,499        | \$4,819,227 04        | \$3,507,567         | \$168,563 88        |
| Deduct amount reinsured ....     | 22,402,132           | 364,400 04            | 243,483             | 10,410 06           |
| <b>Net amount in force.....</b>  | <b>\$327,587,367</b> | <b>\$4,454,827 00</b> | <b>\$3,259,084</b>  | <b>\$96,153 82</b>  |

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.....    | \$10,500         | \$45,693 87         |
| Oregon.....     | 50,000           | 11,412 16           |
| Virginia .....  | 26,000           | 20,280 51           |
| New Mexico..... | 10,600           | 6,102 83            |

BUSINESS IN MAINE.

|                        | <i>Fire.</i> | <i>Marine.</i> | <i>Aggregate.</i> |
|------------------------|--------------|----------------|-------------------|
| Risks written.....     | \$926,138 06 | \$647,952 00   | \$1,574,090 00    |
| Premiums received..... | 14,828 17    | 3,234 36       | 18,062 53         |
| Losses paid.....       | 8,179 44     | 2,215 24       | 10,394 68         |
| Losses incurred.....   | 10,666 84    | 2,215 24       | 12,882 08         |

## 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).....                                | \$2,309,688 64 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 724,193 98     |                |
| Net premiums .....  |                | \$1,585,494 66 |
| Interest on mortgage loans.....                           | \$13,618 57    |                |
| Interest on bonds and dividends on stocks.....            | 88,420 46      |                |
| Interest from all other sources.....                      | 8,034 67       |                |
| Rents .....   | 2,825 00       | 112,298 70     |
| Profit on sale or maturity of ledger assets.....          |                | 112,398 25     |
| Profit and loss .....                                     |                | 528 59         |
| Total income.....   |                | \$1,810,720 20 |
| Ledger assets Dec. 31, 1904 .....                         |                | 2,848,187 46   |
| Total.....  |                | \$4,658,907 66 |

## DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Gross amount paid for losses (Fire) .....                              | \$923,524 93 |                |
| Deduct salvage, \$8,517.88; reinsurance, \$143,753.69 .....            | 150,271 57   |                |
| Net amount paid for losses .....                                       |              | \$773,253 36   |
| Interest and dividends to stockholders .....                           |              | 50,000 00      |
| Commissions or brokerage.....  |              | 382,906 25     |
| Salaries, fees and other charges of officers, agents and employes..... |              | 96,636 55      |
| Rents .....  |              | 9,320 00       |
| Repairs and expenses on real estate.....                               |              | 603 62         |
| Taxes on real estate.....  |              | 349 91         |
| All other taxes, licenses and insurance department fees.....           |              | 58,118 74      |
| Loss on sale or maturity of ledger assets.....                         |              | 23,130 00      |
| Miscellaneous expenditures.....  |              | 54,571 26      |
| Total disbursements .....  |              | \$1,448,889 69 |
| Balance.....   |              | \$3,210,017 97 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate.....  | \$25,399 84    |
| Mortgage loans on real estate.....  | 316,566 67     |
| Book value of stocks and bonds, excluding interest.....                   | 1,964,568 63   |
| Cash in office and in bank .....  | 622,290 24     |
| Agents balances, representing business written subsequent to Oct. 1, last | 241,216 67     |
| Agents balances, representing business written prior to Oct. 1, last....  | 10,978 51      |
| Balance of local agency account.....                                      | 27,997 41      |
| Total ledger assets .....   | \$3,210,017 97 |

NON-LEDGER ASSETS.

|  |            |                       |
|--|------------|-----------------------|
| Interest due and accrued on mortgages .....            | \$6,540 37 |                       |
| Interest accrued on stocks and bonds .....             | 4,071 67   |                       |
| Rents accrued on company's property .....              | 148 00     | \$10,760 04           |
| Market value of stocks and bonds over book value ..... |            | 47,476 67             |
| Gross assets.....                                      |            | <u>\$3,268,254 68</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$10,978 51           |
| Total admitted assets .....  | <u>\$3,257,276 17</u> |

LIABILITIES.

|  |                       |
|--|-----------------------|
| Losses adjusted and unpaid .....                           | \$24,284 94           |
| Losses in process of adjustment, or in suspense.....       | 87,198 08             |
| Losses resisted.....                                       | <u>2,575 00</u>       |
| Total claims for losses .....                              | \$114,058 02          |
| Deduct reinsurance .....                                   | <u>23,892 55</u>      |
| Net amount of unpaid losses .....                          | \$90,165 47           |
| Unearned premiums on outstanding risks.....                | 1,286,236 87          |
| Commissions and other charges due agents and brokers ..... | <u>4,843 05</u>       |
| Cash capital.....  | \$500,000 00          |
| Surplus over all liabilities.....                          | <u>1,376,031 28</u>   |
| Surplus to policy holders .....                            | <u>1,876,931 28</u>   |
| Total liabilities.....                                     | <u>\$3,257,276 17</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1904.....  | \$198,356,684        | \$2,529,850 51        |
| Written during the year.....     | <u>172,659,534</u>   | <u>2,309,688 64</u>   |
| Total .....                      | \$371,016,218        | \$4,839,539 15        |
| Expired and terminated.....      | <u>153,694,493</u>   | <u>2,079,543 40</u>   |
| In force at end of the year..... | \$217,321,725        | \$2,759,995 75        |
| Deduct amount reinsured .....    | <u>23,879,855</u>    | <u>339,674 47</u>     |
| Net amount in force .....        | <u>\$194,441,870</u> | <u>\$2,420,321 28</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         | \$55,182 32         |
| Oregon.....   | 50,000           | 21,256 42           |
| Virginia..... | 24,900           | 22,138 84           |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>    |
|-------------------------|-----------------|
| Risks written .....     | \$1,094,715 00  |
| Premiums received ..... | 18,423 54       |
| Losses paid .....       | 7,305 65        |
| Losses incurred .....   | <u>9,031 33</u> |

UNION INSURANCE COMPANY,  
PHILADELPHIA, PENN.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

C. S. HOLLINSHEAD, *President*.

EDGAR R. DANNELS, *Secretary*.

Cash Capital, \$200,000.

INCOME.

|   |              |                       |
|---|--------------|-----------------------|
| Gross premiums (Fire) .....                                 | \$508,403 94 |                       |
| Deduct reinsurance, abatement, rebate and return premiums.. | 91,098 13    |                       |
| Net premiums.....   |              | \$417,305 81          |
| Deposit premiums on perpetual risks.....                    |              | 219 50                |
| Interest on collateral loans.....                           | \$726 40     |                       |
| Interest on bonds and dividends on stocks.....              | 17,000 33    |                       |
| Interest from all other sources.....                        | 905 37       |                       |
| Rents.....  | 2,376 34     | 21,008 49             |
| <b>Total income .....</b>                                   |              | <b>\$438,538 80</b>   |
| Ledger assets Dec. 31, 1904.....                            |              | 637,756 03            |
| <b>Total .....</b>  |              | <b>\$1,076,299 83</b> |

DISBURSEMENTS.

|  |              |                     |
|--|--------------|---------------------|
| Gross amount paid for losses (Fire) .....                              | \$176,359 50 |                     |
| Deduct salvage, \$1,452 15; reinsurance, \$6,862.33.....               | 8,314 48     |                     |
| Net amount paid for losses.....  |              | \$168,044 72        |
| Deposit premiums returned.....   |              | 474 50              |
| Commissions or brokerage.....  | 86,690 08    |                     |
| Salaries, fees and other charges of officers, agents and employes..... | 41,493 91    |                     |
| Repairs and expenses on real estate .....                              | 2,398 22     |                     |
| Taxes on real estate.....  | 1,515 00     |                     |
| All other taxes, licenses and insurance department fees.....           | 10,519 87    |                     |
| Loss on sale or maturity of ledger assets.....                         | 722 51       |                     |
| Miscellaneous expenditures.....  | 39,441 08    |                     |
| <b>Total disbursements .....</b>                                       |              | <b>\$361,299 89</b> |
| <b>Balance .....</b>   |              | <b>\$724,989 94</b> |

LEDGER ASSETS.

|  |                     |
|--|---------------------|
| Book value of real estate.....   | \$159,076 32        |
| Loans secured by collateral.....   | 18,900 00           |
| Book value of stocks and bonds, excluding interest.....                        | 446,506 06          |
| Cash in office and in bank.....  | 46,530 37           |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 48,492 86           |
| Agents balances, representing business written prior to Oct. 1, last....       | 278 88              |
| Cash in hands of manager at San Francisco .....                                | 5,173 24            |
| Other ledger assets.....   | 32 21               |
| <b>Total ledger assets .....</b>   | <b>\$724,989 94</b> |

NON-LEDGER ASSETS.

|   |            |                     |
|---|------------|---------------------|
| Interest accrued on stocks and bonds.....             | \$2,375 00 |                     |
| Market value of stocks and bonds over book value..... | 42,947 94  |                     |
| Other non-ledger assets.....                          | 742 50     |                     |
| Gross assets .....                                    |            | <u>\$771,055 38</u> |

DEDUCT ASSETS NOT ADMITTED.

|   |           |                     |
|---|-----------|---------------------|
| Company's stock owned .....   | \$32 21   |                     |
| Agents balances, representing business written prior to Oct. 1, last..... | 278 88    |                     |
| Book value of real estate over market value .....                         | 52,576 32 | \$52,887 41         |
| Total admitted assets .....   |           | <u>\$718,167 97</u> |

LIABILITIES.

|  |                    |                     |
|--|--------------------|---------------------|
| Losses adjusted and unpaid.....                                | \$13,013 65        |                     |
| Losses in process of adjustment, or in suspense.....           | 33,069 15          |                     |
| Total claims for losses .....                                  | <u>\$46,082 80</u> |                     |
| Deduct reinsurance .....                                       | 2,062 75           |                     |
| Net amount of unpaid losses .....                              |                    | \$44,020 05         |
| Unearned premiums on outstanding risks.....                    |                    | 295,277 64          |
| Reclaimable on perpetual fire policies.....                    |                    | 27,206 68           |
| Salaries and other miscellaneous expenses due or accrued ..... |                    | 300 00              |
| All other liabilities.....                                     |                    | 29 70               |
| Cash capital.....  | \$200,000 00       |                     |
| Surplus over all liabilities.....                              | 151,333 90         |                     |
| Surplus to policy holders.....                                 |                    | <u>351,333 90</u>   |
| Total liabilities .....  |                    | <u>\$718,167 97</u> |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>        | <i>Premiums.</i>      |
|-----------------------------------|---------------------|-----------------------|
| In force December 31, 1904 .....  | \$44,440,870        | \$508,857 19          |
| Written during the year.....      | 42,946,389          | 508,463 94            |
| Total .....                       | <u>\$87,387,259</u> | <u>\$1,012,261 13</u> |
| Expired and terminated.....       | 35,418,808          | 419,801 95            |
| In force at end of the year ..... | \$51,968,451        | \$592,459 18          |
| Deduct amount reinsured .....     | 2,186,158           | 25,435 35             |
| Net amount in force .....         | <u>\$49,782,293</u> | <u>\$567,023 83</u>   |

Perpetual risks not included above, \$1,014,573.00; premiums on same, \$30,229.64.

BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$893,888 00 |
| Premiums received..... | 12,188 79    |
| Losses paid.....       | 4,426 73     |
| Losses incurred.....   | 6,526 11     |

## UNITED FIREMEN'S INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1861.

ROBERT B. BEATH, *President.*DENNIS J. SWEENY, *Secretary.*

Cash Capital, \$300,000.

## INCOME.

|   |             |    |
|---|-------------|----|
| Gross premiums (Fire).....                                | \$664,045   | 92 |
| Deduct reinsurance, abatement, rebate and return premiums | 135,191     | 20 |
| Net premiums .....  | \$528,854   | 72 |
| Deposit premiums on perpetual risks .....                 | 41,142      | 08 |
| Interest on mortgage loans .....                          | \$20,660    | 35 |
| Interest on collateral loans .....                        | 547         | 99 |
| Interest on bonds and dividends on stocks.....            | 47,981      | 62 |
| Interest from all other sources.....                      | 635         | 90 |
| Rents .....   | 5,756       | 51 |
|   | 75,582      | 37 |
| Profit on sale or maturity of ledger assets.....          | 7,523       | 01 |
| Income from other sources.....                            | 2           | 29 |
| Total income.....   | \$653,104   | 47 |
| Ledger assets Dec. 31, 1904.....                          | 1,720,760   | 85 |
| Total .....   | \$2,373,865 | 32 |

## DISBURSEMENTS.

|  |             |    |
|--|-------------|----|
| Gross amount paid for losses (Fire) ..                                 | \$256,193   | 55 |
| Deduct salvage, \$875.69; reinsurance, \$24,199.75.....                | 25,075      | 44 |
| Net amount paid for losses.....  | \$231,118   | 11 |
| Deposit premiums returned .....  | 25,500      | 00 |
| Interest and dividends to stockholders.....                            | 30,000      | 00 |
| Commissions or brokerage.....  | 130,048     | 59 |
| Salaries, fees and other charges of officers, agents and employes..... | 35,837      | 47 |
| Repairs and expenses on real estate.....                               | 6,725       | 38 |
| Taxes on real estate.....  | 2,475       | 44 |
| All other taxes, licenses and insurance department fees.....           | 13,605      | 51 |
| Loss on sale or maturity of ledger assets.....                         | 1,360       | 65 |
| Miscellaneous expenditures. ....                                       | 31,952      | 71 |
| Total disbursements .....  | \$508,423   | 86 |
| Balance.....   | \$1,865,441 | 46 |

## LEDGER ASSETS.

|   |             |    |
|---|-------------|----|
| Book value of real estate.....  | \$185,429   | 00 |
| Mortgage loans on real estate.....  | 328,452     | 00 |
| Loans secured by collateral.....  | 63,000      | 00 |
| Book value of stocks and bonds, excluding interest.....                   | 1,150,322   | 00 |
| Cash in office and in bank .....  | 66,318      | 27 |
| Agents balances, representing business written subsequent to Oct. 1, last | 69,051      | 34 |
| Agents balances, representing business written prior to Oct. 1, last .... | 98          | 79 |
| Perpetual deposits in course of collection .....                          | 2,674       | 26 |
| Other ledger assets.....  | 100         | 00 |
| Total ledger assets .....   | \$1,865,441 | 46 |

NON-LEDGER ASSETS.

|   |            |                       |
|---|------------|-----------------------|
| Interest due and accrued on mortgages .....           | \$4,644 65 |                       |
| Interest accrued on collateral loans .....            | 510 57     |                       |
| Interest accrued on other assets .....                | 162 42     | \$5,317 64            |
| Market value of stocks and bonds over book value..... |            | 31,630 00             |
| Due from other companies for reinsurance.....         |            | 972 00                |
| Gross assets .....                                    |            | <u>\$1,903,361 10</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |           |                       |
|--|-----------|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last | \$93 79   |                       |
| Book value of real estate over market value.....                     | 12,929 80 | \$13,023 59           |
| Total admitted assets.....   |           | <u>\$1,890,337 51</u> |

LIABILITIES.

|   |                    |                       |
|---|--------------------|-----------------------|
| Losses adjusted and unpaid .....                              | \$15,480 77        |                       |
| Losses in process of adjustment, or in suspense .....         | 19,415 92          |                       |
| Losses resisted.....  | 1,000 00           |                       |
| Total claims for losses .....                                 | <u>\$35,896 69</u> |                       |
| Deduct reinsurance .....                                      | 2,840 90           |                       |
| Net amount of unpaid losses .....                             |                    | \$33,055 79           |
| Unearned premiums on outstanding risks .....                  |                    | 437,660 21            |
| Reclaimable on perpetual fire policies.....                   |                    | 881,545 36            |
| Salaries and other miscellaneous expenses due or accrued..... |                    | 12,379 48             |
| Cash capital.....   | \$300,000 00       |                       |
| Surplus over all liabilities.....                             | 225,696 67         |                       |
| Surplus to policy holders.....                                |                    | <u>525,696 67</u>     |
| Total liabilities .....                                       |                    | <u>\$1,890,337 51</u> |

RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>            | <i>Premiums.</i>      |
|-----------------------------------|-------------------------|-----------------------|
| In force December 31, 1904.....   | \$72,848,218 00         | \$795,633 51          |
| Written during the year.....      | 55,190,808 00           | 664,045 92            |
| Total .....                       | <u>\$128,039,026 00</u> | <u>\$1,459,679 43</u> |
| Expired and terminated.....       | 45,560,192 00           | 550,062 73            |
| In force at end of the year ..... | \$82,478,834 00         | \$909,616 70          |
| Deduct amount reinsured.....      | 6,321,972 00            | 85,247 15             |
| Net amount in force.....          | <u>\$76,156,862 00</u>  | <u>\$824,369 55</u>   |

Perpetual risks not included above, \$43,420,246.00; premiums on same, \$976,601.81.

BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$1,082,814 00 |
| Premiums received ..... | 18,249 00      |
| Losses paid .....       | 8,564 00       |
| Losses incurred .....   | 8,317 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 .....  |  | \$971,909 84 | \$21 63        |                |
| Deduct reinsurance,* abatement, rebate and return premiums..... |  | 286,063 10   | -              |                |
| Net premiums .....  |  | \$685,906 74 | \$21 63        | \$685,928 37   |
| Interest on mortgage loans .....                                |  |              | 11,385 00      |                |
| Interest on bonds and dividends on stocks .....                 |  |              | 9,258 08       |                |
| Rents .....   |  |              | 4,406 00       | 25,049 08      |
| Total income.....   |  |              |                | \$710,977 45   |
| Ledger assets Dec. 31, 1904.....                                |  |              |                | 715,322 58     |
| Total .....   |  |              |                | \$1,426,300 03 |

## DISBURSEMENTS.

|   | <i>Fire.</i> | <i>Marine.</i> |              |
|---|--------------|----------------|--------------|
| Gross amount paid for losses.....                                       | \$438,936 05 | \$2,173 57     |              |
| Deduct salvage, \$5,698.81; reinsurance, \$78,172.48.                   | 81,689 99    | 2,181 30       |              |
| Net amount paid for losses .....  | \$357,246 06 | -\$7 73        | \$357,238 33 |
| Commissions or brokerage.....   |              |                | 235,455 68   |
| Salaries, fees and other charges of officers, agents and employes ..... |              |                | 19,080 16    |
| Rents .....   |              |                | 1,200 00     |
| Repairs and expenses on real estate.....                                |              |                | 1,970 21     |
| Taxes on real estate.....   |              |                | 562 15       |
| All other taxes, licenses and insurance department fees .....           |              |                | 10,820 94    |
| Loss on sale or maturity of ledger assets.....                          |              |                | 199 12       |
| Miscellaneous expenditures.....   |              |                | 2,055 28     |
| Total disbursements .....   |              |                | \$628,581 87 |
| Balance.....  |              |                | \$797,718 16 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate.....  | \$45,303 80  |
| Mortgage loans on real estate.....  | 238,700 00   |
| Book value of stocks and bonds, excluding interest .....                  | 375,078 00   |
| Cash in office and in bank .....  | 34,096 44    |
| Agents balances, representing business written subsequent to Oct. 1, last | 104,539 92   |
| Total ledger assets .....   | \$797,718 16 |



NON-LEDGER ASSETS.

|   |          |              |
|---|----------|--------------|
| Interest accrued on mortgages.....                | \$898 00 |              |
| Interest accrued on stocks and bonds .....        | 2,404 00 |              |
| Interest accrued on other assets .....            | 1,422 81 | \$4,724 81   |
| Market value of real estate over book value ..... |          | 10,696 20    |
| Due from other companies for reinsurance.....     |          | 4,277 47     |
| Gross assets.....                                 |          | \$817,416 64 |

DEDUCT ASSETS NOT ADMITTED.

|   |              |
|---|--------------|
| Book value of ledger assets over market value ..... | \$3,228 00   |
| Total admitted assets.....                          | \$814,188 64 |

LIABILITIES.

|   |              |              |
|---|--------------|--------------|
| Losses adjusted and unpaid .....                              | \$14,007 86  |              |
| Losses in process of adjustment, or in suspense.....          | 45,015 09    |              |
| Losses resisted.....  | 5,980 97     |              |
| Total claims for losses .....                                 | \$65,003 92  |              |
| Deduct reinsurance .....                                      | 7,252 98     |              |
| Net amount of unpaid losses .....                             |              | \$57,750 94  |
| Unearned premiums on outstanding risks.....                   |              | 443,983 27   |
| Salaries and other miscellaneous expenses due or accrued..... |              | 200 00       |
| Cash capital.....   | \$250,000 00 |              |
| Surplus over all liabilities.....                             | 62,254 43    |              |
| Surplus to policyholders.....                                 |              | 312,254 43   |
| Total liabilities .....                                       |              | \$814,188 64 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> | <i>Marine<br/>Premiums.</i> |
|----------------------------------|---------------|------------------|-----------------------------|
| In force December 31, 1904 ..... | \$77,896,854  | \$934,373 36     | -                           |
| Written during the year .....    | 65,467,683    | 971,909 84       | \$21 63                     |
| Total .....                      | \$143,364,537 | \$1,906,283 20   | \$21 63                     |
| Expired and terminated.....      | 59,033,987    | 853,562 46       | 21 63                       |
| In force at end of the year..... | \$84,330,550  | \$1,052,720 74   | -                           |
| Deduct amount reinsured .....    | 13,676,897    | 176,492 06       | -                           |
| Net amount in force .....        | \$70,653,653  | \$876,228 68     | -                           |

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

|               | <i>Deposits.</i> | <i>Liabilities.</i> |
|---------------|------------------|---------------------|
| Virginia..... | \$13,000         | \$24,469 59         |

BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$489,341 90 |
| Premiums received ..... | 8,761 10     |
| Losses paid .....       | 5,267 65     |
| Losses incurred .....   | 4,602 98     |

## WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1870.

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

Cash Capital, \$300,000.

## INCOME.

|   |                |                |
|---|----------------|----------------|
| Gross premiums (Fire).....                                | \$2,735,333 98 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 642,513 89     |                |
| Net premiums .....  |                | \$2,092,820 09 |
| Interest on mortgage loans.....                           | \$16,503 89    |                |
| Interest on bonds and dividends on stocks.....            | 74,579 00      |                |
| Interest from all other sources.....                      | 36,160 39      |                |
| Rents.....  | 1,725 85       | 128,969 13     |
| Profit on sale or maturity of ledger assets.....          |                | 116,063 92     |
| Total income.....   |                | \$2,337,853 14 |
| Ledger assets Dec. 31, 1904 .....                         |                | 3,333,488 82   |
| Total.....  |                | \$5,671,341 96 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire) .....                              | \$1,120,112,35 |                |
| Deduct salvage, \$14,440.20; reinsurance, \$147,239.07.....            | 161,679 27     |                |
| Net amount paid for losses .....                                       |                | \$958,433 08   |
| Interest and dividends to stockholders.....                            | 60,000 00      |                |
| Commissions or brokerage.....  | 441,222 79     |                |
| Salaries, fees and other charges of officers, agents and employes..... | 129,763 00     |                |
| Rents .....  | 14,704 51      |                |
| Taxes on real estate.....  | 676 40         |                |
| All other taxes, licenses and insurance department fees.....           | 53,926 58      |                |
| Miscellaneous expenditures .....                                       | 188,836 13     |                |
| Total disbursements .....  |                | \$1,857,562 49 |
| Balance.....   |                | \$3,813,779 47 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate.....  | \$29,676 25    |
| Mortgage loans on real estate.....  | 241,785 00     |
| Book value of stocks and bonds, excluding interest.....                   | 3,051,681 06   |
| Cash in office and in bank .....  | 166,668 58     |
| Agents balances, representing business written subsequent to Oct. 1, last | 305,589 88     |
| Agents balances, representing business written prior to Oct. 1, last....  | 18,378 70      |
| Total ledger assets .....   | \$3,813,779 47 |

NON-LEDGER ASSETS.

|  |            |                |
|--|------------|----------------|
| Interest due and accrued on mortgages.....             | \$2,637 72 |                |
| Interest accrued on stocks and bonds.....              | 20,375 00  | \$23,012 72    |
| Market value of stocks and bonds over book value ..... |            | 235,068 94     |
| Gross assets.....                                      |            | \$4,071,861 13 |

DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$18,378 70    |
| Total admitted assets.....   | \$4,053,482 43 |

LIABILITIES.

|   |                |
|---|----------------|
| Losses adjusted and unpaid.....                               | \$52,153 37    |
| Losses in process of adjustment, or in suspense .....         | 126,686 11     |
| Losses resisted.....  | 17,770 00      |
| Total claims for losses .....                                 | \$199,609 48   |
| Deduct reinsurance .....                                      | 18,468 04      |
| Net amount of unpaid losses.....                              | \$181,141 44   |
| Unearned premiums on outstanding risks.....                   | 1,829,452 62   |
| Salaries and other miscellaneous expenses due or accrued..... | 25,250 37      |
| Due for reinsurance.....                                      | 10,420 50      |
| Cash capital.....   | \$300,000 00   |
| Surplus over all liabilities .....                            | 1,707,217 50   |
| Surplus to policy holders.....                                | 2,007,217 50   |
| Total liabilities .....                                       | \$4,053,482 43 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1904 ..... | \$375,415,901 | \$3,856,265 61   |
| Written during the year.....     | 234,204,306   | 2,785,333 98     |
| Total.....                       | \$609,620,207 | \$6,591,599 59   |
| Expired and terminated .....     | 229,393,318   | 2,637,161 63     |
| In force at end of the year..... | \$380,226,889 | \$3,954,437 96   |
| Deduct amount reinsured.....     | 38,504,059    | 405,146 67       |
| Net amount in force.....         | \$341,722,830 | \$3,549,291 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> |
|---------------|------------------|---------------------|
| Georgia.....  | \$10,000         | \$29,182 00         |
| Oregon.....   | 57,000           | 17,081 85           |
| Virginia..... | 16,000           | 25,108 32           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$928,434 00 |
| Premiums received..... | 15,040 20    |
| Losses paid.....       | 5,758 67     |
| Losses incurred.....   | 6,423 64     |

WILLIAMSBURG 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).....                                     | \$1,483,464 29 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 239,963 11     |                |
| Net premiums.....  |                | \$1,183,501 18 |
| Interest on mortgage loans.....                                | \$10,587 75    |                |
| Interest on collateral loans.....                              | 2,024 16       |                |
| Interest on bonds and dividends on stocks.....                 | 50,088 06      |                |
| Interest from all other sources.....                           | 6,768 67       |                |
| Rents—including company's own occupancy.....                   | 57,212 88      | 126,681 52     |
| Profit on sale or maturity of ledger assets.....               |                | 127,361 00     |
| Total income.....  |                | \$1,437,543 70 |
| Ledger assets Dec. 31, 1904.....                               |                | 2,493,660 60   |
| Total.....   |                | \$3,931,204 30 |

DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Gross amount paid for losses (Fire).....                               | \$612,166 62 |                |
| Deduct salvage, \$2,319.69; reinsurance, \$71,746.52.....              | 74,066 21    |                |
| Net amount paid for losses.....  |              | \$538,100 41   |
| Interest and dividends to stockholders.....                            |              | 75,000 00      |
| Commissions or brokerage.....  |              | 297,461 90     |
| Salaries, fees and other charges of officers, agents and employes..... |              | 100,695 36     |
| Rents—including company's own occupancy.....                           |              | 17,000 00      |
| Repairs and expenses on real estate.....                               |              | 20,432 20      |
| Taxes on real estate.....  |              | 10,710 64      |
| All other taxes, licenses and insurance department fees.....           |              | 21,594 64      |
| Miscellaneous expenditures.....  |              | 64,186 75      |
| Total disbursements.....   |              | \$1,145,081 90 |
| Balance.....   |              | \$2,786,122 40 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate.....  | \$672,929 76   |
| Mortgage loans on real estate.....  | 237,100 00     |
| Loans secured by collateral.....  | 44,250 00      |
| Book value of stocks and bonds, excluding interest.....                   | 1,371,833 59   |
| Cash in office and in bank.....   | 301,902 08     |
| Agents balances, representing business written subsequent to Oct. 1, last | 157,483 77     |
| Agents balances, representing business written prior to Oct. 1, last..    | 623 20         |
| Total ledger assets.....  | \$2,786,122 40 |

## NON-LEDGER ASSETS.

|   |            |                |
|---|------------|----------------|
| Interest due and accrued on mortgages .....           | \$1,568 95 |                |
| Interest due and accrued on stocks and bonds.....     | 12,556 92  |                |
| Interest accrued on collateral loans.....             | 184 37     |                |
| Interest due on other assets .....                    | 4,577 07   |                |
| Rents due on company's property .....                 | 5,311 45   | \$24,198 76    |
| Market value of stocks and bonds over book value..... |            | 41,511 41      |
| Gross assets.....                                     |            | \$2,851,332 57 |

## DEDUCT ASSETS NOT ADMITTED.

|   |                |
|---|----------------|
| Agents balances, representing business written prior to Oct. 1, last .. | \$623 20       |
| Total admitted assets.....  | \$2,851,209 37 |

## LIABILITIES.

|   |                |
|---|----------------|
| Losses adjusted and unpaid .....                              | \$16,802 10    |
| Losses in process of adjustment, or in suspense .....         | 73,043 90      |
| Losses resisted.....  | 9,435 47       |
| Total claims for losses .....                                 | \$99,281 47    |
| Deduct reinsurance.....                                       | 8,947 78       |
| Net amount of unpaid losses.....                              | \$90,333 69    |
| Unearned premiums on outstanding risks.....                   | 1,004,604 43   |
| Salaries and other miscellaneous expenses due or accrued..... | 7,693 66       |
| Due for reinsurance.....                                      | 6,484 56       |
| Cash capital .....  | \$250,000 00   |
| Surplus over all liabilities.....                             | 1,492,093 03   |
| Surplus to policy holders.....                                | 1,742,093 03   |
| Total liabilities.....  | \$2,851,209 37 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1904 ..... | \$195,244,171 | \$1,986,737 21   |
| Written during the year .....    | 138,112,784   | 1,483,464 29     |
| Total .....                      | \$333,356,955 | \$3,470,201 50   |
| Expired and terminated.....      | 125,779,889   | 1,387,195 64     |
| In force at end of the year..... | \$210,577,066 | \$2,083,005 86   |
| Deduct amount reinsured .....    | 17,560,824    | 155,308 36       |
| Net amount in force.....         | \$193,016,242 | \$1,927,697 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 ..... | \$10,900 00      | \$21,781 26         |
| Virginia..... | 13,500 00        | 11,524 63           |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$778,581 00 |
| Premiums received ..... | 10,567 23    |
| Losses paid .....       | 12,601 23    |
| Losses incurred .....   | 16,483 53    |



---

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, 1905.

---





HOLYOKE MUTUAL FIRE INSURANCE COMPANY,  
SALEM, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

CHARLES H. PRICE, *President.*

LOUIS O. JOHNSON, *Secretary.*

Cash Capital, \$100,000.

INCOME.

|   |              |                |
|---|--------------|----------------|
| Gross premiums (Fire).....                                | \$171,757 98 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 13,589 99    |                |
| Net premiums.....   |              | \$158,167 99   |
| Interest on mortgage loans .....                          | \$2,776 25   |                |
| Interest on bonds and dividends on stocks.....            | 34,992 78    |                |
| Interest from all other sources.....                      | 381 38       |                |
| Rents—including company's own occupancy.....              | 4,750 00     | 42,900 41      |
| Profit on sale or maturity of ledger assets .....         |              | 349 90         |
| Premiums on bonds sold .....                              |              | 750 00         |
| Profit and loss .....                                     |              | 2,094 92       |
| Total income.....   |              | \$204,173 22   |
| Ledger assets Dec. 31, 1904.....                          |              | 852,005 88     |
| Total.....  |              | \$1,056,179 10 |

DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Gross amount paid for losses (Fire) .....                              | \$46,648 84 |              |
| Deduct reinsurance.....  | 2,305 59    |              |
| Net amount paid for losses.....  |             | \$44,343 25  |
| Interest and dividends to stockholders.....                            |             | 7,000 00     |
| Commissions or brokerage.....  |             | 24,044 56    |
| Salaries, fees and other charges of officers, agents and employes..... |             | 20,804 99    |
| Rents—including company's own occupancy .....                          |             | 1,500 00     |
| Repairs and expenses on real estate .....                              |             | 1,541 35     |
| Taxes on real estate.....  |             | 645 59       |
| All other taxes, licenses and insurance department fees .....          |             | 1,926 32     |
| Dividends to policyholders .....                                       |             | 62,516 19    |
| Profit and loss.....   |             | 1,490 00     |
| Premiums on securities purchased.....                                  |             | 555 60       |
| Miscellaneous expenditures.....  |             | 8,371 82     |
| Total disbursements.....   |             | \$174,749 62 |
| Balance.....   |             | \$881,429 48 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate.....  | \$45,000 00  |
| Mortgage loans on real estate.....  | 56,000 00    |
| Book value of stocks and bonds, excluding interest.....                   | 745,164 00   |
| Cash in office and in bank.....   | 17,504 82    |
| Agents balances, representing business written subsequent to Oct. 1, last | 17,760 66    |
| Total ledger assets.....  | \$881,429 48 |

## NON-LEDGER ASSETS.

|   |          |              |
|---|----------|--------------|
| Interest accrued on mortgages.....                    | \$469 01 |              |
| Interest accrued on stocks and bonds.....             | 9,222 50 |              |
| Interest accrued on other assets.....                 | 267 79   |              |
| Rents accrued on company's property.....              | 805 00   | \$10,764 30  |
| Market value of stocks and bonds over book value..... |          | 88,625 58    |
| Total admitted assets.....                            |          | \$980,819 31 |

## LIABILITIES.

|  |              |              |
|--|--------------|--------------|
| Losses adjusted and unpaid.....                      | \$1,236 46   |              |
| Losses in process of adjustment, or in suspense..... | 48 75        |              |
| Total claims for losses.....                         | \$1,285 21   |              |
| Deduct reinsurance.....                              | 6 25         |              |
| Net amount of unpaid losses.....                     |              | \$1,278 96   |
| Unearned premiums on outstanding risks.....          |              | 288,315 76   |
| Dividends remaining unpaid.....                      |              | 11,316 88    |
| Due for return premiums.....                         |              | 1,362 03     |
| Cash capital.....                                    | \$100,000 00 |              |
| Surplus over all liabilities.....                    | 578,545 68   |              |
| Surplus to policyholders.....                        |              | 678,545 68   |
| Total liabilities.....                               |              | \$980,819 31 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|--------------|------------------|
| In force December 31, 1904.....  | \$39,154,797 | \$566,922 02     |
| Written during the year.....     | 11,643,831   | 171,757 98       |
| Total.....                       | \$50,798,628 | \$738,680 00     |
| Expired and terminated.....      | 10,481,737   | 152,632 80       |
| In force at end of the year..... | \$40,316,891 | \$586,047 20     |
| Deduct amount reinsured.....     | 1,084,504    | 17,327 31        |
| Net amount in force.....         | \$39,232,387 | \$568,719 89     |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$1,473,492 00 |
| Premiums received..... | 19,297 62      |
| Losses paid.....       | 6,543 80       |
| Losses incurred.....   | 6,543 80       |

MIDDLESEX MUTUAL FIRE INSURANCE COMPANY,  
CONCORD, MASS.

INCORPORATED IN 1826. COMMENCED BUSINESS IN 1826.

RICHARD F. BARRETT, *President.*

ADAMS TOLMAN, *Secretary.*

INCOME.

|   |              |              |
|---|--------------|--------------|
| Gross premiums (Fire).....                                      | \$170,483 96 |              |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 10,416 21    |              |
| Net premiums .....  |              | \$160,017 75 |
| Interest on mortgage loans .....                                | \$2,255 50   |              |
| Interest on collateral loans.....                               | 341 67       |              |
| Interest on bonds and dividends on stocks.....                  | 21,543 75    |              |
| Rents--including company's own occupancy.....                   | 965 00       | 25,105 92    |
| Dividends on reinsurance.....                                   |              | 619 02       |
| Extra premiums.....   |              | 1,391 60     |
| Income from other sources.....                                  |              | 1,875 54     |
| Total income.....   |              | \$189,009 83 |
| Ledger assets Dec. 31, 1904 .....                               |              | 637,054 09   |
| Total .....   |              | \$826,093 92 |

DISBURSEMENTS.

|   |             |              |
|---|-------------|--------------|
| Gross amount paid for losses (Fire) .....                               | \$62,997 19 |              |
| Deduct reinsurance.....   | 405 95      |              |
| Net amount paid for losses.....   |             | \$62,591 24  |
| Dividends .....   |             | 75,012 72    |
| Commissions or brokerage .....  |             | 23,868 83    |
| Salaries, fees and other charges of officers, agents and employes ..... |             | 14,096 00    |
| Rents--including company's own occupancy.....                           |             | 500 00       |
| Repairs and expenses on real estate.....                                |             | 1,390 58     |
| Taxes on real estate.....   |             | 496 80       |
| All other taxes, licenses and insurance department fees.....            |             | 1,674 92     |
| Loss on sale or maturity of ledger assets.....                          |             | 2,065 00     |
| Accrued interest on securities.....                                     |             | 193 54       |
| Miscellaneous expenditures .....  |             | 8,844 52     |
| Total disbursements .....   |             | \$190,714 55 |
| Balance .....   |             | \$635,369 37 |

LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate.....  | \$25,747 80  |
| Mortgage loans on real estate .....   | 50,100 00    |
| Loans secured by collateral.....  | 6,800 00     |
| Book value of stocks and bonds, excluding interest... ..                        | 522,319 80   |
| Cash in office and in bank .....  | 9,601 3      |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 20,800 04    |
| Total ledger assets .....   | \$635,369 37 |

NON-LEDGER ASSETS.

|   |            |              |
|---|------------|--------------|
| Interest due and accrued on mortgages .....           | \$1,153 05 |              |
| Interest accrued on stocks and bonds.....             | 6,236 55   |              |
| Interest accrued on collateral loans.....             | 114 17     |              |
| Rents due and accrued on company's property.....      | 639 00     | \$8,172 77   |
| Market value of real estate over book value.....      |            | 18,127 74    |
| Market value of stocks and bonds over book value..... |            | 39,035 45    |
| Total admitted assets .....                           |            | \$700,705 83 |

LIABILITIES.

|   |  |              |
|---|--|--------------|
| Losses adjusted and unpaid.....             |  | \$902 85     |
| Unearned premiums on outstanding risks..... |  | 325,362 71   |
| Dividends remaining unpaid .....            |  | 10,535 99    |
| Surplus to policy holders.....              |  | 368,908 78   |
| Total liabilities.....                      |  | \$700,705 83 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i> | <i>Premiums.</i> |
|----------------------------------|--------------|------------------|
| In force December 31, 1904.....  | \$44,089,127 | \$654,245 56     |
| Written during the year .....    | 11,336,768   | 170,433 96       |
| Total.....                       | \$55,425,895 | \$824,679 52     |
| Expired and terminated.....      | 11,123,841   | 167,630 81       |
| In force at end of the year..... | \$44,302,054 | \$657,048 71     |
| Deduct amount reinsured .....    | 515,083      | 7,532 96         |
| Net amount in force.....         | \$43,786,971 | \$649,515 75     |

BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$110,600 00 |
| Premiums received ..... | 1,501 11     |
| Losses paid .....       | 242 29       |
| Losses incurred .....   | 242 29       |

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).....                                | \$91,556 35 |              |
| Deduct reinsurance, abatement, rebate and return premiums | 6,465 52    |              |
| Net premiums .....  |             | \$85,090 83  |
| Interest on mortgage loans.....                           | \$3,302 35  |              |
| Interest on bonds and dividends on stocks .....           | 19,076 75   |              |
| Interest from all other sources.....                      | 2,142 99    | 24,522 09    |
| Profit on sale or maturity of ledger assets .....         |             | 82 00        |
| Additional premiums.....                                  |             | 526 89       |
| Total income.....   |             | \$110,221 81 |
| Ledger assets Dec. 31, 1904 .....                         |             | 517,707 73   |
| Total.....  |             | \$627,929 54 |

DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Gross amount paid for losses (Fire) .....                              | \$33,691 94 |              |
| Deduct reinsurance .....   | 71 19       |              |
| Net amount paid for losses .....                                       |             | \$33,620 75  |
| Dividends to policyholders.....  |             | 25,437 95    |
| Commissions or brokerage.....  |             | 10,046 33    |
| Salaries, fees and other charges of officers, agents and employes..... |             | 9,520 00     |
| Rents .....  |             | 1,436 00     |
| Taxes, licenses and insurance department fees .....                    |             | 2,261 83     |
| Loss on sale or maturity of ledger assets .....                        |             | 907 35       |
| Miscellaneous expenditures.....  |             | 2,792 24     |
| Total disbursements .....  |             | \$86,016 45  |
| Balance.....   |             | \$541,913 09 |

LEDGER ASSETS.

|   |              |
|---|--------------|
| Mortgage loans on real estate.....  | \$57,350 00  |
| Book value of stocks and bonds excluding interest.....                    | 407,084 58   |
| Cash in office and in bank .....  | 70,721 56    |
| Agents balances, representing business written subsequent to Oct. 1, last | 6,638 75     |
| Agents balances, representing business written prior to Oct. 1, last ..   | 118 20       |
| Total ledger assets .....   | \$541,913 09 |

## NON-LEDGER ASSETS.

|   |            |              |
|---|------------|--------------|
| Interest accrued on stocks and bonds .....            | \$3,126 25 |              |
| Interest accrued on other assets .....                | 495 58     | \$3,621 83   |
| Market value of stocks and bonds over book value..... |            | 61,825 42    |
| Gross assets.....                                     |            | \$607,360 34 |

## DEDUCT ASSETS NOT ADMITTED.

|  |  |              |
|--|--|--------------|
| Agents balances, representing business written prior to Oct. 1, last.... |  | \$118 20     |
| Total admitted assets.....   |  | \$607,242 14 |

## LIABILITIES.

|   |         |              |
|---|---------|--------------|
| Losses adjusted and unpaid .....                              | \$17 09 |              |
| Losses in process of adjustment, or in suspense.....          | 87 38   |              |
| Amount of unpaid losses .....                                 |         | \$104 42     |
| Unearned premiums on outstanding risks.....                   |         | 165,166 90   |
| Dividends remaining unpaid.....                               |         | 2,540 79     |
| Salaries and other miscellaneous expenses due or accrued..... |         | 1,418 36     |
| Commissions and other charges due agents and brokers .....    |         | 925 66       |
| Surplus to policy holders.....                                |         | 437,146 10   |
| Total liabilities.....  |         | \$607,242 14 |

## RISKS AND PREMIUMS.

|                                   | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|--------------|------------------|
| In force December 31, 1904.....   | \$29,516,718 | \$315,463 63     |
| Written during the year .....     | 8,458,321    | 91,556 35        |
| Total .....                       | \$37,975,039 | \$407,019 98     |
| Expired and terminated .....      | 7,749,185    | 82,131 82        |
| In force at end of the year ..... | \$30,225,854 | \$324,888 16     |
| Deduct amount reinsured .....     | 334,433      | 4,244 91         |
| Net amount in force .....         | \$29,891,421 | \$320,643 25     |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$373,200 60 |
| Premiums received ..... | 4,517 57     |
| Losses paid .....       | 3,813 15     |
| Losses incurred.....    | 3,813 15     |

QUINCY MUTUAL FIRE INSURANCE COMPANY,  
QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

CHARLES A. HOWLAND, *President.*

WILLIAM H. FAY, *Secretary.*

INCOME.

|   |              |              |
|---|--------------|--------------|
| Gross premiums (Fire).....                                      | \$148,544 25 |              |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 2,519 99     |              |
| Net premiums.....   |              | \$146,024 26 |
| Interest on mortgage loans.....                                 | \$4,808 74   |              |
| Interest on collateral loans.....                               | 9,514 86     |              |
| Interest on bonds and dividends on stocks .....                 | 12,960 18    |              |
| Interest from all other sources.....                            | 2,808 12     |              |
| Rents.....  | 1,027 00     | 31,218 85    |
| Profit on sale or maturity of ledger assets.....                |              | \$46 23      |
| Extra premiums.....   |              | 1,050 47     |
| Total income.....   |              | \$179,139 81 |
| Ledger assets Dec. 31, 1904.....                                |              | 696,913 68   |
| Total.....  |              | \$876,053 49 |

DISBURSEMENTS.

|  |              |
|--|--------------|
| Amount paid for losses (Fire).....                                     | \$59,021 75  |
| Dividends to policyholders .....                                       | 59,895 94    |
| Commissions or brokerage.....  | 22,827 61    |
| Salaries, fees and other charges of officers, agents and employes..... | 15,739 01    |
| Taxes on real estate.....  | 476 52       |
| All other taxes, licenses and insurance department fees .....          | 2,583 31     |
| Loss on sale or maturity of ledger assets.....                         | 19,155 00    |
| Miscellaneous expenditures .....                                       | 7,968 80     |
| Total disbursements .....  | \$187,667 94 |
| Balance .....  | \$688,385 55 |

LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate .....   | \$21,083 30  |
| Mortgage loans on real estate. ....   | 87,350 00    |
| Loans secured by collateral.....  | 238,200 00   |
| Book value of stocks and bonds, excluding interest .....                        | 293,600 11   |
| Cash in office and in bank.....   | 35,682 12    |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 12,470 02    |
| Total ledger assets .....   | \$688,385 55 |

## NON-LEDGER ASSETS.

|  |          |              |
|--|----------|--------------|
| Interest due and accrued on mortgages .....            | \$795 27 |              |
| Interest accrued on stocks and bonds .....             | 1,198 28 |              |
| Interest accrued on collateral loans .....             | \$16 27  |              |
| Interest accrued on other assets .....                 | 20 65    |              |
| Rents due on company's property .....                  | 50 00    | \$2,880 47   |
| Market value of real estate over book value .....      |          | 516 70       |
| Market value of stocks and bonds over book value ..... |          | 21,289 89    |
| Total admitted assets .....                            |          | \$713,072 61 |

## LIABILITIES.

|  |              |
|--|--------------|
| Unearned premiums on outstanding risks .....                   | \$241,649 03 |
| Dividends remaining unpaid .....                               | 5,900 00     |
| Salaries and other miscellaneous expenses due or accrued ..... | 650 00       |
| Surplus to policyholders .....                                 | 464,873 58   |
| Total liabilities .....  | \$713,072 61 |

## RISKS AND PREMIUMS.

|                                   | <i>Fire.</i> | <i>Premiums.</i> |
|-----------------------------------|--------------|------------------|
| In force December 31, 1904 .....  | \$32,766,552 | \$481,256 09     |
| Written during the year .....     | 9,706,653    | 148,544 25       |
| Total .....                       | \$42,473,205 | \$629,800 34     |
| Expired and terminated .....      | 9,503,456    | 142,086 47       |
| In force at end of the year ..... | \$32,969,749 | \$487,713 87     |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$1,076,997 00 |
| Premiums received ..... | 17,616 47      |
| Losses paid .....       | 4,759 90       |
| Losses incurred .....   | 4,759 90       |



TRADERS AND MECHANICS INSURANCE  
COMPANY,

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

CHARLES C. HUTCHINSON, *President.* EDWARD M. TUCKE, *Secretary.*

INCOME.

|   |              |              |
|---|--------------|--------------|
| Gross premiums (Fire).....                                | \$202,145 28 |              |
| Deduct reinsurance, abatement, rebate and return premiums | 11,677 30    |              |
| Net premiums .....  |              | \$190,467 98 |
| Interest on mortgage loans.....                           | \$2,995 28   |              |
| Interest on collateral loans.....                         | 459 05       |              |
| Interest on bonds and dividends on stocks.....            | 20,023 71    |              |
| Rents.....  | 1,562 65     | 25,040 69    |
| Extra premiums.....                                       |              | 1,210 36     |
| Income from other sources.....                            |              | 160 00       |
| Total income.....   |              | \$216,879 03 |
| Ledger assets Dec. 31, 1904 .....                         |              | 615,692 69   |
| Total.....  |              | \$832,571 72 |

DISBURSEMENTS.

|  |              |
|--|--------------|
| Amount paid for losses (Fire).....                                     | \$68,881 66  |
| Dividends to policy-holders.....                                       | 70,827 46    |
| Commissions or brokerage.....  | 27,959 96    |
| Salaries, fees and other charges of officers, agents and employes..... | 27,458 63    |
| Rents—including company's own occupancy.....                           | 1,696 00     |
| Repairs and expenses on real estate.....                               | 253 43       |
| Taxes on real estate.....  | 362 82       |
| All other taxes, licenses and insurance department fees.....           | 2,625 40     |
| Profit and loss.....   | 3,538 09     |
| Total disbursements .....  | \$204,603 45 |
| Balance .....  | \$627,968 27 |

LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate.....  | \$14,250 00  |
| Mortgage loans on real estate.....  | 76,280 60    |
| Loans secured by collateral.....  | 11,686 00    |
| Book value of stocks and bonds, excluding interest.....                   | 478,100 00   |
| Cash in office and in bank .....  | 25,792 06    |
| Agents balances, representing business written subsequent to Oct. 1, last | 21,859 61    |
| Total ledger assets .....   | \$627,968 27 |

NON-LEDGER ASSETS.

|   |            |              |
|---|------------|--------------|
| Interest due and accrued on mortgages.....            | \$2,902 28 |              |
| Interest due and accrued on stocks and bonds.....     | 1,487 50   |              |
| Interest due and accrued on collateral loans.....     | 192 17     | \$4,581 95   |
| Market value of real estate over book value.....      |            | 3,750 00     |
| Market value of stocks and bonds over book value..... |            | 64,675 00    |
| Total admitted assets .....                           |            | \$700,975 22 |

LIABILITIES.

|   |              |
|---|--------------|
| Unearned premiums on outstanding risks.....               | \$326,778 85 |
| Reclaimable on perpetual fire policies.....               | 3,189 14     |
| Commissions and other charges due agents and brokers..... | 3,180 39     |
| Surplus to policy holders.....                            | 367,826 84   |
| Total liabilities.....                                    | \$700,975 22 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|
| In force December 31, 1904 ..... | \$41,222,041 00 | \$617,188 48     |
| Written during the year.....     | 13,114,334 06   | 202,145 28       |
| Total.....                       | \$54,336,375 06 | \$819,333 76     |
| Expired and terminated.....      | 11,658,430 16   | 174,632 22       |
| In force at end of the year..... | \$42,677,944 90 | \$644,701 54     |
| Deduct amount reinsured .....    | 532,126 50      | 9,489 57         |
| Net amount in force.....         | \$42,145,818 40 | \$635,211 97     |

BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$1,263,712 00 |
| Premiums received ..... | 19,960 86      |
| Losses paid .....       | 13,254 43      |
| Losses incurred .....   | 13,264 43      |

---

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, 1905.

---



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).....                                      | \$1,337,283 29 |                |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 365,863 30     |                |
| Net premiums.....   |                | \$971,419 99   |
| Interest on bonds .....   | \$35,090 00    |                |
| Interest from all other sources.....                            | 4,792 54       | 39,882 54      |
| Profits on sale or maturity of ledger assets .....              |                | 6,500 00       |
| Received from home office.....                                  |                | 7,537 27       |
| Total income.....   |                | \$1,025,339 80 |
| Ledger assets Dec. 31, 1904 .....                               |                | 1,284,239 38   |
| Total.....  |                | \$2,309,579 18 |

DISBURSEMENTS.

|   |              |                |
|---|--------------|----------------|
| Gross amount paid for losses (Fire).....                                | \$488,490 54 |                |
| Deduct salvage, \$6,107.06; reinsurance, \$46,582.28 .....              | 52,689 34    |                |
| Net amount paid for losses.....   |              | \$435,801 20   |
| Commissions or brokerage.....   |              | 216,848 63     |
| Salaries, fees and other charges of officers, agents and employes ..... |              | 73,331 20      |
| Rents.....  |              | 6,919 28       |
| Taxes, licenses and insurance department fees .....                     |              | 27,227 71      |
| Remitted to home office .....   |              | 11,452 95      |
| Miscellaneous expenditures.....   |              | 58,484 84      |
| Total disbursements .....   |              | \$830,065 81   |
| Balance.....  |              | \$1,479,513 37 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of bonds, excluding interest.....                                    | \$1,184,577 86 |
| Cash in office and in bank.....   | 147,989 53     |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 143,316 06     |
| Agents balances, representing business written prior to Oct. 1, last....        | 3,304 53       |
| Due from other companies for reinsurance.....                                   | 325 89         |
| Total ledger assets.....  | \$1,479,513 37 |

NON-LEDGER ASSETS.

|                                 |                |
|---------------------------------|----------------|
| Interest accrued on bonds ..... | \$12,238 32    |
| Gross assets.....               | \$1,491,751 69 |

DEDUCT ASSETS NOT ADMITTED.

|   |                |
|---|----------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$3,304 53     |
| Book value of ledger assets over market value .....                       | 8,790 36       |
| Total admitted assets.....  | \$1,479,656 80 |

LIABILITIES.

|   |                |
|---|----------------|
| Losses adjusted and unpaid.....                               | \$12,344 14    |
| Losses in process of adjustment, or in suspense.....          | 58,339 10      |
| Losses resisted.....  | 10,763 74      |
| Total claims for losses.....                                  | \$81,446 98    |
| Deduct reinsurance.....                                       | 5,713 02       |
| Net amount of unpaid losses.....                              | \$75,733 96    |
| Unearned premiums on outstanding risks.....                   | 759,588 01     |
| Salaries and other miscellaneous expenses due or accrued..... | 1,718 16       |
| Commissions and other charges due agents and brokers.....     | 2,820 80       |
| Statutory deposit.....  | \$200,000 00   |
| Surplus over all liabilities .....                            | 439,795 87     |
| Surplus to policy holders.....                                | 639,795 87     |
| Total liabilities.....  | \$1,479,656 80 |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1904.....  | \$115,731,849 | \$1,466,311 42   |
| Written during the year.....     | 105,746,151   | 1,337,283 29     |
| Total.....                       | \$221,478,000 | \$2,803,594 71   |
| Expired and terminated .....     | 92,493,531    | 1,230,998 00     |
| In force at end of the year..... | \$128,984,469 | \$1,572,596 71   |
| Deduct amount reinsured.....     | 12,459,966    | 154,363 02       |
| Net amount in force .....        | \$116,524,503 | \$1,418,233 69   |

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         | \$31,231 17         |
| New Mexico..... | 10,300           | 2,801 45            |

BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written.....     | \$351,052 00 |
| Premiums received..... | 6,017 69     |
| Losses paid.....       | 3,855 30     |
| Losses incurred.....   | 5,860 22     |

ATLAS ASSURANCE COMPANY,  
LONDON, ENGLAND.

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

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

Statutory Deposit, \$200,000.

INCOME.

|  |                |                |
|--|----------------|----------------|
| Gross premiums (Fire).....                                     | \$1,937,429 80 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 507,460 74     |                |
| Net premiums.....  |                | \$1,429,969 06 |
| Interest on bonds and dividends on stocks.....                 | \$48,674 86    |                |
| Interest from all other sources.....                           | 1,781 09       | 50,455 95      |
| Profit on sale or maturity of ledger assets.....               |                | 5,006 25       |
| Total income.....  | \$1,485,431 26 |                |
| Ledger assets Dec. 31, 1904.....                               |                | 1,806,572 ƒ2   |
| Total.....   |                | \$3,292,004 08 |

DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                               | \$725,908 14   |                |
| Deduct salvage, \$11,816.70; reinsurace, \$52,909.59.....              | 64,726 29      |                |
| Net amount paid for losses.....  |                | \$661,181 85   |
| Commissions or brokerage.....  |                | 300,963 28     |
| Salaries, fees and other charges of officers, agents and employes..... |                | 116,231 27     |
| Rents.....   |                | 11,324 38      |
| Taxes, licenses and insurance department fees.....                     |                | 48,883 31      |
| Remitted to home office.....   |                | 72,855 63      |
| Miscellaneous expenditures.....  |                | 102,897 63     |
| Total disbursements.....   | \$1,514,337 35 |                |
| Balance.....   |                | \$1,977,666 73 |

LEDGER ASSETS.

|  |                |            |
|--|----------------|------------|
| Book value of real estate.....   | \$33,878 81    |            |
| Book value of stocks and bonds, excluding interest.....                        | 1,567,226 42   |            |
| Cash in office and in bank.....  |                | 166,820 24 |
| Agents balances, representing business written subsequent to Oct. 1, last..... |                | 190,861 02 |
| Agents balances, representing business written prior to Oct. 1, last.....      |                | 5,580 68   |
| Due from other companies for reinsurance.....                                  |                | 13,299 56  |
| Total ledger assets.....   | \$1,977,666 73 |            |

## NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest accrued on stocks and bonds.....         | \$19,786 63           |
| Market value of real estate over book value ..... | 1,121 19              |
| Gross assets.....                                 | <u>\$1,998,574 55</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                       |
|---|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$5,580 68            |
| Book value of ledger assets over market value, viz:                       |                       |
| Bonds and stocks.....   | 42,931 42             |
| National Bank of Illinois .....   | 631 37                |
|   | <u>\$49,143 47</u>    |
| Total admitted assets .....   | <u>\$1,949,431 08</u> |

## LIABILITIES.

|  |                       |
|--|-----------------------|
| Losses adjusted and unpaid .....                     | \$11,510 91           |
| Losses in process of adjustment, or in suspense..... | 63,851 39             |
| Losses resisted.....                                 | 4,875 00              |
| Total claims for losses .....                        | <u>\$80,237 30</u>    |
| Deduct reinsurance.....                              | 6,357 59              |
| Net amount of unpaid losses .....                    | \$73,879 71           |
| Unearned premiums on outstanding risks.....          | 1,045,735 06          |
| Due for reinsurance.....                             | 14,715 19             |
| Statutory deposit .....                              | \$900,000 00          |
| Surplus over all liabilities .....                   | <u>615,101 12</u>     |
| Surplus to policy holders.....                       | 815,101 12            |
| Total liabilities .....                              | <u>\$1,949,431 08</u> |

## RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>         | <i>Premiums.</i>      |
|-----------------------------------|----------------------|-----------------------|
| In force December 31, 1904.....   | \$156,678,627        | \$1,817,479 41        |
| Written during the year.....      | 160,846,147          | 1,937,429 80          |
| Total .....                       | <u>\$317,524,774</u> | <u>\$3,754,909 21</u> |
| Expired and terminated .....      | 133,840,643          | 1,578,343 48          |
| In force at end of the year ..... | \$183,684,131        | \$2,176,565 73        |
| Deduct amount reinsured.....      | 17,467,969           | 203,260 32            |
| Net amount in force .....         | \$166,216,162        | \$1,973,305 41        |

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         | \$17,749 55         |
| New Mexico..... | 10,715           | 8,057 33            |
| Oregon.....     | 58,250           | 13,924 00           |
| Virginia .....  | 48,250           | 11,531 96           |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$706,401 00 |
| Premiums received ..... | 12,821 64    |
| Losses paid .....       | 9,667 25     |
| Losses incurred .....   | 13,055 16    |



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.....   | \$1,631,255 02 | \$246,987 02   |                |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | 378,656 89     | 40,513 87      |                |
| Net premiums.....   | \$1,252,598 13 | \$206,473 15   | \$1,459,071 28 |
| Interest on bonds and dividends on stocks .....                   |                |                | 35,764 10      |
| Total income.....   |                |                | \$1,494,835 38 |
| Ledger assets Dec. 31, 1904 .....                                 |                |                | 1,410,664 20   |
| Total.....  |                |                | \$2,905,499 58 |

DISBURSEMENTS.

|  | <i>Fire.</i> | <i>Marine.</i> |                |
|--|--------------|----------------|----------------|
| Gross amount paid for losses .....                                     | \$724,554 64 | \$259,974 92   |                |
| Deduct salvage, \$26,924.42; reinsurance, \$108,678.70 .....           | 89,892 35    | 45,710 77      |                |
| Net amount paid for losses.....  | \$634,662 29 | \$214,264 15   | \$848,926 44   |
| Commissions or brokerage.....  |              |                | 263,830 10     |
| Salaries, fees and other charges of officers, agents and employes..... |              |                | 72,138 87      |
| Taxes, licenses and insurance department fees .....                    |              |                | 63,108 97      |
| Remitted to home office .....  |              |                | 22,625 60      |
| Miscellaneous expenditures.....  |              |                | 103,564 64     |
| Total disbursements .....  |              |                | \$1,374,594 62 |
| Balance.....   |              |                | \$1,560,904 96 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of stocks and bonds, excluding interest.....                   | \$1,241,816 46 |
| Cash in bank .....  | 118,370 87     |
| Agents balances, representing business written subsequent to Oct. 1, last | 200,265 25     |
| Agents balances, representing business written prior to Oct. 1, last..    | 452 58         |
| Total ledger assets .....   | \$1,560,904 96 |

NON-LEDGER ASSETS.

|  |                |
|--|----------------|
| Interest due and accrued on stocks and bonds ..... | \$12,638 94    |
| Gross assets.....                                  | \$1,573,543 90 |

## DEDUCT ASSETS NOT ADMITTED.

|   |           |          |                |
|---|-----------|----------|----------------|
| Agents balances, representing business written prior to Oct. 1, last..... |           | \$452 58 |                |
| Book value of stocks and bonds over market value.....                     | 30,142 22 |          | \$30,594 80    |
| Total admitted assets.....  |           |          | \$1,542,949 10 |

## LIABILITIES.

|  |              |  |                |
|--|--------------|--|----------------|
| Losses adjusted and unpaid .....                     | \$20,960 91  |  |                |
| Losses in process of adjustment, or in suspense..... | 57,663 56    |  |                |
| Losses resited.....                                  | 3,884 22     |  |                |
| Amount of unpaid losses .....                        |              |  | \$82,508 69    |
| Unearned premiums on outstanding risks.....          |              |  | 958,513 70     |
| Statutory deposit .....                              | \$200,000 00 |  |                |
| Surplus over all liabilities.....                    | 301,926 71   |  |                |
| Surplus to policy holders.....                       |              |  | 501,926 71     |
| Total liabilities.....                               |              |  | \$1,542,949 10 |

## RISKS AND PREMIUMS.

|                                  | Fire.         | Premiums.      | Marine.      | Premiums.    |
|----------------------------------|---------------|----------------|--------------|--------------|
| In force December 31, 1904.....  | \$143,024,200 | \$1,825,533 09 | \$2,737,252  | \$82,762 35  |
| Written during the year.....     | 133,008,136   | 1,631,255 02   | 32,226,632   | 246,987 02   |
| Total.....                       | \$276,032,336 | \$3,456,788 11 | \$34,963,884 | \$329,749 37 |
| Expired and terminated .....     | 122,198,099   | 1,572,059 49   | 31,981,103   | 234,587 71   |
| In force at end of the year..... | \$152,834,237 | \$1,864,728 62 | \$2,982,781  | \$95,161 66  |
| Deduct amount reinsured.....     | 10,569,565    | 114,476 38     | -            | -            |
| Net amount in force .....        | \$142,264,672 | \$1,770,252 24 | \$2,982,781  | \$95,161 66  |

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

|                  | Deposits.    | Liabilities. |
|------------------|--------------|--------------|
| California ..... | \$111,925 00 | \$73,854 34  |
| Georgia .....    | 11,375 00    | 20,220 56    |
| New Mexico.....  | 11,368 00    | 7,686 24     |
| Virginia.....    | 27,512 34    | 16,515 07    |

## BUSINESS IN MAINE.

|                         | Fire.        |
|-------------------------|--------------|
| Risks written .....     | \$818,143 00 |
| Premiums received ..... | 14,391 14    |
| Losses paid .....       | 9,289 34     |
| Losses incurred.....    | 7,766 39     |

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) .....                                     | \$1,934,238 48 |                |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 555,567 02     |                |
| Net premiums .....  |                | \$1,378,671 46 |
| Interest on bonds and dividends on stocks .....                 | \$40,000 93    |                |
| Rents—including company's own occupancy .....                   | 44,739 79      | 84,740 72      |
| Total income .....  | \$1,463,412 18 |                |
| Ledger assets Dec. 31, 1904 .....                               |                | 1,790,538 34   |
| Total .....   | \$3,253,950 52 |                |

DISBURSEMENTS.

|   |                |              |
|---|----------------|--------------|
| Gross amount paid for losses (Fire) .....                               | \$897,158 95   |              |
| Deduct salvage, \$6,081.70; reinsurance, \$242,970.63 .....             | 249,052 33     |              |
| Net amount paid for losses .....  |                | \$648,106 62 |
| Commissions or brokerage .....  |                | 325,410 24   |
| Salaries, fees and other charges of officers, agents and employes ..... |                | 101,099 12   |
| Rents—including company's own occupancy .....                           |                | 8,392 89     |
| Repairs and expenses on real estate .....                               |                | 19,493 13    |
| Taxes on real estate .....  |                | 4,873 14     |
| All other taxes, licenses and insurance department fees .....           |                | 36,667 41    |
| Loss on sale or maturity of ledger assets .....                         |                | 15,607 42    |
| Remitted to home office .....   |                | 161,442 05   |
| Miscellaneous expenditures .....  |                | 62,876 39    |
| Total disbursements .....   | \$1,353,968 41 |              |
| Balance .....   | \$1,869,982 11 |              |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate .....   | \$434,489 53   |
| Book value of stocks and bonds, excluding interest .....                        | 1,048,972 07   |
| Cash in office and in bank .....  | 176,838 27     |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 189,432 62     |
| Agents balances, representing business written prior to Oct. 1, last .....      | 8,595 66       |
| Bills receivable taken for fire risks .....                                     | 439 06         |
| Due from other companies for reinsurance .....                                  | 11,214 90      |
| Total ledger assets .....   | \$1,869,982 11 |

## NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest due and accrued on stocks and bonds.....     | \$11,134 14           |
| Market value of stocks and bonds over book value..... | 38,015 43             |
| Gross assets.....                                     | <u>\$1,919,131 68</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | <u>\$8,595 66</u>     |
| Total admitted assets.....   | <u>\$1,910,536 02</u> |

## LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid .....                      | \$52,494 95           |
| Losses in process of adjustment, or in suspense ..... | 57,594 91             |
| Losses resisted .....                                 | 13,214 16             |
| Total claims for losses .....                         | <u>\$123,304 02</u>   |
| Deduct reinsurance.....                               | <u>13,866 06</u>      |
| Net amount of unpaid losses .....                     | \$109,437 96          |
| Unearned premiums on outstanding risks.....           | 1,089,146 59          |
| Due for reinsurance.....                              | 27,326 17             |
| Contingent liability.....                             | 10,000 00             |
| Statutory deposit.....                                | \$200,000 00          |
| Surplus over all liabilities .....                    | <u>474,625 20</u>     |
| Surplus to policyholders .....                        | <u>674,625 20</u>     |
| Total liabilities.....                                | <u>\$1,910,536 02</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1904 ..... | \$201,462,613        | \$2,197,314 38        |
| Written during the year.....     | 162,751,909          | 1,934,238 48          |
| Total... ..                      | <u>\$364,214,522</u> | <u>\$4,131,552 86</u> |
| Expired and terminated.....      | 151,266,123          | 1,748,205 37          |
| In force at end of the year..... | \$212,948,399        | \$2,383,347 49        |
| Deduct amount reinsured.....     | 26,960,936           | 330,067 32            |
| Net amount in force.....         | <u>\$185,987,463</u> | <u>\$2,053,280 17</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.....   | \$58,250         | \$18,114 27         |
| Georgia.....  | 10,350           | 12,714 52           |
| Virginia..... | 25,875           | 15,452 19           |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$952,630 00 |
| Premiums received ..... | 16,651 44    |
| Losses paid.....        | 15,399 48    |
| Losses incurred.....    | 17,073 06    |

COMMERCIAL UNION ASSURANCE COMPANY,  
LONDON, ENGLAND.

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.....   | \$4,567,926 01 | \$234,354 63   |                |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | 1,449,829 14   | 40,722 50      |                |
| Net premiums .....  | \$3,118,096 87 | \$193,632 13   | \$3,311,729 00 |
| Interest on mortgage loans .....                                  |                | 4,649 29       |                |
| Interest on bonds and dividends on stocks.....                    |                | 134,390 41     |                |
| Interest from all other sources.....                              |                | 1,077 57       |                |
| Rents—including company's own occupancy .....                     |                | 63,653 31      | 203,771 08     |
| Profit on sale or maturity of ledger assets .....                 |                |                | 2,589 33       |
| Total income.....   |                |                | \$3,518,089 41 |
| Ledger assets Dec. 31, 1904 .....                                 |                |                | 5,079,323 31   |
| Total.....  |                |                | \$8,597,412 72 |

DISBURSEMENTS.

|  | <i>Fire.</i>   | <i>Marine.</i> |                |
|--|----------------|----------------|----------------|
| Gross amount paid for losses .....                                     | \$1,364,163 26 | \$319,204 11   |                |
| Deduct salvage \$27,024.53; reinsurance \$203,525.20 .....             | 183,528 55     | 46,721 18      |                |
| Net amount paid for losses .....                                       | \$1,630,334 71 | \$272,482 93   | \$1,952,817 64 |
| Deposit premiums returned .....  |                |                | 2,038 43       |
| Commissions or brokerage.....  |                |                | 677,718 14     |
| Salaries, fees and other charges of officers, agents and employes..... |                |                | 163,212 10     |
| Rents—including company's own occupancy.....                           |                |                | 18,079 37      |
| Repairs and expenses on real estate .....                              |                |                | 23,944 34      |
| Taxes on real estate.....  |                |                | 12,634 75      |
| All other taxes, licenses and insurance department fees .....          |                |                | 93,310 31      |
| Loss on sale or maturity of ledger assets.....                         |                |                | 486 25         |
| Reduction in book value of securities.....                             |                |                | 69,784 14      |
| Remitted to home office .....  |                |                | 636,847 73     |
| Miscellaneous expenditures .....                                       |                |                | 150,285 54     |
| Total disbursements .....  |                |                | \$3,803,158 74 |
| Balance.....   |                |                | \$4,794,253 98 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate.....  | \$732,309 81   |
| Mortgage loans on real estate .....   | 47,000 00      |
| Book value of stocks and bonds, excluding interest.....                         | 3,036,505 42   |
| Cash in office and in bank .....  | 321,924 56     |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 638,623 72     |
| Agents balances, representing business written prior to Oct. 1, last..          | 11,351 90      |
| Bills receivable, not matured, taken for marine and inland risks .....          | 16 20          |
| Bills receivable taken for fire risks .....                                     | 2,807 27       |
| Due from other companies for reinsurance.....                                   | 3,715 10       |
| Total ledger assets .....   | \$4,794,253 98 |

## NON-LEDGER ASSETS.

|  |           |                |
|--|-----------|----------------|
| Interest accrued on mortgages.....                     | \$236 25  |                |
| Interest accrued on stocks and bonds .....             | 1,760 00  |                |
| Rents accrued on company's property .....              | 10,614 22 | \$12,600 47    |
| Market value of real estate over book value .....      |           | 155,690 19     |
| Market value of stocks and bonds over book value ..... |           | 121,470 83     |
| Gross assets.....                                      |           | \$5,084,015 47 |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                |
|--|-------------|----------------|
| Agents balances, representing business written prior to<br>Oct. 1, last..... | \$11,351 90 |                |
| Bills receivable, past due, taken for fire risks.....                        | 1,498 36    |                |
| Due from unauthorized companies for reinsurance.....                         | 3,715 10    | \$16,565 36    |
| Total admitted assets.....   |             | \$5,067,450 11 |

## LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid .....                          | \$66,137 49  |                |
| Losses in process of adjustment, or in suspense.....      | 271,516 00   |                |
| Losses resisted.....                                      | 34,590 00    |                |
| Total claims for losses .....                             | \$372,243 49 |                |
| Deduct reinsurance.....                                   | 24,857 49    |                |
| Net amount of unpaid losses .....                         |              | \$347,386 00   |
| Unearned premiums on outstanding risks.....               |              | 2,891,193 40   |
| Reclaimable on perpetual fire policies.....               |              | 106,656 68     |
| Commissions and other charges due agents and brokers..... |              | 79,334 78      |
| Due for return premiums and reinsurance.....              |              | 73,558 80      |
| Statutory deposit .....                                   | \$200,000 00 |                |
| Surplus over all liabilities.....                         | 1,369,320 45 |                |
| Surplus to policy holders.....                            |              | 1,569,320 45   |
| Total liabilities .....                                   |              | \$5,067,450 11 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|----------------|------------------|
| In force December 31, 1904.....  | \$670,924,935   | \$6,789,012 66   | \$5,520,475    | \$105,245 59     |
| Written during the year.....     | 428,528,279     | 4,567,926 01     | 207,234,572    | 234,354 63       |
| Total.....                       | \$1,099,453,214 | \$11,356,938 67  | \$212,755,047  | \$339,600 22     |
| Expired and terminated.....      | 474,822,421     | 5,013,595 29     | 205,814,257    | 253,440 87       |
| In force at end of the year..... | \$624,630,793   | \$6,343,343 38   | \$6,940,790    | \$86,159 35      |
| Deduct amount reinsured.....     | 64,855,583      | 572,474 15       | 719,545        | 11,934 05        |
| Net amount in force.....         | \$559,775,210   | \$5,770,869 23   | \$6,221,245    | \$74,225 30      |

Perpetual risks not included above, \$5,363,209 78; premiums on same, \$118,507.42.

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 .....  | \$65,375 00      | \$45,303 65         |
| Georgia.....    | 13,075 00        | 90,383 48           |
| Oregon.....     | 65,375 00        | 28,376 95           |
| New Mexico..... | 10,312 50        | 3,037 44            |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   | <i>Marine.</i> | <i>Aggregate.</i> |
|-------------------------|----------------|----------------|-------------------|
| Risks written .....     | \$2,243,588 00 | \$25,090 00    | \$2,268,588 00    |
| Premiums received ..... | 35,721 94      | 312 50         | 36,034 44         |
| Losses paid .....       | 33,095 07      | -              | 33,095 07         |
| Losses incurred.....    | 32,621 75      | -              | 32,621 75         |

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).....                                | \$2,191,118 78 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 389,719 42     |                |
| Net premiums .....  |                | \$1,801,399 36 |
| Interest on bonds.....                                    | \$66,815 08    |                |
| Interest from all other sources.....                      | 2,214 48       | 69,029 56      |
| Profit on sale or maturity of ledger assets.....          |                | 8,671 25       |
| Received from home office .....                           |                | 115,500 00     |
| Income from other sources.....                            |                | 85 03          |
| Total income .....  |                | \$1,994,685 20 |
| Ledger assets Dec. 31, 1904.....                          |                | 1,914,253 87   |
| Total.....  |                | \$3,908,939 07 |

DISBURSEMENTS.

|   |                |                |
|---|----------------|----------------|
| Gross amount paid for losses (Fire) .....                               | \$1,107,817 11 |                |
| Deduct salvage, \$4,385.66; reinsurance, \$34,660.43 .....              | 39,046 09      |                |
| Net amount paid for losses.....   |                | \$1,068,771 02 |
| Commissions or brokerage.....   | 366,567 67     |                |
| Salaries, fees and other charges of officers, agents and employes ..... | 159,408 88     |                |
| Rents—including company's own occupancy.....                            | 15,159 90      |                |
| Taxes, licenses and insurance department fees.....                      | 48,331 33      |                |
| Loss on sale or maturity of ledger assets.....                          |                | 2,636 70       |
| Remitted to home office .....   |                | 147,051 93     |
| Miscellaneous expenditures .....  |                | 108,718 80     |
| Total disbursements.....  |                | \$1,916,641 18 |
| Balance.....  |                | \$1,992,297 89 |

LEDGER ASSETS.

|   |                |                |
|---|----------------|----------------|
| Book value of bonds, excluding interest.....                              | \$1,706,612 45 |                |
| Cash in bank.....   | 107,869 12     |                |
| Agents balances, representing business written subsequent to Oct. 1, last | 169,328 49     |                |
| Agents balances, representing business written prior to Oct. 1, last....  | 8,487 83       |                |
| Total ledger assets.....  |                | \$1,992,297 89 |

## NON-LEDGER ASSETS.

|  |                  |
|--|------------------|
| Interest due and accrued on bonds .....    | \$23,738 53      |
| Market value of bonds over book value..... | <u>42,972 35</u> |
| Gross assets.....                          | \$2,059,908 77   |

## DEDUCT ASSETS NOT ADMITTED.

|  |                   |
|--|-------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | <u>\$8,487 83</u> |
| Total admitted assets.....   | \$2,050,520 94    |

## LIABILITIES.

|  |                   |
|--|-------------------|
| Losses adjusted and unpaid ... ..                          | \$11,460 00       |
| Losses in process of adjustment, or in suspense.....       | 90,675 00         |
| Losses resisted.....                                       | <u>18,775 00</u>  |
| Total claims for losses .....                              | \$120,910 00      |
| Deduct reinsurance.....                                    | <u>11,110 00</u>  |
| Net amount of unpaid losses .....                          | \$109,800 00      |
| Unearned premiums on outstanding risks .....               | 1,433,870 87      |
| Commissions and other charges due agents and brokers ..... | 2,561 97          |
| Statutory deposit .....                                    | \$200,000 00      |
| Surplus over all liabilities .....                         | <u>304,268 10</u> |
| Surplus to policy holders.....                             | 504,268 10        |
| Total liabilities.....                                     | \$2,050,520 94    |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>       | <i>Premiums.</i>    |
|----------------------------------|--------------------|---------------------|
| In force December 31, 1904.....  | \$222,469,007      | \$2,768,076 97      |
| Written during the year.....     | <u>176,246,262</u> | <u>2,191,118 78</u> |
| Total.....                       | \$398,715,269      | \$4,959,195 75      |
| Expired and terminated.....      | <u>161,540,551</u> | <u>2,097,409 58</u> |
| In force at end of the year..... | \$237,174,718      | \$2,861,786 17      |
| Deduct amount reinsured .....    | <u>9,872,847</u>   | <u>87,867 74</u>    |
| Net amount in force.....         | \$227,301,871      | \$2,774,418 43      |

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

|               | <i>Deposits.</i> | <i>Liabilities.</i> |
|---------------|------------------|---------------------|
| Georgia.....  | \$11,300         | \$24,036 70         |
| Oregon.....   | 55,750           | 23,386 44           |
| Virginia..... | 29,775           | 69,189 95           |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>     |
|-------------------------|------------------|
| Risks written .....     | \$1,910,635 00   |
| Premiums received ..... | 41,500 00        |
| Losses paid.....        | 25,159 55        |
| Losses incurred.....    | <u>24,104 55</u> |



LAW UNION AND CROWN INSURANCE COMPANY,  
LONDON, ENGLAND.

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).....                                | \$543,359 92 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 199,810 49   |                |
| Net premiums.....   |              | \$343,549 43   |
| Interest on bonds and dividends on stocks.....            | \$29,590 00  |                |
| Interest from all other sources.....                      | 183 43       | 29,773 43      |
| Income from other sources.....                            |              | 16 60          |
| Total income.....   |              | \$373,339 46   |
| Ledger assets Dec. 31, 1904.....                          |              | 904,450 71     |
| Total.....  |              | \$1,277,790 17 |

DISBURSEMENTS.

|  |              |              |
|--|--------------|--------------|
| Gross amount paid for losses (Fire).....                               | \$196,199 24 |              |
| Deduct salvage, \$2,399.95; reinsurance, \$24,387.39.....              | 23,787 34    |              |
| Net amount paid for losses.....  |              | \$169,411 90 |
| Commissions or brokerage.....  |              | 85,852 92    |
| Salaries, fees and other charges of officers, agents and employes..... |              | 12,371 63    |
| Rents.....   |              | 1,288 68     |
| Taxes, licenses and insurance department fees.....                     |              | 11,875 81    |
| Remitted to home office.....   |              | 72,273 43    |
| Miscellaneous expenditures.....  |              | 15,234 37    |
| Total disbursements.....   |              | \$368,308 74 |
| Balance.....   |              | \$909,481 43 |

LEDGER ASSETS.

|  |              |
|--|--------------|
| Book value of stocks and bonds, excluding interest.....                        | \$799,774 50 |
| Cash in bank.....  | 43,242 75    |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 66,406 76    |
| Agents balances, representing business written prior to Oct. 1, last.....      | 35 07        |
| Other ledger assets.....   | 22 35        |
| Total ledger assets.....   | \$909,481 43 |

NON-LEDGER ASSETS.

|  |            |                     |
|--|------------|---------------------|
| Interest accrued on stocks and bonds ..... | \$8,725 42 |                     |
| Interest accrued on other assets.....      | 64 32      | \$8,789 74          |
| Gross assets .....                         |            | <u>\$918,271 17</u> |

DEDUCT ASSETS NOT ADMITTED.

|   |           |                     |
|---|-----------|---------------------|
| Agents balances, representing business written prior to<br>Oct. 1, last ..... | \$35 07   |                     |
| Book value of stocks and bonds over market value.....                         | 40,539 50 | \$40,574 57         |
| Total admitted assets.....  |           | <u>\$877,696 60</u> |

LIABILITIES.

|  |              |                     |
|--|--------------|---------------------|
| Losses adjusted and unpaid.....                      | \$465 76     |                     |
| Losses in process of adjustment, or in suspense..... | 41,041 65    |                     |
| Losses resisted.....                                 | 5,387 59     |                     |
| Total claims for losses.....                         | \$46,894 91  |                     |
| Deduct reinsurance.....                              | 11,881 99    |                     |
| Net amount of unpaid losses.....                     |              | \$35,012 92         |
| Unearned premiums on outstanding risks.....          |              | 246,089 08          |
| Due for return premiums and reinsurance .....        |              | 10,230 08           |
| Statutory deposit .....                              | \$200,000 00 |                     |
| Surplus over all liabilities .....                   | 386,364 52   |                     |
| Surplus to policy holders.....                       |              | <u>586,364 52</u>   |
| Total liabilities.....                               |              | <u>\$877,696 60</u> |

RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>        | <i>Premiums.</i>    |
|----------------------------------|---------------------|---------------------|
| In force December 31, 1904.....  | \$50,455,524        | \$600,252 20        |
| Written during the year.....     | 49,459,475          | 543,359 92          |
| Total .....                      | \$99,914,999        | \$1,143,612 12      |
| Expired and terminated .....     | 50,057,232          | 584,831 17          |
| In force at end of the year..... | \$49,857,767        | \$558,780 95        |
| Deduct amount reinsured.....     | 6,589,707           | 83,795 62           |
| Net amount in force.....         | <u>\$43,268,060</u> | <u>\$474,985 33</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 .....  | \$10,875         | \$1,027 33          |
| Oregon.....    | 58,000           | 19,371 30           |
| Virginia ..... | 51,750           | 5,795 72            |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>  |
|------------------------|---------------|
| Risks written .....    | \$180,648 00  |
| Premiums received..... | 1,752 93      |
| Losses paid.....       | 353 09        |
| Losses incurred.....   | <u>423 76</u> |

LIVERPOOL AND LONDON AND GLOBE  
INSURANCE COMPANY,  
LIVERPOOL, ENGLAND.

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) .....  | \$10,955,269 33 |                 |
| Deduct reinsurance, abatement, rebate and return premiums 4,132,112 81 |                 |                 |
| Net premiums .....   | \$6,803,156 52  |                 |
| Deposit premiums on perpetual risks.....                               |                 | 1,700 11        |
| Interest on mortgage loans.....  | \$144,541 78    |                 |
| Interest on bonds and dividends on stocks.....                         | 158,050 00      |                 |
| Interest from all other sources.....                                   | 18,615 24       |                 |
| Rents—including company's own occupancy.....                           | 85,694 92       | 406,901 94      |
| Profit on sale or maturity of ledger assets.....                       | 53,617 92       |                 |
| Received from home office.....   |                 | 72,878 26       |
| Income from other sources.....   |                 | 1,083 02        |
| Total income.....  | \$7,339,337 77  |                 |
| Ledger assets Dec. 31, 1904.....                                       |                 | 11,903,415 83   |
| Total .....  |                 | \$19,242,753 60 |

DISBURSEMENTS.

|  |                |                 |
|--|----------------|-----------------|
| Gross amount paid for losses (Fire).....                               | \$5,129,189 43 |                 |
| Deduct salvage \$162,341.58; reinsurance \$1,447,704.35.....           | 1,610,045 93   |                 |
| Net amount paid for losses.....  | \$3,519,142 50 |                 |
| Deposit premiums returned.....   | 29,536 41      |                 |
| Commissions or brokerage.....  | 1,117,097 36   |                 |
| Salaries, fees and other charges of officers, agents and employes..... | 408,691 51     |                 |
| Rents—including company's own occupancy.....                           | 58,383 35      |                 |
| Taxes on real estate.....  | 32,632 52      |                 |
| All other taxes, licenses and insurance department fees.....           | 195,757 36     |                 |
| Loss on sale or maturity of ledger assets.....                         | 17,044 02      |                 |
| Life expenditure.....  | 22,035 36      |                 |
| Remitted to home office.....   | 1,339,987 91   |                 |
| Miscellaneous expenditures .....                                       | 396,742 67     |                 |
| Total disbursements .....  | \$7,187,021 97 |                 |
| Balance.....   |                | \$12,105,731 63 |

LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Book value of real estate.....  | \$1,854,023 90  |
| Mortgage loans on real estate.....  | 3,982,450 00    |
| Book value of stocks and bonds, excluding interest.....                   | 4,618,582 77    |
| Cash in office and in bank .....  | 1,243,385 74    |
| Agents balances, representing business written subsequent to Oct. 1, last | 1,376,714 26    |
| Agents balances, representing business written prior to Oct. 1, last....  | 30,574 96       |
| Total ledger assets.....  | \$12,105,731 63 |

NON-LEDGER ASSETS.

|   |             |                        |
|---|-------------|------------------------|
| Interest due and accrued on mortgages.....            | \$39,686 15 |                        |
| Interest accrued on stocks and bonds.....             | 45,483 75   |                        |
| Interest accrued on other assets.....                 | 188 90      |                        |
| Rents accrued on company's property.....              | 10,000 00   | \$95,358 90            |
| Market value of real estate over book value.....      |             | 7,673 38               |
| Market value of stocks and bonds over book value..... |             | 56,543 48              |
| Other non-ledger assets.....                          |             | 215 93                 |
| Gross assets.....                                     |             | <u>\$12,265,523 22</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |                        |
|--|------------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$30,574 96            |
| Total admitted assets.....   | <u>\$12,234,948 26</u> |

LIABILITIES.

|   |                        |
|---|------------------------|
| Losses in process of adjustment, or in suspense.....                                    | \$745,718 33           |
| Losses resisted.....  | 88,612 27              |
| Total claims for losses.....  | <u>\$834,330 60</u>    |
| Deduct reinsurance.....   | 281,530 50             |
| Net amount of unpaid losses.....  | \$552,810 10           |
| Unearned premiums on outstanding risks.....   | 5,885,983 59           |
| Reclaimable on perpetual fire policies.....   | 243,508 18             |
| Commissions and other charges due agents and brokers.....                               | 20,000 00              |
| Due for return premiums and reinsurance.....  | 224,149 41             |
| Net premium reserve and other liabilities under life and other special departments..... | 46,217 21              |
| Statutory deposit.....  | \$200,000 00           |
| Surplus over all liabilities.....   | <u>5,062,279 77</u>    |
| Surplus to policyholders.....   | 5,262,279 77           |
| Total liabilities.....  | <u>\$12,234,948 26</u> |

RISKS AND PREMIUMS.

|  | <i>Fire.</i>           | <i>Premiums.</i>       |
|--|------------------------|------------------------|
| In force December 31, 1904.....  | \$1,282,660,521        | \$13,268,060 94        |
| Written during the year.....   | 998,764,932            | 10,955,269 38          |
| Total.....   | <u>\$2,281,425,453</u> | <u>\$24,223,330 27</u> |
| Expired and terminated.....  | 992,257,109            | 10,574,697 43          |
| In force at end of the year.....   | \$1,289,168,344        | \$13,648,632 84        |
| Deduct amount reinsured.....   | 279,900,359            | 2,298,823 19           |
| Net amount in force.....   | <u>\$1,009,177,985</u> | <u>\$11,354,809 65</u> |
| Perpetual risks not included above, \$8,480,277; premiums on same, \$256,324.40. |                        |                        |

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

|                 | <i>Deposits.</i> | <i>Liabilities.</i> |
|-----------------|------------------|---------------------|
| Oregon.....     | \$64,812 50      | \$53,718 21         |
| Virginia.....   | 58,331 25        | 86,559 93           |
| Georgia.....    | 12,962 50        | 125,218 73          |
| New Mexico..... | 11,825 00        | 12,289 56           |

BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$5,917,919 00 |
| Premiums received..... | 84,530 95      |
| Losses paid.....       | 40,125 73      |
| Losses incurred.....   | 41,251 73      |

LONDON ASSURANCE CORPORATION,  
LONDON, ENGLAND.

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.....   | \$2,136,409 85 | \$845,413 35   |                |
| Deduct reinsurance, abatement, rebate and return<br>premiums..... | 556,770 20     | 481,773 65     |                |
| Net premiums .....  | \$1,579,639 65 | \$363,639 70   | \$1,943,279 35 |
| Interest on bonds.....  |                | 90,272 29      |                |
| Interest from all other sources.....                              |                | 2,770 65       | 93,042 94      |
| Received from home office .....                                   |                |                | 207 68         |
| Total income.....   |                |                | \$2,036,529 97 |
| Ledger assets Dec. 31, 1904 .....                                 |                |                | 2,862,624 47   |
| Total .....   |                |                | \$4,899,154 44 |

DISBURSEMENTS.

|  | <i>Fire.</i> | <i>Marine.</i> |                |
|--|--------------|----------------|----------------|
| Gross amount paid for losses .....                                     | \$783,626 07 | \$491,633 94   |                |
| Deduct salvage, \$44,314.33; reinsurance, \$332,551.31..               | 96,121 77    | 280,743 87     |                |
| Net amount paid for losses .....                                       | \$687,504 30 | \$210,890 07   | \$898,394 37   |
| Commissions or brokerage.....  |              |                | 397,734 96     |
| Salaries, fees and other charges of officers, agents and employes..... |              |                | 125,317 26     |
| Rents .....  |              |                | 21,041 48      |
| Taxes, licenses and insurance department fees.....                     |              |                | 59,062 72      |
| Loss on sale or maturity of ledger assets .....                        |              |                | 34,470 35      |
| Remitted to home office.....   |              |                | 306,741 94     |
| Miscellaneous expenditures.....  |              |                | 91,981 10      |
| Total disbursements.....   |              |                | \$1,934,744 18 |
| Balance.....   |              |                | \$2,964,410 26 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of bonds, excluding interest.....                              | \$2,340,755 78 |
| Cash in office and in bank.....   | 248,581 83     |
| Agents balances, representing business written subsequent to Oct. 1, last | 363,540 31     |
| Agents balances, representing business written prior to Oct. 1, last .... | 11,532 34      |
| Total ledger assets.....  | \$2,964,410 26 |

## NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest accrued on bonds.....                | \$28,025 42    |
| Due from other companies for reinsurance..... | 1,242 88       |
| Gross assets.....                             | \$2,993,678 56 |

## DEDUCT ASSETS NOT ADMITTED.

|   |                |
|---|----------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$11,532 34    |
| Book value of bonds over market value.....                                | 16,271 78      |
| Total admitted assets.....  | \$2,965,874 44 |

## LIABILITIES.

|   |                |
|---|----------------|
| Losses adjusted and unpaid.....                               | \$14,318 00    |
| Losses in process of adjustment, or in suspense.....          | 217,540 54     |
| Losses resisted.....  | 18,396 00      |
| Total claims for losses.....                                  | \$250,254 54   |
| Deduct reinsurance.....                                       | 44,323 54      |
| Net amount of unpaid losses.....                              | \$205,931 00   |
| Unearned premiums on outstanding risks.....                   | 1,342,143 09   |
| Salaries and other miscellaneous expenses due or accrued..... | 12,500 00      |
| Commissions and other charges due agents and brokers.....     | 25,001 65      |
| Due for reinsurance.....                                      | 37,972 76      |
| Statutory deposit.....  | \$200,000 00   |
| Surplus over all liabilities.....                             | 1,142,325 94   |
| Surplus to policyholders.....                                 | 1,342,325 94   |
| Total liabilities.....  | \$2,965,874 44 |

## RISKS AND PREMIUMS.

|                                 | <i>Fire.</i>  | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|---------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1904 .... | \$242,570,184 | \$2,707,167 56   | \$8,920,234    | \$76,191 31      |
| Written during the year .....   | 185,977,538   | 2,136,409 85     | 224,220,940    | 845,413 35       |
| Total.....                      | \$428,547,722 | \$4,843,577 41   | \$233,141,174  | \$921,604 66     |
| Expired and terminated.....     | 175,188,966   | 2,019,352 27     | 220,047,593    | 799,222 66       |
| In force at end of the year.... | \$253,358,756 | \$2,824,225 14   | \$13,093,581   | \$122,382 00     |
| Deduct amount reinsured ....    | 29,765,311    | 350,665 68       | 3,351,740      | 25,134 89        |
| Net amount in force.....        | \$223,593,445 | \$2,473,559 46   | \$9,741,841    | \$97,247 11      |

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.....    | \$10,300         | \$11,225 29         |
| Oregon.....     | 51,500           | 28,706 55           |
| New Mexico..... | 10,300           | 1,500 91            |
| Virginia.....   | 52,250           | 25,622 12           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   |
|------------------------|----------------|
| Risks written.....     | \$1,469,743 00 |
| Premiums received..... | 22,410 34      |
| Losses paid.....       | 12,517 41      |
| Losses incurred.....   | 17,363 41      |

LONDON AND LANCASHIRE FIRE INSURANCE  
COMPANY,

LIVERPOOL, ENGLAND.

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).....                                | \$3,135,827 99 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 1,046,649 88   |                |
| Net premiums.....   |                | \$2,089,178 11 |
| Interest on bonds and dividends on stocks .....           | \$84,395 50    |                |
| Interest from all other sources.....                      | 5,268 55       |                |
| Rents—including company's own occupancy.....              | 18,193 24      | 107,857 29     |
| Profit on sale or maturity of ledger assets.....          |                | 1,582 34       |
| Total income.....   |                | \$2,198,617 74 |
| Ledger assets Dec. 31, 1904 .....                         |                | 3,018,187 30   |
| Total.....  |                | \$5,216,805 04 |

DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                               | \$1,291,888 00 |                |
| Deduct salvage, \$24,940.29; reinsurance, \$333,104.86.....            | 358,045 15     |                |
| Net amount paid for losses .....                                       |                | \$933,842 85   |
| Commissions or brokerage.....  |                | 382,433 93     |
| Salaries, fees and other charges of officers, agents and employes..... |                | 158,934 32     |
| Rents—including company's own occupancy.....                           |                | 21,304 60      |
| Repairs and expenses on real estate .....                              |                | 11,739 56      |
| Taxes on real estate.....  |                | 4,649 72       |
| All other taxes, licenses and insurance department fees.....           |                | 66,199 19      |
| Remitted to home office .....  |                | 305,003 40     |
| Miscellaneous expenditures .....                                       |                | 115,812 32     |
| Total disbursements .....  |                | \$1,999,919 89 |
| Balance.....   |                | \$3,216,885 15 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate .....   | \$300,000 00   |
| Book value of stocks and bonds, excluding interest.....                         | 1,978,231 87   |
| Cash in office and in bank .....  | 469,561 88     |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 336,497 33     |
| Agents balances, representing business written prior to Oct. 1, last....        | 7,629 72       |
| Bills receivable taken for fire risks .....                                     | 1,565 11       |
| Cash in hands of special agents .....   | 648 00         |
| Suspense account .....  | 640 79         |
| Cash in hands of United States trustees.....                                    | 120,500 00     |
| Due from other companies for reinsurance.....                                   | 1,620 36       |
| Total ledger assets .....   | \$3,216,885 15 |

## NON-LEDGER ASSETS.

|   |             |                |
|---|-------------|----------------|
| Interest due and accrued on stocks and bonds.....     | \$28,436 25 |                |
| Interest due and accrued on other assets .....        | 1,902 54    |                |
| Rents due and accrued on company's property .....     | 1,702 00    | \$32,040 79    |
| Market value of stocks and bonds over book value..... |             | 28,489 35      |
| Commissions on unpaid reinsurance .....               |             | 14,178 60      |
| Due from other companies for reinsurance.....         |             | 12,815 46      |
| Gross assets.....                                     |             | \$3,304,409 35 |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                |
|--|------------|----------------|
| Agents balances, representing business written prior to Oct.<br>1, last..... | \$7,629 72 |                |
| Suspense account.....  | 640 79     |                |
| Cash in hands of special agents.....   | 648 00     | \$8,918 51     |
| Total admitted assets.....   |            | \$3,295,490 84 |

## LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid .....                      | \$44,176 62  |                |
| Losses in process of adjustment, or in suspense ..... | 153,823 70   |                |
| Losses resisted.....                                  | 16,153 55    |                |
| Total claims for losses.....                          | \$214,153 87 |                |
| Deduct reinsurance .....                              | 66,453 89    |                |
| Net amount of unpaid losses .....                     |              | \$147,699 98   |
| Unearned premiums on outstanding risks.....           |              | 1,860,528 40   |
| Due for return premiums and reinsurance.....          |              | 79,376 91      |
| Statutory deposit .....                               | \$200,000 00 |                |
| Surplus over all liabilities.....                     | 1,007,885 55 |                |
| Surplus to policy holders.....                        |              | 1,207,885 55   |
| Total liabilities.....                                |              | \$3,295,490 84 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1904.....  | \$408,780,448 | \$4,033,868 76   |
| Written during the year.....     | 303,841,678   | 3,135,827 99     |
| Total.....                       | \$712,622,126 | \$7,169,696 75   |
| Expired and terminated.....      | 287,622,837   | 2,977,086 57     |
| In force at end of the year..... | \$424,999,289 | \$4,192,610 18   |
| Deduct amount reinsured .....    | 59,693,474    | 626,547 19       |
| Net amount in force.....         | \$365,305,815 | \$3,566,062 99   |

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

|                 | <i>Deposits.</i> | <i>Liabilities.</i> |
|-----------------|------------------|---------------------|
| Virginia .....  | \$52,750         | \$14,730 60         |
| Georgia .....   | 10,825           | 29,052 20           |
| Oregon .....    | 52,625           | 25,884 05           |
| New Mexico..... | 12,950           | 3,537 29            |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$1,666,175 00 |
| Premiums received ..... | 24,816 06      |
| Losses paid.....        | 14,619 70      |
| Losses incurred.....    | 10,410 59      |



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).....                                    | \$1,009,405 17        |
| Deduct reinsurance, abatement, rebate and return premiums ..... | <u>437,084 34</u>     |
| Net premiums.....   | \$572,320 83          |
| Interest on bonds and dividends on stocks .....                 | 11,750 00             |
| Received from home office .....                                 | 146,978 85            |
| Total income.....   | <u>\$731,049 68</u>   |
| Ledger assets Dec. 31, 1904 .....                               | \$483,697 01          |
| Increase of deposit capital during 1905 .....                   | 50,700 00             |
| Total.....  | <u>\$1,265,446 69</u> |

DISBURSEMENTS.

|  |                     |
|--|---------------------|
| Gross amount paid for losses (Marine) .....                            | \$610,094 33        |
| Deduct salvage, \$46,844.52; reinsurance, \$285,285.75 .....           | <u>332,130 27</u>   |
| Net amount paid for losses.....  | \$277,964 06        |
| Commissions or brokerage.....  | 118,111 97          |
| Salaries, fees and other charges of officers, agents and employes..... | 34,043 10           |
| Rents .....  | 2,606 29            |
| Taxes, licenses and insurance department fees .....                    | 16,777 47           |
| Remitted to home office .....  | 219,991 27          |
| Miscellaneous expenditures.....  | 34,347 46           |
| Total disbursements .....  | <u>\$703,841 63</u> |
| Balance.....   | \$561,605 07        |

LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Book value of stocks and bonds, excluding interest .....                        | \$433,075 00    |
| Cash in bank .....  | 23,013 02       |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 102,979 40      |
| Agents balances, representing business written prior to Oct. 1, last....        | 864 70          |
| Bills receivable, not matured, taken for marine and inland risks.....           | <u>1,672 95</u> |
| Total ledger assets.....  | \$561,605 07    |

## NON-LEDGER ASSETS.

|  |  |                     |
|--|--|---------------------|
| Interest due and accrued on stocks and bonds ..... |  | \$3,291 67          |
| Gross assets.....                                  |  | <u>\$564,896 74</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |           |                     |
|--|-----------|---------------------|
| Agents balances, representing business written prior to Oct.<br>1, last..... | \$864 70  |                     |
| Book value of stocks and bonds over market value.....                        | 15,875 00 | \$16,739 70         |
| Total admitted assets.....   |           | <u>\$548,157 04</u> |

## LIABILITIES.

|  |              |                     |
|--|--------------|---------------------|
| Losses in process of adjustment, or in suspense .....      | \$80,789 85  |                     |
| Deduct reinsurance .....                                   | 14,651 17    |                     |
| Net amount of unpaid losses .....                          |              | \$66,138 68         |
| Unearned premiums on outstanding risks.....                |              | 98,108 53           |
| Commissions and other charges due agents and brokers ..... |              | 6,774 61            |
| Due for reinsurance .....                                  |              | 36,287 11           |
| Statutory deposit .....                                    | \$200,000 00 |                     |
| Surplus over all liabilities.....                          | 140,848 11   |                     |
| Surplus to policy holders.....                             |              | <u>340,648 11</u>   |
| Total liabilities.....                                     |              | <u>\$548,157 04</u> |

## RISKS AND PREMIUMS.

|                                   | <i>Marine.</i>       | <i>Premiums.</i>      |
|-----------------------------------|----------------------|-----------------------|
| In force December 31, 1904.....   | \$25,124,274         | \$158,664 89          |
| Written during the year.....      | 196,385,412          | 1,009,405 17          |
| Total .....                       | <u>\$221,519,686</u> | <u>\$1,168,070 06</u> |
| Expired and terminated .....      | 191,847,165          | 926,166 02            |
| In force at end of the year ..... | \$29,672,521         | \$241,904 04          |
| Deduct amount reinsured .....     | 9,785,649            | 55,132 72             |
| Net amount in force.....          | <u>\$19,886,872</u>  | <u>\$186,771 32</u>   |

## BUSINESS IN MAINE.

|                         | <i>Marine.</i> |
|-------------------------|----------------|
| Risks written .....     | \$148,921 00   |
| Premiums received ..... | 5,282 29       |
| Losses paid .....       | 30 00          |
| Losses incurred.....    | <u>30 00</u>   |

NORTH BRITISH AND MERCANTILE INSURANCE  
COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1866. COMMENCED BUSINESS IN UNITED STATES IN 1866.

E. G. RICHARDS, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

|  |                |                 |
|--|----------------|-----------------|
| Gross premiums (Fire).....                                     | \$5,249,402 06 |                 |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,366,588 46   |                 |
| Net premiums .....   |                | \$3,882,813 60  |
| Deposit premiums on perpetual risks .....                      |                | 2,599 50        |
| Interest on bonds and dividends on stocks.....                 | \$204,128 99   |                 |
| Interest from all other sources .....                          | 5,728 96       | 209,857 95      |
| Profit on sale or maturity of ledger assets .....              |                | 995 00          |
| Income from other sources.....                                 |                | 1 69            |
| Total income.....  |                | \$4,096,267 74  |
| Ledger assets Dec. 31, 1904 .....                              |                | 6,468,493 25    |
| Total.....   |                | \$10,564,760 99 |

DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                               | \$2,239,603 17 |                |
| Deduct salvage, \$18,504.68; reinsurance, \$331,610.08 .....           | 350,114 76     |                |
| Net amount paid for losses .....                                       |                | \$1,889,488 41 |
| Deposit premiums returned.....   |                | 142 00         |
| Commissions or brokerage.....  |                | 771,191 78     |
| Salaries, fees and other charges of officers, agents and employes..... |                | 281,338 00     |
| Rents .....  |                | 18,610 79      |
| Taxes, licenses and insurance department fees .....                    |                | 110,699 39     |
| Profit and loss.....   |                | 1,322 22       |
| Remitted to home office .....  |                | 825,907 60     |
| Miscellaneous expenditures.....  |                | 164,901 36     |
| Total disbursements .....  |                | \$4,063,601 55 |
| Balance.....   |                | \$6,501,159 44 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of stocks and bonds, excluding interest.....                         | \$5,727,632 10 |
| Cash in office and in bank .....  | 198,583 27     |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 562,322 55     |
| Agents balances, representing business written prior to Oct. 1, last..          | 8,981 24       |
| Cash in hands of trustees.....  | 1,761 75       |
| Due from other companies for reinsurance .....                                  | 598 13         |
| Other ledger assets.....  | 1,281 00       |
| Total ledger assets .....   | \$6,501,159 44 |

## NON-LEDGER ASSETS.

|   |             |                |
|---|-------------|----------------|
| Interest due and accrued on stock and bonds ..... | \$62,272 89 |                |
| Gross assets.....                                 |             | \$6,563,432 33 |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                |
|---|------------|----------------|
| Agents balances, representing business written prior to<br>Oct. 1, last ..... | \$8,981 24 |                |
| Book value of ledger assets over market value .....                           | 37,008 10  | \$45,989 34    |
| Total admitted assets .....   |            | \$6,517,442 99 |

## LIABILITIES.

|  |              |                |
|--|--------------|----------------|
| Losses adjusted and unpaid .....                     | \$172,054 91 |                |
| Losses in process of adjustment, or in suspense..... | 217,477 68   |                |
| Losses resisted.....                                 | 41,988 73    |                |
| Total claims for losses .....                        | \$430,520 72 |                |
| Deduct reinsurance .....                             | 93,907 66    |                |
| Net amount of unpaid losses .....                    |              | \$336,613 06   |
| Unearned premiums on outstanding risks.....          |              | 3,218,915 64   |
| Reclaimable on perpetual fire policies.....          |              | 22,388 06      |
| Statutory deposit.....                               | \$200,000 00 |                |
| Surplus over all liabilities.....                    | 2,739,531 23 |                |
| Surplus to policy holders .....                      |              | 2,989,531 23   |
| Total liabilities.....                               |              | \$6,517,442 99 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>    | <i>Premiums.</i> |
|----------------------------------|-----------------|------------------|
| In force December 31, 1904.....  | \$658,199,408   | \$6,600,407 23   |
| Written during the year.....     | 562,246,792     | 5,249,402 06     |
| Total.....                       | \$1,220,446,200 | \$11,849,809 29  |
| Expired and terminated.....      | 536,695,630     | 5,143,788 92     |
| In force at end of the year..... | \$683,750,570   | \$6,706,020 37   |
| Deduct amount reinsured .....    | 77,824,820      | 508,351 46       |
| Net amount in force .....        | \$605,925,750   | \$6,197,668 91   |

Perpetual risks not included above, \$857,920.00; premiums on same, \$23,561.11.

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

|                 | <i>Deposits.</i> | <i>Liabilities.</i> |
|-----------------|------------------|---------------------|
| Oregon .....    | \$62,000         | \$27,961 90         |
| Virginia.....   | 71,545           | 37,554 61           |
| Georgia.....    | 10,300           | 46,310 42           |
| New Mexico..... | 10,000           | 6,847 71            |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$3,610,445 00 |
| Premiums received ..... | 52,692 38      |
| Losses paid .....       | 26,442 14      |
| Losses incurred.....    | 21,872 06      |

## NORTHERN ASSURANCE COMPANY,

LONDON, ENGLAND.

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).....                                     | \$3,713,102 29 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,275,655 61   |                |
| Net premiums.....  |                | \$2,437,446 68 |
| Interest on bonds and dividends on stocks.....                 | \$116,252 50   |                |
| Interest from all other sources.....                           | 1,473 27       |                |
| Rents—including company's own occupancy.....                   | 7,000 00       | 124,725 77     |
| Received from home office.....                                 |                | 1,067 72       |
| Total income.....  | \$2,563,240 17 |                |
| Ledger assets Dec. 31, 1904.....                               |                | 4,043,922 69   |
| Total.....   |                | \$6,607,162 86 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire).....                               | \$1,457,249 99 |                |
| Deduct salvage \$15,983.83; reinsurance \$275,285.65.....              | 291,269 48     |                |
| Net amount paid for losses.....  |                | \$1,165,980 51 |
| Commissions or brokerage.....  | 539,755 10     |                |
| Salaries, fees and other charges of officers, agents and employes..... | 153,493 88     |                |
| Rents—including company's own occupancy.....                           | 16,603 36      |                |
| Repairs and expenses on real estate.....                               | 429 83         |                |
| Taxes on real estate.....  | 2,497 55       |                |
| All other taxes, licenses and insurance department fees.....           | 76,631 22      |                |
| Remitted to home office.....   | 578,495 95     |                |
| Miscellaneous expenditures.....  | 208,891 25     |                |
| Total disbursements.....   | \$2,742,778 65 |                |
| Balance.....   |                | \$3,864,384 21 |

## 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.....  | 170,296 99     |  |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 391,117 37     |  |
| Agents balances, representing business written prior to Oct. 1, last ...       | 38,725 79      |  |
| Bills receivable taken for fire risks ...                                      | 30,702 50      |  |
| Total ledger assets.....   | \$3,864,384 21 |  |

## NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest due and accrued on stocks and bonds..... | \$8,674 72            |
| Market value of real estate over book value ..... | 50,000 00             |
| Gross assets.....                                 | <u>\$3,928,068 93</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                       |
|---|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last..... | \$38,725 79           |
| Bills receivable, past due, taken for fire risks.....                     | 30,702 50             |
| Book value of ledger assets over market value .....                       | 38,669 06             |
| Total admitted assets.....  | <u>\$108,087 35</u>   |
|   | <u>\$3,814,971 58</u> |

## LIABILITIES.

|   |                       |
|---|-----------------------|
| Losses adjusted and unpaid .....                              | \$24,584 74           |
| Losses in process of adjustment, or in suspense.....          | 146,439 85            |
| Losses resisted.....  | 40,110 73             |
| Total claims for losses.....                                  | <u>\$211,135 32</u>   |
| Deduct reinsurance.....                                       | 3,176 64              |
| Net amount of unpaid losses.....                              | \$207,958 68          |
| Unearned premiums on outstanding risks.....                   | 2,194,822 86          |
| Salaries and other miscellaneous expenses due or accrued..... | 2,981 45              |
| Due for return premiums and reinsurance .....                 | 36,500 00             |
| Statutory deposit .....                                       | \$200,000 00          |
| Surplus over all liabilities.....                             | <u>1,172,759 09</u>   |
| Surplus to policy holders.....                                | 1,372,759 09          |
| Total liabilities.....  | <u>\$3,814,971 58</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>         | <i>Premiums.</i>      |
|----------------------------------|----------------------|-----------------------|
| In force December 31, 1904.....  | \$372,672,532        | \$4,135,900 26        |
| Written during the year.....     | 333,474,231          | 3,713,102 29          |
| Total.....                       | <u>\$711,146,763</u> | <u>\$7,849,002 55</u> |
| Expired and terminated.....      | 300,662,514          | 3,418,076 99          |
| In force at end of the year..... | \$410,484,249        | \$4,430,925 56        |
| Deduct amount reinsured .....    | 27,606,886           | 261,793 48            |
| Net amount in force.....         | <u>\$382,877,363</u> | <u>\$4,169,132 08</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 .....  | \$65,250         | \$33,713 86         |
| Georgia.....    | 13,050           | 33,773 27           |
| Oregon.....     | 55,310           | 29,158 74           |
| New Mexico..... | 13,050           | 6,106 04            |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$1,895,263 00 |
| Premiums received ..... | 25,595 39      |
| Losses paid .....       | 11,044 75      |
| Losses incurred.....    | 7,221 65       |

NORWICH UNION FIRE INSURANCE SOCIETY,  
 NORWICH, ENGLAND.

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) .....                                 | \$2,736,230 86 |                |
| Deduct reinsurance, abatement, rebate and return premiums.. | 632,283 04     |                |
| Net premiums.....   |                | \$2,103,947 92 |
| Interest on mortgage loans .....                            | \$1,800 00     |                |
| Interest on bonds and dividends on stocks.....              | 81,473 55      | 83,273 55      |
| Profit on sale or maturity of ledger assets .....           |                | 5,050 25       |
| Total income .....  | \$2,192,271 72 |                |
| Ledger assets Dec. 31, 1904.....                            |                | 2,638,045 41   |
| Total .....   | \$4,830,317 13 |                |

DISBURSEMENTS.

|  |                |  |
|--|----------------|--|
| Gross amount paid for losses (Fire).....                               | \$1,278,099 81 |  |
| Deduct salvage, \$13,199.17; reinsurance, \$133,833 98.....            | 147,033 15     |  |
| Net amount paid for losses.....  | \$1,131,066 16 |  |
| Commissions or brokerage.....  | 427,549 89     |  |
| Salaries, fees and other charges of officers, agents and employes..... | 153,800 91     |  |
| Rents .....  | 17,511 48      |  |
| Taxes, licenses and insurance department fees .....                    | 62,528 11      |  |
| Remitted to home office .....  | 274,356 14     |  |
| Miscellaneous expenditures.....  | 113,694 56     |  |
| Total disbursements .....  | \$2,180,507 25 |  |
| Balance .....  | \$2,649,809 88 |  |

LEDGER ASSETS.

|   |                |  |
|---|----------------|--|
| Mortgage loans on real estate.....  | \$40,000 00    |  |
| Book value of stocks and bonds, excluding interest.....                   | 2,006,901 83   |  |
| Cash in office and in bank.....   | 347,453 84     |  |
| Agents balances, representing business written subsequent to Oct. 1, last | 246,773 33     |  |
| Agents balances, representing business written prior to Oct. 1, last....  | 7,160 60       |  |
| Cash in hands of special agents.....                                      | 1,520 28       |  |
| Total ledger assets .....   | \$2,649,809 88 |  |

## NON-LEDGER ASSETS.

|   |                  |                 |
|---|------------------|-----------------|
| Interest accrued on mortgages.....                    | \$150 00         |                 |
| Interest accrued on stocks and bonds.....             | <u>22,000 14</u> | \$22,150 14     |
| Market value of stocks and bonds over book value..... |                  | 93,080 17       |
| Due from other companies for reinsurance.....         |                  | <u>1,542 54</u> |
| Gross assets.....                                     |                  | \$2,766,582 73  |

## DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents balances, representing business written prior to Oct. 1, last.... | \$7,160 60            |
| Total admitted assets.....   | <u>\$2,759,422 13</u> |

## LIABILITIES.

|   |                   |
|---|-------------------|
| Losses adjusted and unpaid.....                               | \$43,453 35       |
| Losses in process of adjustment, or in suspense.....          | 74,024 65         |
| Losses resisted.....  | <u>15,085 40</u>  |
| Total claims for losses.....                                  | \$132,563 40      |
| Deduct reinsurance.....                                       | <u>17,346 33</u>  |
| Net amount of unpaid losses.....                              | \$115,217 07      |
| Unearned premiums on outstanding risks.....                   | 1,720,671 85      |
| Salaries and other miscellaneous expenses due or accrued..... | 23,253 62         |
| Commissions and other charges due agents and brokers.....     | 8,481 95          |
| Statutory deposit.....  | \$200,000 00      |
| Surplus over all liabilities.....                             | <u>691,797 64</u> |
| Surplus to policy holders.....                                | <u>891,797 64</u> |
| Total liabilities.....  | \$2,759,422 13    |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>       | <i>Premiums.</i>    |
|----------------------------------|--------------------|---------------------|
| In force December 31, 1904.....  | \$315,616,305      | \$3,448,401 23      |
| Written during the year.....     | <u>239,253,894</u> | <u>2,730,230 96</u> |
| Total.....                       | \$554,870,199      | \$6,184,632 19      |
| Expired and terminated.....      | <u>224,417,186</u> | <u>2,571,816 64</u> |
| In force at end of the year..... | \$330,453,013      | \$3,612,815 55      |
| Deduct amount reinsured.....     | <u>31,770,679</u>  | <u>298,871 32</u>   |
| Net amount in force.....         | \$298,682,334      | \$3,313,944 23      |

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.....     | \$55,500         | \$36,779 82         |
| Virginia.....   | 35,805           | 31,308 78           |
| Georgia.....    | 10,300           | 38,520 74           |
| New Mexico..... | 10,350           | 10,231 21           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>     |
|------------------------|------------------|
| Risks written.....     | \$1,361,169 00   |
| Premiums received..... | 22,556 36        |
| Losses paid.....       | 12,219 38        |
| Losses incurred.....   | <u>15,671 14</u> |



PALATINE INSURANCE COMPANY,  
LONDON, ENGLAND.

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).....                                      | \$2,076,693 | 37           |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 661,326     | 29           |
| Net premiums .....  | \$1,415,367 | 08           |
| Interest on bonds and dividends on stocks.....                  | \$48,335,37 |              |
| Interest from all other sources.....                            | 8,315       | 48 56,650 85 |
| Total income.....   | \$1,472,017 | 93           |
| Ledger assets Dec. 31, 1904.....                                | 2,096,716   | 14           |
| Total .....   | \$3,568,734 | 07           |

DISBURSEMENTS.

|  |             |    |
|--|-------------|----|
| Gross amount paid for losses (Fire) ..                                 | \$828,954   | 80 |
| Deduct salvage, \$7,931.02; reinsurance, \$156,450.13.....             | 164,381     | 15 |
| Net amount paid for losses.....  | \$664,573   | 65 |
| Commissions or brokerage.....  | 308,213     | 44 |
| Salaries, fees and other charges of officers, agents and employes..... | 79,212      | 64 |
| Rents.....   | 8,150       | 55 |
| Taxes, licenses and insurance department fees.....                     | 43,830      | 03 |
| Loss on sale or maturity of ledger assets.....                         | 704         | 25 |
| Remitted to home office.....   | 52,939      | 27 |
| Miscellaneous expenditures. ....                                       | 71,428      | 76 |
| Total disbursements .....  | \$1,229,052 | 59 |
| Balance.....   | \$2,339,681 | 48 |

LEDGER ASSETS.

|   |             |    |
|---|-------------|----|
| Book value of stocks and bonds, excluding interest.....                         | \$1,863,654 | 02 |
| Cash in office and in bank .....  | 204,597     | 57 |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 260,812     | 65 |
| Agents balances, representing business written prior to Oct. 1, last ....       | 7,008       | 51 |
| Due from other companies for reinsurance.....                                   | 3,808       | 73 |
| Total ledger assets .....   | \$2,339,681 | 48 |

## NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest accrued on stocks and bonds.....             | \$1,940 84     |
| Market value of stocks and bonds over book value..... | 13,595 98      |
| Gross assets .....                                    | \$2,355,218 30 |

## DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last ..... | \$7,008 51     |
| Total admitted assets.....   | \$2,348,209 79 |

## LIABILITIES.

|   |                |
|---|----------------|
| Losses adjusted and unpaid .....                              | \$14,529 00    |
| Losses in process of adjustment, or in suspense .....         | 105,079 00     |
| Losses resisted.....  | 24,553 00      |
| Total claims for losses .....                                 | \$144,166 00   |
| Deduct reinsurance .....                                      | 38,600 00      |
| Net amount of unpaid losses .....                             | \$105,566 00   |
| Unearned premiums on outstanding risks .....                  | 1,101,238 71   |
| Salaries and other miscellaneous expenses due or accrued..... | 2,905 47       |
| Commissions and other charges due agents and brokers.....     | 32,636 52      |
| Due for return premiums and reinsurance.....                  | 42,408 66      |
| Statutory deposit.....  | \$200,800 00   |
| Surplus over all liabilities.....                             | 863,454 43     |
| Surplus to policy holders.....                                | 1,063,454 43   |
| Total liabilities .....                                       | \$2,348,209 79 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1904.....  | \$180,698,574 | \$2,287,827 92   |
| Written during the year.....     | 167,299,221   | 2,076,693 37     |
| Total .....                      | \$347,997,795 | \$4,364,521 29   |
| Expired and terminated.....      | 151,446,918   | 1,944,559 51     |
| In force at end of the year..... | \$196,550,877 | \$2,419,961 78   |
| Deduct amount reinsured.....     | 25,380,820    | 340,773 58       |
| Net amount in force.....         | \$171,170 057 | \$2,079,188 20   |

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.....     | \$51,562 50      | \$12,459 33         |
| Virginia.....   | 51,562 50        | 18,918 06           |
| Georgia.....    | 10,312 50        | 43,511 68           |
| New Mexico..... | 10,312 50        | 7,648 64            |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$475,339 00 |
| Premiums received ..... | 6,227 44     |
| Losses paid .....       | 4,288 55     |
| Losses incurred .....   | 7,623 55     |

PHENIX ASSURANCE COMPANY,  
LONDON, ENGLAND.

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) .....  | \$3,666,772 88 |                |
| Deduct reinsurance, abatement, rebate and return premiums 1,220,780 40 |                |                |
| Net premiums .....   |                | \$2,445,992 48 |
| Interest on bonds and dividends on stocks.....                         | \$91,447 04    |                |
| Interest from all other sources.....                                   | 3,748 88       | 95,195 92      |
| Received from home office .....  |                | 156,981 62     |
| Total income.....  |                | \$2,698,170 02 |
| Ledger assets Dec. 31, 1904 .....                                      |                | 3,262,976 68   |
| Total.....   |                | \$5,961,146 70 |

DISBURSEMENTS.

|   |                |                |
|---|----------------|----------------|
| Gross amount paid for losses (Fire) .....                               | \$1,738,166 09 |                |
| Deduct salvage, \$15,744.15; reinsurance, \$341,497.54.....             | 357,241 69     |                |
| Net amount paid for losses .....  |                | \$1,380,924 40 |
| Commissions or brokerage.....   | 459,151 69     |                |
| Salaries, fees and other charges of officers, agents and employes ..... | 180,475 81     |                |
| Rents .....   | 24,567 74      |                |
| Taxes, licenses and insurance department fees .....                     | 79,046 10      |                |
| Remitted to home office .....   | 167,689 39     |                |
| Miscellaneous expenditures.....   | 125,613 65     |                |
| Total disbursements .....   |                | \$2,417,468 78 |
| Balance.....  |                | \$3,543,677 92 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of stocks and bonds, excluding interest.....                   | \$2,964,771 60 |
| Cash in office and in bank .....  | 322,437 94     |
| Agents balances, representing business written subsequent to Oct. 1, last | 254,110 47     |
| Agents balances, representing business written prior to Oct. 1, last ..   | 2,357 91       |
| Total ledger assets .....   | \$3,543,677 92 |

NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest due and accrued on stocks and bonds..... | \$37,185 40    |
| Due from other companies for reinsurance .....    | 4,150 89       |
| Gross assets.....                                 | \$3,585,014 21 |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                |
|---|------------|----------------|
| Agents balances, representing business written prior to<br>Oct. 1, last ..... | \$2,357 91 |                |
| Book value of bonds over market value .....                                   | 127,644 13 | \$130,002 04   |
| Total admitted assets .....   |            | \$3,455,012 17 |

## LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid .....                              | \$33,588 00  |                |
| Losses in process of adjustment, or in suspense.....          | 148,868 00   |                |
| Losses resisted.....  | 16,069 00    |                |
| Total claims for losses .....                                 | \$198,025 00 |                |
| Deduct reinsurance.....                                       | 49,664 00    |                |
| Net amount of unpaid losses .....                             |              | \$148,361 00   |
| Unearned premiums on outstanding risks .....                  |              | 1,869,485 50   |
| Salaries and other miscellaneous expenses due or accrued..... |              | 2,676 45       |
| Due for reinsurance.....                                      |              | 44,539 61      |
| Statutory deposit.....  | \$200,000 00 |                |
| Surplus over all liabilities.....                             | 1,189,949 61 |                |
| Surplus to policy holders.....                                |              | 1,389,949 61   |
| Total liabilities .....                                       |              | \$3,455,012 17 |

## RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>  | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1904.....   | \$392,253,111 | \$4,536,625 93   |
| Written during the year.....      | 317,956,225   | 3,666,772 88     |
| Total .....                       | \$710,209,336 | \$8,203,398 81   |
| Expired and terminated .....      | 309,597,881   | 3,714,683 75     |
| In force at end of the year ..... | \$400,611,455 | \$4,488,715 06   |
| Deduct amount reinsured.....      | 78,071,714    | 853,177 28       |
| Net amount in force .....         | \$322,539,741 | \$3,635,537 78   |

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 .....     | \$103,000 00     | \$63,228 42         |
| Virginia ..... | 20,600 00        | 37,249 70           |
| Georgia .....  | 10,300 00        | 16,682 98           |
| Oregon.....    | 51,500 00        | 18,480 47           |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$861,426 00 |
| Premiums received ..... | 15,784 15    |
| Losses paid .....       | 7,772 36     |
| Losses incurred .....   | 8,372 36     |

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.....   | \$1,174,267 44 | \$1,982 82     |                       |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | 365,556 47     | -              |                       |
| Net premiums.....   | \$808,710 97   | \$1,982 82     | \$810,693 79          |
| Interest on bonds.....  |                |                | 37,100 56             |
| Profit and loss.....  |                |                | 262 14                |
| <b>Total income.....</b>  |                |                | <b>\$848,056 49</b>   |
| Ledger assets Dec. 31, 1904.....                                  |                |                | 1,129,474 69          |
| <b>Total.....</b>   |                |                | <b>\$1,977,531 18</b> |

DISBURSEMENTS.

|  | <i>Fire.</i> | <i>Marine.</i> |                       |
|--|--------------|----------------|-----------------------|
| Gross amount paid for losses.....                                      | \$544,728 32 | \$60 21        |                       |
| Deduct salvage, \$5,273.15; reinsurance, \$149,958.54.                 | 155,261 69   | -              |                       |
| Net amount paid for losses.....  | \$389,466 63 | \$60 21        | \$359,526 84          |
| Commissions or brokerage.....  |              |                | 170,101 23            |
| Salaries, fees and other charges of officers, agents and employes..... |              |                | 70,684 23             |
| Rents.....   |              |                | 4,000 08              |
| Taxes, licenses and insurance department fees.....                     |              |                | 24,740 92             |
| Loss on sale or maturity of ledger assets.....                         |              |                | 2,604 70              |
| Profit and loss.....   |              |                | 143 93                |
| Remitted to home office.....   |              |                | 964 64                |
| Miscellaneous expenditures.....  |              |                | 32,879 83             |
| <b>Total disbursements.....</b>  |              |                | <b>\$695,646 52</b>   |
| <b>Balance.....</b>  |              |                | <b>\$1,281,884 66</b> |

LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of bonds, excluding interest.....                                   | \$1,091,574 92        |
| Cash in office and in bank.....  | 54,529 97             |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 134,810 23            |
| Agents balances, representing business written prior to Oct. 1, last.....      | 969 48                |
| <b>Total ledger assets.....</b>  | <b>\$1,281,884 66</b> |

## NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest due and accrued on bonds ..... | \$6,939 15     |
| Gross assets .....                      | \$1,288,823 81 |

## DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last ..... | \$969 48       |
| Book value of bonds over market value .....                                | 8,461 17       |
|  | \$9,430 65     |
| Total admitted assets .....  | \$1,279,393 16 |

## LIABILITIES.

|  |                |
|--|----------------|
| Losses adjusted and unpaid .....                               | \$34,125 00    |
| Losses in process of adjustment, or in suspense .....          | 62,149 00      |
| Losses resisted .....  | 5,595 00       |
| Total claims for losses .....                                  | \$101,869 00   |
| Deduct reinsurance .....                                       | 35,566 00      |
| Net amount of unpaid losses .....                              | \$66,303 00    |
| Unearned premiums on outstanding risks .....                   | 689,448 32     |
| Salaries and other miscellaneous expenses due or accrued ..... | 663 27         |
| Statutory deposit .....  | \$200,000 00   |
| Surplus over all liabilities .....                             | 322,978 57     |
| Surplus to policy holders .....                                | 522,978 57     |
| Total liabilities .....  | \$1,279,393 16 |

## RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>  | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1904 .....  | \$107,979,576 | \$1,399,595 27   | \$102          | \$ 50            |
| Written during the year .....     | 88,057,352    | 1,174,267 44     | 456,686        | 1,982 82         |
| Total .....                       | \$196,036,928 | \$2,573,862 71   | \$456,788      | \$1,983 32       |
| Expired and terminated .....      | 77,083,888    | 1,016,070 42     | 455,658        | 1,976 67         |
| In force at end of the year ..... | \$118,953,045 | \$1,557,792 29   | \$1,130        | \$6 65           |
| Deduct amount reinsured .....     | 17,788,669    | 283,440 94       | -              | -                |
| Net amount in force .....         | \$101,164,376 | \$1,274,351 35   | \$1,130        | \$6 65           |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$706,365 00 |
| Premiums received ..... | 8,164 14     |
| Losses paid .....       | 4,031 03     |
| Losses incurred .....   | 5,122 53     |

ROYAL INSURANCE COMPANY,  
LIVERPOOL, ENGLAND.

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) .....                                     | \$7,772,636  | 53     |
| Deduct reinsurance, abatement, rebate and return premiums ..... | 2,442,919    | 61     |
| Net premiums .....  | \$5,279,716  | 92     |
| Deposit premiums on perpetual risks .....                       |              | 506 00 |
| Interest on mortgage loans .....                                | \$12,870     | 67     |
| Interest on bonds and dividends on stocks .....                 | 161,964      | 00     |
| Interest from all other sources .....                           | 10,500       | 89     |
| Rents—including company's own occupancy .....                   | 184,413      | 03     |
| Received from home office .....                                 | 1,169,031    | 37     |
| Total income .....  | \$6,819,002  | 88     |
| Ledger assets Dec. 31, 1904 .....                               | 8,380,353    | 68     |
| Total .....   | \$15,199,356 | 56     |

DISBURSEMENTS.

|   |             |    |
|---|-------------|----|
| Gross amount paid for losses (Fire) .....                               | \$3,273,027 | 96 |
| Deduct salvage, \$37,215.45; reinsurance, \$665,052.46 .....            | 702,267     | 91 |
| Net amount paid for losses .....  | \$3,570,760 | 05 |
| Deposit premiums returned .....   | 17,306      | 77 |
| Commissions or brokerage .....  | 907,346     | 11 |
| Salaries, fees and other charges of officers, agents and employes ..... | 390,480     | 11 |
| Rent—including company's own occupancy .....                            | 44,332      | 26 |
| Repairs and expenses on real estate .....                               | 75,698      | 65 |
| Taxes on real estate .....  | 29,450      | 74 |
| All other taxes, licenses and insurance department fees .....           | 173,765     | 17 |
| Remitted to home office .....   | 2,268,765   | 86 |
| Miscellaneous expenditures .....  | 316,660     | 10 |
| Total disbursements .....   | \$6,794,565 | 32 |
| Balance .....   | \$8,404,791 | 24 |

LEDGER ASSETS.

|   |             |    |
|---|-------------|----|
| Book value of real estate .....   | \$2,583,564 | 88 |
| 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 .....  | 430,914     | 80 |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 821,691     | 76 |
| Agents balances, representing business written prior to Oct. 1, last .....      | 19,466      | 37 |
| Total ledger assets .....   | \$8,404,791 | 24 |

## NON-LEDGER ASSETS.

|  |            |                |
|--|------------|----------------|
| Interest accrued on mortgages.....           | \$2,320 83 |                |
| Interest accrued on stocks and bonds .....   | 46,925 15  |                |
| Rents accrued on company's property.....     | 5,910 21   | \$55,156 19    |
| Due from other companies for reinsurance.... |            | 23,804 17      |
| Gross assets.....                            |            | \$8,483,751 60 |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                |
|--|-------------|----------------|
| Agents balances, representing business written prior to Oct. 1, last ..... | \$19,466 37 |                |
| Book value of bonds and stocks over market value.....                      | 34,353 55   | \$53,319 92    |
| Total admitted assets.....   |             | \$8,429,931 68 |

## LIABILITIES.

|  |              |                |
|--|--------------|----------------|
| Losses adjusted and unpaid .....   | \$31,698 33  |                |
| Losses in process of adjustment, or in suspense.....                                     | 311,910 36   |                |
| Losses resisted.....   | 51,723 00    |                |
| Total claims for losses .....  | \$395,331 69 |                |
| Deduct reinsurance .....   | 82,157 76    |                |
| Net amount of unpaid losses .....  |              | \$313,173 93   |
| Unearned premiums on outstanding risks.....  |              | 4,727,869 45   |
| Reclaimable on perpetual fire policies.....  |              | 129,792 22     |
| Salaries and other miscellaneous expenses due or accrued.....                            |              | 65,187 08      |
| Commissions and other charges due agents and brokers.....                                |              | 12,316 77      |
| Due for return premiums and reinsurance .....  |              | 105,591 90     |
| Net premium reserve and other liabilities under life and other special departments ..... |              | 100,000 00     |
| Statutory deposit .....  | \$200,000 00 |                |
| Surplus over all liabilities.....  | 2,775,506 33 |                |
| Surplus to policyholders.....  |              | 2,975,506 33   |
| Total liabilities.....   |              | \$8,429,931 68 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>       | <i>Premiums.</i> |
|----------------------------------|--------------------|------------------|
| In force December 31, 1904 ..... | \$967,229,498 84   | \$10,283,228 21  |
| Written during the year .....    | 710,989,277 72     | 7,722,636 53     |
| Total.....                       | \$1,678,218,776 56 | \$18,005,864 74  |
| Expired and terminated.....      | 666,135,561 64     | 7,228,361 84     |
| In force at end of the year..... | \$1,012,083,214 92 | \$10,777,502 90  |
| Deduct amount reinsured.....     | 139,741,999 00     | 1,663,637 75     |
| Net amount in force.....         | \$872,341,215 92   | \$9,113,865 15   |

Perpetual risks not included above, \$6,504,983.00; premiums on same, \$146,717.93.

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

|                 | <i>Deposits.</i> | <i>Liabilities.</i> |
|-----------------|------------------|---------------------|
| Virginia.....   | \$51,000         | \$47,890 09         |
| Georgia.....    | 10,175           | 87,645 26           |
| Oregon.....     | 51,250           | 85,798 00           |
| New Mexico..... | 10,300           | 20,207 09           |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$5,561,174 10 |
| Premiums received ..... | 84,568 90      |
| Losses paid .....       | 32,685 10      |
| Losses incurred .....   | 28,845 17      |



ROYAL EXCHANGE ASSURANCE,  
LONDON, ENGLAND.

INCORPORATED IN 1720. COMMENCED BUSINESS IN UNITED STATES IN 1891.

UBERTO C. CROSBY, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

|   |                |
|---|----------------|
| Gross premiums (Fire).....                                | \$2,357,736 26 |
| Deduct reinsurance, abatement, rebate and return premiums | 1,208,906 09   |
| Net premiums .....  | \$1,148,830 17 |
| Interest on bonds and dividends on stocks .....           | 79,710 75      |
| Received from home office .....                           | 254,454 32     |
| Total income .....  | \$1,482,995 24 |
| Ledger assets Dec. 31, 1904 .....                         | 2,403,350 51   |
| Total .....   | \$3,886,345 75 |

DISBURSEMENTS.

|  |                |
|--|----------------|
| Gross amount paid for losses (Fire) .....                              | \$1,230,913 72 |
| Deduct salvage, \$13,835.53; reinsurance, \$403,490.95.....            | 417,326 48     |
| Net amount paid for losses.....  | \$813,587 24   |
| Commissions or brokerage.....  | 370,978 98     |
| Salaries, fees and other charges of officers, agents and employes..... | 114,690 00     |
| Rents .....  | 10,200 00      |
| Taxes, licenses and insurance department fees .....                    | 66,951 77      |
| Remitted to home office .....  | 87,643 96      |
| Miscellaneous expenditures.....  | 142,354 63     |
| Total disbursements .....  | \$1,606,406 58 |
| Balance.....   | \$2,279,939 17 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of stocks and bonds, excluding interest.....                         | \$1,854,405 30 |
| Cash in office and in bank.....   | 114,273 07     |
| Agents balances, representing business written subsequent to Oct. 1, last ..... | 246,669 08     |
| Agents balances, representing business written prior to Oct. 1, last....        | 58,178 77      |
| Furniture and maps.....   | 20,552 65      |
| Due from other companies for reinsurance .....                                  | 5,760 30       |
| Other ledger assets.....  | 100 00         |
| Total ledger assets .....   | \$2,279,939 17 |

NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest accrued on stocks and bonds..... | \$15,481 59    |
| Gross assets.....                         | \$2,295,420 76 |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                |
|--|-------------|----------------|
| Furniture, fixtures and safes .....  | \$20,552 65 |                |
| Agents balances, representing business written prior to Oct. 1, last ..... | \$8,178 77  |                |
| Book value of stocks and bonds over market value .....                     | 27,499 05   | \$86,230 47    |
| Total admitted assets .....  |             | \$2,209,190 29 |

## LIABILITIES.

|  |              |                |
|--|--------------|----------------|
| Losses adjusted and unpaid .....                               | \$3,000 00   |                |
| Losses in process of adjustment, or in suspense .....          | 156,934 00   |                |
| Losses resisted .....  | 12,317 00    |                |
| Total claims for losses .....                                  | \$172,251 00 |                |
| Deduct reinsurance .....                                       | 81,356 00    |                |
| Net amount of unpaid losses .....                              |              | \$90,901 00    |
| Unearned premiums on outstanding risks .....                   |              | 1,010,422 39   |
| Interest due or accrued .....                                  |              | 1,364 42       |
| Salaries and other miscellaneous expenses due or accrued ..... |              | 2,746 87       |
| Commissions and other charges due agents and brokers .....     |              | 56,969 57      |
| Due for reinsurance .....                                      |              | 44,281 95      |
| Statutory deposit .....  | \$200,000 00 |                |
| Surplus over all liabilities .....                             | 802,564 59   |                |
| Surplus to policy holders .....                                |              | 1,002,504 59   |
| Total liabilities .....  |              | \$2,209,190 29 |

## RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>  | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1904 .....  | \$256,327,115 | \$2,928,770 19   |
| Written during the year .....     | 193,364,201   | 2,357,736 26     |
| Total .....                       | \$449,691,316 | \$5,286,506 45   |
| Expired and terminated .....      | 228,186,636   | 2,732,205 12     |
| In force at end of the year ..... | \$228,504,680 | \$2,554,301 33   |
| Deduct amount reinsured .....     | 47,405,423    | 587,855 33       |
| Net amount in force .....         | \$179,099,257 | \$1,966,446 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> |
|--------------|------------------|---------------------|
| Oregon ..... | \$57,625         | \$28,018 74         |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i> |
|-------------------------|--------------|
| Risks written .....     | \$899,860 00 |
| Premiums received ..... | 14,479 06    |
| Losses paid .....       | 9,809 82     |
| Losses incurred .....   | 9,012 82     |

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).....                                     | \$3,160,621 11 |                |
| Deduct reinsurance, abatement, rebate and return premiums..... | 1,274,265 08   |                |
| Net premiums .....   |                | \$1,886,356 03 |
| Interest on mortgage loans.....                                | \$33,875 94    |                |
| Interest on collateral loans.....                              | 100 00         |                |
| Interest on bonds and dividends on stocks.....                 | 142,617 39     |                |
| Interest from all other sources.....                           | 3,924 23       |                |
| Rents.....   | 15,989 73      | 196,507 29     |
| Profit on sale or maturity of ledger assets.....               |                | 3,066 26       |
| Total income.....  | \$2,085,869 58 |                |
| Ledger assets Dec. 31, 1904.....                               |                | 4,802,841 19   |
| Total.....   |                | \$6,888,710 77 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire) .....                              | \$1,424,476 05 |                |
| Deduct salvage, \$16,208.67; reinsurance, \$436,201.07 .....           | 452,409 74     |                |
| Net amount paid for losses.....  |                | \$972,066 31   |
| Commissions or brokerage.....  |                | 401,142 14     |
| Salaries, fees and other charges of officers, agents and employes..... |                | 103,631 19     |
| Rents .....  |                | 9,523 85       |
| Repairs and expenses on real estate.....                               |                | 9,276 47       |
| Taxes on real estate and other investments .....                       |                | 24,679 64      |
| All other taxes, licenses and insurance department fees.....           |                | 57,560 58      |
| Remitted to home office .....  |                | 1,333 48       |
| Miscellaneous expenditures.....  |                | 102,794 33     |
| Total disbursements .....  | \$1,682,007 99 |                |
| Balance .....  |                | \$5,206,702 78 |

## LEDGER ASSETS.

|  |                |
|--|----------------|
| Book value of real estate.....   | \$139,226 63   |
| Mortgage loans on real estate.....   | 555,339 15     |
| Loans secured by collateral.....   | 2,000 00       |
| Book value of stocks and bonds, excluding interest.....                        | 3,974,596 27   |
| Cash in bank .....   | 265,048 41     |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 266,904 14     |
| Agents balances, representing business written prior to Oct. 1, last....       | 3,588 19       |
| Total ledger assets .....  | \$5,206,702 78 |

## NON-LEDGER ASSETS.

|   |            |                |
|---|------------|----------------|
| Interest due and accrued on mortgages .....           | \$7,402 33 |                |
| Interest due on collateral loans.....                 | 50 00      |                |
| Interest due and accrued on other assets.....         | 270 68     | \$7,723 01     |
| Market value of stocks and bonds over book value..... |            | 1,760 60       |
| Gross assets.....                                     |            | \$5,216,186 39 |

## DEDUCT ASSETS NOT ADMITTED.

|  |  |                |
|--|--|----------------|
| Agents balances, representing business written prior to Oct. 1, last.... |  | \$3,588 19     |
| Total admitted assets .....  |  | \$5,212,598 20 |

## LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid .....                      | \$64,542 90  |                |
| Losses in process of adjustment, or in suspense ..... | 139,256 87   |                |
| Losses resisted .....                                 | 19,206 85    |                |
| Total claims for losses .....                         | \$223,006 62 |                |
| Deduct reinsurance.....                               | 53,720 07    |                |
| Net amount of unpaid losses .....                     |              | \$169,286 55   |
| Unearned premiums on outstanding risks.....           |              | 1,618,492 65   |
| Statutory deposit.....                                | \$200,000 00 |                |
| Surplus over all liabilities .....                    | 3,224,819 00 |                |
| Surplus to policy holders.....                        |              | 3,424,819 00   |
| Total liabilities.....                                |              | \$5,212,598 20 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|
| In force December 31, 1904.....  | \$393,977,664 | \$4,270,276 16   |
| Written during the year .....    | 280,699,650   | 3,160,621 11     |
| Total.....                       | \$674,677,314 | \$7,430,897 27   |
| Expired and terminated.....      | 290,682,011   | 3,297,450 78     |
| In force at end of the year..... | \$383,995,303 | \$4,133,446 49   |
| Deduct amount reinsured .....    | 94,347,942    | 950,523 68       |
| Net amount in force.....         | \$289,647,361 | \$3,182,922 81   |

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.....     | \$58,875 00      | \$20,940 00         |
| Georgia .....   | 10,750 00        | 31,261 58           |
| Virginia .....  | 54,796 87        | 28,128 78           |
| Canada.....     | 165,860 00       | 155,271 40          |
| New Mexico..... | 10,287 50        | 11,840 00           |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$1,063,444 00 |
| Premiums received ..... | 17,972 46      |
| Losses paid .....       | 17,191 82      |
| Losses incurred .....   | 7,215 27       |

STATE FIRE INSURANCE COMPANY,  
LIVERPOOL, ENGLAND.

INCORPORATED IN 1891. COMMENCED BUSINESS IN UNITED STATES IN 1897.

JAMES H. BREWSTER, *Manager*, HARTFORD, CONN.

Statutory Deposit, \$200,000.

INCOME.

|   |              |              |
|---|--------------|--------------|
| Gross premiums (Fire).....                                | \$225,341 41 |              |
| Deduct reinsurance, abatement, rebate and return premiums | 67,591 68    |              |
| Net premiums.....   |              | \$157,749 73 |
| Interest on bonds.....                                    | \$12,161 91  |              |
| Interest from all other sources.....                      | 25 65        | 12,187 56    |
| Received from home office.....                            |              | 37,821 46    |
| Total income.....   |              | \$207,758 75 |
| Ledger assets Dec. 31, 1904.....                          |              | 363,416 82   |
| Total.....  |              | \$571,175 57 |

DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Gross amount paid for losses (Fire).....                               | \$93,453 48 |              |
| Deduct salvage, \$398.51; reinsurance, \$6,002.50.....                 | 6,401 01    |              |
| Net amount paid for losses.....  |             | \$87,052 47  |
| Commissions or brokerage.....  |             | 28,777 59    |
| Salaries, fees and other charges of officers, agents and employes..... |             | 10,628 29    |
| Rents.....   |             | 318 07       |
| Taxes, licenses and insurance department fees.....                     |             | 6,262 18     |
| Miscellaneous expenditures.....  |             | 11,278 88    |
| Total disbursements.....   |             | \$144,317 48 |
| Balance.....   |             | \$426,858 09 |

LEDGER ASSETS.

|  |              |
|--|--------------|
| Book value of bonds, excluding interest.....                                   | \$377,401 15 |
| Cash in office and in bank.....  | 26,981 50    |
| Agents balances, representing business written subsequent to Oct. 1, last..... | 21,847 22    |
| Agents balances, representing business written prior to Oct. 1, last.....      | 678 22       |
| Total ledger assets.....   | \$426,858 09 |

## NON-LEDGER ASSETS.

|  |  |                     |
|--|--|---------------------|
| Interest due and accrued on bonds..... |  | \$3,391 66          |
| Gross assets.....                      |  | <u>\$430,249 75</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                  |                     |
|--|------------------|---------------------|
| Agents balances, representing business written prior to<br>Oct. 1, last..... | \$678 22         |                     |
| Book value of bonds over market value.....                                   | <u>12,997 00</u> | \$18,675 22         |
| Total admitted assets.....   |                  | <u>\$416,574 53</u> |

## LIABILITIES.

|   |                   |                     |
|---|-------------------|---------------------|
| Losses adjusted and unpaid.....                     | \$529 61          |                     |
| Losses in process of adjustment, or in suspense.... | 11,224 00         |                     |
| Losses resisted.....                                | <u>1,137 50</u>   |                     |
| Total claims for losses.....                        | \$12,891 11       |                     |
| Deduct reinsurance.....                             | <u>484 66</u>     |                     |
| Net amount of unpaid losses.....                    |                   | \$12,406 45         |
| Unearned premiums on outstanding risks.....         |                   | 101,566 47          |
| Statutory deposit.....                              | \$200,000 00      |                     |
| Surplus over all liabilities.....                   | <u>102,601 61</u> |                     |
| Surplus to policy holders.....                      |                   | <u>302,601 61</u>   |
| Total liabilities.....                              |                   | <u>\$416,574 53</u> |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>      | <i>Premiums.</i>  |
|----------------------------------|-------------------|-------------------|
| In force December 31, 1904.....  | \$18,213,306      | \$236,469 15      |
| Written during the year.....     | <u>17,264,780</u> | <u>225,341 41</u> |
| Total.....                       | \$35,468,086      | \$461,810 56      |
| Expired and terminated.....      | <u>18,452,487</u> | <u>242,115 19</u> |
| In force at end of the year..... | \$17,015,599      | \$219,695 37      |
| Deduct amount reinsured.....     | <u>1,772,693</u>  | <u>23,796 46</u>  |
| Net amount in force.....         | \$15,242,906      | \$196,899 91      |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>  |
|------------------------|---------------|
| Risks written.....     | \$30,265 00   |
| Premiums received..... | 459 58        |
| Losses paid.....       | 168 56        |
| Losses incurred.....   | <u>172 89</u> |

## SUN INSURANCE OFFICE,

LONDON, ENGLAND.

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).....                                | \$3,074,954 24 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 677,976 97     |                |
| Net premiums .....  |                | \$2,396,977 27 |
| Interest on mortgage loans.....                           | \$2,250 00     |                |
| Interest on bonds and dividends on stocks .....           | 92,273 37      |                |
| Interest from all other sources.....                      | 3,853 51       |                |
| Rents—including company's own occupancy.....              | 21,164 32      | 119,541 20     |
| Profit on sale or maturity of ledger assets .....         |                | 7,230 27       |
| Received from home office .....                           |                | 4,750 00       |
| Total income.....   |                | \$2,528,498 74 |
| Ledger assets Dec. 31, 1904 .....                         |                | 3,116,670 92   |
| Total.....  |                | \$5,645,169 66 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Gross amount paid for losses (Fire) .....                              | \$1,257,132 66 |                |
| Deduct salvage, \$11,599.74; reinsurance, \$113,407.06 .....           | 125,006 80     |                |
| Net amount paid for losses .....                                       |                | \$1,132,125 86 |
| Commissions or brokerage.....  | 553,368 78     |                |
| Salaries, fees and other charges of officers, agents and employes..... | 135,249 78     |                |
| Rents—including company's own occupancy.....                           | 21,797 32      |                |
| Repairs and expenses on real estate.....                               | 4,716 58       |                |
| Taxes on real estate.....  | 3,927 03       |                |
| All other taxes, licenses and insurance department fees.....           | 66,406 71      |                |
| Remitted to home office .....  | 508,763 75     |                |
| Miscellaneous expenditures.....  | 130,450 31     |                |
| Total disbursements .....  |                | \$2,546,746 10 |
| Balance.....   |                | \$3,098,423 56 |

## LEDGER ASSETS.

|   |              |                |
|---|--------------|----------------|
| Book value of real estate.....  | \$290,737 79 |                |
| Mortgage loans on real estate.....  | 50,000 00    |                |
| Book value of stocks and bonds excluding interest.....                    | 2,208,037 83 |                |
| Cash in office and in bank .....  | 207,962 54   |                |
| Agents balances, representing business written subsequent to Oct. 1, last | 320,215 73   |                |
| Agents balances, representing business written prior to Oct. 1, last ..   | 21,579 69    |                |
| Total ledger assets .....   |              | \$3,098,423 56 |

## NON-LEDGER ASSETS.

|   |           |                 |
|---|-----------|-----------------|
| Interest accrued on mortgages .....                   | \$375 00  |                 |
| Interest accrued on stocks and bonds .....            | 23,703 24 |                 |
| Interest accrued on other assets .....                | 2,613 95  |                 |
| Rents accrued on company's property .....             | 1,316 67  | \$28,008 86     |
| Market value of stocks and bonds over book value..... |           | 83,953 43       |
| Gross assets.....                                     |           | \$3,210,385 185 |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                |
|--|-------------|----------------|
| Agents balances, representing business written prior to Oct.<br>1, last..... | \$21,579 69 |                |
| Book value of real estate over market value .....                            | 49,637 79   | \$71,217 48    |
| Total admitted assets.....   |             | \$3,139,168 37 |

## LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Losses adjusted and unpaid .....                              | \$44,604 77  |                |
| Losses in process of adjustment, or in suspense.....          | 141,442 00   |                |
| Losses resisted.....  | 17,995 98    |                |
| Total claims for losses .....                                 | \$204,042 75 |                |
| Deduct reinsurance .....                                      | 14,553 23    |                |
| Net amount of unpaid losses.....                              |              | \$189,489 52   |
| Unearned premiums on outstanding risks.....                   | 2,038,962 15 |                |
| Salaries and other miscellaneous expenses due or accrued..... | 5,357 60     |                |
| Due for reinsurance.....                                      |              | 6,487 40       |
| Statutory deposit .....                                       | \$200,000 00 |                |
| Surplus over all liabilities .....                            | 698,872 30   |                |
| Surplus to policy holders.....                                |              | 898,872 30     |
| Total liabilities.....  |              | \$3,139,168 37 |

## RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>  | <i>Premiums.</i> |
|-----------------------------------|---------------|------------------|
| In force December 31, 1904.....   | \$381,123,276 | \$3,925,628 27   |
| Written during the year .....     | 282,715,038   | 3,074,954 24     |
| Total .....                       | \$663,838,314 | \$7,000,582 51   |
| Expired and terminated .....      | 260,661,754   | 2,844,075 69     |
| In force at end of the year ..... | \$403,176,560 | \$4,156,506 82   |
| Deduct amount reinsured .....     | 24,739,954    | 236,355 73       |
| Net amount in force .....         | \$378,436,606 | \$3,920,151 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 .....  | \$10,250         | \$29,805 51         |
| Oregon .....   | 51,250           | 37,668 20           |
| Virginia ..... | 11,420           | 13,302 35           |

## BUSINESS IN MAINE.

|                         | <i>Fire.</i>   |
|-------------------------|----------------|
| Risks written .....     | \$1,500,998 00 |
| Premiums received ..... | 27,163 68      |
| Losses paid .....       | 19,743 79      |
| Losses incurred.....    | 22,645 62      |



UNION ASSURANCE SOCIETY,  
LONDON, ENGLAND.

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).....                                | \$1,645,633 39 |                |
| Deduct reinsurance, abatement, rebate and return premiums | 605,491 43     |                |
| Net premiums.....   |                | \$1,040,141 96 |
| Interest on bonds and dividends on stocks.....            | \$44,013 43    |                |
| Interest from all other sources.....                      | 693 00         |                |
| Rents—including company's own occupancy.....              | 15,688 99      | 60,395 42      |
| Profit on sale or maturity of ledger assets .....         |                | 12,105 00      |
| Received from home office.....                            |                | 15,000 00      |
| Total income.....   |                | \$1,127,642 38 |
| Ledger assets Dec. 31, 1901.....                          |                | 1,751,734 99   |
| Total.....  |                | \$2,879,377 37 |

DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Gross amount paid for losses (Fire) .....                              | \$652,492 00 |                |
| Deduct salvage, \$8,049.03; reinsurance, \$128,693.81.....             | 136,742 84   |                |
| Net amount paid for losses.....  |              | \$515,749 16   |
| Commissions or brokerage.....  |              | 267,058 17     |
| Salaries, fees and other charges of officers, agents and employes..... |              | 49,084 79      |
| Rents—including company's own occupancy .....                          |              | 6,113 25       |
| Repairs and expenses on real estate .....                              |              | 3,881 82       |
| Taxes on real estate.....  |              | 3,287 62       |
| All other taxes, licenses and insurance department fees .....          |              | 31,756 14      |
| Remitted to home office.....   |              | 203,796 80     |
| Miscellaneous expenditures.....  |              | 54,751 18      |
| Total disbursements.....   |              | \$1,185,378 93 |
| Balance.....   |              | \$1,743,998 44 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate.....  | \$190,973 19   |
| Book value of stocks and bonds, excluding interest.....                   | 1,287,010 03   |
| Cash in office and in bank.....   | 93,918 40      |
| Agents balances, representing business written subsequent to Oct. 1, last | 165,444 12     |
| Agents balances, representing business written prior to Oct. 1, last....  | 1,473 52       |
| Due from other companies for reinsurance.....                             | 5,179 18       |
| Total ledger assets.....  | \$1,743,998 44 |

## NON-LEDGER ASSETS.

|  |             |                  |
|--|-------------|------------------|
| Interest accrued on stocks and bonds .....       | \$14,199 17 |                  |
| Interest accrued on other assets.....            | 54 79       | \$14,253 96      |
| Market value of real estate over book value..... |             | <u>34,026 81</u> |
| Gross assets.....                                |             | \$1,792,279 21   |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                       |
|--|------------|-----------------------|
| Agents balances, representing business written prior to<br>Oct. 1, last..... | \$1,473 52 |                       |
| Book value of stocks and bonds over market value.....                        | 14,695 03  | \$16,168 55           |
| Total admitted assets.....   |            | <u>\$1,776,110 66</u> |

## LIABILITIES.

|   |              |                       |
|---|--------------|-----------------------|
| Losses adjusted and unpaid.....                       | \$15,532 06  |                       |
| Losses in process of adjustment, or in suspense ..... | 94,048 86    |                       |
| Losses resisted.....                                  | 18,580 00    |                       |
| Total claims for losses .....                         | \$128,160 92 |                       |
| Deduct reinsurance .....                              | 11,894 32    |                       |
| Net amount of unpaid losses .....                     |              | \$116,266 60          |
| Unearned premiums on outstanding risks.....           |              | 739,353 19            |
| Due for return premiums and reinsurance.....          |              | 13,099 91             |
| Statutory deposit.....                                | \$200,000 00 |                       |
| Surplus over all liabilities.....                     | 707,390 96   |                       |
| Surplus to policy holders .....                       |              | 907,390 96            |
| Total liabilities.....                                |              | <u>\$1,776,110 66</u> |

## RISKS AND PREMIUMS.

|                                   | <i>Fire.</i>         | <i>Premiums.</i>      |
|-----------------------------------|----------------------|-----------------------|
| In force December 31, 1904.....   | \$170,842,417        | \$1,773,712 81        |
| Written during the year.....      | 163,930,664          | 1,645,633 39          |
| Total.....                        | <u>\$334,773,081</u> | <u>\$3,419,346 20</u> |
| Expired and terminated.....       | 164,050,316          | 1,708,565 23          |
| In force at end of the year ..... | \$170,722,765        | \$1,710,780 97        |
| Deduct amount reinsured.....      | 32,102,086           | 288,946 22            |
| Net amount in force.....          | <u>\$138,620,679</u> | <u>\$1,421,834 75</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 .....   | \$10,900         | \$17,417 10         |
| New Mexico..... | 10,600           | 3,595 67            |
| Oregon.....     | 58,000           | 28,246 32           |
| Virginia.....   | 48,000           | 22,745 36           |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i> |
|------------------------|--------------|
| Risks written .....    | \$575,765 00 |
| Premiums received..... | 4,557 17     |
| Losses paid.....       | 3,201 72     |
| Losses incurred.....   | 8,081 27     |

WESTERN ASSURANCE COMPANY,  
TORONTO, CANADA.

INCORPORATED IN 1851. COMMENCED BUSINESS IN UNITED STATES IN 1874.

GEORGE A. COX, *President.*

C. C. FOSTER, *Secretary.*

Statutory Deposit, \$200,000.

INCOME.

|   | <i>Fire.</i>   | <i>Marine.</i> |                |
|---|----------------|----------------|----------------|
| Gross premiums.....   | \$2,880,915 47 | \$523,369 48   |                |
| Deduct reinsurance, abatement, rebate and<br>return premiums..... | 823,417 47     | 118,342 23     |                |
| Net premiums.....   | \$2,057,498 00 | \$405,027 25   | \$2,462,525 25 |
| Interest on mortgage loans.....                                   |                | 838 20         |                |
| Interest on bonds and dividends on stocks. ....                   |                | 64,435 83      |                |
| Interest from all other sources.....                              |                | 2,313 01       | 67,587 04      |
| Profit on sale or maturity of ledger assets.....                  |                |                | 3,863 21       |
| Total income.....   |                |                | \$2,533,975 50 |
| Ledger assets Dec. 31, 1904 .....                                 |                |                | 2,404,836 29   |
| Total .....   |                |                | \$4,938,811 79 |

DISBURSEMENTS.

|  | <i>Fire.</i>   | <i>Marine.</i> |                |
|--|----------------|----------------|----------------|
| Gross amount paid for losses .....                                     | \$1,235,704 80 | \$432,361 61   |                |
| Deduct salvage, \$8,394.59; reinsurance, \$116,207.75                  | 95,460 66      | 29,141 68      |                |
| Net amount paid for losses.....  | \$1,140,244 14 | \$403,219 93   | \$1,543,464 07 |
| Commissions or brokerage.....  |                |                | 500,517 06     |
| Salaries, fees and other charges of officers, agents and employes..... |                |                | 80,470 75      |
| Rents .....  |                |                | 8,588 82       |
| Taxes, licenses and insurance department fees .....                    |                |                | 96,043 28      |
| Remitted to home office .....  |                |                | 114,558 04     |
| Miscellaneous expenditures.....  |                |                | 154,312 23     |
| Total disbursements .....  |                |                | \$2,497,954 25 |
| Balance.....   |                |                | \$2,440,857 54 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Mortgage loans on real estate.....  | \$15,000 00    |
| Book value of stocks and bonds, excluding interest.....                   | 1,790,932 19   |
| Cash in office and in bank .....  | 206,342 08     |
| Agents balances, representing business written subsequent to Oct. 1, last | 394,522 52     |
| Agents balances, representing business written prior to Oct. 1, last..    | 10,715 04      |
| Bills receivable, not matured, taken for marine and inland risks.....     | 13,940 55      |
| Bills receivable taken for fire risks .....                               | 9,405 16       |
| Total ledger assets .....   | \$2,440,857 54 |

## NON-LEDGER ASSETS.

|  |          |                |
|--|----------|----------------|
| Interest accrued on mortgages .....        | \$250 00 |                |
| Interest accrued on stocks and bonds ..... | 9,010 52 | \$9,260 52     |
| Gross assets.....                          |          | \$2,450,118 06 |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                |
|--|-------------|----------------|
| Agents balances, representing business written prior to<br>Oct. 1, last..... | \$10,715 04 |                |
| Bills receivable, past due, taken for fire risks.....                        | 4,405 16    |                |
| Book value of ledger assets over market value.....                           | 37,389 86   | \$52,510 06    |
| Total admitted assets.....   |             | \$2,397,608 00 |

## LIABILITIES.

|  |              |                |
|--|--------------|----------------|
| Losses adjusted and unpaid .....                     | \$12,777 09  |                |
| Losses in process of adjustment, or in suspense..... | 99,973 96    |                |
| Losses resisted.....                                 | 3,364 68     |                |
| Amount of unpaid losses .....                        |              | \$116,114 73   |
| Unearned premiums on outstanding risks.....          |              | 1,531,901 59   |
| Statutory deposit .....                              | \$200,000 00 |                |
| Surplus over all liabilities .....                   | 549,591 68   |                |
| Surplus to policy holders.....                       |              | 749,591 68     |
| Total liabilities.....                               |              | \$2,397,608 00 |

## RISKS AND PREMIUMS.

|                                  | <i>Fire.</i>  | <i>Premiums.</i> | <i>Marine.</i> | <i>Premiums.</i> |
|----------------------------------|---------------|------------------|----------------|------------------|
| In force December 31, 1904 ..... | \$277,586,261 | \$3,141,181 65   | \$7,495,530    | \$220,140 77     |
| Written during the year.....     | 292,514,022   | 2,880,915 47     | 71,703,018     | 523,369 48       |
| Total.....                       | \$570,100,283 | \$6,022,097 12   | \$79,198,548   | \$743,510 25     |
| Expired and terminated .....     | 277,575,826   | 2,816,077 12     | 71,922,200     | 566,409 64       |
| In force at end of the year..... | \$292,524,457 | \$3,206,020 00   | \$7,276,348    | \$177,160 61     |
| Deduct amount reinsured.....     | 38,413,155    | 361,211 31       | 1,091,767      | 32,612 68        |
| Net amount in force .....        | \$254,111,302 | \$2,844,808 69   | \$6,184,581    | \$144,487 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> |
|------------------|------------------|---------------------|
| Georgia .....    | \$10,921 00      | \$30,305 70         |
| Virginia.....    | 43,197 00        | 23,335 72           |
| Oregon .....     | 54,779 00        | 12,879 78           |
| California ..... | 110,000 00       | 113,814 53          |

## BUSINESS IN MAINE.

|                        | <i>Fire.</i>   | <i>Marine.</i> | <i>Aggregate.</i> |
|------------------------|----------------|----------------|-------------------|
| Risks written.....     | \$2,435,497 00 | \$497,356 00   | \$2,932,853 00    |
| Premiums received..... | 26,423 88      | 11,538 56      | 37,962 44         |
| Losses paid.....       | 23,514 65      | 8,904 72       | 32,419 37         |
| Losses incurred .....  | 25,197 02      | 5,074 72       | 30,271 74         |

---

MAINE MUTUAL FIRE INSURANCE COMPANIES.

---

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,  
SHOWING THEIR CONDITION DECEMBER 31, 1905.

---



# 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, R. F. D. No. 4, Houlton, Maine.

## ASSETS.

|  |          |
|--|----------|
| Cash in office.....  | \$25 92  |
| Assessments on premium notes unpaid.....                           | 316 98   |
| Supplies, printed matter, stationery, etc.....                     | 51 00    |
|  | \$393 90 |
| Gross assets, not including premium notes.....                     |          |
| (Balance due on premium notes subject to assessment, \$89,990.00.) | \$393 90 |

## LIABILITIES.

|  |            |
|--|------------|
| Due for borrowed money and interest.....               | \$700 00   |
| Fifty per cent cash premiums on policies in force..... | 2,741 77   |
|  | \$3,441 77 |
| Gross liabilities.....                                 | \$3,441 77 |

## INCOME.

|  |             |
|--|-------------|
| Cash premiums on policies written or renewed.....          | \$1,365 21  |
| Assessments on premium notes.....                          | 8,484 89    |
| Cash loaned to the company, to pay losses or expenses..... | 2,300 00    |
|  | \$12,150 10 |
| Gross cash income.....                                     | \$12,150 10 |

## EXPENDITURES.

|  |             |
|--|-------------|
| Losses paid during the year.....                             | \$8,731 50  |
| Collecting assessments.....                                  | 100 00      |
| Return premiums on policies cancelled.....                   | 68 74       |
| Salaries of officers and directors.....                      | 525 00      |
| Traveling expenses of officers, directors and employes.....  | 94 61       |
| Borrowed money repaid.....                                   | 2,422 00    |
| Interest.....  | 81 58       |
| Printing, \$70.00; postage, \$34.20; stationery, \$2.75..... | 106 95      |
| Legal fees.....  | 2 00        |
|  | \$12,132 38 |
| Gross cash expenditures.....                                 | \$12,132 38 |

## GENERAL ITEMS.

|  | <i>Amount.</i>        | <i>Premium<br/>Notes.</i> |
|--|-----------------------|---------------------------|
| Amount in force Dec. 31, 1904.....   | \$1,904,124 00        | \$85,206 20               |
| Written and renewed during the year.....                                       | 546,028 00            | 27,301 40                 |
| <b>Total.....</b>  | <b>\$2,450,152 00</b> | <b>\$122,507 60</b>       |
| Deduct amount terminated during the year.....                                  | 256,732 00            | 12,836 60                 |
|  | \$2,193,420 00        | \$109,671 00              |
| Amount in force Dec. 31, 1905.....   |                       | \$109,671 00              |
| Losses incurred during the year.....   |                       | \$8,731 50                |
| Assessments, laid or ordered to be laid, on premium notes during the year..... |                       | 8,891 37                  |
| Date of last assessment, September 1, 1905, amount collected.....              |                       | 8,484 39                  |
| Largest sum insured in a single risk.....                                      |                       | 3,000 00                  |

BOOTHBAY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

JOHN R. MCDUGALL, *President.*

JAMES A. REED, *Secretary.*

P. O. Address of the Secretary, Boothbay, Maine.

ASSETS.

|   |          |
|---|----------|
| Cash deposited in bank .....                                      | \$369 35 |
| (Balance due on premium notes subject to assessment, \$6,284.69.) |          |

LIABILITIES.

|                                |         |
|--------------------------------|---------|
| Due officers for services..... | \$21 00 |
|--------------------------------|---------|

INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed ..... | \$121 37 |
| Interest from all sources.....                     | 9 90     |
| Gross cash income.....                             | \$131 27 |

EXPENDITURES.

|   |         |
|---|---------|
| Return premiums on policies cancelled .....                 | \$1 10  |
| Salaries of agents and employes .....                       | 19 57   |
| Printing, \$11.75; postage, \$4.00; stationery, \$ .50..... | 16 25   |
| Expenses of examination by Insurance Department .....       | 4 66    |
| Gross cash expenditures.....                                | \$41 58 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                             | \$94,880 00    | \$6,196 30                |
| Written and renewed during the year.....                        | 38,435 00      | 2,427 60                  |
| Total .....   | \$133,315 00   | \$8,623 90                |
| Deduct amount terminated during the year.....                   | 32,525 00      | 2,010 50                  |
| Amount in force Dec. 31, 1905 .....                             | \$100,790 00   | \$6,613 40                |
| 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.* JAMES W. CRAWFORD, *Secretary.*

P. O. Address of the Secretary, Brunswick, Maine.

ASSETS.

|  |          |
|--|----------|
| Cash deposited in bank.....  | \$146 26 |
| Assessments on premium notes unpaid.....                           | 11 31    |
| Office desk.....   | 19 63    |
| Gross assets, not including premium notes.....                     | \$177 20 |
| (Balance due on premium notes subject to assessment, \$14,186.84.) |          |

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$128 43 |
| Policy fees.....                                  | 41 50    |
| Assessments on premium notes.....                 | 4 70     |
| Gross cash income.....                            | \$174 63 |

EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year.....                             | \$10 00  |
| Return premiums on policies cancelled.....                   | 77       |
| Salaries of officers and directors.....                      | 91 50    |
| Advertising, \$2.25; postage, \$3.00; stationery, \$.63..... | 5 88     |
| Expenses of examination by Insurance Department.....         | 68       |
| Gross cash expenditures.....                                 | \$168 83 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1904.....                           | \$242,551 00   | \$14,563 06               |
| Written and renewed during the year.....                     | 66,250 00      | 4,012 00                  |
| Total.....   | \$308,801 00   | \$18,575 06               |
| Deduct amount terminated during the year.....                | 48,400 00      | 2,904 00                  |
| Amount in force Dec. 31, 1905.....                           | \$260,401 00   | \$15,671 06               |
| Losses incurred during the year.....                         |                | \$10 00                   |
| Date of last assessment, June 9, 1903, amount collected..... |                | 4 70                      |
| 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.....   | \$39 54  |
| Cash deposited in bank.....                                       | 150 00   |
| Assessments on premium notes unpaid.....                          | 18 00    |
| Cash premiums due and unpaid, on policies issued.....             | 48 00    |
|   | <hr/>    |
| Gross assets, not including premium notes.....                    | \$275 54 |
| (Balance due on premium notes subject to assessment, \$7,783.00.) |          |

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$295 50 |
| Assessments on premium notes.....                 | 25 00    |
| Vacancy permits.....                              | 6 00     |
|   | <hr/>    |
| Gross cash income.....                            | \$326 50 |

EXPENDITURES.

|  |          |
|--|----------|
| Return premiums on policies cancelled.....           | \$14 25  |
| Salaries of officers and directors.....              | 100 00   |
| Postage.....   | 5 00     |
| Expenses of examination by Insurance Department..... | 1 50     |
|  | <hr/>    |
| Gross cash expenditures.....                         | \$120 75 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1904.....            | \$99,475 00    | \$9,947 50                |
| Written and renewed during the year.....      | 32,250 00      | 3,225 00                  |
|   | <hr/>          | <hr/>                     |
| Total.....                                    | \$131,725 00   | \$13,172 50               |
| Deduct amount terminated during the year..... | 41,125 00      | 4,112 50                  |
|   | <hr/>          | <hr/>                     |
| Amount in force Dec. 31, 1905.....            | \$90,600 00    | \$9,060 00                |
| Date of last assessment, July 16, 1904.       |                |                           |
| 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 .....  | \$3 41 |
| (Balance due on premium notes subject to assessment, \$5,515.00.) |        |

## LIABILITIES.

|  |         |
|--|---------|
| Due for borrowed money and interest..... | \$10 30 |
|--|---------|

## INCOME.

|   |         |
|---|---------|
| Policy fees .....   | \$19 50 |
| Cash loaned to the company, to pay losses or expenses ..... | 10 30   |
| Gross cash income.....                                      | \$29 80 |

## EXPENDITURES.

|   |         |
|---|---------|
| Salaries of agents and employes .....                       | \$19 50 |
| Traveling expenses of officers, directors and employes..... | 3 30    |
| Printing, \$6.00; express charges, \$ .40 .....             | 6 40    |
| Justice fee .....   | 25      |
| Gross cash expenditures .....                               | \$30 05 |

## GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                             | \$52,290 00    | \$5,342 00                |
| Written and renewed during the year .....                       | 11,750 00      | 1,180 00                  |
| Total.....  | \$64,040 00    | \$6,522 00                |
| Deduct amount terminated during the year.....                   | 10,025 00      | 1,007 00                  |
| Amount in force Dec. 31, 1905 .....                             | \$54,015 00    | \$5,515 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 .....  | \$37 07  |
| Cash deposited in bank.....                                       | 358 82   |
| Gross assets, not including premium notes .....                   | \$395 89 |
| (Balance due on premium notes subject to assessment, \$5,934.56.) |          |

INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed ..... | \$69 98  |
| Policy fees .....                                  | 34 00    |
| Interest from all sources .....                    | 10 51    |
| Gross cash income.....                             | \$114 49 |

EXPENDITURES.

|  |         |
|--|---------|
| Return premiums on policies cancelled..... | \$1 47  |
| Salaries of officers and directors .....   | 34 00   |
| Printing, \$5.00; postage, \$2.53.....     | 7 53    |
| Justice fee .....                          | 50      |
| Gross cash expenditures .....              | \$43 50 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....           | \$93,240 00    | \$5,594 40                |
| Written and renewed during the year.....      | 22,775 00      | 1,366 50                  |
| Total .....                                   | \$116,015 00   | \$6,960 90                |
| Deduct amount terminated during the year..... | 11,900 00      | 714 00                    |
| Amount in force Dec. 31, 1905 .....           | \$104,115 00   | \$6,246 90                |
| 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 .....                            | \$11 83         |
| Cash deposited in bank.....                     | 802 80          |
| Gross assets, not including premium notes ..... | <u>\$814 63</u> |

(Balance due on premium notes subject to assessment, \$18,070.86.)

INCOME.

|  |              |
|--|--------------|
| Cash premiums on policies written or renewed ..... | \$101 80     |
| Policy fees .....                                  | 35 00        |
| Interest from all sources .....                    | <u>24 90</u> |
| Gross cash income .....                            | \$161 70     |

EXPENDITURES.

|   |             |
|---|-------------|
| Salaries of officers and directors .....      | \$42 00     |
| Printing, \$1.66; postage, \$1.36.....        | 3 02        |
| Stationery, \$ .50; advertising, \$3.75 ..... | <u>4 25</u> |
| Gross cash expenditures .....                 | \$49 27     |

GENERAL ITEMS.

|   | <i>Amount.</i>      | <i>Premium<br/>Notes.</i> |
|---|---------------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                               | \$316,470 00        | \$18,355 52               |
| Written and renewed during the year.....                          | 59,608 00           | 3,451 48                  |
| Total.....  | <u>\$376,078 00</u> | <u>\$21,807 00</u>        |
| Deduct amount terminated during the year .....                    | 37,848 00           | 2,717 88                  |
| Amount in force Dec. 31, 1905 .....                               | \$338,230 00        | \$19,089 12               |
| Date of last assessment, November 7, 1901, amount collected ..... |                     | \$1,116 04                |
| Largest sum insured in a single risk .....                        |                     | 3,575 00                  |

## DANVILLE MUTUAL FIRE INSURANCE COMPANY.

---

 INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.
EBENEZER JORDAN, *President.*WILLIAM PLUMMER, *Secretary.*

P. O. Address of the Secretary, Auburn, Maine.

---

 ASSETS.

|   |          |
|---|----------|
| Cash in office .....  | \$77 23  |
| Cash deposited in bank.....                                       | 702 13   |
| Safe .....  | 62 50    |
| All other assets and property owned by the company.....           | 5 00     |
|   | <hr/>    |
| Gross assets, not including premium notes .....                   | \$846 91 |
| (Balance due on premium notes subject to assessment, \$7,835.17.) |          |

## INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed ..... | \$94 07  |
| Policy fees .....                                  | 30 00    |
| Interest from all sources .....                    | 21 41    |
| Income from all other sources.....                 | 31 53    |
|  | <hr/>    |
| Gross cash income.....                             | \$177 01 |

## EXPENDITURES.

|  |         |
|--|---------|
| Losses paid during the year .....                    | \$12 00 |
| Salaries of officers and directors .....             | 9 70    |
| Salaries of agents and employes .....                | 15 00   |
| Printing, \$4.50; postage, \$1.00.....               | 5 50    |
| Stationery, \$1.00; express charges, \$30.....       | 1 30    |
| Expenses of examination by Insurance Department..... | 1 80    |
| Legal advice.....                                    | 1 00    |
| Justice fees.....                                    | 25      |
|  | <hr/>   |
| Gross cash expenditures .....                        | \$46 55 |

## GENERAL ITEMS.

|  | <i>Amount.</i>     | <i>Premium<br/>Notes.</i> |
|--|--------------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                                | \$147,054 00       | \$8,831 20                |
| Written and renewed during the year .....                          | 26,130 00          | 1,567 80                  |
| Total .....  | <hr/> \$173,184 00 | <hr/> \$10,399 00         |
| Deduct amount terminated during the year .....                     | 28,820 00          | 1,729 20                  |
| Amount in force Dec. 31, 1905 .....                                | <hr/> \$144,364 00 | <hr/> \$8,669 80          |
| Losses incurred during the year.....                               |                    | \$12 00                   |
| Date of last assessment, September 27, 1902, amount collected..... |                    | 1,300 00                  |
| 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 in office.....   | \$1,445 25  |
| Cash deposited in bank.....   | 751 61      |
| Cash value of notes, bonds or other securities.....                 | 4,134 69    |
| Assessments on premium notes unpaid.....                            | 13,592 50   |
| Office supplies, printed matter and stationery.....                 | 550 00      |
| Gross assets, not including premium notes.....                      | \$20,474 05 |
| (Balance due on premium notes subject to assessment, \$276,891.14.) |             |

## LIABILITIES.

|  |             |
|--|-------------|
| Losses adjusted and not paid.....                      | \$700 00    |
| Losses reported, not adjusted, (estimated).....        | 25 00       |
| Due for borrowed money and interest.....               | 13,264 62   |
| Fifty per cent cash premiums on policies in force..... | 4,86 30     |
| Gross liabilities.....                                 | \$18,875 92 |

## INCOME.

|  |             |
|--|-------------|
| Cash premiums on policies written or renewed.....          | \$15,184 54 |
| Policy fees.....   | 822 50      |
| Assessments on premium notes.....                          | 9,099 52    |
| Interest from all sources.....                             | 84 51       |
| Cash loaned to the company, to pay losses or expenses..... | 6,075 39    |
| Vacancy permits and transfers.....                         | 202 81      |
| Gross cash income.....                                     | \$31,469 27 |

## EXPENDITURES.

|  |             |
|--|-------------|
| Losses paid during the year.....                                     | \$17,750 91 |
| Adjusting losses.....  | 349 25      |
| Collecting assessments.....  | 10 31       |
| Return premiums on policies cancelled.....                           | 225 04      |
| Dividends to policy holders.....                                     | 1,560 18    |
| Salaries of officers and directors.....                              | 1,331 90    |
| Salaries of agents and employes.....                                 | 2,084 69    |
| Traveling expenses of officers, directors and employes.....          | 640 28      |
| Making assessments.....  | 203 05      |
| Borrowed money repaid.....   | 4,436 00    |
| Interest.....  | 397 31      |
| Rent, \$75.00; printing, \$45 85; advertising, \$13.77.....          | 134 62      |
| Stationery, \$23.95; postage, \$138.10; express charges, \$1.60..... | 163 65      |
| All other expenditures.....  | 217 36      |
| Gross cash expenditures.....   | \$29,504 55 |

## GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|-----------------------|
| Amount in force Dec. 31, 1904.....   | \$4,077,070 00 | \$238,057 42          |
| Written and renewed during the year.....                                       | 2,137,235 00   | 117,848 67            |
| Total.....   | \$6,214,305 00 | \$355,906 09          |
| Deduct amount terminated during the year.....                                  | 1,799,956 00   | 57,021 50             |
| Amount in force Dec. 31, 1905.....   | \$4,414,349 00 | \$298,884 29          |
| Losses incurred during the year.....   | \$17,761 46    |                       |
| Assessments, laid or ordered to be laid, on premium notes during the year..... | 21,993 15      |                       |
| Date of last assessment, December 30, 1905, amount collected.....              | 8,798 21       |                       |
| 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 .....  | \$10 86  |
| Cash deposited in bank.....                                       | 599 29   |
| Safe.....   | 31 00    |
| Gross assets, not including premium notes .....                   | \$641 15 |
| (Balance due on premium notes subject to assessment, \$8,561.81.) |          |

INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed ..... | \$116 40 |
| Policy fees.....                                   | 24 50    |
| Interest from all sources .....                    | 44 91    |
| Vacancy permits.....                               | 11 61    |
| Gross cash income .....                            | \$197 42 |

EXPENDITURES.

|   |         |
|---|---------|
| Losses paid during the year .....                               | \$50 00 |
| Adjusting losses.....   | 1 00    |
| Salaries of officers and directors.....                         | 3 00    |
| Salaries of agents and employes .....                           | 24 50   |
| Printing and postals, \$1.50; postage and stationery, \$1.28 .. | 2 78    |
| New policies.....   | 5 50    |
| Treasurers bond.....  | 10 00   |
| Gross cash expenditures .....                                   | \$96 78 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|-----------------------|
| Amount in force Dec. 31, 1904 .....                                | \$179,245 00   | \$8,719 50            |
| Written and renewed during the year .....                          | 46,540 00      | 2,327 00              |
| Total .....  | \$225,785 00   | \$11,046 50           |
| Deduct amount terminated during the year .....                     | 40,225 00      | 2,017 25              |
| Amount in force Dec. 31, 1905 .....                                | \$185,560 00   | \$9,029 25            |
| Losses incurred during the year.....                               |                | \$50 00               |
| Date of last assessment, February 17, 1897, amount collected ..... |                | 699 47                |
| Largest sum insured in a single risk .....                         |                | 2,000 00              |



EDGECOMB MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

ARNOLD B. HAGGETT, *President.* CHARLES W. CATE, *Secretary.*

P. O. Address of the Secretary, North Edgcomb, Maine.

ASSETS.

|   |          |
|---|----------|
| Cash in office .....  | \$20 89  |
| Cash deposited in bank.....                                       | 626 31   |
| Gross assets, not including premium notes .....                   | \$647 11 |
| (Balance due on premium notes subject to assessment, \$7,395.78.) |          |

INCOME.

|  |         |
|--|---------|
| Cash premiums on policies written or renewed ..... | \$51 60 |
| Policy fees .....                                  | 9 00    |
| Interest from all sources .....                    | 10 17   |
| Permits .....                                      | 1 05    |
| Gross cash income.....                             | \$71 82 |

EXPENDITURES.

|  |         |
|--|---------|
| Losses paid during the year.....                             | \$25 20 |
| Salaries of officers and directors .....                     | 9 00    |
| Traveling expenses of officers, directors and employes ..... | 75      |
| Printing, \$7.00; postage, \$5.54; blank books, \$25 .....   | 7 79    |
| Stationery, \$5.50; express charges, \$25.....               | 75      |
| All other expenditures .....                                 | 4 00    |
| Gross cash expenditures .....                                | \$47 49 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|-----------------------|
| Amount in force Dec. 31, 1904 .....                           | \$69,380 00    | \$7,793 90            |
| Written and renewed during the year.....                      | 9,250 00       | 825 50                |
| Total .....   | \$98,630 00    | \$8,534 40            |
| Deduct amount terminated during the year.....                 | 7,540 00       | 652 50                |
| Amount in force Dec. 31, 1905 .....                           | \$91,090 00    | \$7,881 90            |
| Losses incurred during the year.....                          |                | \$25 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, R. F. D., Kittery Depot, Maine.

### ASSETS.

|  |            |
|--|------------|
| Cash in office.....  | \$172 61   |
| Assessments on premium notes unpaid.....                           | 4,615 94   |
| Cash in the hands of officers or agents.....                       | 354 75     |
|  | \$5,043 30 |
| Gross assets, not including premium notes.....                     |            |
| (Balance due on premium notes subject to assessment, \$69,083.64.) |            |

### LIABILITIES.

|  |            |
|--|------------|
| Losses adjusted and not paid..           | \$970 00   |
| Due for borrowed money and interest..... | 4,805 00   |
|  | \$4,975 00 |

### INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed.....          | \$275 18 |
| Assessments on premium notes.....                          | 350 00   |
| Cash loaned to the company, to pay losses or expenses..... | 200 00   |
|  | \$825 18 |

### EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year.....                           | \$283 00 |
| Adjusting losses.....                                      | 7 00     |
| Salaries of officers and directors.....                    | 242 00   |
| Making assessments.....                                    | 30 00    |
| Interest.....  | 205 50   |
| Rent, \$25.00; printing, \$20.10; advertising, \$4.00..... | 49 10    |
| Postage, \$9.90; blank books, \$2.30.....                  | 12 20    |
| Stationery, \$1.24; express charges, \$3.75.....           | 1 99     |
| Expenses of examination by Insurance Department.....       | 8 01     |
|  | \$838 80 |

### GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1904.....  | \$1,148,675 00 | \$68,920 50               |
| Written and renewed during the year.....                                  | 202,203 00     | 12,132 18                 |
| Total.....  | \$1,350,878 00 | \$81,052 68               |
| Deduct amount terminated during the year.....                             | 199,484 00     | 11,969 04                 |
| Amount in force Dec. 31, 1905.....  | \$1,151,394 00 | \$69,083 64               |
| Losses incurred during the year.....                                      |                | \$1,253 00                |
| Assessments, laid or ordered to be laid, on premium notes during the year |                | 4,865 94                  |
| 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. R. BLANCHARD, *President.*

ARTHUR S. NOYES, *Secretary.*

P. O. Address of the Secretary, West Falmouth, Maine.

ASSETS.

|   |          |
|---|----------|
| Cash in office .....                            | \$123 96 |
| Cash deposited in bank.....                     | 340 76   |
| Safe.....                                       | 40 00    |
| Gross assets, not including premium notes ..... | \$504 72 |

(Balance due on premium notes subject to assessment, \$41,682.28.)

INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed ..... | \$264 54 |
| Policy fees .....                                  | 93 00    |
| Interest from all sources .....                    | 8 47     |
| Gross cash income .....                            | \$366 01 |

EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year .....                    | \$35 00  |
| Return premiums on policies cancelled .....          | 12 94    |
| Salaries of officers and directors .....             | 84 50    |
| Postage .....  | 2 00     |
| Expenses of examination by Insurance Department..... | 2 01     |
| Gross cash expenditures .....                        | \$136 45 |

GENERAL ITEMS.

|  | <i>Amount.</i>      | <i>Premium Notes.</i> |
|--|---------------------|-----------------------|
| Amount in force Dec. 31, 1904 .....                                | \$407,919 00        | \$40,791 90           |
| Written and renewed during the year .....                          | 88,170 00           | 8,817 00              |
| <b>Total</b> .....   | <b>\$496,089 00</b> | <b>\$49,608 90</b>    |
| Deduct amount terminated during the year.....                      | 65,990 00           | 6,599 00              |
| Amount in force Dec. 31, 1905 .....                                | \$430,099 00        | \$43,009 90           |
| Losses incurred during the year .....                              |                     | \$35 00               |
| Date of last assessment, February 13, 1904, amount collected ..... |                     | 2,014 17              |
| Largest sum insured in a single risk .....                         |                     | 4,256 00              |

FARMINGTON MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

F. H. WEBSTER, *President.*

A. M. GREENWOOD, *Secretary.*

P. O. Address of the Secretary, Farmington, Maine.

ASSETS.

|  |          |
|--|----------|
| Cash in office .....   | \$87 01  |
| Cash deposited in bank .....                                       | 310 63   |
| Cash premiums due and unpaid on policies issued .....              | 16 90    |
| Gross assets, not including premium notes .....                    | \$414 54 |
| (Balance due on premium notes subject to assessment, \$24,869.51.) |          |

LIABILITIES.

|  |          |
|--|----------|
| Fifty per cent. cash premiums on policies in force ..... | \$519 49 |
|--|----------|

INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed ..... | \$401 73 |
| Policy fees .....                                  | 129 00   |
| Assessments on premium notes .....                 | 48 87    |
| Gross cash income .....                            | \$579 60 |

EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year .....                              | \$116 45 |
| Return premiums on policies cancelled .....                    | 1 40     |
| Salaries of officers and directors .....                       | 139 00   |
| Salaries of agents and employes .....                          | 20 00    |
| Stationery, \$1.25; postage, \$2.06; blank books, \$1.15 ..... | 3 46     |
| Gross cash expenditures .....                                  | \$280 31 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                            | \$233,890 00   | \$23,989 00               |
| Written and renewed during the year .....                      | 92,170 00      | 9,217 00                  |
| Total .....  | \$332,060 00   | \$33,206 00               |
| Deduct amount terminated during the year .....                 | 70,915 00      | 7,091 50                  |
| Amount in force Dec. 31, 1905 .....                            | \$261,145 00   | \$26,114 50               |
| Losses incurred during the year .....                          |                | \$105 00                  |
| Date of last assessment, June 25, 1904, amount collected ..... |                | 388 90                    |
| 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 63  |
| Cash deposited in bank.....                                       | 518 63   |
| Safe.....   | 27 00    |
| Gross assets, not including premium notes.....                    | \$565 26 |
| (Balance due on premium notes subject to assessment, \$6,228.93.) |          |

## INCOME.

|   |         |
|---|---------|
| Cash premiums on policies written or renewed..... | \$43 49 |
| Policy fees.....                                  | 7 00    |
| Interest from all sources.....                    | 8 17    |
| Gross cash income.....                            | \$58 66 |

## EXPENDITURES.

|  |        |
|--|--------|
| Return premiums on policies cancelled..... | \$1 21 |
| Salaries of officers and directors.....    | 6 00   |
| Postage.....                               | 31     |
| Justice fee.....                           | 50     |
| Gross cash expenditures.....               | \$8 02 |

## GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1904.....                           | \$54,465 00    | \$6,121 30                |
| Written and renewed during the year.....                     | 11,370 00      | 1,087 35                  |
| Total.....   | \$65,835 00    | \$7,208 65                |
| Deduct amount terminated during the year.....                | 7,695 00       | 724 35                    |
| Amount in force Dec. 31, 1905.....                           | \$58,140 00    | \$6,484 30                |
| 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 .....   | \$169 45 |  |
| Safe.....  | 55 00    |  |
|  |          |  |
| Gross assets, not including premium notes .....                    | \$224 45 |  |
| (Balance due on premium notes subject to assessment, \$21,170.65.) |          |  |

INCOME.

|  |          |  |
|--|----------|--|
| Cash premiums on policies written or renewed ..... | \$342 69 |  |
| Policy fees .....                                  | 85 50    |  |
| Assessments on premium notes.....                  | 386 90   |  |
| Gross cash income.....                             | \$785 09 |  |

EXPENDITURES.

|  |          |  |
|--|----------|--|
| Losses paid during the year .....                            | \$398 00 |  |
| Collecting assessments .....                                 | 10 00    |  |
| Return premiums on policies cancelled .....                  | 73       |  |
| Salaries of officers and directors .....                     | 266 30   |  |
| Traveling expenses of officers, directors and employes ..... | 4 00     |  |
| Making assessments.....                                      | 9 70     |  |
| Printing, \$1.00; postage, \$13.57; stationery, \$3.20.....  | 16 77    |  |
| Gross cash expenditures .....                                | \$705 50 |  |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....   | \$471,065 00   | \$23,553 25               |
| Written and renewed during the year.....  | 171,345 00     | 8,567 25                  |
| Total .....   | \$642,410 00   | \$32,120 50               |
| Deduct amount terminated during the year .....                                  | 154,915 00     | 7,745 75                  |
| Amount in force Dec. 31, 1905 .....   | \$487,495 00   | \$24,374 75               |
| Losses incurred during the year.....  |                | \$398 00                  |
| Assessments, laid or ordered to be laid, on premium notes during the year ..... |                | 349 84                    |
| Date of last assessment, June 5, 1905, amount collected .....                   |                | 349 84                    |
| Largest sum insured in a single risk .....                                      |                | 2,500 00                  |

FRYEBURG MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

E. CHANDLER BUZZFELL, *President.* DAVID H. CHANDLER, *Secretary.*

P. O. Address of the Secretary, North Fryeburg, Maine.

ASSETS.

Balance due on premium notes subject to assessment .....\$23,346 13

LIABILITIES.

Due for borrowed money and interest ..... \$25 00

Due officers for services and expenses..... 8 47

Gross liabilities ..... \$33 47

INCOME.

Policy fees .... \$104 00

Assessments on premium notes ..... 5 26

Cash loaned to the company, to pay losses or expenses ..... 25 00

Gross cash income ..... \$134 26

EXPENDITURES.

Losses paid during the year ..... \$400 00

Salaries of officers and directors ..... 6 00

Salaries of agents and employes ..... 104 00

Traveling expenses of officers, directors and employes..... 10 00

Stationery, \$ .30; postage, \$4.08 ..... 4 38

Gross cash expenditures ... \$524 38

GENERAL ITEMS.

|   | <i>Amount.</i>      | <i>Premium<br/>Notes.</i> |
|---|---------------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                               | \$477,205 00        | \$23,875 25               |
| Written and renewed during the year .....                         | 87,600 00           | 4,380 00                  |
| Total .....   | <u>\$564,805 00</u> | <u>\$28,255 25</u>        |
| Deduct amount terminated during the year .....                    | 81,885 00           | 4,094 25                  |
| Amount in force Dec. 31, 1905.....                                | \$482,920 00        | \$24,161 00               |
| Losses incurred during the year.....                              |                     | \$400 00                  |
| 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 TOTMAN, *President.*

DANIEL BROWN, *Secretary.*

P. O. Address of the Secretary, R. F. D. No. 13, Gardiner, Maine.

ASSETS.

|  |          |
|--|----------|
| Cash in office .....   | \$9 83   |
| Cash deposited in bank.....  | 129 41   |
| Safe.....  | 19 00    |
| Office supplies .....  | 20 00    |
|  | \$178 24 |
| Gross assets, not including premium notes .....                    |          |
| (Balance due on premium notes subject to assessment, \$20,497.30.) |          |

INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed ..... | \$121 37 |
| Policy fees .....                                  | 81 00    |
| Interest from all sources .....                    | 13 63    |
| Vacancy permits.....                               | 38 53    |
|  | \$254 53 |

EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year .....                            | \$445 00 |
| Adjusting losses.....  | 1 00     |
| Return premiums on policies cancelled .....                  | 4 73     |
| Salaries of agents and employes .....                        | 82 80    |
| Traveling expenses of officers, directors and employes ..... | 1 50     |
| Printing, \$3.75; postage, \$2.68; stationery, \$2.85.....   | 9 28     |
|  | \$544 31 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                             | \$230,995 00   | \$19,420 30               |
| Written and renewed during the year.....                        | 48,165 00      | 4,042 30                  |
| Total .....   | \$278,260 00   | \$23,462 60               |
| Deduct amount terminated during the year .....                  | 36,349 00      | 2,965 30                  |
| Amount in force Dec. 31, 1905 .....                             | \$241,929 00   | \$20,497 30               |
| Losses incurred during the year.....                            |                | \$445 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.

J. W. KNIGHT, *President.*

VAN W. CARLL, *Secretary.*

P. O. Address of the Secretary, White Rock, Maine.

### ASSETS.

|  |         |
|--|---------|
| Cash in office .....   | \$3 07  |
| Cash deposited in bank.....  | 91 04   |
|  | \$94 11 |
| Gross assets, not including premium notes .....                    |         |
| (Balance due on premium notes subject to assessment, \$33,374.02.) |         |

### LIABILITIES.

|  |         |
|--|---------|
| Due for borrowed money and interest..... | \$18 32 |
|--|---------|

### INCOME.

|  |         |
|--|---------|
| Policy fees .....  | \$63 00 |
| Assessments on premium notes .....                         | 10 03   |
| Interest from all sources .....                            | 3 98    |
| Cash loaned to the company, to pay losses or expenses..... | 2 75    |
|  | \$79 76 |
| Gross cash income.....                                     |         |

### EXPENDITURES.

|   |         |
|---|---------|
| Losses paid during the year.....                                | \$10 00 |
| Salaries of officers and directors .....                        | 63 00   |
| Printing, \$11.75; postage, \$2.52; express charges, \$.45..... | 14 72   |
| Justice fee .....   | 50      |
| Expenses of examination by Insurance Department.....            | 1 50    |
|   | \$89 72 |
| Gross cash expenditures .....                                   |         |

### GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                               | \$350,835 00   | \$35,083 50               |
| Written and renewed during the year .....                         | 69,735 00      | 6,973 50                  |
| Total .....   | \$420,570 00   | \$42,057 00               |
| Deduct amount terminated during the year .....                    | 57,080 00      | 5,708 00                  |
| Amount in force Dec. 31, 1905 .....                               | \$363,490 00   | \$36,349 00               |
| Date of last assessment, October 28, 1904, amount collected ..... |                | \$1,159 63                |
| Largest sum insured in a single risk .....                        |                | 2,800 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.....  | \$143 16 |
| Cash deposited in bank.....  | 671 46   |
| Interest due and accrued.....                                      | 21 74    |
|  | <hr/>    |
| Gross assets, not including premium notes.....                     | \$836 36 |
| (Balance due on premium notes subject to assessment, \$26,884.34.) |          |

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$183 56 |
| Policy fees.....                                  | 37 50    |
|   | <hr/>    |
| Gross cash income.....                            | \$221 06 |

EXPENDITURES.

|   |          |
|---|----------|
| Losses paid during the year.....                            | \$40 00  |
| Return premiums on policies cancelled.....                  | 7 80     |
| Salaries of agents and employes.....                        | 62 50    |
| Traveling expenses of officers, directors and employes..... | 1 50     |
| Stationery, \$3.60; postage, \$4.00.....                    | 4 60     |
| Expenses of examination by Insurance Department.....        | 1 50     |
|   | <hr/>    |
| Gross cash expenditures.....                                | \$117 90 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1904.....                             | \$274,070 00   | \$27,495 00               |
| Written and renewed during the year.....                       | 60,050 00      | 6,021 00                  |
|  | <hr/>          | <hr/>                     |
| Total.....   | \$334,120 00   | \$33,516 00               |
| Deduct amount terminated during the year.....                  | 55,795 00      | 6,085 00                  |
|  | <hr/>          | <hr/>                     |
| Amount in force Dec. 31, 1905.....                             | \$278,325 00   | \$27,431 00               |
| Losses incurred during the year.....                           |                | \$40 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 1883. COMMENCED BUSINESS IN 1893.

I. C. YORK, *President.*

HENRY PIERCE, *Secretary.*

P. O. Address of the Secretary, R. F. D. No. 2, Bangor, Maine.

ASSETS.

|  |          |
|--|----------|
| Cash deposited in bank.....  | \$81 14  |
| Safe.....  | 35 00    |
| Gross assets, not including premium notes .....                    | \$116 14 |
| (Balance due on premium notes subject to assessment, \$83,687.50.) |          |

INCOME.

|                                    |          |
|------------------------------------|----------|
| Policy fees .....                  | \$159 00 |
| Assessments on premium notes ..... | 1 60     |
| Interest from all sources.....     | 6 28     |
| Gross cash income... ..            | \$166 88 |

EXPENDITURES.

|   |          |
|---|----------|
| Losses paid during the year .....                           | \$162 00 |
| Salaries of officers and directors.....                     | 109 00   |
| Printing, \$2.00; postage, \$3.00; stationery, \$1.00 ..... | 6 00     |
| Expenses of examination by Insurance Department .....       | 4 00     |
| Gross cash expenditures.....                                | \$281 00 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                         | \$331,910 00   | \$84,983 50               |
| Written and renewed during the year .....                   | 183,335 00     | 18,760 00                 |
| Total .....   | \$515,245 00   | \$53,743 50               |
| Deduct amount terminated during the year.....               | 143,620 00     | 15,056 00                 |
| Amount in force Dec. 31, 1905 .....                         | \$371,625 00   | \$38,687 50               |
| Losses incurred during the year .....                       |                | \$162 00                  |
| Date of last assessment, June, 1903, amount collected ..... |                | 1,492 75                  |
| 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, R. F. D. No. 2, Brunswick, Maine.

### ASSETS.

|  |          |  |
|--|----------|--|
| Cash in office .....   | \$108 04 |  |
| Cash deposited in bank.....  | 248 77   |  |
|  |          |  |
| Gross assets, not including premium notes .....                    | \$356 81 |  |
| (Balance due on premium notes subject to assessment, \$12,650.08.) |          |  |

### INCOME.

|  |          |  |
|--|----------|--|
| Cash premiums on policies written or renewed ..... | \$146 24 |  |
| Policy fees .....                                  | 13 25    |  |
| Interest from all sources .....                    | 6 74     |  |
|  |          |  |
| Gross cash income.....                             | \$166 23 |  |

### EXPENDITURES.

|  |         |  |
|--|---------|--|
| Salaries of officers and directors .....                       | \$36 70 |  |
| Printing, \$6.00; postage, \$4.50; express charges, \$.25..... | 10 75   |  |
| Expenses of examination by Insurance Department .....          | 4 00    |  |
|  |         |  |
| Gross cash expenditures .....                                  | \$51 45 |  |

### GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                        | \$205,743 00   | \$12,467 22               |
| Written and renewed during the year.....                   | 45,537 13      | 2,858 02                  |
|  |                |                           |
| Total .....  | \$251,280 13   | \$15,325 24               |
| Deduct amount terminated during the year.....              | 43,886 00      | 2,675 16                  |
|  |                |                           |
| Amount in force Dec. 31, 1905 .....                        | \$207,394 13   | \$12,650 08               |
| Date of last assessment, July, 1899, amount collected..... |                | \$368 31                  |
| Largest sum insured in a single risk.....                  |                | 1,500 00                  |

HARRISON MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1850.

GEORGE H. GREEN, *President.*

JAMES P. BLAKE, *Secretary.*

P. O. Address of the Secretary, Harrison, Maine.

ASSETS.

|  |          |
|--|----------|
| Cash in office.....                                    | \$46 10  |
| Cash deposited in bank.....                            | 1,732 96 |
| Cash value of notes, bonds or other securities.....    | 1,600 00 |
| Assessments on premium notes unpaid.....               | 48 64    |
| Cash premiums, due and unpaid, on policies issued..... | 2 50     |
| Interest due and accrued.....                          | 161 21   |
| Safe.....  | 45 00    |
| Stamped envelopes and postals.....                     | 3 58     |

Gross assets, not including premium notes..... \$3,639 99  
 (Balance due on premium notes subject to assessment, \$36,999.82.)

LIABILITIES.

|   |            |
|---|------------|
| Losses adjusted and not paid.....           | \$1,000 00 |
| Due officers for services and expenses..... | 1 50       |
| Gross liabilities.....                      | \$1,001 50 |

INCOME.

|   |            |
|---|------------|
| Cash premiums on policies written or renewed..... | \$1,231 78 |
| Policy fees.....                                  | 218 50     |
| Assessments on premium notes.....                 | 1,001 88   |
| Interest from all sources.....                    | 63 14      |
| Extra notes.....                                  | 5 72       |
| Income from all other sources.....                | 12         |
| Gross cash income.....                            | \$2,521 14 |

EXPENDITURES.

|   |            |
|---|------------|
| Losses paid during the year.....                            | \$1,093 00 |
| Adjusting losses.....                                       | 11 95      |
| Collecting assessments.....                                 | 17 50      |
| Commissions for collecting cash premiums.....               | 166 63     |
| Return premiums on policies cancelled.....                  | 52 49      |
| Salaries of officers and directors.....                     | 127 25     |
| Salaries of agents and employes.....                        | 278 00     |
| Traveling expenses of officers, directors and employes..... | 12 15      |
| Making assessments.....                                     | 17 50      |
| Rent, \$ .10; printing, \$9.55.....                         | 9 65       |
| Stationery, \$2.46; postage, \$24.82.....                   | 27 28      |
| Profit and loss.....  | 2 19       |
| All other expenditures.....                                 | 32         |
| Gross cash expenditures.....                                | \$1,815 91 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|-----------------------|
| Amount in force Dec. 31, 1904.....   | \$669,760 00   | \$38,131 42           |
| Written and renewed during the year.....                                       | 230,515 00     | 13,739 40             |
| Total.....   | \$900,275 00   | \$51,870 82           |
| Deduct amount terminated during the year.....                                  | 145,305 00     | 8,332 50              |
| Amount in force Dec. 31, 1905.....   | \$754,970 00   | \$43,538 32           |
| Losses incurred during the year.....   |                | \$2,093 00            |
| Assessments, laid or ordered to be laid, on premium notes during the year..... |                | 1,000 00              |
| Date of last assessment, December 23, 1905, amount collected.....              |                | 1,001 88              |
| Largest sum insured in a single risk.....                                      |                | 4,300 00              |

## HOMESTEAD MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1905.

EDWARD L. SAYWOOD, *President.*      FRANK H. PLUMMER, *Secretary.*

P. O. Address of the Secretary, 121 Exchange Street, Portland, Maine.

### ASSETS.

|   |          |
|---|----------|
| Cash in office .....                                    | \$18 75  |
| Cash premiums, due and unpaid, on policies issued ..... | 190 40   |
| Card index.....   | 20 00    |
|   | \$229 15 |

Gross assets, not including premium notes .....

(Balance due on premium notes subject to assessment, \$37,614.00.)

### LIABILITIES.

|                                |         |
|--------------------------------|---------|
| Due officers for expenses..... | \$50 00 |
| Due agents.....                | 45 95   |
|                                | \$95 95 |

Gross liabilities .....

### INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed ..... | \$718 69 |
| Income from all other sources.....                 | 4 50     |
|  | \$723 19 |

Gross cash income.....

### EXPENDITURES.

|   |          |
|---|----------|
| Losses paid during the year .....   | \$150 00 |
| Return premiums on policies cancelled .....                                       | 6 30     |
| Salaries of agents and employes .....   | 305 36   |
| Traveling expenses of officers, directors and employes.....                       | 104 54   |
| Interest .....  | 90       |
| Printing and office supplies, \$35.30; postage, \$39.24; rent and gas, \$ .80 ... | 75 34    |
| Card index.....   | 20 00    |
| All other expenditures .....  | 42 00    |
|   | \$704 44 |

Gross cash expenditures .....

### GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Written and renewed during the year .....     | \$280,125 00   | \$38,729 00               |
| Deduct amount terminated during the year..... | 7,600 00       | 1,115 00                  |
|   | \$272,525 00   | \$37,614 00               |
| Amount in force Dec. 31, 1905 .....           |                |                           |
| Losses incurred during the year.....          |                | \$150 00                  |
| Largest sum insured in a single risk.....     |                | 1,500 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.....                     | \$193 77        |
| Safe.....                                       | 35 00           |
| Books and blanks.....                           | 3 00            |
| Gross assets, not including premium notes ..... | <u>\$231 77</u> |

(Balance due on premium notes subject to assessment, \$14,118.46.)

INCOME.

|  |                   |
|--|-------------------|
| Cash premiums on policies written or renewed ..... | \$195 86          |
| Policy fees .....                                  | 31 00             |
| Assessments on premium notes.....                  | 1,041 22          |
| Interest from all sources .....                    | 3 28              |
| Transfer fees .....                                | 2 00              |
| Gross cash income.....                             | <u>\$1,273 36</u> |

EXPENDITURES.

|  |                   |
|--|-------------------|
| Losses paid during the year .....                          | \$1,050 00        |
| Adjusting losses.....                                      | 3 00              |
| Collecting assessments.....                                | 25 00             |
| Return premiums on policies cancelled .....                | 11 38             |
| Salaries of officers and directors .....                   | 64 80             |
| Making assessments.....                                    | 6 00              |
| Printing, \$1.50; postage, \$2.44; stationery, \$2.25..... | 6 19              |
| Expenses of examination by Insurance Department.....       | 5 00              |
| All other expenditures .....                               | 2 25              |
| Gross cash expenditures .....                              | <u>\$1,173 62</u> |

GENERAL ITEMS.

|   | <i>Amount.</i>      | <i>Premium Notes.</i> |
|---|---------------------|-----------------------|
| Amount in force Dec. 31, 1904 .....                                       | \$210,900 00        | \$13,236 15           |
| Written and renewed during the year.....                                  | 63,635 00           | 3,917 10              |
| Total .....   | <u>\$274,535 00</u> | <u>\$17,153 25</u>    |
| Deduct amount terminated during the year.....                             | 50,135 00           | 3,192 95              |
| Amount in force Dec. 31, 1905 .....                                       | \$224,400 00        | \$13,960 30           |
| Losses incurred during the year.....                                      |                     | \$1,050 00            |
| Assessments, laid or ordered to be laid, on premium notes during the year |                     | 1,041 22              |
| Date of last assessment, May 25, 1905, amount collected.....              |                     | 1,041 22              |
| Largest sum insured in a single risk .....                                |                     | 1,500 00              |

JEFFERSON FARMERS MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALONZO D. KENNEDY, *President.* SAMUEL T. JACKSON, *Secretary.*

P. O. Address of the Secretary, Jefferson, Maine.

ASSETS.

|   |            |
|---|------------|
| Cash in office .....  | \$56 96    |
| Cash deposited in bank.....                                       | 1,302 94   |
| Gross assets, not including premium notes .....                   | \$1,359 90 |
| (Balance due on premium notes subject to assessment, \$6,712.31.) |            |

INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed ..... | \$193 48 |
| Policy fees .....                                  | 28 50    |
| Interest from all sources.....                     | 35 99    |
| Gross cash income.....                             | \$257 97 |

EXPENDITURES.

|  |         |
|--|---------|
| Losses paid during the year.....           | \$10 00 |
| Return premiums on policies cancelled..... | 22 00   |
| Salaries of officers and directors .....   | 28 50   |
| Printing, \$7.50; postage, \$2.50.....     | 10 00   |
| Justice fee.....                           | 25      |
| Gross cash expenditures .....              | \$70 75 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....           | \$131,675 00   | \$6,674 37                |
| Written and renewed during the year.....      | 37,500 00      | 1,935 00                  |
| Total .....                                   | \$169,175 00   | \$8,609 37                |
| Deduct amount terminated during the year..... | 23,025 00      | 1,151 25                  |
| Amount in force Dec. 31, 1905 .....           | \$146,150 00   | \$7,458 12                |
| Losses incurred during the year.....          |                | \$10 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.*      GEORGE A. PERKINS, *Secretary.*

P. O. Address of the Secretary, R. F. D. No. 1, Biddeford, Maine.

ASSETS.

|  |            |
|--|------------|
| Cash in office .....   | \$15 00    |
| Cash deposited in bank.....  | 2,161 28   |
| Gross assets, not including premium notes .....                    | \$2,176 28 |
| (Balance due on premium notes subject to assessment, \$24,379.38.) |            |

LIABILITIES.

|                                    |         |
|------------------------------------|---------|
| Losses adjusted and not paid ..... | \$16 00 |
|------------------------------------|---------|

INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed ..... | \$244 25 |
| Policy fees.....                                   | 40 00    |
| Interest from all sources .....                    | 66 92    |
| Gross cash income .....                            | \$351 17 |

EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year .....                    | \$10 00  |
| Return premiums on policies cancelled.....           | 9 00     |
| Salaries of officers and directors.....              | 50 00    |
| Salaries of agents and employes .....                | 50 00    |
| Printing .....                                       | 10 00    |
| Expenses of examination by Insurance Department..... | 4 00     |
| Gross cash expenditures .....                        | \$133 00 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|-----------------------|
| Amount in force Dec. 31, 1904 .....            | \$247,925 00   | \$24,792 50           |
| Written and renewed during the year .....      | 48,850 00      | 4,885 00              |
| Total .....                                    | \$296,775 00   | \$29,677 50           |
| Deduct amount terminated during the year ..... | 40,150 00      | 4,015 00              |
| Amount in force Dec. 31, 1905 .....            | \$256,625 00   | \$25,662 50           |
| Losses incurred during the year.....           |                | \$26 00               |
| Largest sum insured in a single risk .....     |                | 3,000 00              |

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1873. 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 .....   | \$37 91 |
| (Balance due on premium notes subject to assessment, \$10,766.75.) |         |

INCOME.

|  |         |
|--|---------|
| Cash premiums on policies written or renewed ..... | \$45 25 |
| Policy fees .....                                  | 27 50   |
| Gross cash income .....                            | \$72 75 |

EXPENDITURES.

|  |         |
|--|---------|
| Losses paid during the year .....        | \$15 00 |
| Salaries of officers and directors ..... | 19 50   |
| Salaries of agents and employes .....    | 45 50   |
| Stationery .....                         | 65      |
| All other expenditures .....             | 36      |
| Gross cash expenditures .....            | \$81 01 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|-----------------------|
| Amount in force Dec. 31, 1904 .....                                | \$194,830 00   | \$10,563 75           |
| Written and renewed during the year .....                          | 42,850 00      | 2,241 75              |
| Total .....  | \$237,680 00   | \$12,805 50           |
| Deduct amount terminated during the year .....                     | 41,125 00      | 2,038 75              |
| Amount in force Dec. 31, 1905 .....                                | \$196,555 00   | \$10,766 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.*E. T. STEARNS, *Secretary.*

P. O. Address of the Secretary, Center Lovell, Maine.

---

 ASSETS.

|   |         |
|---|---------|
| Cash in office .....  | \$10 66 |
| Safe.....   | 50 00   |
| Gross assets, not including premium notes .....                   | \$60 66 |
| (Balance due on premium notes subject to assessment, \$4,519.65.) |         |

## INCOME.

|  |         |
|--|---------|
| Cash premiums on policies written or renewed ..... | \$19 57 |
| Policy fees .....                                  | 7 80    |
| Gross cash income .....                            | \$27 37 |

## EXPENDITURES.

|  |         |
|--|---------|
| Losses paid during the year.....                     | \$33 00 |
| Salaries of officers and directors .....             | 15 60   |
| Printing.....  | 11 25   |
| Expenses of examination by Insurance Department..... | 10 00   |
| Gross cash expenditures .....                        | \$69 85 |

## GENERAL ITEMS.

|  | <i>Amount.</i>     | <i>Premium<br/>Notes.</i> |
|--|--------------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                            | \$75,350 00        | \$4,378 35                |
| Written and renewed during the year.....                       | 16,305 00          | 978 30                    |
| <b>Total</b> .....   | <b>\$91,655 00</b> | <b>\$5,356 65</b>         |
| Deduct amount terminated during the year .....                 | 13,950 00          | 837 00                    |
| Amount in force Dec. 31, 1905 .....                            | \$77,705 00        | \$4,519 65                |
| Losses incurred during the year.....                           |                    | \$33 00                   |
| Date of last assessment, April 22, 1904, amount collected..... |                    | 925 11                    |
| Largest sum insured in a single risk .....                     |                    | 1,000 00                  |

## MAINE FARMERS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1905.

ARTHUR J. DUNTON, *President.*                      HENRY E. COOLIDGE, *Secretary.*

P. O. Address of the Secretary, Lisbon Falls, Maine.

### ASSETS.

|  |          |
|--|----------|
| Cash in office.....  | \$9 57   |
| Cash deposited in bank.....  | 108 12   |
| Cash in the hands of officers or agents.....                       | 48 23    |
| Office supplies.....   | 20 00    |
|  | \$185 92 |
| Gross assets, not including premium notes.....                     |          |
| (Balance due on premium notes subject to assessment, \$31,323.36.) |          |

### LIABILITIES.

|   |          |
|---|----------|
| Due for borrowed money and interest.....                | \$300 00 |
| Fifty per cent. cash premiums on policies in force..... | 484 48   |
|   | \$784 48 |

### INCOME.

|  |            |
|--|------------|
| Cash premiums on policies written or renewed.....          | \$988 02   |
| Policy fees.....   | 225 00     |
| Cash loaned to the company, to pay losses or expenses..... | 400 00     |
| Vacancy permits and transfers.....                         | 3 20       |
|  | \$1,566 22 |

### EXPENDITURES.

|   |            |
|---|------------|
| Losses paid during the year.....                              | \$770 00   |
| Adjusting losses.....   | 4 00       |
| Return premiums on policies cancelled.....                    | 4 92       |
| Salaries of officers and directors.....                       | 10 00      |
| Salaries of agents and employes.....                          | 442 86     |
| Traveling expenses of officers, directors and employes.....   | 14 70      |
| Borrowed money repaid.....                                    | 100 00     |
| Interest.....   | 10 00      |
| Printing, \$40.75; postage, \$17.15; blank books, \$2 25..... | 60 15      |
| Stationery, \$7.75; advertising, \$4.00.....                  | 11 75      |
| Charter.....  | 20 00      |
| All other expenditures.....                                   | 15         |
|   | \$1,448 53 |

### GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Written and renewed during the year.....      | \$321,145 00   | \$33,108 31               |
| Deduct amount terminated during the year..... | 7,950 00       | 810 00                    |
|   | \$313,195 00   | \$32,298 31               |
| Losses incurred during the year.....          |                | \$770 00                  |
| Largest sum insured in a single risk.....     |                | 1,600 00                  |

MEDOMAK MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

WM. H. LEVENSALE, *President.*

O. D. CASTNER, *Secretary.*

P. O. Address of the Secretary, Waldoboro, Maine.

ASSETS.

|  |          |
|--|----------|
| Cash in office.....  | \$6 97   |
| Cash deposited in bank.....  | 222 31   |
| Assessments on premium notes unpaid.....                           | 34 85    |
| Cash premiums, due and unpaid, on policies issued.....             | 26 80    |
|  | <hr/>    |
| Gross assets, not including premium notes.....                     | \$284 93 |
| (Balance due on premium notes subject to assessment, \$21,413 98.) |          |

LIABILITIES.

|                                |         |
|--------------------------------|---------|
| Due officers for services..... | \$25 00 |
|--------------------------------|---------|

INCOME.

|   |            |
|---|------------|
| Cash premiums on policies written or renewed..... | \$285 81   |
| Policy fees.....                                  | 52 00      |
| Assessments on premium notes.....                 | 835 27     |
| Interest from all sources.....                    | 23 35      |
|   | <hr/>      |
| Gross cash income.....                            | \$1,196 43 |

EXPENDITURES.

|   |            |
|---|------------|
| Losses paid during the year.....  | \$1,861 96 |
| Collecting assessments.....   | 11 55      |
| Return premiums on policies cancelled.....                                      | 13 65      |
| Salaries of officers and directors.....   | 125 00     |
| Traveling expenses of officers, directors and employes.....                     | 8 00       |
| Printing and stationery, \$13.84; postage, \$8.76; express charges, \$3.00..... | 22 90      |
|   | <hr/>      |
| Gross cash expenditures.....  | \$2,043 06 |

GENERAL ITEMS.

|  | <i>Amount.</i>     | <i>Premium Notes.</i> |
|--|--------------------|-----------------------|
| Amount in force Dec. 31, 1904.....   | \$439,750 00       | \$21,987 50           |
| Written and renewed during the year.....                                       | 65,335 00          | 3,266 75              |
| Total.....   | <hr/> \$505,085 00 | <hr/> \$25,254 25     |
| Deduct amount terminated during the year.....                                  | 60,100 00          | 3,005 00              |
| Amount in force Dec. 31, 1905.....   | <hr/> \$444,985 00 | <hr/> \$22,249 25     |
| Losses incurred during the year.....   |                    | \$1,861 96            |
| Assessments, laid or ordered to be laid, on premium notes during the year..... |                    | 870 22                |
| Date of last assessment, June 10, 1905, amount collected.....                  |                    | 835 27                |
| 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.

EDWARD L. SAYWOOD, *President.*      FRANK H. PLUMMER, *Secretary.*

P. O. Address of the Secretary, 121 Exchange St., Portland, Maine.

ASSETS.

|   |            |
|---|------------|
| Cash in office.....   | \$30 53    |
| Cash deposited in bank....  | 75 73      |
| Assessments on premium notes unpaid.....                            | 2,271 13   |
| Cash premiums, due and unpaid, on policies issued .....             | 341 80     |
| Office furniture, supplies and printed matter.....                  | 100 00     |
|   | \$2,819 19 |
| Gross assets, not including premium notes.....                      |            |
| (Balance due on premium notes subject to assessment, \$137,872.92.) |            |

LIABILITIES.

|  |            |
|--|------------|
| Losses adjusted and not paid .....       | \$1,800 00 |
| Due for borrowed money and interest..... | 3,000 00   |
| Due agents.....                          | 16 50      |
|  | \$4,816 50 |
| Gross liabilities .....                  |            |

INCOME.

|   |              |
|---|--------------|
| Cash premiums on policies written or renewed .....          | } \$3,854 90 |
| Policy fees.....  |              |
| Assessments on premium notes.....                           | 15,916 08    |
| Cash loaned to the company, to pay losses or expenses ..... | 8,000 00     |
| Income from all other sources.....                          | 1 50         |
|   | \$27,772 48  |
| Gross cash income.....                                      |              |

EXPENDITURES.

|  |             |
|--|-------------|
| Losses paid during the year .....                                  | \$16,492 12 |
| Adjusting losses.....  | 143 35      |
| Return premiums on policies cancelled.....                         | 81 04       |
| Salaries of officers and directors .....                           | 1,175 00    |
| Salaries of agents and employes ..                                 | 2,563 00    |
| Traveling expenses of officers, directors and employes .....       | 591 44      |
| Borrowed money repaid .....  | 8,000 00    |
| Interest .....   | 321 93      |
| Rent and gas, \$154.56; postage, \$282.92; printing, \$229.78..... | 667 26      |
| All other expenditures .....                                       | 266 88      |
|  | \$30,302 02 |
| Gross cash expenditures.....                                       |             |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1904.....  | \$893,414 00   | \$129,618 00              |
| Written and renewed during the year.....  | 1,150,174 00   | 161,283 00                |
| Total.....  | \$2,043,588 00 | \$290,901 00              |
| Deduct amount terminated during the year.....                                   | 956,139 00     | 137,106 00                |
| Amount in force Dec. 31, 1905.....  | \$1,087,449 00 | \$153,795 00              |
| Losses incurred during the year.....  | \$13,498 54    |                           |
| Assessments, laid or ordered to be laid, on premium notes during the year ..... | 14,295 29      |                           |
| Date of last assessment, October 28, 1905, amount collected .....               | 15,916 08      |                           |
| Largest sum insured in a single risk.....                                       | 2,000 00       |                           |

MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

ALFRED G. PRENTISS, *President.*

M. H. KELLY, *Secretary.*

P. O. Address of the Secretary, Saco, Maine.

ASSETS.

|  |              |
|--|--------------|
| Cash in office .....   | \$5,362 54   |
| Cash deposited in bank.....  | 4,000 00     |
| Book value of notes, bonds or other securities.....                | 99,441 00    |
| Real estate .....  | 3,500 00     |
| Gross assets, not including premium notes.....                     | \$112,303 54 |
| (Balance due on premium notes subject to assessment, \$12,865.01.) |              |

LIABILITIES.

|   |            |
|---|------------|
| Losses reported, not adjusted, (estimated).....         | \$1,500 00 |
| Fifty per cent. cash premiums on policies in force..... | 6,432 50   |
| Gross liabilities .....                                 | \$7,932 50 |

INCOME.

|  |             |
|--|-------------|
| Cash premiums on policies written or renewed ..... | \$4,203 88  |
| Interest from all sources .....                    | 10,316 97   |
| Rents .....  | 265 00      |
| Gross cash income .....                            | \$14,785 85 |

EXPENDITURES.

|   |            |
|---|------------|
| Losses paid during the year .....           | \$3,991 00 |
| Adjusting losses.....                       | 13 79      |
| Return premiums on policies cancelled ..... | 131 01     |
| Salaries of officers and directors .....    | 1,230 00   |
| Salaries of agents and employes.....        | 366 73     |
| Rent, \$100.00; taxes, \$349.92.....        | 449 92     |
| Printing, \$2.50; postage, \$11.50.....     | 14 00      |
| Premiums on securities .....                | 750 00     |
| All other expenditures .....                | 38 93      |
| Gross cash expenditures .....               | \$6,985 29 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| A amount in force Dec. 31, 1904 .....          | \$1,089,650 00 | \$12,569 60               |
| Written and renewed during the year.....       | 343,985 00     | 4,203 88                  |
| Total .....                                    | \$1,433,635 00 | \$16,773 48               |
| Deduct amount terminated during the year ..... | 330,785 00     | 3,908 47                  |
| A amount in force Dec. 31, 1905 .....          | \$1,102,850 00 | \$12,865 01               |
| Losses incurred during the year.....           |                | \$4,004 70                |
| 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.....  | \$48 50 |
| (Balance due on premium notes subject to assessment, \$10,399.00.) |         |

INCOME.

|   |                |
|---|----------------|
| Cash premiums on policies written or renewed..... | \$3 00         |
| Policy fees.....                                  | 11 50          |
| Gross cash income.....                            | <u>\$14 50</u> |

EXPENDITURES.

|   |                |
|---|----------------|
| Salaries of officers and directors.....                   | \$22 75        |
| Salaries of agents and employes .....                     | 5 50           |
| Printing, \$1.00; postage, \$.48; stationery, \$3.00..... | 4 48           |
| Gross cash expenditures.....                              | <u>\$32 73</u> |

GENERAL ITEMS.

|  | <i>Amount.</i>      | <i>Premium<br/>Notes.</i> |
|--|---------------------|---------------------------|
| Amount in force Dec. 31, 1904.....             | \$97,880 00         | \$10,140 50               |
| Written and renewed during the year .....      | 14,225 00           | 1,502 50                  |
| Total .....                                    | <u>\$112,105 00</u> | <u>\$11,643 00</u>        |
| Deduct amount terminated during the year ..... | 11,490 00           | 1,244 00                  |
| Amount in force Dec. 31, 1905 .....            | \$100,615 00        | \$10,399 00               |
| 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 .....                                    | \$40 59  |
| Cash deposited in bank.....                             | 60 00    |
| Assessments on premium notes unpaid .....               | 28 00    |
| Interest due and accrued.....                           | 4 30     |
| Cash premiums, due and unpaid, on policies issued ..... | 22 25    |
| Gross assets, not including premium notes .....         | \$155 14 |

(Balance due on premium notes subject to assessment, \$6,081.32)

LIABILITIES.

|   |          |
|---|----------|
| Fifty per cent. cash premiums on policies in force..... | \$273 79 |
|---|----------|

INCOME.

|  |            |
|--|------------|
| Cash premiums on policies written or renewed ..... | \$182 46   |
| Policy fees .....                                  | 25 50      |
| Assessments on premium notes.....                  | 1,065 15   |
| Interest from all sources .....                    | 2 19       |
| Gross cash income .....                            | \$1,275 30 |

EXPENDITURES.

|   |            |
|---|------------|
| Losses paid during the year .....                           | \$1,210 00 |
| Collecting assessments.....                                 | 5 00       |
| Return premiums on policies cancelled .....                 | 1 66       |
| Salaries of officers and directors .....                    | 25 50      |
| Traveling expenses of officers, directors and employes..... | 2 00       |
| Printing, \$14.50; postage, \$.80.....                      | 15 80      |
| Stationery, \$2.00; blank books, \$.25 .....                | 2 25       |
| Expenses of examination by Insurance Department.....        | 1 00       |
| Gross cash expenditures .....                               | \$1,262 71 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....   | \$107,875 00   | \$7,551 25                |
| Written and renewed during the year .....                                       | 41,090 00      | 2,876 30                  |
| Total.....  | \$148,965 00   | \$10,427 55               |
| Deduct amount terminated during the year.....                                   | 39,850 00      | 2,739 50                  |
| Amount in force Dec. 31, 1905 .....   | \$109,115 00   | \$7,688 05                |
| Losses incurred during the year .....   |                | \$1,210 00                |
| Assessments, laid or ordered to be laid, on premium notes during the year ..... |                | 1,093 15                  |
| Date of last assessment, October 30, 1905, amount collected .....               |                | 1,065 15                  |
| 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, R. F. D. No. 2, North Anson, Maine.

ASSETS.

|  |          |
|--|----------|
| Cash in office .....   | \$3 61   |
| Cash deposited in bank .....                                       | 198 62   |
| Cash in the hands of officers or agents .....                      | 3 48     |
| Interest due and accrued .....                                     | 5 98     |
| Safe .....   | 32 00    |
| Gross assets, not including premium notes .....                    | \$243 69 |
| (Balance due on premium notes subject to assessment, \$12,969.00.) |          |

LIABILITIES.

|                                 |         |
|---------------------------------|---------|
| Due officers for services ..... | \$25 50 |
|---------------------------------|---------|

INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed ..... | \$67 50  |
| Policy fees .....                                  | 36 00    |
| Interest from all sources .....                    | 5 98     |
| Transfer fees .....                                | 1 00     |
| Gross cash income .....                            | \$110 48 |

EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year .....                            | \$50 00  |
| Adjusting losses .....                                       | 7 70     |
| Return premiums on policies cancelled .....                  | 1 00     |
| Salaries of officers and directors .....                     | 28 50    |
| Salaries of agents and employes .....                        | 34 90    |
| Traveling expenses of officers, directors and employes ..... | 3 75     |
| Postage .....  | 2 13     |
| Gross cash expenditures .....                                | \$127 98 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                            | \$130,540 00   | \$13,054 00               |
| Written and renewed during the year .....                      | 33,850 00      | 3,385 00                  |
| Total .....  | \$164,390 00   | \$16,439 00               |
| Deduct amount terminated during the year .....                 | 31,290 00      | 3,129 00                  |
| Amount in force Dec. 31, 1905 .....                            | \$133,100 00   | \$13,310 00               |
| Losses incurred during the year .....                          |                | \$50 00                   |
| 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.

CHARLES H. HODSDON, *President.* JAMES LAWRENCE, *Secretary.*

P. O. Address of the Secretary, East North Yarmouth, Maine.

ASSETS.

|   |         |
|---|---------|
| Cash in office .....                            | \$13 08 |
| Safe.....                                       | 29 25   |
| Books .....                                     | 15 00   |
| Gross assets, not including premium notes ..... | \$57 33 |

(Balance due on premium notes subject to assessment, \$15,176.69.)

LIABILITIES.

|                             |         |
|-----------------------------|---------|
| Due for borrowed money..... | \$75 00 |
|-----------------------------|---------|

INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed .....         | \$123 10 |
| Policy fees .....  | 35 50    |
| Cash loaned to the company, to pay losses or expenses..... | 25 00    |
| Gross cash income.....                                     | \$183 60 |

EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year .....                            | \$75 00  |
| Adjusting losses.....  | 3 00     |
| Return premiums on policies cancelled .....                  | 6 65     |
| Salaries of officers and directors .....                     | 18 00    |
| Salaries of agents and employes .....                        | 48 21    |
| Traveling expenses of officers, directors and employes ..... | 5 00     |
| Borrowed money repaid .....                                  | 10 16    |
| Interest .....   | 2 00     |
| Postage .....  | 2 50     |
| Gross cash expenditures .....                                | \$170 52 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                                | \$297,313 00   | \$16,293 65               |
| Written and renewed during the year.....                           | 56,672 00      | 3,067 25                  |
| Total .....  | \$353,985 00   | \$19,360 90               |
| Deduct amount terminated during the year .....                     | 50,697 00      | 2,729 65                  |
| Amount in force Dec. 31, 1905 .....                                | \$303,288 00   | \$16,631 25               |
| Losses incurred during the year.....                               |                | \$75 00                   |
| Date of last assessment, November 21, 1901, amount collected ..... |                | 1,379 58                  |
| Largest sum insured in a single risk .....                         |                | 2,500 00                  |

OXFORD COUNTY PATRONS OF HUSBANDRY  
MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

HENRY D. HAMMOND, *President.*

G. W. Q. PERHAM, *Secretary.*

P. O. Address of the Secretary, Bryant's Pond, Maine.

ASSETS.

|   |          |
|---|----------|
| Cash in office .....                            | \$13 43  |
| Cash deposited in bank.....                     | 100 00   |
| Safe.....                                       | 40 00    |
| Gross assets, not including premium notes ..... | \$153 43 |

(Balance due on premium notes subject to assessment, \$139,901.00.)

LIABILITIES.

|   |            |
|---|------------|
| Losses adjusted and not paid .....              | \$1,000 00 |
| Losses reported, not adjusted, (estimated)..... | 5 00       |
| Due for borrowed money and interest.....        | 4,575 00   |
| Due officers for services.....                  | 270 00     |
| Printing and supplies. ....                     | 16 70      |
| Gross liabilities.....                          | \$5,866 70 |

INCOME.

|  |             |
|--|-------------|
| Cash premiums on policies written or renewed .....         | \$1,951 69  |
| Assessments on premium notes.....                          | 6,813 41    |
| Cash loaned to the company, to pay losses or expenses..... | 3,800 00    |
| Vacancy permits.....                                       | 89 55       |
| Gross cash income .....                                    | \$12,654 65 |

EXPENDITURES.

|   |             |
|---|-------------|
| Losses paid during the year .....                               | \$12,340 33 |
| Adjusting losses.....   | 11 55       |
| Collecting assessments.....                                     | 2 17        |
| Return premiums on policies cancelled.....                      | 23 56       |
| Salaries of officers and directors.....                         | 187 85      |
| Traveling expenses of officers, directors and employes.....     | 50 33       |
| Borrowed money repaid.....                                      | 300 00      |
| Interest.....   | 71 00       |
| Printing, \$23.05; postage, \$104.18; blank books, \$34.50..... | 161 73      |
| Advertising, \$1.00; express charges, \$1.35.....               | 2 35        |
| All other expenditures.....                                     | 6 82        |
| Gross cash expenditures .....                                   | \$13,157 69 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|-----------------------|
| Amount in force Dec. 31, 1904 .....   | \$2,293,212 00 | \$119,047 00          |
| Written and renewed during the year .....                                       | 757,505 00     | 39,033 00             |
| Total .....   | \$3,050,717 00 | \$158,080 00          |
| Deduct amount terminated during the year .....                                  | 362,465 00     | 18,179 00             |
| Amount in force Dec. 31, 1905 .....   | \$2,688,252 00 | \$139,901 00          |
| Losses incurred during the year.....  |                | \$12,616 33           |
| Assessments, laid or ordered to be laid, on premium notes during the year ..... |                | 6,841 21              |
| Date of last assessment, April 27, 1905, amount collected.....                  |                | 6,813 41              |
| 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.....   | \$539 80 |
| Office furniture and safe.....                                      | 104 00   |
| Gross assets, not including premium notes .....                     | \$643 80 |
| (Balance due on premium notes subject to assessment, \$276,350.00.) |          |

LIABILITIES.

|  |             |
|--|-------------|
| Losses adjusted and not paid.....                        | \$1,323 00  |
| Losses reported, not adjusted, (estimated).....          | 600 00      |
| Due for borrowed money and interest.....                 | 2,289 87    |
| Fifty per cent. cash premiums on policies in force ..... | 7,601 48    |
| Gross liabilities.....                                   | \$11,814 35 |

INCOME.

|  |             |
|--|-------------|
| Cash premiums on policies written or renewed .....         | \$4,146 96  |
| Assessments on premium notes.....                          | 16,102 37   |
| Cash loaned to the company, to pay losses or expenses..... | 13,051 12   |
| Vacancy permits.....                                       | 32 00       |
| Income from all other sources.....                         | 91 01       |
| Gross cash income.....                                     | \$33,423 46 |

EXPENDITURES.

|  |             |
|--|-------------|
| Losses paid during the year.....   | \$20,412 80 |
| Adjusting losses.....  | 22 30       |
| Collecting assessments.....  | 142 91      |
| Return premiums on policies cancelled.....   | 69 74       |
| Salaries of officers and directors .....   | 1,004 91    |
| Salaries of agents and employes .....  | 3 75        |
| Traveling expenses of officers, directors and employes.....                            | 298 30      |
| Borrowed money repaid.....   | 10,811 12   |
| Interest.....  | 218 31      |
| Rent, \$2.00; express charges, \$4.65; advertising, \$1.50.....                        | 8 15        |
| Printing, stock and stationery, \$43.25; postage, \$235.03; blank books, \$15.50 ..... | 296 78      |
| Legal service.....   | 55 94       |
| Office supplies.....   | 3 05        |
| Gross cash expenditures .....  | \$33,348 06 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|-----------------------|
| Amount in force Dec. 31, 1904 .....                            | \$6,637,273 00 | \$336,620 94          |
| Written and renewed during the year.....                       | 1,633,556 00   | 82,010 21             |
| Total .....  | \$8,270,829 00 | \$418,631 15          |
| Deduct amount terminated during the year.....                  | 1,366,513 00   | 68,656 43             |
| Amount in force Dec. 31, 1905 .....                            | \$6,904,316 00 | \$349,974 72          |
| Losses incurred during the year.....                           |                | \$17,374 27           |
| Date of last assessment, August 1, 1905, amount collected..... |                | 16,102 37             |
| Largest sum insured in a single risk .....                     |                | 2,000 00              |

PITTSTON AND WHITEFIELD MUTUAL FIRE  
INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

CARLETON PHILBRICK, *President.*

LORE H. FORD, *Secretary.*

P. O. Address of the Secretary, Whitefield, Maine.

ASSETS.

|  |          |
|--|----------|
| Cash in office.....  | \$10 39  |
| Cash deposited in bank.....  | 565 21   |
| Assessments on premium notes unpaid.....                           | 30 32    |
| Cash premiums, due and unpaid, on policies issued.....             | 1 96     |
| Gross assets, not including premium notes.....                     | \$607 88 |
| (Balance due on premium notes subject to assessment, \$30,475.59.) |          |

LIABILITIES.

|   |            |
|---|------------|
| Losses reported, not adjusted, (estimated).....         | \$600 00   |
| Due officers for services.....                          | 6 00       |
| Fifty per cent. cash premiums on policies in force..... | 571 85     |
| Gross liabilities.....                                  | \$1,177 85 |

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$181 54 |
| Assessments on premium notes.....                 | 20 12    |
| Interest from all sources.....                    | 14 22    |
| Income from all other sources.....                | 13 24    |
| Gross cash income.....                            | \$229 12 |

EXPENDITURES.

|  |          |
|--|----------|
| Losses paid during the year.....                       | \$150 00 |
| Return premiums on policies cancelled.....             | 12 57    |
| Salaries of officers and directors.....                | 20 00    |
| Interest.....  | 32       |
| Rent, \$10.00; printing, \$2.00; postage, \$12.00..... | 24 00    |
| Stationery, \$1.62; express charges, \$.50.....        | 2 12     |
| Gross cash expenditures.....                           | \$209 01 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium Notes.</i> |
|---|----------------|-----------------------|
| Amount in force Dec. 31, 1904.....                              | \$368,812 00   | \$32,309 16           |
| Written and renewed during the year.....                        | 54,485 00      | 4,616 00              |
| Total.....  | \$423,297 00   | \$36,925 16           |
| Deduct amount terminated during the year.....                   | 49,560 00      | 4,248 00              |
| Amount in force Dec. 31, 1905.....                              | \$373,737 00   | \$32,677 16           |
| Losses incurred during the year.....                            |                | \$500 00              |
| Date of last assessment, August 18, 1904, amount collected..... |                | 610 14                |
| 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 .....   | \$13 95 |
| Cash deposited in bank .....                                     | 01      |
| Assessments on premium notes unpaid .....                        | 7 00    |
| Cash premiums, due and unpaid, on policies issued.....           | 1 68    |
| Books and supplies .....   | 5 00    |
| Gross assets, not including premium notes .....                  | \$27 64 |
| Balance due on premium notes subject to assessment, \$6,287.28.) |         |

LIABILITIES.

|   |          |
|---|----------|
| Due for borrowed money and interest .....                     | \$527 63 |
| Due officers for services.....                                | 68 45    |
| All other debts, claims and demands against the company ..... | 3 00     |
| Gross liabilities .....                                       | \$599 08 |

INCOME.

|  |            |
|--|------------|
| Cash premiums on policies written or renewed.....          | \$56 01    |
| Policy fees ....   | 31 00      |
| Assessments on premium notes .....                         | 534 43     |
| Cash loaned to the company, to pay losses or expenses..... | 959 78     |
| Vacancy permits.....                                       | 7 30       |
| Income from all other sources.....                         | 1 00       |
| Gross cash income .....                                    | \$1,589 52 |

EXPENDITURES.

|                                       |            |
|---------------------------------------|------------|
| Losses paid during the year .....     | \$1,125 00 |
| Salaries of agents and employes ..... | 6 05       |
| Borrowed money repaid .....           | 472 89     |
| Interest .....                        | 7 05       |
| Postage.....                          | 61         |
| Gross cash expenditures .....         | \$1,611 63 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium Notes.</i> |
|--|----------------|-----------------------|
| Amount in force Dec. 31, 1904 .....                                | \$72,175 00    | \$5,997 75            |
| Written and renewed during the year .....                          | 15,975 00      | 1,470 25              |
| Total .....  | \$88,150 00    | \$7,468 00            |
| Deduct amount terminated during the year .....                     | 4,900 00       | 583 00                |
| Amount in force Dec. 31, 1905.....                                 | \$83,250 00    | \$6,885 00            |
| Losses incurred during the year.....                               |                | \$200 00              |
| Date of last assessment, December 27, 1904, amount collected ..... |                | 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 .....  | \$193 44 |
| (Balance due on premium notes subject to assessment, \$9,306.00.) |          |

INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed ..... | \$94 50  |
| Policy fees .....                                  | 39 00    |
| Gross cash income.....                             | \$133 50 |

EXPENDITURES.

|  |         |
|--|---------|
| Commissions for collecting cash premiums.....      | \$39 00 |
| Salaries of officers and directors .....           | 10 00   |
| Salaries of agents and employes .....              | 10 00   |
| Printing, \$9.00; postage, \$ .75.....             | 9 75    |
| Advertising, \$1.00; express charges, \$ .75 ..... | 1 75    |
| Justice fees .....                                 | 25      |
| Gross cash expenditures .....                      | \$70 75 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                              | \$97,900 00    | \$9,790 00                |
| Written and renewed during the year .....                        | 31,600 00      | 3,150 00                  |
| Total .....  | \$129,400 00   | \$12,940 00               |
| Deduct amount terminated during the year .....                   | 31,900 00      | 3,190 00                  |
| Amount in force Dec. 31, 1905 .....                              | \$97,500 00    | \$9,750 00                |
| Date of last assessment, August 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 .....   | \$11 72           |
| Cash deposited in bank.....  | 2,168 56          |
| Cash premiums and policy fees due on policies issued .....         | 3 60              |
| Gross assets, not including premium notes .....                    | <u>\$2,183 88</u> |
| (Balance due on premium notes subject to assessment, \$10,228.70.) |                   |

INCOME.

|  |   |                 |
|--|---|-----------------|
| Cash premiums on policies written or renewed ..... | } | \$262 34        |
| Policy fees .....                                  |   |                 |
| Interest from all sources .....                    |   | 73 09           |
| Gross cash income.....                             |   | <u>\$335 43</u> |

EXPENDITURES.

|  |                 |
|--|-----------------|
| Losses paid during the year .....                            | \$210 00        |
| Adjusting losses .....                                       | 1 00            |
| Return premiums on policies cancelled.....                   | 2 58            |
| Salaries of officers and directors.....                      | 73 00           |
| Traveling expenses of officers, directors and employes ..... | 3 54            |
| Stationery .....   | 50              |
| Gross cash expenditures .....                                | <u>\$290 62</u> |

GENERAL ITEMS.

|  | <i>Amount.</i>      | <i>Premium<br/>Notes.</i> |
|--|---------------------|---------------------------|
| Amount in force Dec. 31, 1904 .....            | \$204,495 00        | \$10,436 80               |
| Written and renewed during the year .....      | 49,090 00           | 2,464 50                  |
| Total .....                                    | <u>\$253,585 00</u> | <u>\$12,901 30</u>        |
| Deduct amount terminated during the year ..... | 42,085 00           | 2,134 25                  |
| Amount in force Dec. 31, 1905.....             | \$211,500 00        | \$10,767 05               |
| Losses incurred during the year .....          |                     | \$210 00                  |
| Date of last assessment, September 16, 1876.   |                     |                           |
| Largest sum insured in a single risk .....     |                     | 1,200 00                  |

## WELLS MUTUAL FIRE INSURANCE COMPANY.

---

 INCORPORATED IN 1836. COMMENCED BUSINESS IN 1937.
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, \$15,001.88.) |         |

## LIABILITIES.

|  |                   |
|--|-------------------|
| Losses adjusted and not paid .....       | \$433 90          |
| Due for borrowed money and interest..... | 1,799 14          |
| Due officers for services.....           | 83 50             |
| Due Treasurer .....                      | 99 88             |
| Due Collector.....                       | 40 00             |
| Gross liabilities .....                  | <u>\$2,456 42</u> |

## INCOME.

|   |                   |
|---|-------------------|
| Cash premiums on policies written or renewed .....          | \$102 33          |
| Policy fees .....   | 29 00             |
| Assessments on premium notes .....                          | 97                |
| Cash loaned to the company, to pay losses or expenses ..... | 2,183 90          |
| Discount on settlement of loss .....                        | 5 00              |
| Gross cash income.....                                      | <u>\$2,321 20</u> |

## EXPENDITURES.

|   |                   |
|---|-------------------|
| Losses paid during the year .....                           | \$2,122 85        |
| Adjusting losses.....                                       | 46 50             |
| Salaries of officers and directors .....                    | 162 08            |
| Traveling expenses of officers, directors and employes..... | 1 50              |
| Borrowed money repaid .....                                 | 81 34             |
| Interest .....  | 4 67              |
| All other expenditures .....                                | 2 14              |
| Gross cash expenditures .....                               | <u>\$2,421 08</u> |

## GENERAL ITEMS.

|   | <i>Amount.</i>      | <i>Premium<br/>Notes.</i> |
|---|---------------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                           | \$269,937 75        | \$16,940 24               |
| Written and renewed during the year .....                     | 53,775 00           | 3,386 50                  |
| Total .....   | <u>\$323,712 75</u> | <u>\$20,326 74</u>        |
| Deduct amount terminated during the year.....                 | 41,352 75           | 2,720 44                  |
| Amount in force Dec. 31, 1905 .....                           | \$282,360 00        | \$17,606 30               |
| Losses incurred during the year.....                          |                     | \$1,672 85                |
| Date of last assessment, June 27, 1904, amount collected..... |                     | 2,453 43                  |
| Largest sum insured in a single risk.....                     |                     | 2,000 00                  |

WEST BANGOR AND HERMON MUTUAL FIRE  
INSURANCE COMPANY.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1866.

W. F. HARDING, *President.*

J. M. TAYLOR, *Secretary.*

P. O. Address of the Secretary, Hermon, Maine.

ASSETS.

|  |          |
|--|----------|
| Cash in office .....   | \$36 65  |
| Cash deposited in bank.....  | 89 27    |
|  | <hr/>    |
| Gross assets, not including premium notes .....                    | \$125 92 |
| (Balance due on premium notes subject to assessment, \$16,157.62.) |          |

LIABILITIES.

|                                   |         |
|-----------------------------------|---------|
| Losses adjusted and not paid..... | \$6 00  |
| Due officers for services.....    | 30 00   |
|                                   | <hr/>   |
| Gross liabilities .....           | \$36 00 |

INCOME.

|                                 |         |
|---------------------------------|---------|
| Policy fees .....               | \$84 00 |
| Interest from all sources ..... | 4 50    |
|                                 | <hr/>   |
| Gross cash income.....          | \$88 50 |

EXPENDITURES.

|  |         |
|--|---------|
| Salaries of officers and directors .....                     | \$57 50 |
| Traveling expenses of officers, directors and employes ..... | 6 00    |
| Postage, \$1.99; stationery, \$ 80 .....                     | 2 79    |
|  | <hr/>   |
| Gross cash expenditures .....                                | \$66 29 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                           | \$156,340 00   | \$15,634 00               |
| Written and renewed during the year.....                      | 64,685 00      | 6,468 50                  |
|   | <hr/>          | <hr/>                     |
| Total .....   | \$221,025 00   | \$22,102 50               |
| Deduct amount terminated during the year.....                 | 59,415 00      | 5,941 50                  |
|   | <hr/>          | <hr/>                     |
| Amount in force Dec. 31, 1905 .....                           | \$161,610 00   | \$16,161 00               |
| Date of last assessment, March 1, 1901, amount collected..... |                | \$300 00                  |
| Largest sum insured in a single risk .....                    |                | 1,600 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 .....  | \$71 98 |
| (Balance due on premium notes subject to assessment, \$5,753.29.) |         |

INCOME.

|  |         |
|--|---------|
| Cash premiums on policies written or renewed ..... | \$19 20 |
| Policy fees .....                                  | 15 00   |
| Gross cash income.....                             | \$37 20 |

EXPENDITURES.

|   |         |
|---|---------|
| Losses paid during the year .....                           | \$15 00 |
| Return premiums on policies cancelled .....                 | 80      |
| Salaries of officers and directors.....                     | 10 80   |
| Salaries of agents and employes .....                       | 18 00   |
| Traveling expenses of officers, directors and employes..... | 30      |
| Printing, \$1.00; postage, \$.85.....                       | 1 85    |
| Gross cash expenditures.....                                | \$46 75 |

GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                            | \$117,195 00   | \$6,000 75                |
| Written and renewed during the year .....                      | 18,900 00      | 958 75                    |
| Total .....  | \$136,095 00   | \$6,959 50                |
| Deduct amount terminated during the year.....                  | 15,305 00      | 765 25                    |
| Amount in force Dec. 31, 1905 .....                            | \$120,790 00   | \$6,194 25                |
| Losses incurred during the year .....                          |                | \$15 00                   |
| 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 ..... | \$312 72 |
|----------------------|----------|

(Balance due on premium notes subject to assessment, \$16,703.54.)

## INCOME.

|  |          |
|--|----------|
| Cash premiums on policies written or renewed ..... | \$85 15  |
| Policy fees .....                                  | 34 00    |
| Assessments on premium notes .....                 | 19 31    |
| Transfer fees .....                                | 5 00     |
| Gross cash income .....                            | \$143 46 |

## EXPENDITURES.

|   |          |
|---|----------|
| Return premiums on policies cancelled .....           | \$ 26    |
| Salaries of officers and directors .....              | 100 31   |
| Printing, \$3.75; postage, \$1.45 .....               | 5 20     |
| Expenses of examination by Insurance Department ..... | 5 00     |
| All other expenditures .....                          | 2 10     |
| Gross cash expenditures .....                         | \$112 87 |

## GENERAL ITEMS.

|  | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|--|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....            | \$263,320 00   | \$16,593 30               |
| Written and renewed during the year .....      | 59,050 00      | 3,932 00                  |
| Total .....                                    | \$322,350 00   | \$20,526 20               |
| Deduct amount terminated during the year ..... | 46,840 00      | 2,899 50                  |
| Amount in force Dec. 31, 1905 .....            | \$275,510 00   | \$17,626 70               |
| Date of last assessment, October 25, 1904.     |                |                           |
| Largest sum insured in a single risk .....     |                | \$1,500 00                |

WINDHAM MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

WILLARD LAMB, *President.*

JOHN N. SWETT, *Secretary.*

P. O. Address of the Secretary, Windham Center, Maine.

ASSETS.

|   |                   |
|---|-------------------|
| Cash in office .....                            | \$135 44          |
| Cash deposited in bank.....                     | 393 55            |
| Assessments on premium notes unpaid .....       | 935 43            |
| Gross assets, not including premium notes ..... | <u>\$1,464 42</u> |

(Balance due on premium notes subject to assessment, \$19,052.67.)

LIABILITIES.

|   |                   |
|---|-------------------|
| Losses adjusted and not paid.....                       | \$1,350 00        |
| Fifty per cent. cash premiums on policies in force..... | 383 82            |
| Gross liabilities .....                                 | <u>\$1,733 82</u> |

INCOME.

|  |                 |
|--|-----------------|
| Cash premiums on policies written or renewed ..... | \$195 92        |
| Policy fees .....                                  | 50 00           |
| Gross cash income .....                            | <u>\$245 92</u> |

EXPENDITURES.

|   |                |
|---|----------------|
| Return premiums on policies cancelled .....               | \$1 55         |
| Salaries of officers and directors .....                  | 47 42          |
| Printing, \$6.00; postage, \$74; stationery, \$2.00 ..... | 8 74           |
| Expenses of examination by Insurance Department.....      | 2 80           |
| Gross cash expenditures .....                             | <u>\$60 51</u> |

GENERAL ITEMS.

|   | <i>Amount.</i>      | <i>Premium<br/>Notes.</i> |
|---|---------------------|---------------------------|
| Amount in force Dec. 31, 1904 .....                                     | \$258,974 00        | \$18,244 18               |
| Written and renewed during the year .....                               | 61,896 00           | 4,392 68                  |
| Total.....  | <u>\$320,870 00</u> | <u>\$22,636 86</u>        |
| Deduct amount terminated during the year.....                           | 49,115 00           | 3,584 19                  |
| Amount in force Dec. 31, 1905 .....                                     | \$271,755 00        | \$19,052 67               |
| Losses incurred during the year .....                                   |                     | \$1,350 00                |
| Assessments,laid or ordered to be laid,on premium notes during the year |                     | 935 43                    |
| Date of last assessment, December, 1905.                                |                     |                           |
| 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.....  | \$19 14  |
| Cash deposited in bank.....  | 384 12   |
| Cash premiums, due and unpaid, on policies issued.....             | 2 45     |
| Books, blanks, etc.....  | 15 00    |
| Gross assets, not including premium notes.....                     | \$420 71 |
| (Balance due on premium notes subject to assessment, \$10,686.51.) |          |

LIABILITIES.

|  |         |
|--|---------|
| Due officers for services.....                               | \$5 00  |
| All other debts, claims and demands against the company..... | 6 00    |
| Gross liabilities.....                                       | \$11 00 |

INCOME.

|   |          |
|---|----------|
| Cash premiums on policies written or renewed..... | \$108 26 |
| Policy fees.....                                  | 24 00    |
| Interest from all sources.....                    | 9 81     |
| Income from all other sources.....                | 5 07     |
| Gross cash income.....                            | \$142 14 |

EXPENDITURES.

|  |         |
|--|---------|
| Return premiums on policies cancelled.....               | \$7 65  |
| Salaries of officers and directors.....                  | 29 00   |
| Printing, \$5.00; postage, \$.26; stationery, \$.75..... | 6 01    |
| Expenses of examination by Insurance Department.....     | 2 00    |
| All other expenditures.....                              | 6 25    |
| Gross cash expenditures.....                             | \$50 31 |

GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1904.....                                | \$167,400 00   | \$11,190 06               |
| Written and renewed during the year.....                          | 30,750 00      | 2,053 05                  |
| Total.....  | \$198,150 00   | \$13,243 11               |
| Deduct amount terminated during the year.....                     | 32,650 00      | 2,261 50                  |
| Amount in force Dec. 31, 1905.....                                | \$165,500 00   | \$11,041 61               |
| 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.*

J. F. WARREN, *Secretary.*

P. O. Address of the Secretary, West Buxton, Maine.

### ASSETS.

|   |            |
|---|------------|
| Cash in office .....  | \$505 09   |
| Cash deposited in bank.....   | 513 44     |
| Assessments on premium notes unpaid.....                            | 1,094 60   |
| Office furniture, supplies, printed matter and stationery.....      | 415 60     |
|   | \$2,528 73 |
| Gross assets, not including premium notes.....                      |            |
| (Balance due on premium notes subject to assessment, \$202,436.41.) |            |

### LIABILITIES.

|   |            |
|---|------------|
| Losses adjusted and not paid .....                      | \$1,000 00 |
| Due for borrowed money and interest.....                | 3,050 00   |
| Fifty per cent. cash premiums on policies in force..... | 3,481 24   |
|   | \$7,531 24 |

### INCOME.

|  |             |
|--|-------------|
| Cash premiums on policies written or renewed .....         | \$3,288 68  |
| Policy fees ....   | 535 00      |
| Assessments on premium notes .....                         | 9,817 27    |
| Interest from all sources .....                            | 28 20       |
| Cash loaned to the company, to pay losses or expenses..... | 7,650 00    |
| Vacancy permits.....                                       | 273 86      |
| Income from all other sources.....                         | 1 50        |
|  | \$21,594 51 |

### EXPENDITURES.

|  |             |
|--|-------------|
| Losses paid during the year .....                                | \$10,198 67 |
| Adjusting losses.....  | 69 80       |
| Return premiums on policies cancelled.....                       | 55 79       |
| Salaries of officers and directors.....                          | 1,126 80    |
| Salaries of agents and employes .....                            | 1,470 00    |
| Traveling expenses of officers, directors and employes.....      | 5 40        |
| Borrowed money repaid .....                                      | 7,726 00    |
| Interest .....   | 368 81      |
| Rent, \$50.00; advertising, \$2.50.....                          | 52 50       |
| Printing, \$28.57; postage, \$260.97; blank books, \$12.85 ..... | 302 39      |
| Stationery, \$6.50; express charges, \$9.21 .....                | 15 71       |
| All other expenditures .....                                     | 286 93      |
|  | \$21,678 80 |

### GENERAL ITEMS.

|   | <i>Amount.</i> | <i>Premium<br/>Notes.</i> |
|---|----------------|---------------------------|
| Amount in force Dec. 31, 1904 .....   | \$2,169,825 00 | \$216,982 50              |
| Written and renewed during the year .....                                       | 1,096,223 00   | 109,622 30                |
| Total .....   | \$3,266,048 00 | \$326,604 80              |
| Deduct amount terminated during the year .....                                  | 945,225 00     | 94,522 50                 |
| Amount in force Dec. 31, 1905.....  | \$2,320,823 00 | \$232,082 30              |
| Losses incurred during the year.....  |                | \$10,198 67               |
| Assessments, laid or ordered to be laid, on premium notes during the year ..... |                | 10,423 62                 |
| Date of last assessment, September 1, 1905, amount collected.....               |                | 9,329 02                  |
| 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, 1905.

---



# UNION MUTUAL LIFE INSURANCE COMPANY,

PORTLAND, MAINE.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

FRED E. RICHARDS, *President.*

J. FRANK LANG, *Secretary.*

## INCOME.

|   |                |                 |
|---|----------------|-----------------|
| First year's premiums on original policies .....  | \$360,799 22   |                 |
| Dividends applied to purchase paid-up additions and annuities .....                     | 43,893 63      |                 |
| Surrender values applied to purchase paid-up insurance and annuities .....              | 16,857 82      |                 |
| Consideration for original annuities involving life contingencies .....                 | 865 50         |                 |
| Total new premiums.....   | \$422,416 17   |                 |
| Renewal premiums.....   | 1,843,103 64   |                 |
| Dividends applied to pay renewal premiums .....   | 44,132 47      |                 |
| Surrender values applied to pay renewal premiums .....                                  | 6,438 80       |                 |
| Total renewal premiums .....  | \$1,893,674 91 |                 |
| Total premium income .....  |                | \$2,316,091 08  |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                | 3,250 00        |
| Premium notes, loans or liens restored by revival of policies .....                     |                | 1,170 27        |
| Interest on mortgage loans .....  | \$55,389 33    |                 |
| Interest on collateral loans .....  | 52,004 01      |                 |
| Interest on bond and dividends on stocks .....  | 277,079 31     |                 |
| Interest on premium notes, policy loans or liens .....                                  | 3,653 60       |                 |
| Interest on other debts due the company .....   | 5,493 46       |                 |
| Rents—including company's own occupancy.....  | 64,945 70      | 458,565 41      |
| Profit on sale or maturity of ledger assets.....  |                | 28,161 46       |
| Profit and loss .....   |                | 24,971 22       |
| Total income.....   |                | \$2,832,209 44  |
| Ledger assets Dec. 31, 1904 .....   |                | 10,385,330 80   |
| Total.....  |                | \$13,217,540 24 |

## DISBURSEMENTS.

|  |                 |
|--|-----------------|
| Death claims and additions .....   | \$673,802 57    |
| Matured endowments and additions .....   | 92,353 40       |
| Total death claims and endowments.....   | \$766,155 97    |
| Annuities involving life contingencies .....   | 2,239 51        |
| Premium notes voided by lapse .....  | 19,301 69       |
| Surrender values paid in cash .....  | 154,284 53      |
| Surrender values applied to pay renewal premiums .....                               | 6,438 80        |
| Surrender values applied to purchase paid-up insurance and annuities .....           | 16,857 82       |
| Collateral loan on policy notes voided by lapse.....                                 | 21,845 46       |
| Dividends paid policy holders in cash .....  | 45,855 80       |
| Dividends applied to pay renewal premiums .....                                      | 44,132 47       |
| Dividends applied to purchase paid-up additions and annuities.....                   | 43,893 63       |
| Total paid policy holders .....  | \$1,121,005 63  |
| Supplementary contracts <i>not</i> involving life contingencies .....                | 3,443 31        |
| Commissions and bonuses to agents .....  | 357,225 33      |
| Commuting renewal commissions .....  | 1,694 67        |
| Salaries and allowances for agencies, including managers, agents<br>and clerks ..... | 81,687 93       |
| Agency supervision, traveling and all other agency expenses .....                    | 15,582 80       |
| Medical examiners fees .....   | 37,269 88       |
| Salaries and all other compensation of officers and home office<br>employees.....    | 93,849 67       |
| Rent—including company's own occupancy.....  | 31,092 61       |
| Advertising, printing, stationery and postage .....                                  | 32,229 33       |
| Legal expenses .....   | 6,227 54        |
| Furniture, fixtures and safes.....   | 1,819 37        |
| Insurance taxes, licenses and department fees .....                                  | 43,693 22       |
| Taxes on real estate.....  | 11,688 24       |
| Repairs and expenses (other than taxes) on real estate.....                          | 17,190 20       |
| Loss on sale or maturity of ledger assets.....                                       | 8,000 00        |
| Profit and loss .....  | 27,730 25       |
| Miscellaneous expenditures .....   | 19,979 44       |
| Total disbursements .....  | \$1,911,409 47  |
| Balance .....  | \$11,306,130 77 |

## LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Book value of real estate .....   | \$1,214,341 94  |
| Mortgage loans on real estate .....   | 1,169,405 62    |
| Loans secured by collateral.....  | 883,753 26      |
| Loans on company's policies assigned as collateral.....   | 298,806 11      |
| Premium notes on policies in force including \$67,404.11 short time<br>notes taken in settlement of premiums..... | 140,379 11      |
| Book value of stocks and bonds—excluding interest .....   | 7,522,075 32    |
| Deposited in trust companies and banks on interest .....  | 19,863 37       |
| Cash in office and deposited in banks, not on interest.....   | 49,865 93       |
| Agents balances.....  | 5,999 36        |
| Cash in transit Dec. 31, 1905 (since received) .....  | 1,640 75        |
| Total ledger assets .....   | \$11,306,130 77 |

NON-LEDGER ASSETS.

|   |             |                  |                  |
|---|-------------|------------------|------------------|
| Interest due and accrued on mortgages .....                     | \$22,117 86 |                  |                  |
| Interest accrued on stocks and bonds .....                      | 63,532 45   |                  |                  |
| Interest accrued on collateral loans .....                      | 3,516 18    |                  |                  |
| Interest due and accrued on premium notes, loans or liens ..... | 4,703 34    |                  |                  |
| Interest due and accrued on other assets .....                  | 7,396 39    |                  |                  |
| Rents accrued on company's property .....                       | 1,913 93    |                  | \$103,180 15     |
| Market value of stocks and bonds over book value.....           |             |                  | 408,109 57       |
|   |             | <i>New</i>       |                  |
|   |             | <i>Business.</i> | <i>Renewals.</i> |
| Gross premiums due and unreported .....                         | \$4,831 16  | \$145,077 96     |                  |
| Gross deferred premiums.....                                    | 19,680 54   | 129,330 36       |                  |
| Total .....   | \$24,511 70 | \$274,408 32     |                  |
| Deduct loading.....   | 4,902 34    | 54,881 66        |                  |
| Net uncollected and deferred premiums .....                     | \$19,609 36 | \$219,526 66     | 233,136 02       |
| All other assets .....  |             |                  | 435 00           |
| Gross assets .....  |             |                  | \$12,056,991 51  |

DEDUCT ASSETS NOT ADMITTED.

|                             |                 |
|-----------------------------|-----------------|
| Agents debit balances ..... | \$5,999 36      |
| Total admitted assets.....  | \$12,050,992 15 |

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, 1905.

| Description of Collateral.                                 | Par value. | Market value. | Amount loaned thereon. |
|--|------------|---------------|------------------------|
| Mt. Vernon Water Works Co., 6s.....                        | \$1,000 00 | \$1,000 00    | \$681 17               |
| Sandy River Railroad Co., Me., 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              |
| Aroostook Trust & Banking Co., Me., 3 shares.....          | 800 00     | 1,120 00      | 750 00                 |
| John Bird Co., 25 shares.....                              | 25,800 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      |                        |
| Mousain Water Co., 5s.....                                 | 1,000 00   | 1,000 00      |                        |
| Amalgamated Copper Co., 25 shares.....                     | 2,500 00   | 2,700 00      | 9,600 00               |
| New York Central & Hudson River R. R., 5 shares.....       | 500 00     | 775 00        |                        |
| American Realty Co., 5s.....                               | 1,000 00   | 1,000 00      |                        |
| Rockland Water Co., 5s.....                                | 500 00     | 530 00        |                        |
| Athol Water Co., 40 shares.....                            | 4,000 00   | 3,600 00      | 2,700 00               |
| Rockland-Rockport Lime Co., Preferred, 10 shares.....      | 1,000 00   | 1,000 00      | 510 00                 |
| Central Oil Co., 25 shares.....                            | 625 00     | 175 00        |                        |
| United States Steel Corporation, Common, 5 shares.....     | 500 00     | 220 00        |                        |
| United States Steel Corporation, Common, 36 shares.....    | 3,600 00   | 1,584 00      |                        |
| Atlantic Shore Line, 5s.....                               | 500 00     | 500 00        |                        |
| Rensselaer Water Co., 1st Mortgage, 4½s.....               | 500 00     | 500 00        | 4,075 00               |
| Leadville Water Co., Warrant.....                          | 100 00     | 100 00        |                        |
| Richmond Water & Light Co., 5s.....                        | 100 00     | 100 00        |                        |
| Rockport Water Works Co., 6s.....                          | 500 00     | 550 00        |                        |
| Goodall Worsted Co., 5 shares.....                         | 500 00     | 550 00        | 500 00                 |
| Maine Alpaca Co., Common, 1 share.....                     | 100 00     | 100 00        |                        |
| York Light & Heat Co., Preferred, 21 shares.....           | 2,100 00   | 2,100 00      |                        |
| Springfield Water Works Co., 6s.....                       | 1,000 00   | 1,000 00      |                        |
| Bar Harbor Electric Light Co., 4½s.....                    | 1,000 00   | 1,000 00      |                        |
| Bar Harbor Electric Light Co., 4½s.....                    | 500 00     | 500 00        |                        |
| Winterport Water Co., 4s.....                              | 750 00     | 750 00        |                        |
| Springfield Water Works Co., 4s.....                       | 6,000 00   | 6,000 00      |                        |
| Springfield Water Works Co., 6s.....                       | 3,000 00   | 3,000 00      | 27,100 00              |
| Portland Gas Light Co., 50 shares.....                     | 2,500 00   | 8,750 00      |                        |
| Springfield Water Works Co., 4s.....                       | 500 00     | 500 00        |                        |
| Springfield Water Works Co., 4s.....                       | 3,750 00   | 3,750 00      |                        |
| Carleton Stable Co., 69 shares.....                        | 6,900 00   | 6,900 00      |                        |
| Municipal Water Works Co., 4s and 4½s.....                 | 4,500 00   | 4,500 00      |                        |
| Crystal Water Co., 4s.....                                 | 2,100 00   | 2,100 00      |                        |
| United States Steel Corporation, Preferred, 25 shares..... | 2,500 00   | 2,675 00      |                        |
| Amalgamated Copper Co., 10 shares.....                     | 1,000 00   | 1,080 00      | 3,451 25               |
| Camden & Rockland Water Co., 19 shares.....                | 1,900 00   | 1,900 00      |                        |
| Amalgamated Copper Co., 25 shares.....                     | 2,500 00   | 2,700 00      |                        |
| Metropolitan Street Ry. Co., 25 shares.....                | 2,500 00   | 3,100 00      |                        |
| Lowell, Lawrence & Haverhill Street Ry. Co., 5s.....       | 1,000 00   | 1,050 00      | 4,428 62               |
| Oxford Paper Co., 1st Mortgage, 5s.....                    | 1,000 00   | 1,050 00      |                        |
| Bangor & Aroostook R. R. Co., 5s.....                      | 6,000 00   | 6,900 00      |                        |
| Indianapolis Water Co., 5s.....                            | 3,000 00   | 3,000 00      |                        |
| Cleveland City Cable Ry. Co., 5s.....                      | 2,000 00   | 2,100 00      |                        |
| Scranton Suburban Ry. Co., 6s.....                         | 2,000 00   | 2,200 00      |                        |
| Akron Water Works Co., 5s.....                             | 1,000 00   | 1,000 00      |                        |
| Sterling Water Co., 5s.....                                | 1,000 00   | 1,000 00      |                        |
| Maine Water Co., 5s.....                                   | 2,000 00   | 2,000 00      |                        |
| Ellsworth Electric 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      |                        |
| Seattle Electric Co., 5s.....                              | 1,000 00   | 1,000 00      | 56,400 00              |
| Canton-Massillon Electric Ry. Co., 5s.....                 | 1,000 00   | 1,000 00      |                        |
| Omaha Street Ry. Co., 5s.....                              | 1,000 00   | 1,100 00      |                        |
| Oakland Water Co., 5s.....                                 | 500 00     | 500 00        |                        |
| Duluth Street Ry. Co., 5s.....                             | 1,000 00   | 1,000 00      |                        |
| Western Union Telegraph Co., 4½s.....                      | 10,000 00  | 10,250 60     |                        |
| Western Union Telegraph Co., 4½s.....                      | 2,000 00   | 2,050 00      |                        |
| Western Union Telegraph Co., 4½s.....                      | 3,000 00   | 3,075 00      |                        |
| Bangor & Aroostook R. R. Co., 5s.....                      | 7,000 00   | 8,050 00      |                        |
| Cortland Water Works Co., 6s.....                          | 3,000 00   | 3,000 00      |                        |
| City of Duluth, Minn., 5s.....                             | 1,000 00   | 1,100 00      |                        |
| County of Bexar, Tex., 5s.....                             | 1,000 00   | 1,000 00      |                        |

STOCKS, BONDS, ETC.—CONCLUDED.

| Description of Collateral.   | Par value.   | Market value. | Amount loaned thereon. |
|--|--------------|---------------|------------------------|
| Rockland Building Syndicate, 500 shares.....   | \$50,000 00  | \$40,000 00   | \$ 45,900 00           |
| Glencoe Lime & Cement Co., 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               |
| 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              |
| Portland & Rumford Falls Ry., 500 shares.....  | 50,000 00    | 100,000 00    | 50,000 00              |
| Rensselaer Water Co., 1st Mortgage, 4½s.....   | 31,000 00    | 31,000 00     | 27,483 75              |
| State Publishing Ass'n, 50 shares.....   | 5,000 00     | 5,000 00      | 3,500 00               |
| Oxford Paper Co., 5s.....  | 2,000 00     | 2,100 00      | 1,500 00               |
| Rockland, Thomaston & Camden Street Ry., 4s.....   | 3,500 00     | 3,500 00      | 3,000 00               |
| Springfield Water Works Co., 3,500 shares.....   | 350,000 00   | 105,000 00    | 35,000 00              |
| Casco National Bank, 43 shares.....  | 4,300 00     | 4,450 50      | 2,500 00               |
| Rockland-Rockport Lime Co., Preferred, 233 shares.   | 23,300 00    | 23,300 00     | } 43,000 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      | } 25,400 00            |
| Rockland-Rockport Lime Co., Common, 56 shares...   | 5,600 00     | 2,800 00      |                        |
| Rockland-Rockport Lime Co., 5s.....  | 22,000 00    | 22,000 00     | } 25,400 00            |
| Camden & Rockland Water Co., 163 shares.....   | 16,300 00    | 16,300 00     |                        |
| Rockland Building Syndicate, 400 shares.....   | 40,000 00    | 32,000 00     | } 25,400 00            |
| Camden & Rockland Water Co., 36 shares.....  | 3,600 00     | 3,600 00      |                        |
| Torrington Co., Common, 150 shares.....  | 3,750 00     | 4,500 00      | } 1,848 47             |
| Rockland-Rockport Lime Co., Preferred, 10 shares..   | 1,000 00     | 1,000 00      |                        |
| International Paper Co., Preferred, 10 shares.....   | 1,000 00     | 780 00        | } 1,848 47             |
| Sanford Power Co., 5s.....   | 500 00       | 500 00        |                        |
| Dana Warp Mills, 5s.....   | 500 00       | 500 00        | } 15,000 00            |
| Kennebec Light & Heat Co., 4½s.....  | 500 00       | 500 00        |                        |
| Hackensack Meadows Co., 200 shares.....  | 20,000 00    | 2,500 00      | } 15,000 00            |
| Rumford Falls Light & Water Co., 83 shares.....  | 8,300 00     | 5,300 00      |                        |
| Portland & Rumford Falls Ry., 114 shares.....  | 11,400 00    | 22,800 00     | } 45,000 00            |
| Portland Railroad Co., 22 shares.....  | 2,200 00     | 2,508 00      |                        |
| Portland Trust Co., 80 shares.....   | 8,000 00     | 24,000 00     | } 45,000 00            |
| Galesburg Railway & Light Co., 5s.....   | 7,000 00     | 7,000 00      |                        |
| Illinois Valley Railway Co., 1st Mortg., 5s.....   | 5,000 00     | 5,000 00      | } 21,600 00            |
| Portland Trust Co., 72 shares.....   | 7,200 00     | 21,600 00     |                        |
| American Writing Paper Co., 5s.....  | 10,000 00    | 8,800 00      | } 13,000 00            |
| Puget Sound Electric Ry. Co., 5s.....  | 4,000 00     | 4,000 00      |                        |
| Seattle Electric Co., Preferred, 28 shares.....  | 2,800 00     | 2,800 00      | } 13,000 00            |
| Michigan State Tel. Co., Preferred, 52 shares.....   | 5,200 00     | 4,944 00      |                        |
| Massachusetts Gas Companies, Preferred, 50 shares  | 5,000 00     | 4,300 00      | } 174,500 00           |
| York Light & Heat Co., Preferred, 42 shares.....   | 4,200 00     | 4,200 00      |                        |
| Fitzgerald Land & Lumber Co., 1,745 shares.....  | 174,500 00   | 244,300 00    | } 75,000 00            |
| Northern Telegraph Co., 34 shares.....   | 3,400 00     | 3,400 00      |                        |
| Bangor & Aroostook R. R. Co., 17 shares.....   | 1,700 00     | 2,550 00      | } 75,000 00            |
| Bangor Investment Co., 3,400 shares.....   | 3,400 00     | 3,400 00      |                        |
| Aroostook Construction Co., 17 shares.....   | 1,700 00     | 78,293 50     | } 25,000 00            |
| Mortgage of one-half of East one-half, Township 9, Range 3, West of the East Line of the State (Aroostook County) Maine..... | 25,000 00    | 25,000 00     |                        |
| American Realty Co., 5s.....   | 4,000 00     | 4,600 00      | } 21,525 00            |
| Rockland-Rockport Lime Co., 5s.....  | 5,000 00     | 5,000 00      |                        |
| Oxford Paper Co., 5s.....  | 10,000 00    | 10,500 00     | } 37,000 00            |
| Amalgamated Copper Co., 50 shares.....   | 5,000 00     | 5,400 00      |                        |
| Portland Water Co., 50 shares.....   | 5,000 00     | 6,000 00      | } 37,000 00            |
| Springfield Water Works Co., 6s.....   | 11,000 00    | 11,000 00     |                        |
| Portland Water Co., 150 shares.....  | 15,000 00    | 18,000 00     | } 9,000 00             |
| Portland Railroad Co., 120 shares.....   | 12,000 00    | 13,580 00     |                        |
| Northern Pacific—Great Northern Railway Co., 4s..  | 9,000 00     | 8,820 00      | } 20,000 00            |
| Equitable Life Assurance Society, 5 shares.....  | 500 00       | 25,000 00     |                        |
| Fort Smith Water Co., 6s.....  | 20,000 00    | 20,000 00     | } 1,350 00             |
| Aroostook Trust & Banking Co., 9 shares.....   | 900 00       | 1,260 00      |                        |
| Livermore Falls Water Co., 5s.....   | 35,000 00    | 35,000 00     | } 4,600 00             |
| Portland Water Co., 24 shares.....   | 2,400 00     | 2,800 00      |                        |
| Standish Water & Construction Co., 22 shares.....  | 2,200 00     | 2,420 00      | } 350 00               |
| First National Bank of Portland, Me., 4 shares.....  | 400 00       | 436 00        |                        |
|  | 1,311,625 00 | 1,332,052 00  | \$83,753 26            |

## BONDS AND STOCKS OWNED BY THE COMPANY, DECEMBER 31, 1905.

| Description.   | YEAR OF   |         | Book value.  | Par value. | Market value.<br>(ex-interest.) |
|--|-----------|---------|--------------|------------|---------------------------------|
|  | Maturity. | Option. |              |            |                                 |
| United States, Gold.....   | 1925      |         | \$293,900 07 | \$242,000  | \$318,230 00                    |
| The Commonwealth of Mass., Metro-<br>politan Sewerage Loan, Registered..           | 1930      |         | 48,187 50    | 50,000     | 48,500 00                       |
| British Consols .....  |           |         | 45,584 25    | 45,584     | 45,584 25                       |
| National War Loan of Great Britain...  | 1910      |         | 8,645 36     | 8,640      | 8,645 36                        |
| Vancouver, B.C., Local Imp. Debentures   | 1910      | }       | 71,121 06    | 37,605     | 37,788 00                       |
| Vancouver, B.C., Local Imp. Debentures   | 1938      |         | 31,300       | 31,926 00  |                                 |
| Province of Manitoba, Gold.....  | 1930      |         | 106,000 00   | 100,000    | 106,125 00                      |
| Province of New Brunswick.....   | 1930      | }       | 60,577 37    | 60,000     | 63,675 00                       |
| St. John, N. B.....  | 1931      |         | 100,000      | 102,250 00 |                                 |
| Province of Ontario, Annuities, 1906 to<br>1925, \$7,000 payable semi-annually.... | 1937      |         | 110,653 59   | 100,000    | 102,250 00                      |
| Province of Ontario, Annuities, 1906 to<br>1932, \$4,000 payable semi-annually.... |           |         | 310,334 00   | 322,841    | 322,841 48                      |
| Cote, St. Antoine, Can.....  | 1934      |         | 48,773 50    | 45,000     | 45,956 25                       |
| Montreal Harbour Debentures.....   | 1917      | }       | 30,432 50    | 30,000     | 30,750 00                       |
| St. Henri, P. Q., Can., Debentures.....  | 1918      |         | 82,662 36    | 76,000     | 79,800 00                       |
| Colorado Springs, Colorado, City Hall,<br>Gold.....                                | 1949      |         | 27,510 30    | 27,000     | 27,000 00                       |
| Pueblo, Colo., Deficiency.....   | 1906      | 1911    | 11,325 00    | 10,000     | 10,675 00                       |
| City of Chicago, Ills., Permanent Im-<br>provement .....                           | 1918      |         | 10,337 50    | 10,000     | 10,300 00                       |
| Morris, Ill., Water Works.....   | 1916      | }       | 15,447 00    | 15,000     | 15,000 00                       |
| City of Paducah, Ky., Refunding.....   | 1914      |         | 1904         | 10,850 00  | 10,000                          |
| Connor Plantation, Me. (Notes).....  | 1926      |         | 1,100 00     | 1,100      | 1,100 00                        |
| Fort Kent, Me.....   | 1906      | }       | 6,240 00     | 6,000      | 6,000 00                        |
| Portland (Me.), Bridge District Loan..   | 1910      |         | 5,000 00     | 5,000      | 5,000 00                        |
| Rockland, Me.....  | 1916      |         | 1,580 55     | 1,500      | 1,500 00                        |
| City of Boston, (Mass.), City Loan,<br>Land & Buildings for Schools.....           | 1945      |         | 10,150 00    | 10,000     | 10,100 00                       |
| Cheboygan, Mich., Water Works.....   | 1914      |         | 18,846 00    | 18,000     | 18,900 00                       |
| City of Duluth, (Minn.), Water & Light   | 1935      |         | 15,487 50    | 15,000     | 15,525 00                       |
| West Duluth, Minn., General Fund, Gold   | 1911      |         | 27,875 00    | 25,000     | 27,250 00                       |
| Carthage (Mo.), School District Bonds  | 1923      | }       | 10,100 00    | 10,000     | 10,000 00                       |
| Helena, Mont., 10-20 Funding.....  | 1908      |         | 26,937 50    | 25,000     | 25,000 00                       |
| City of Omaha (Neb.), Paving Renewal   | 1911      | 1901    | 10,250 00    | 10,000     | 10,700 00                       |
| Berlin, N. H., Funding.....  | 1917      |         | 7,306 25     | 7,000      | 7,210 00                        |
| City of Columbus, Ohio, Sewer.....   | 1933      | 1913    | 10,269 80    | 10,000     | 10,225 00                       |
| City of Columbus, Ohio, Public Im-<br>provements.....                              | 1913      |         | 10,240 00    | 10,000     | 10,225 00                       |
| City of Columbus, Ohio, Scioto River<br>Storage Dam .....                          | 1933      | 1913    | 9,216 00     | 9,000      | 9,202 50                        |
| County of Allegheny, Pa., County Bond  | 1925      |         | 5,283 50     | 5,000      | 5,275 00                        |
| City Philadelphia, Pa., Registered Loan  | 1934      |         | 20,500 00    | 20,000     | 20,700 00                       |
| Pawtucket, R. I., General Funding Loan<br>Gold (Series No. 1).....                 | 1944      |         | 15,768 75    | 15,000     | 15,937 50                       |
| Salt Lake City, Utah, Refunding.....   | 1921      |         | 25,550 00    | 25,000     | 25,000 00                       |
| Richmond, Va., Currency, Registered..  | 1926      | }       | 10,735 00    | 11,000     | 11,000 00                       |
| City of LaCrosse (Wisconsin), Perman-<br>ent Street Improvement.....               | 1927      |         | 1915         | 10,245 00  | 10,000                          |
| RAILROAD BONDS.  |           |         |              |            |                                 |
| Atlantic Shore Line Ry. Co., 1st Mortg.  | 1924      | 1905    | 23,750 00    | 25,000     | 25,750 00                       |
| Augusta-Aiken Railway & Electric Co.,<br>Coll. Trust Gold.....                     | 1953      |         | 17,050 00    | 20,000     | 20,000 00                       |
| Augusta, Winthrop & Gardiner Railway<br>Convertible Gen. Mortg., Gold.....         | 1952      | 1912    | 9,300 00     | 10,000     | 10,000 00                       |
| Bangor & Aroostook R. R. Co., Con.<br>Ref. Mortg., Gold.....                       | 1951      |         | 57,000 00    | 60,000     | 60,000 00                       |
| Berlin (N. H.), Street Railway, 1st<br>Mortg., Gold.....                           | 1922      |         | 4,750 00     | 5,000      | 5,000 00                        |
| Boston Elevated Railway Co., Gold....  | 1935      |         | 52,687 50    | 50,000     | 52,687 50                       |



BONDS AND STOCKS OWNED BY THE COMPANY—CONTINUED.

| Description.   | YEAR OF   |         | Book value. | Par value. | Market value.<br>(ex-interest.) |
|--|-----------|---------|-------------|------------|---------------------------------|
|  | Maturity. | Option. |             |            |                                 |
| Boston, Winthrop & Shore R. R. Co., 1st Mortg., Gold, Guaranteed by Boston, Revere Beach & Lynn R. R. Co.....                        | 1966      |         | \$6,048 00  | \$6,000    | \$6,060 00                      |
| Boston & Lowell R. R. Corporation....  | 1907      |         | 8,040 00    | 8,000      | 8,040 00                        |
| Bridgton & Saco River R. R. Co., 1st Mortg., Gold.....   | 1928      |         | 14,000 00   | 14,000     | 14,280 00                       |
| Buffalo & Susquehanna Railway Co., 1st Mortg., Gold.....   | 1953      |         | 10,100 00   | 10,000     | 10,100 00                       |
| Canadian Northern Ry. Co., 1st Mortg., Guaranteed by Prov. of Manitoba....   | 1930      |         | 225,570 00  | 220,460    | 227,073 80                      |
| Cincinnati, Hamilton & Dayton Ry. Co., Refunding, Mortg., Gold.....  | 1954      | 1906    | 14,250 00   | 15,000     | 13,500 00                       |
| Cincinnati, Hamilton & Dayton Ry. Co., Gold, Collateral Trust, Coupon Notes  | 1908      |         | 4,918 75    | 5,000      | 4,750 00                        |
| Chicago, Burlington & Quincy R. R. Co., Ill. Division, Mortg.....  | 1949      | 1929    | 19,350 00   | 20,000     | 19,000 00                       |
| Chicago, Burlington & Quincy R. R. Co., Ills. Division, 1st Mortg.....   | 1949      | 1929    | 53,250 00   | 50,000     | 53,625 00                       |
| Chicago & Eastern Illinois R. R. Co., Refunding & Improvement, Gold...   | 1955      | 1906    | 14,325 00   | 15,000     | 14,400 00                       |
| Chicago, Wisconsin & Minnesota R. R. Co., 1st Mortg., Gold.....  | 1916      |         | 4,740 00    | 4,000      | 4,320 00                        |
| Connecticut Railway & Lighting Co., 1st & Refunding Mortg., Gold, Int. guaranteed by the United Gas Improvement Co., Phila., Pa..... | 1951      | 1905    | 14,625 00   | 15,000     | 15,300 00                       |
| Fitchburg Railroad Co.....   | 1907      |         | 45,139 50   | 45,000     | 45,225 00                       |
| Hudson Valley Railway Co., Con. Mortg., Gold.....  | 1951      |         | 70,000 00   | 70,000     | 56,000 00                       |
| Illinois Central R. R. Co., Reg., Gold...  | 1953      |         | 10,100 00   | 10,000     | 10,500 00                       |
| Joliet, Ill., Railroad Co., 1st Con. Mortg., Gold.....   | 1918      |         | 5,000 00    | 5,000      | 5,000 00                        |
| Lake Shore & Michigan Southern R. R. Co., Gold.....  | 1928      |         | 35,037 50   | 35,000     | 35,000 00                       |
| Lexington & Boston Street Railway Co., 1st Mortg., Gold.....   | 1920      | 1905    | 7,210 00    | 7,000      | 7,175 00                        |
| Lime Rock E. R. Co., 1st Mortg.....  | 1929      |         | 79,980 00   | 79,000     | 81,370 00                       |
| Long Island, N. Y., R. R. Co., Refunding, Gold, Guaranteed by Pennsylvania R. R. Co.....   | 1949      |         | 35,137 50   | 35,000     | 35,000 00                       |
| New York, New Haven & Hartford R. R. Co., Harlem River & Port Chester Div., 1st Mortg., Gold.....                                    | 1954      |         | 26,125 00   | 25,000     | 26,875 00                       |
| New York, New Haven & Hartford R. R. Co., Gold, Debenture.....   | 1914      |         | 20,400 00   | 20,000     | 20,500 00                       |
| New York, New Haven & Hartford R. R. Co., Debenture.....   | 1954      |         | 9,725 00    | 10,000     | 9,550 00                        |
| New York, New Haven & Hartford R. R. Co., Debenture.....   | 1955      |         | 53,125 00   | 50,000     | 53,125 00                       |
| New York Central & Hudson River R. R. Co., Gold, Debenture.....  | 1934      |         | 32,716 25   | 33,000     | 33,000 00                       |
| Newton & Northwestern Railroad Co., 1st Mortg., Gold.....  | 1932      |         | 9,650 00    | 10,000     | 10,000 00                       |
| New York, Ontario & Western Railway Co., Refunding Mortg., Gold.....   | 1992      |         | 52,000 00   | 50,000     | 50,750 00                       |
| Norway & Paris Street Ry., 1st Mortg., Gold.....   | 1916      |         | 18,900 00   | 18,000     | 18,000 00                       |
| Pere Marquette Railroad Co., Refunding Mortg., Gold, Guaranteed by Cincinnati, Hamilton & Dayton Ry. Co....                          | 1955      |         | 13,912 50   | 15,000     | 13,200 00                       |
| Portland Railroad Co., 1st Mortg., Gold  | 1951      |         | 48,750 00   | 50,000     | 50,000 00                       |
| Portland (Ore.) Railway Co., 1st & Refunding Mortg., Sinking Fund, Gold.   | 1930      | 1905    | 24,750 00   | 25,000     | 25,000 00                       |
| Portland & Ogdensburg Railway, Series A, 20-Year Mortg.....  | 1908      |         | 20,700 00   | 20,000     | 20,700 00                       |
| Rockland, Thomaston & Camden Street Railway.....   | 1921      |         | 80,000 00   | 80,000     | 80,000 00                       |

## BONDS AND STOCKS OWNED BY THE COMPANY—CONTINUED.

| Description.   | YEAR OF   |         | Book value. | Par value. | Market value.<br>(ex-interest) |
|--|-----------|---------|-------------|------------|--------------------------------|
|  | Maturity. | Option. |             |            |                                |
| Rockford & Freeport Electric Railway Co., 1st Mortg., Gold, Guaranteed by Rockford & Inter-Urban Ry. Co.....                                     | 1923      | 1910    | \$5,000 00  | \$5,000    | \$5,000 00                     |
| Rumford Falls & Rangeley Lakes R. R. Sanford & Cape Porpoise Railway Co., 1st Mortg.....   | 1928      |         | 9,500 00    | 10,000     | 10,000 00                      |
| Schenectady (N. Y.) Railway Co., 1st Mortg., Gold, owned by N. Y. C. & H. R. R. Co.....  | 1941      | 1911    | 25,270 00   | 24,000     | 25,920 00                      |
| Seaboard Air Line Ry., 1st Mortg., Gold  | 1950      |         | 21,575 00   | 25,000     | 22,500 00                      |
| Southern Indiana Ry Co., 1st Mortg. Gold   | 1951      |         | 23,275 00   | 25,000     | 23,875 00                      |
| The Toledo Railway & Terminal Co., 1st Mortg., Gold, Guaranteed by Cincinnati, Hamilton & Dayton Ry. Co., and Pere Marquette R. R. Co., jointly. | 1954      |         | 20,600 00   | 20,000     | 20,600 00                      |
| Toronto, Hamilton & Buffalo Ry. Co., 1st Mortg., Gold.....   | 1946      |         | 45,000 00   | 45,000     | 44,100 00                      |
| Ulster & Delaware R. R. Co., 1st Refunding, Gold, Mortgage.....  | 1952      |         | 9,250 00    | 10,000     | 9,500 00                       |
| Utica & Mohawk Valley Ry. Co., Gold, Owned by N. Y. C. & H. R. R. Co....   | 1941      |         | 19,150 00   | 10,000     | 10,350 00                      |
| Wabash, Pittsburgh Terminal Railway Co., 1st Mortg., Gold.....   | 1954      |         | 24,637 50   | 27,000     | 23,625 00                      |
| CORPORATION BONDS.   |           |         |             |            |                                |
| American Realty Co., 1st Mortg., Gold, Interest guaranteed by International Paper Co.....  | 1941      | 1903    | 81,000 00   | 81,000     | 81,000 00                      |
| American Telephone & Telegraph Co., Coll. Trust.....   | 1929      |         | 66,500 00   | 70,000     | 66,150 00                      |
| American Writing Paper Co., 1st Mortg., Sinking Fund, Gold.....  | 1919      | 1909    | 21,754 60   | 23,000     | 20,240 00                      |
| Arkansas Water Co., Ark. Con. Sinking Fund Mortg., Gt'd by Am. Water Works & Guarantee Co. of McKeesport, Pa.....                                | 1909      | 1894    | 10,100 00   | 10,000     | 10,000 00                      |
| Athol Water Co., 1st Mortg., Gold.....   | 1912      |         | 18,800 00   | 19,000     | 19,000 00                      |
| Bar Harbor Electric Lt. Co., 1st Mortg., Gold.....   | 1921      |         | 4,875 00    | 5,000      | 5,000 00                       |
| Berlin Water Co., 1st Mortg. 5-20, Gold.   | 1917      | 1902    | 25,000 00   | 25,000     | 25,000 00                      |
| Berlin Mills Company, 1st Mortg., Gold   | 1910      | 1907    | 25,250 00   | 25,000     | 25,250 00                      |
| Berlin Mills Company, 1st Mortg., Gold   | 1911      | 1907    | 10,100 00   | 10,000     | 10,100 00                      |
| Berlin Mills Company, 1st Mortg., Gold   | 1912      | 1907    | 24,125 00   | 25,000     | 25,000 00                      |
| Biddeford & Saco Water Co., 1st Mortg. Gold.....   | 1924      |         | 24,375 00   | 25,000     | 25,000 00                      |
| Boston Steamship Co., 1st Mortg., Gold   | 1922      | 1902    | 41,410 00   | 41,000     | 41,410 00                      |
| Cascade Electric Lt. & Power Co., 1st Mortg.....   | 1921      |         | 9,800 00    | 10,000     | 10,000 00                      |
| Camden & Rockland Water Co.....  | 1922      | 1912    | 25,500 00   | 25,500     | 26,265 00                      |
| Camden & Rockland Water Co., Mortg. Gold.....  | 1925      |         | 27,265 00   | 28,000     | 28,000 00                      |
| Central Foundry Co., Sinking fund, Gold Debentures.....  | 1919      | 1901    | 31,521 50   | 35,000     | 28,350 00                      |
| Council Bluffs Gas & Electric Co., 1st Mortg., Gold.....   | 1928      |         | 20,200 00   | 20,000     | 20,000 00                      |
| Consolidated Electric Light Co. of Me., 1st Con. Mortg., Gold.....   | 1925      |         | 29,640 00   | 30,000     | 30,000 00                      |
| Crystal Water Co., Staten Island, N. Y., 1st Mtg.....  | 1924      |         | 24,500 00   | 24,500     | 24,500 00                      |
| Dana Warp Mills, 1st Mortg.....  | 1922      |         | 28,000 00   | 28,000     | 28,000 00                      |
| Detroit Edison Co., 1st Mortg., Gold....   | 1933      |         | 29,000 00   | 29,000     | 29,870 00                      |
| Ellsworth Water Co., W. & E. Lt. Properties.....   | 1908      |         | 7,955 00    | 8,000      | 8,000 00                       |
| Ellicott Sq. Co. of Buffalo, Registered Scrip.....   | 1908      | 1905    | 37,875 00   | 39,000     | 39,000 00                      |
| Fort Fairfield (Maine) Electric Co., 1st Mortg., Gold.....   | 1925      | 1905    | 12,500 00   | 12,500     | 12,500 00                      |

## BONDS AND STOCKS OWNED BY THE COMPANY—CONTINUED.

| Description.   | YEAR OF      |         | Book value. | Par value. | Market value.<br>(ex-interest.) |
|--|--------------|---------|-------------|------------|---------------------------------|
|  | Maturity.    | Option. |             |            |                                 |
| Freeport Water Co., Me.....  | 1911         |         | \$18,000 00 | \$18,000   | \$18,000 00                     |
| Hebron Water Co. (Maine), 1st Mortg..  | 1922         | 1904    | 5,000 00    | 5,000      | 5,000 00                        |
| Kalispell Water and Electric Co., 1st<br>Mtg., Gold.....   | 1912         |         | 1,500 00    | 3,000      | 3,000 00                        |
| Kanawha & Hocking Coal & Coke Co.,<br>1st Mortg., Gold, Guaranteed by the<br>Toledo & Ohio Central Ry. Co. &<br>Hocking Valley Ry. Co..... | 1951         | 1911    | 5,225 00    | 5,000      | 5,225 00                        |
| Kennebunk Electric Light Co., 1st<br>Mortg., Gold.....   | 1923         | 1904    | 7,000 00    | 7,000      | 7,000 00                        |
| Kennebec Light & Heat Co., 1st Mortg.,<br>Gold.....  | 1925         | 1907    | 48,750 00   | 50,000     | 50,000 00                       |
| Lancaster & Jefferson Electric Co., 1st<br>Mortg.....  | 1922         | 1907    | 9,800 00    | 10,000     | 10,000 00                       |
| Leadville Water Co., 1st Mortg., Gold..  | 1916         |         | 20,000 00   | 20,000     | 20,000 00                       |
| Maine Water Co., 1st Con. Mortg.....   | 1931         |         | 21,000 00   | 21,000     | 21,000 00                       |
| Manitowoc Water Works Co. (Wis.),<br>1st Mortg., Gold.....   | 1922         |         | 25,003 75   | 25,000     | 15,000 00                       |
| Mallison Power Co., 1st Mortg., Gold..   | 1923         | 1908    | 19,000 00   | 20,000     | 20,000 00                       |
| Mosam Water Co.....  | 1921         |         | 35,000 00   | 35,900     | 35,000 00                       |
| Municipal Water Works Co., Me.....   | 1922         | 1903    | 20,250 00   | 20,250     | 20,250 00                       |
| New England Elevator Co., 1st Mortg.,<br>Gold.....   | 1906<br>1941 |         | 113,000 00  | 113,000    | 113,000 00                      |
| Norfolk Railway & Light Co., 1st Mortg.,<br>Gold.....  | 1949         |         | 33,750 00   | 35,000     | 33,425 00                       |
| The Ontario Power Co. of Niagara Falls,<br>1st Mortg., Sinking Fund, Gold.....   | 1943         | 1903    | 24,500 00   | 25,000     | 25,000 00                       |
| Old Orchard Water Co., 1st Mortg.,<br>Gold, Guaranteed by Biddeford &<br>Saco Water Co.....  | 1922         |         | 14,625 00   | 15,000     | 15,000 00                       |
| Peoria (Ills.) Gas & Electric Co., 1st<br>Mortg., Gold.....  | 1923         | 1908    | 10,000 00   | 10,000     | 10,200 00                       |
| Portland Elevator Co., Gold, G'd by<br>G. T. Ry. Co.....   | 1906<br>1933 |         | 29,000 00   | 29,000     | 29,000 00                       |
| Richmond Water & Light Co. (Ky.),<br>Income.....   | 1951         | 1906    | 3,600 00    | 3,600      | 2,700 00                        |
| Richmond Water & Lt. Co. (Ky.), 1st<br>Mtg., Gold.....   | 1921         |         | 5,500 00    | 5,500      | 5,500 00                        |
| Rumford Falls Power Co., 1st Mortg....   | 1945         |         | 238,000 00  | 238,000    | 242,900 00                      |
| Rumford Falls Realty Co., 1st Mortg....  | 1922         |         | 92,625 00   | 95,000     | 99,750 00                       |
| Rumford Falls Lt. & Water Co., Re-<br>fund, Gold.....  | 1922         |         | 18,900 00   | 21,000     | 21,000 00                       |
| Sagadahock Light & Power Co., 1st<br>Mortg., Gold.....   | 1922         |         | 33,000 00   | 33,000     | 33,000 00                       |
| Sebasticook Water Power Co., 1st<br>Mortg., Sinking Fund.....  | 1925         | 1906    | 14,250 00   | 15,000     | 15,000 00                       |
| Standish Water & Construction Co., 1st<br>Mortg., Gold.....  | 1929         |         | 112,700 00  | 107,800    | 112,350 00                      |
| The Torrington Co., 1st Mortg., Gold...  | 1918         | 1906    | 25,906 25   | 25,000     | 25,906 25                       |
| Umbagog Paper Co., 1st Mortg., Gold..  | 1918         | 1903    | 20,000 00   | 20,000     | 20,000 00                       |
| Western Union Telegraph Co., Funding<br>and Real Estate Mortgage, Gold.....  | 1950         |         | 26,000 00   | 26,000     | 26,650 00                       |
| York Shore Water Co., 1st Mortg., Gold   | 1916         |         | 6,000 00    | 6,000      | 6,300 00                        |
| York Light & Heat Co., 1st Mortg., Gold  | 1920         |         | 35,120 00   | 35,000     | 35,000 00                       |

## STOCKS AND BONDS OWNED BY THE COMPANY—CONCLUDED.

| Description.  | Book value.    | Par value.     | Market value,<br>(ex-dividend.) |
|---|----------------|----------------|---------------------------------|
| <b>RAILROAD STOCK.</b>  |                |                |                                 |
| Boston & Maine R. R., Common, 2779 Sh.....  | \$499,710 24   | \$277,900 00   | \$484,935 50                    |
| Boston Elevated Railway Co., 690 Sh.....  | 86,118 25      | 60,000 00      | 93,600 00                       |
| Boston Suburban Electric Co.'s, Preferred, 1000<br>Sh.....                        | 65,000 00      | 100,000 00     | 65,000 00                       |
| Hereford Railway Co., 200 Sh.....   | 19,400 00      | 20,000 00      | 19,000 00                       |
| Maine Central R. R. Co., 2995 Sh.....   | 518,789 97     | 299,500 00     | 554,075 00                      |
| New York Central & Hudson R.R. Co., 2372 Sh.....                                  | 331,950 50     | 237,200 00     | 366,177 50                      |
| New York Central & Hudson River R. R. Co.,<br>Rights on 2372 shares of stock..... | 16,307 50      | -              | 16,307 50                       |
| Pennsylvania R. R. Co., 1560 Sh.....  | 119,281 25     | 75,000 00      | 108,375 00                      |
| Portland & Rumford Falls Ry., 800 Sh.....   | 88,000 00      | 80,000 00      | 160,000 00                      |
| Portland Railroad Co., 408 Sh.....  | 46,512 00      | 40,500 00      | 46,512 00                       |
| <b>BANK STOCK.</b>  |                |                |                                 |
| Biddeford National Bank, Biddeford, Me., 20 Sh.....                               | 2,400 00       | 2,000 00       | 2,000 00                        |
| Canal National Bank, Portland, Me., 150 Sh.....                                   | 18,000 00      | 15,000 00      | 16,200 00                       |
| Casco National Bank, Portland, Me., 26 Sh.....                                    | 2,600 00       | 2,600 00       | 2,691 00                        |
| Cumberland National Bank, Portland, Me., 28 Sh.....                               | 2,800 00       | 2,800 00       | 2,968 00                        |
| First National Bank, Portland, Me., 78 Sh.....                                    | 8,076 00       | 7,800 00       | 8,502 00                        |
| First National Bank, Wiscasset, Me., 15 Sh.....                                   | 1,300 00       | 1,500 00       | 1,500 00                        |
| First National Bank, Bangor, Me., 12 Sh.....                                      | 1,566 00       | 1,200 00       | 1,800 00                        |
| First National Bank, Biddeford, Me., 50 Sh.....                                   | 7,000 00       | 5,000 00       | 7,000 00                        |
| Manufacturers National Bank, Lewiston, Me.,<br>50 Sh.....                         | 5,000 00       | 5,000 00       | 5,250 00                        |
| National Traders Bank, Portland, Me., 17 Sh.....                                  | 1,700 00       | 1,700 00       | 1,802 00                        |
| North National Bank, Rockland, Me., 50 Sh.....                                    | 6,670 50       | 5,000 00       | 7,500 00                        |
| Northern National Bank, Hallowell, Me., 100 Sh.....                               | 12,500 00      | 10,000 00      | 11,000 00                       |
| Norway National Bank, Norway, Me., 5 Sh.....                                      | 540 00         | 500 00         | 550 00                          |
| National Shoe & Leather Bank, Auburn, Me., 55 Sh.....                             | 5,500 00       | 5,500 00       | 6,600 00                        |
| Portland National Bank, Portland, Me., 1515 Sh.....                               | 199,530 00     | 151,500 00     | 265,125 00                      |
| Richmond National Bank, Richmond, Me., 53-5 Sh.....                               | 560 00         | 560 00         | 560 00                          |
| Rumford Falls Trust Co., Rumford Falls, Me.,<br>120 Sh.....                       | 15,700 00      | 12,000 00      | 24,000 00                       |
| Union Safe Deposit & Trust Co., Portland, Me.,<br>2190 Sh.....                    | 219,275 00     | 219,000 00     | 383,250 00                      |
| Van Buren Trust Co., Van Buren, Me., 51 Sh.....                                   | 5,100 00       | 5,100 00       | 5,100 00                        |
| Westbrook Trust Co., Westbrook, Me., 82 Sh.....                                   | 8,110 00       | 8,200 00       | 8,200 00                        |
| Sioux Falls National Bank, Sioux Falls, S. Dak.,<br>20 Sh.....                    | 2,000 00       | 2,000 00       | 1,200 00                        |
| National Shawmut Bank, Boston, Mass., 100 Sh.....                                 | 15,000 00      | 10,000 00      | 26,987 50                       |
| National Bank of Commerce, Omaha, Neb., 20 Sh.....                                | 2,000 00       | 2,000 00       | 400 00                          |
| <b>CORPORATION STOCK.</b>   |                |                |                                 |
| Biddeford & Saco Water Co., 91 Sh.....  | 9,193 00       | 9,100 00       | 9,373 00                        |
| Consolidated Electric Light Co., 1000 Sh.....                                     | 7,787 80       | 10,000 00      | 8,000 00                        |
| Crystal Water Co., Staten Island, N. Y., Pre-<br>ferred, 105 Sh.....              | 5,250 00       | 10,500 00      | 5,250 00                        |
| Dixfield & Peru Bridge Co., Dixfield, Me., 138 Sh.....                            | 13,800 00      | 13,800 00      | 13,800 00                       |
| Massachusetts Gas Companies, Preferred, 1500 Sh.....                              | 116,300 00     | 150,000 00     | 129,000 00                      |
| Massachusetts Gas Companies, Common, 500 Sh.....                                  | 20,500 00      | 50,000 00      | 23,500 00                       |
| Mechanic Falls Water & Electric Light & Power<br>Co., 1 Sh.....                   | 100 00         | 100 00         | 100 00                          |
| New England Cotton Yarn Co., Preferred, 150 Sh.....                               | 13,500 00      | 15,000 00      | 12,300 00                       |
| New England Cotton Yarn Co., Common, 350 Sh.....                                  | 12,250 00      | 35,000 00      | 10,150 00                       |
| Portland Water Co., 345 Sh.....   | 41,950 00      | 24,500 00      | 41,400 00                       |
| Rockland-Rockport Lime Co., Preferred, 500 Sh.....                                | 50,000 00      | 50,000 00      | 50,000 00                       |
| Royal-Gem Mills Co., 500 Sh.....  | 49,250 00      | 50,000 00      | 49,060 00                       |
| The Standish Water & Construction Co., 438 Sh.....                                | 44,710 00      | 43,800 00      | 48,180 00                       |
| Union Mills, Preferred, 500 Sh.....   | 47,500 00      | 50,000 00      | 48,750 00                       |
| Warren Water Supply Co., Warren, Me., 50 Sh.....                                  | 5,000 00       | 5,000 00       | 5,000 00                        |
|   | \$7,522,075 32 | \$6,863,040 00 | \$7,430,184 89                  |

LIABILITIES.

|  |                        |           |
|--|------------------------|-----------|
| Net present value of outstanding policies.....                     | \$10,934,172 00        |           |
| Same for reversionary additions.....                               | 243,742 00             |           |
| Same for annuities .....   | 15,846 00              |           |
| <b>Total .....</b>   | <b>\$11,193,760 00</b> |           |
| Deduct net value of risks reinsured .....                          | 3,510 00               |           |
| <b>Net reserve .....</b>   | <b>\$11,190,250 00</b> |           |
| Present value of supplementary contracts, <i>not</i> involving     |                        |           |
| Life contingencies .....   |                        | 29,072 00 |
| Death losses in process of adjustment.....                         | \$54,113 37            |           |
| Death losses reported, no proofs received .....                    | 46,883 52              |           |
| Matured endowments due and unpaid .....                            | 7,986 98               |           |
| Death losses and other policy claims resisted.....                 | 1,000 00               |           |
| <b>Total policy claims.....</b>                                    | <b>109,983 87</b>      |           |
| Premiums paid in advance, including surrender values so applied... | 4,346 02               |           |
| Dividends or other profits due policy holders.....                 | 11,917 67              |           |
| Other liabilities .....  | 2,980 00               |           |
| Unassigned funds (surplus) .....                                   | 702,442 59             |           |
| <b>Total liabilities.....</b>                                      | <b>\$12,050,992 15</b> |           |

PREMIUM NOTE ACCOUNT.

|  |                    |             |
|--|--------------------|-------------|
| On hand December 31, 1904 .....                      | \$77,555 00        |             |
| Received during the year on old policies.....        | 2,577 00           |             |
| Restored by revival of policies.....                 | 225 00             | \$80,357 00 |
| <b>Deductions during the year as follows:</b>        |                    |             |
| Used in payment of losses and claims.....            | \$4,000 00         |             |
| Used in purchase of surrendered policies.....        | 847 00             |             |
| Voided by lapse.....                                 | 61 00              |             |
| Used in payment of dividends to policy holders ..... | 2,150 00           |             |
| Redeemed by maker in cash .....                      | 324 00             |             |
| <b>Total reduction of premium note account .....</b> | <b>7,382 00</b>    |             |
| <b>Balance, note assets at end of the year .....</b> | <b>\$72,975 00</b> |             |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                              | <i>Number.</i> | <i>Amount.</i>  | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|------------------------------|----------------|-----------------|--------------------------|--------------------------|
| Whole life .....             | 25,561         | \$35,670,137 00 |                          |                          |
| Endowment .....              | 11,927         | 15,933,715 00   |                          |                          |
| All other .....              | 4,667          | 8,637,741 81    |                          |                          |
| Additions by dividends ..... | -              | 357,243 26      | 42,155                   | \$60,598,837 07          |

NEW POLICIES ISSUED.

|                              |       |                |       |                |
|------------------------------|-------|----------------|-------|----------------|
| Whole life.....              | 3,953 | \$5,174,536 00 |       |                |
| Endowment .....              | 2,596 | 3,036,837 00   |       |                |
| All other .....              | 658   | 1,432,574 94   |       |                |
| Additions by dividends ..... | -     | 69,788 40      | 7,267 | \$9,713,736 34 |

## OLD POLICIES REVIVED.

|                              | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life.....              | 46             | \$54,604 00    |                          |                          |
| Endowment .....              | 31             | 31,000 00      |                          |                          |
| All other .....              | 9              | 52,000 00      |                          |                          |
| Additions by dividends ..... | -              | 197 05         | 86                       | \$137,801 05             |

## OLD POLICIES INCREASED.

|   |    |             |               |                        |
|---|----|-------------|---------------|------------------------|
| Endowment .....                           | 31 | \$12,569 40 |               |                        |
| All other .....                           | 1  | -           | 32            | \$12,569 40            |
| <b>Total .....</b>                        |    |             | <b>49,480</b> | <b>\$70,462,943 86</b> |
| Policies terminated during the year ..... |    |             | 4,286         | 6,299,705 42           |
| *Policies in force Dec. 31, 1905.....     |    |             | 45,194        | \$64,163,238 44        |
| Annuities in force Dec. 31, 1905.....     |    |             | 23            | 2,411 65               |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>         |
|--|----------------|------------------------|
| Policies in force December 31st of the previous year.....  | 10,230         | \$11,140,017 09        |
| Policies issued during the year .....                      | 1,329          | 1,275,465 34           |
| <b>Total .....</b>   | <b>11,559</b>  | <b>\$12,415,482 43</b> |
| Deduct policies ceased to be in force .....                | 848            | 912,019 56             |
| <b>Policies in force in Maine, December 31, 1905.....</b>  | <b>10,711</b>  | <b>\$11,503,462 87</b> |
| Losses and claims unpaid December 31, of the previous year | 13             | \$19,260 84            |
| Losses and claims incurred during the year .....           | 103            | 112,436 27             |
| <b>Total .....</b>   | <b>116</b>     | <b>\$131,697 11</b>    |
| Losses and claims settled during the year .....            | 103            | 121,538 52             |
| Losses and claims unpaid Dec. 31, 1905.....                | 13             | \$10,158 59            |
| Premiums received.....                                     |                | 480,752 92             |

\* Policies reinsured, 8, \$65,000.00.

---

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, 1905.

---





# ÆTNA LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

M. G. BULKELEY *President.*

C. E. GILBERT, *Secretary.*

Cash Capital, \$2,000,000.

## INCOME.

|   |                 |               |
|---|-----------------|---------------|
| First year's premiums on original policies .....  | \$1,222,497 62  |               |
| Surrender values applied to pay first year's premiums....                               | 5,380 63        |               |
| Total first year's premiums on original policies  | \$1,227,878 25  |               |
| Dividends applied to purchase paid-up additions and annuities .....                     | 18,444 02       |               |
| Surrender values applied to purchase paid-up insurance and annuities .....              | 237,686 70      |               |
| Consideration for original annuities involving life contingencies .....                 | 28,443 73       |               |
| Total new premiums .....  | \$1,512,452 70  |               |
| Renewal premiums.....   | 7,954,228 77    |               |
| Dividends applied to pay renewal premiums .....   | 485,620 26      |               |
| Surrender values applied to pay renewal premiums.....                                   | 638 50          |               |
| Total renewal premiums .....  | \$8,440,487 53  |               |
| Total premium income .....  | \$9,952,940 23  |               |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                 | 27,603 00     |
| Interest on mortgage loans .....  | \$1,659,214 23  |               |
| Interest on collateral loans.....   | 40,747 14       |               |
| Interest on bonds and dividends on stocks .....   | 1,109,965 59    |               |
| Interest on premium notes, policy loans or liens .....                                  | 259,286 17      |               |
| Interest on other debts due the company .....   | 82,418 62       |               |
| Discount on claims paid in advance .....  | 1,578 63        |               |
| Rent—including company's own occupancy.....   | 39,067 19       | 3,192,277 57  |
| Profit on sale or maturity of ledger assets.....  |                 | 39,573 33     |
| Total income, life department.....  | \$13,212,394 13 |               |
| Premium income, accident department .....   |                 | 3,748,076 38  |
| Total income.....   | \$16,960,470 51 |               |
| Ledger assets Dec. 31, 1904.....  |                 | 69,884,536 93 |
| Total.....  | \$86,845,007 44 |               |

## DISBURSEMENTS.

|  |                 |
|--|-----------------|
| Death claims .....   | \$3,097,937 77  |
| Matured endowments .....   | 1,896,188 00    |
| Total death claims and endowments .....  | \$4,994,125 77  |
| Annuities involving life contingencies .....                                     | 1,914 14        |
| Surrender values paid in cash .....  | 354,129 89      |
| Surrender values applied to pay new premiums.....                                | 5,380 63        |
| Surrender values applied to pay renewal premiums .....                           | 638 50          |
| Surrender values applied to purchase paid-up insurance and annuities .....       | 237,686 70      |
| Dividends paid policy holders in cash .....                                      | 222,615 21      |
| Dividends applied to pay renewal premiums .....                                  | 485,620 26      |
| Dividends applied to purchase paid-up additions and annuities .....              | 18,444 02       |
| Total paid policy holders.....   | \$6,320,555 12  |
| Supplementary contracts <i>not</i> involving life contingencies .....            | 10,320 00       |
| Dividends to stockholders .....  | 200,000 00      |
| Commissions and bonuses to agents .....  | 1,110,719 53    |
| Commuting renewal commissions .....  | 10,343 37       |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 76,441 50       |
| Agency supervision, traveling and all other agency expenses .....                | 21,344 43       |
| Medical examiners fees and inspection of risks .....                             | 120,038 94      |
| Salaries and all other compensation of officers and home office employees.....   | 228,777 36      |
| Rent—including company's own occupancy .....                                     | 61,946 11       |
| Advertising, printing, stationery and postage .....                              | 113,667 68      |
| Legal expenses.....  | 13,844 03       |
| Furniture, fixtures and safes.....   | 9,894 31        |
| Insurance taxes, licenses and department fees .....                              | 341,661 47      |
| Taxes on real estate .....   | 9,989 46        |
| Repairs and expenses (other than taxes) on real estate.....                      | 29,610 37       |
| Premiums on securities .....   | 59,898 87       |
| Miscellaneous expenditures .....   | 38,769 50       |
| Total disbursements, life department.....  | \$8,777,822 05  |
| Total disbursements, accident department.....                                    | 3,126,072 89    |
| Total disbursements .....  | \$11,903,894 94 |
| Balance.....   | \$74,941,112 50 |

## LEDGER ASSETS.

|  |                 |
|--|-----------------|
| Book value of real estate.....                               | \$636,698 74    |
| Mortgage loans on real estate.....                           | 34,772,470 23   |
| Loans secured by collateral.....                             | 1,067,975 38    |
| Loans on company's policies assigned as collateral .....     | 4,050,275 06    |
| Premium notes on policies in force .....                     | 305,314 76      |
| Book value of stocks and bonds—excluding interest .....      | 26,775,001 25   |
| Deposited in trust companies and banks on interest .....     | 4,105,064 29    |
| Cash in office and deposited in banks, not on interest ..... | 3,129,193 20    |
| Bills receivable.....  | 44,682 41       |
| Agents balances.....   | 54,402 24       |
| Total ledger assets .....                                    | \$74,941,112 50 |

NON-LEDGER ASSETS.

|  |              |                     |
|--|--------------|---------------------|
| Interest due and accrued on mortgages .....                  | \$476,481 44 |                     |
| Interest due and accrued on stocks and bonds .....           | 146,872 52   |                     |
| Interest due and accrued on collateral loans .....           | 7,697 22     |                     |
| Interest due on premium notes, loans or liens.....           | 240,142 02   |                     |
| Interest accrued on other assets .....                       | 357 99       |                     |
| Rents accrued on company's property .....                    | 1,850 00     | \$873,401 19        |
| <b>Market value of stocks and bonds over book value.....</b> |              | <b>2,802,691 23</b> |

|  | <i>New<br/>Business.</i> | <i>Renewals.</i>    |                        |
|--|--------------------------|---------------------|------------------------|
| Gross premiums due and unreported .....            | \$9,614 78               | \$497,475 95        |                        |
| Gross deferred premiums.....                       | 44,123 83                | 360,915 11          |                        |
| <b>Total .....</b>                                 | <b>\$53,738 61</b>       | <b>\$858,421 06</b> |                        |
| Deduct loading.....                                | 10,747 72                | 171,684 21          |                        |
| <b>Net uncollected and deferred premiums .....</b> | <b>\$42,990 89</b>       | <b>\$66,736 85</b>  | <b>729,727 74</b>      |
| <b>Gross assets.....</b>                           |                          |                     | <b>\$79,346,933 66</b> |

DEDUCT ASSETS NOT ADMITTED.

|  |             |                        |
|--|-------------|------------------------|
| Agents debit balances.....   | \$54,402 24 |                        |
| Bills receivable .....   | 44,682 41   |                        |
| Premium notes or loans on policies and net premiums in<br>excess of the net value of their policies..... | 343 69      | \$99,428 34            |
| <b>Total admitted assets .....</b>   |             | <b>\$79,247,504 32</b> |

LIABILITIES.

|  |                        |                        |
|--|------------------------|------------------------|
| Net present value of outstanding policies .....  | \$65,904,369 00        |                        |
| Same for annuities .....   | 51,689 00              |                        |
| <b>Total .....</b>   | <b>\$65,956,058 00</b> |                        |
| Deduct net value of risks reinsured .....  | 38,087 00              |                        |
| <b>Net reserve.....</b>  |                        | <b>\$65,917,971 00</b> |
| Present value of supplementary contracts, <i>not</i> involving life con-<br>tingencies ..... |                        | 101,542 00             |
| Surrender values claimable on policies cancelled .....                                       |                        | 5,884 00               |
| Death losses in process of adjustment .....  | \$102,973 00           |                        |
| Death losses reported, no proofs received .....  | 57,988 00              |                        |
| Matured endowments due and unpaid .....  | 50,848 00              |                        |
| Death losses and other policy claims resisted.....   | 10,909 00              |                        |
| <b>Total policy claims.....</b>  |                        | <b>222,718 00</b>      |
| Premiums paid in advance, including surrender values so applied ...                          | 45,271 08              |                        |
| Commissions due agents on premium notes, when paid .....                                     | 746 35                 |                        |
| Salaries, rents, commissions and other accounts, due or accrued .....                        | 10,000 00              |                        |
| Dividends or other profits due policy holders.....   | 82,844 70              |                        |
| Dividends apportioned, payable to policy holders during 1906 .....                           | 326,203 76             |                        |
| Dividends apportioned, payable to policy holders subsequent to 1906, viz:                    |                        |                        |
| 1907 .....   | \$135,853 98           |                        |
| 1908 .....   | 96,532 77              |                        |
| 1909 .....   | 94,926 49              |                        |
| 1910 .....   | 57,749 29              | 385,362 53             |
| Special reserve .....  |                        | 2,215,316 00           |
| Liabilities, accident department .....   |                        | 2,553,238 09           |
| Cash capital.....  |                        | 2,000,000 00           |
| Unassigned funds (surplus) .....   |                        | 5,075,406 81           |
| <b>Total liabilities.....</b>  |                        | <b>\$79,247,504 32</b> |

## PREMIUM NOTE ACCOUNT.

|  |              |              |
|--|--------------|--------------|
| On hand December 31, 1904.....                       | \$337,623 58 |              |
| Received during the year on new policies .....       | 8,481 68     |              |
| Received during the year on old policies.....        | 9,806 76     | \$355,912 02 |
| Deductions during the year as follows:               |              |              |
| Used in payment of losses and claims.....            | \$20,731 49  |              |
| Used in purchase of surrendered policies .....       | 4,375 72     |              |
| Used in payment of dividends to policy holders ..... | 10,237 78    |              |
| Redeemed by maker in cash.....                       | 15,222 27    |              |
| Total reduction of premium note account .....        |              | 50,567 25    |
| Balance, note assets at end of the year .....        |              | \$305,344 76 |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                  | <i>Number.</i> | <i>Amount.</i>  | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|------------------|----------------|-----------------|--------------------------|--------------------------|
| Whole life ..... | 39,044         | \$61,411,335 00 |                          |                          |
| Endowment .....  | 88,207         | 151,382,109 00  |                          |                          |
| All other .....  | 11,287         | 24,511,295 00   | 138,538                  | \$237,304,739 00         |

## NEW POLICIES ISSUED.

|                 |        |               |        |                 |
|-----------------|--------|---------------|--------|-----------------|
| Whole life..... | 216    | \$206,429 00  |        |                 |
| Endowment ..... | 15,785 | 27,493,123 00 |        |                 |
| All other ..... | 1,084  | 2,365,089 00  | 17,085 | \$30,064,641 00 |

## OLD POLICIES REVIVED.

|                 |    |            |     |              |
|-----------------|----|------------|-----|--------------|
| Whole life..... | 3  | \$2,881 00 |     |              |
| Endowment.....  | 89 | 165,641 00 |     |              |
| All other ..... | 11 | 26,200 00  | 103 | \$194,722 00 |

## OLD POLICIES INCREASED.

|                 |   |            |   |             |
|-----------------|---|------------|---|-------------|
| Whole life..... | - | \$3,198 00 |   |             |
| Endowment.....  | - | 7,137 00   |   |             |
| All other ..... | - | 8,000 00   | - | \$18,335 00 |

|   |         |                  |  |  |
|---|---------|------------------|--|--|
| Total .....                               | 155,726 | \$267,582,437 00 |  |  |
| Policies terminated during the year ..... | 9,511   | 16,724,122 00    |  |  |
| *Policies in force Dec. 31, 1905.....     | 146,215 | \$250,858,315 00 |  |  |
| Annuities in force Dec. 31, 1905.....     | 8       | 2,919 70         |  |  |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year.....  | 1,631          | \$2,102,025 00 |
| Policies issued during the year.....                       | 167            | 209,457 00     |
| Total .....  | 1,798          | \$2,311,482 00 |
| Deduct policies ceased to be in force .....                | 126            | 147,271 00     |
| Policies in force in Maine, December 31, 1905.....         | 1,672          | \$2,164,211 00 |
| Losses and claims unpaid December 31, of the previous year | 6              | \$1,224 00     |
| Losses and claims incurred during the year .....           | 82             | 100,421 00     |
| Total .....  | 88             | \$101,645 00   |
| Losses and claims settled during the year .....            | 85             | 100,867 00     |
| Losses and claims unpaid Dec. 31, 1905 .....               | 3              | \$778 00       |
| Premiums received.....                                     |                | 72,065 01      |

\* Policies reinsured, 24, \$121,135.00.

COLUMBIAN NATIONAL LIFE INSURANCE  
 COMPANY,  
 BOSTON, MASS.

INCORPORATED IN 1902. COMMENCED BUSINESS IN 1902.

PERCY PARKER, *President.*

WILLIAM H. BROWN, *Secretary.*

Cash Capital, \$200 000.

INCOME.

|   |              |                |
|---|--------------|----------------|
| First year's premiums on original policies.....                             | \$631,645 42 |                |
| Consideration for original annuities involving life con-<br>tingencies..... | 10,239 15    |                |
| Total new premiums.....   | \$641,884 57 |                |
| Renewal premiums.....   | 487,025 74   |                |
| Industrial premiums.....  | 269,160 48   |                |
| Total premium income.....   |              | \$1,398,070 79 |
| Interest on mortgage loans.....   | \$5,422 25   |                |
| Interest on collateral loans.....   | 1,902 07     |                |
| Interest on bonds and dividends on stocks.....                              | 21,256 75    |                |
| Interest on overdue premiums.....   | 371 43       |                |
| Interest on other debts due the company.....                                | 10,247 07    | 39,199 57      |
| From other sources.....   |              | 12,642 22      |
| Total income.....   |              | \$1,449,912 58 |
| Ledger assets Dec. 31, 1904.....  |              | 947,779 13     |
| Total.....  |              | \$2,397,691 71 |

DISBURSEMENTS.

|   |               |
|---|---------------|
| Death claims and additions.....   | \$153,969 79  |
| Premium notes voted by lapse.....   | 6,609 88      |
| Surrender values paid in cash.....  | 6,287 81      |
| Dividends paid policyholders in cash.....   | 315 23        |
| Total paid policy holders.....  | \$167,182.71. |
| Dividends to stockholders.....  | 30,000 00     |
| Commissions and bonuses to agents.....  | 145,833 89    |
| Salaries and allowances for agencies, including managers, agents<br>and clerks..... | 92,248 17     |
| Medical examiners fees and inspection of risks.....                                 | 27,800 95     |
| Salaries and all other compensation of officers and home office<br>employees.....   | 60,827 76     |
| Rent.....   | 24,316 81     |
| Advertising, printing, stationery and postage.....                                  | 16,333 86     |
| Legal expenses.....   | 5,030 74      |
| Furniture, fixtures and safes.....  | 14,413 13     |

|   |                     |
|---|---------------------|
| Insurance taxes, licenses and department fees ..... | \$8,544 87          |
| Interest on securities purchased.....               | 3,719 60            |
| Profit and loss.....                                | 1,346 70            |
| Miscellaneous expenditures.....                     | 23,922 16           |
| Total disbursements.....                            | <u>\$621,521 35</u> |
| Balance.....  | \$1,776,170 36      |

LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Mortgage loans on real estate.....                      | \$178,800 00          |
| Loans secured by collateral.....                        | 40,000 00             |
| Loans on company's policies assigned as collateral..... | 6,163 30              |
| Premium notes on policies in force.....                 | 60,336 61             |
| Book value of stocks and bonds—excluding interest.....  | 758,657 18            |
| Deposited in trust companies and banks on interest..... | 650,057 48            |
| Cash in office.....                                     | 82,155 79             |
| Total ledger assets.....                                | <u>\$1,776,170 36</u> |

NON-LEDGER ASSETS.

|  |                     |                             |                       |
|--|---------------------|-----------------------------|-----------------------|
| Interest accrued on mortgages.....                     | \$1,935 64          |                             |                       |
| Interest accrued on stocks and bonds.....              | 8,119 16            |                             |                       |
| Interest accrued on premium notes, loans or liens..... | 70 89               |                             |                       |
| Interest accrued on other assets.....                  | 594 74              | \$10,720 43                 |                       |
|  |                     | <u>                    </u> |                       |
|  | <i>New</i>          |                             |                       |
|  | <i>Business.</i>    | <i>Renewals.</i>            |                       |
| Gross premiums due and unreported.....                 | \$124,106 28        | \$60,238 83                 |                       |
| Gross deferred premiums.....                           | 16,590 96           | 43,987 19                   |                       |
| Total.....   | <u>\$140,697 24</u> | <u>\$104,226 02</u>         |                       |
| Deduct loading.....                                    | 31,808 44           | 23,563 13                   |                       |
| Net uncollected and deferred premiums.....             | \$108,888 80        | \$80,662 89                 | 189,551 69            |
| Gross assets.....                                      |                     |                             | <u>\$1,976,442 48</u> |

DEDUCT ASSETS NOT ADMITTED.

|   |                       |
|---|-----------------------|
| Book value of bonds and stocks over market value..... | \$8,314 68            |
| Total admitted assets.....                            | <u>\$1,968,127 80</u> |

LIABILITIES.

|  |                       |
|--|-----------------------|
| Net present value of outstanding policies.....                       | \$1,343,498 00        |
| Same for annuities.....  | 11,094 00             |
| Net reserve.....   | <u>\$1,354,592 00</u> |
| Death losses in process of adjustment.....                           | \$3,131 25            |
| Death losses reported, no proofs received.....                       | 12,000 00             |
| Death losses and other policy claims resisted.....                   | 1,650 00              |
| Total policy claims.....   | <u>16,781 25</u>      |
| Premiums paid in advance, including surrender values so applied...   | 1,217 67              |
| Commissions due agents on premium notes, when paid.....              | 2,201 32              |
| Salaries, rents, commissions and other accounts, due or accrued..... | 8,385 78              |
| Dividends or other profits due policyholders.....                    | 90 84                 |
| Other liabilities.....   | 11,521 91             |
| Cash capital.....  | 200,000 00            |
| Unassigned funds (surplus).....                                      | 373,337 03            |
| Total liabilities.....   | <u>\$1,968,127 80</u> |

## PREMIUM NOTE ACCOUNT.

|   |             |              |
|---|-------------|--------------|
| Received during the year on new policies..... | \$38,340 40 |              |
| Received during the year on old policies..... | 115,265 99  | \$153,606 39 |
| Deductions during the year as follows:        |             |              |
| Voided by lapse.....                          | \$6,609 88  |              |
| Redeemed by maker in cash.....                | 86,659 90   |              |
| Total reduction of premium note account.....  |             | 93,269 78    |
| Balance, note assets at end of the year.....  |             | \$60,336 61  |

## EXHIBIT OF ORDINARY POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                 | <i>Number.</i> | <i>Amount.</i>  | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------|----------------|-----------------|--------------------------|--------------------------|
| Whole life..... | 2,863          | \$12,362,000 00 |                          |                          |
| Endowment.....  | 1,507          | 3,304,700 00    |                          |                          |
| All other.....  | 69             | 298,996 00      | 4,439                    | \$15,965,696 00          |

## NEW POLICIES ISSUED.

|                 |       |                 |       |                 |
|-----------------|-------|-----------------|-------|-----------------|
| Whole life..... | 2,966 | \$11,924,800 00 |       |                 |
| Endowment.....  | 1,369 | 2,667,450 00    |       |                 |
| All other.....  | 534   | 2,782,737 00    | 4,869 | \$17,374,987 00 |

## OLD POLICIES REVIVED.

|  |     |              |       |                 |
|--|-----|--------------|-------|-----------------|
| Whole life.....                          | 105 | \$483,500 00 |       |                 |
| Endowment.....                           | 29  | 40,250 00    |       |                 |
| All other.....                           | 3   | 11,490 00    | 137   | \$535,240 00    |
| Total.....                               |     |              | 9,445 | \$33,875,923 00 |
| Policies terminated during the year..... |     |              | 1,627 | 3,499,592 00    |
| *Policies in force Dec. 31, 1905.....    |     |              | 7,818 | \$30,376,331 00 |
| Annuities in force Dec. 31, 1905.....    |     |              | 3     | 977 10          |

## EXHIBIT OF INDUSTRIAL POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                 | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount</i> |
|-----------------|----------------|----------------|--------------------------|-------------------------|
| Whole life..... | 36,475         | \$3,192,728 00 |                          |                         |
| Endowment.....  | 3,922          | 340,250 00     | 40,397                   | \$5,532,978 00          |

## NEW POLICIES ISSUED.

|                 |        |                 |         |                 |
|-----------------|--------|-----------------|---------|-----------------|
| Whole life..... | 94,087 | \$12,907,662 00 |         |                 |
| Endowment.....  | 8,280  | 708,900 00      | 102,367 | \$13,616,562 00 |

## OLD POLICIES REVIVED.

|  |       |              |         |                 |
|--|-------|--------------|---------|-----------------|
| Whole life.....                          | 1,030 | \$140,223 00 |         |                 |
| Endowment.....                           | 69    | 5,700 00     | 1,099   | \$145,923 00    |
| Total.....                               |       |              | 143,863 | \$19,295,463 00 |
| Policies terminated during the year..... |       |              | 80,366  | 10,996,187 00   |
| Policies in force Dec. 31, 1905.....     |       |              | 63,497  | \$8,289,296 00  |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies issued during the year.....               | 6              | \$121,000 00   |
| Policies in force in Maine, December 31, 1905..... | 6              | 121,000 00     |
| Premiums received.....                             |                | 597 73         |

\* Policies re-insured, 185, \$1,156,499.

CONNECTICUT GENERAL LIFE INSURANCE  
COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

ROBERT W. HUNTINGTON, JR., *President.* GEORGE E. BULKLEY, *Secretary.*

Cash Capital, \$150,000.

INCOME.

|   |                |              |
|---|----------------|--------------|
| First year's premiums on original policies .....                        | \$208,261 52   |              |
| Surrender values applied to pay first year's premiums ...               | 1,480 22       |              |
| Total first year's premiums on original policies                        | \$209,741 74   |              |
| Dividends applied to purchase paid-up insurance and endowments .....    | 8,286 65       |              |
| Surrender values applied to purchase paid-up insurance..                | 5,289 70       |              |
| Consideration for original annuities involving life contingencies ..... | 1,000 00       |              |
| Total new premiums.....   | \$224,318 09   |              |
| Renewal premiums.....   | 809,853 26     |              |
| Dividends applied to pay renewal premiums .....                         | 25,482 96      |              |
| Surrender values applied to pay renewal premiums.....                   | 642 41         |              |
| Total renewal premiums.....   | \$335,978 63   |              |
| Total premium income .....  | \$1,060,296 72 |              |
| Premium notes, loans or liens restored by revival of policies.....      |                | 75 75        |
| Interest on mortgage loans .....  | \$150,080 76   |              |
| Interest on bonds and dividends on stocks .....                         | 73,276 68      |              |
| Interest on premium notes, policy loans or liens .....                  | 28,384 07      |              |
| Interest on other debts due the company .....                           | 4,784 79       |              |
| Discount on claims paid in advance .....                                | 101 14         |              |
| Rent—including company's own occupancy.....                             | 9,184 82       | 265,812 26   |
| Profit on sale or maturity of ledger assets .....                       |                | 22,757 83    |
| Total income .....  | \$1,348,942 56 |              |
| Ledger assets Dec. 31, 1904 .....                                       |                | 5,134,710 17 |
| Total.....  | \$6,483,652 73 |              |

DISBURSEMENTS.

|   |              |  |
|---|--------------|--|
| Death claims and additions.....                   | \$279,708 00 |  |
| Matured endowments and additions .....            | 114,257 00   |  |
| Total death claims and endowments .....           | \$393,965 00 |  |
| Annuities involving life contingencies .....      | 644 98       |  |
| Premium notes voided by lapse .....               | 101 00       |  |
| Surrender values paid in cash .....               | 59,425 78    |  |
| Surrender values applied to pay new premiums..... | 1,480 22     |  |



|   |                |
|---|----------------|
| Surrender values applied to pay renewal premiums .....                              | \$642 41       |
| Surrender values applied to purchase paid-up insurance.....                         | 5,289 70       |
| Dividends paid policy holders in cash .....   | 22,764 32      |
| Dividends applied to pay renewal premiums .....                                     | 25,482 96      |
| Dividends applied to purchase paid-up insurance and endowments..                    | 8,286 65       |
| Total paid policy holders....\$518,083.02   |                |
| Supplementary contracts <i>not</i> involving life contingencies .....               | 1,060 00       |
| Dividends to stockholders.....  | 12,000 00      |
| Commissions and bonuses to agents .....   | 142,975 34     |
| Salaries and allowances for agencies, including managers, agents<br>and clerks..... | 57,726 71      |
| Agency supervision, traveling and all other agency expenses .....                   | 5,877 04       |
| Medical examiners fees and inspection of risks.....                                 | 13,848 75      |
| Salaries and all other compensation of officers and home office<br>employees.....   | 43,131 75      |
| Rent—including company's own occupancy.....   | 5,684 10       |
| Advertising, printing, stationery and postage .....                                 | 11,095 44      |
| Legal expenses .....  | 1,098 84       |
| Furniture, fixtures and safes.....  | 2,459 44       |
| Insurance taxes, licenses and department fees .....                                 | 14,795 41      |
| Taxes on real estate.....   | 422 18         |
| Repairs and expenses (other than taxes) on real estate.....                         | 3,663 99       |
| Loss on sale or maturity of ledger assets.....                                      | 4,282 75       |
| Premiums on securities purchased.....   | 531 25         |
| Miscellaneous expenditures .....  | 7,042 29       |
| Total disbursements .....   | \$845,778 33   |
| Balance.....  | \$5,637,874 40 |

LEDGER ASSETS.

|  |                |
|--|----------------|
| Book value of real estate.....                           | \$220,341 53   |
| Mortgage loans on real estate.....                       | 3,021,899 00   |
| Loans on company's policies assigned as collateral.....  | 469,907 93     |
| Premium notes on policies in force .....                 | 40,016 91      |
| Book value of stocks and bonds—excluding interest .....  | 1,827,016 87   |
| Deposited in trust companies and banks on interest ..... | 15,875 18      |
| Cash in office.....                                      | 42,745 90      |
| Agents balances.....                                     | 71 08          |
| Total ledger assets .....                                | \$5,637,874 40 |

NON-LEDGER ASSETS.

|   |             |
|---|-------------|
| Interest due and accrued on mortgages .....                     | \$57,937 09 |
| Interest due and accrued on stocks and bonds .....              | 27,218 18   |
| Interest due and accrued on premium notes, loans or liens ..... | 14,317 87   |
| Market value of stocks and bonds over book value.....           | 58,508 13   |

|  | <i>New<br/>Business.</i> | <i>Renewals.</i> |                |
|--|--------------------------|------------------|----------------|
| Gross premiums due and unreported .....    | \$2,293 69               | \$19,790 05      |                |
| Gross deferred premiums.....               | 23,572 56                | 129,973 09       |                |
| Total .....                                | \$25,866 25              | \$149,763 14     |                |
| Deduct loading.....                        | 4,526 80                 | 26,208 55        |                |
| Net uncollected and deferred premiums..... | \$21,339 65              | \$123,554 59     | 144,894 24     |
| Gross assets.....                          |                          |                  | \$5,940,749 91 |

## DEDUCT ASSETS NOT ADMITTED.

|  |        |          |                       |
|--|--------|----------|-----------------------|
| Agents debit balances.....   |        | \$151 10 |                       |
| Premium notes or loans on policies and net premiums in excess of the net value of their policies ..... | 219 71 |          | \$376 81              |
| <b>Total admitted assets.....</b>  |        |          | <b>\$5,940,379 10</b> |

## LIABILITIES.

|   |                       |          |                       |
|---|-----------------------|----------|-----------------------|
| Net present value of outstanding policies .....   | \$5,359,296 00        |          |                       |
| Same for reversionary additions.....  | 11,473 00             |          |                       |
| Same for annuities .....  | 7,426 00              |          |                       |
| <b>Total .....</b>  | <b>\$5,378,195 00</b> |          |                       |
| Deduct net value of risks re-insured.....   | 87,451 00             |          |                       |
| <b>Net reserve.....</b>   |                       |          | <b>\$5,290,744 00</b> |
| Present value of supplementary contracts, <i>not</i> involving life contingencies ..... |                       |          | 3,349 00              |
| Surrender values claimable on policies cancelled .....                                  |                       |          | 3,305 39              |
| Death losses in process of adjustment.....  | \$1,360 00            |          |                       |
| Death losses reported, no proofs received .....   | 12,148 00             |          |                       |
| Matured endowments due and unpaid .....   | 5,535 00              |          |                       |
| <b>Total policy claims.....</b>   |                       |          | <b>19,043 00</b>      |
| Premiums paid in advance, including surrender values so applied ...                     |                       | 7,220 72 |                       |
| Salaries, rents, commissions and other accounts, due or accrued .....                   |                       | 5,056 00 |                       |
| Dividends or other profits due policy holders.....                                      |                       | 4,382 38 |                       |
| Dividends apportioned, payable to policy holders during 1906 .....                      |                       |          | 137,553 10            |
| Dividends apportioned, payable to policy holders subsequent to 1906 }                   |                       |          |                       |
| Contingent liability for interest paid in advance .....                                 |                       |          | 1,554 06              |
| Cash capital.....   |                       |          | 150,000 00            |
| Unassigned funds (surplus) .....  |                       |          | 318,171 45            |
| <b>Total liabilities.....</b>   |                       |          | <b>\$5,940,379 10</b> |

## PREMIUM NOTE ACCOUNT.

|  |  |             |                    |
|--|--|-------------|--------------------|
| On hand December 31, 1904.....                       |  | \$38,208 36 |                    |
| Received during the year on old policies .....       |  | 11,653 28   |                    |
| Restored by revival of policies .....                |  | 75 75       | \$49,937 39        |
| <b>Deductions during the year as follows:</b>        |  |             |                    |
| Used in purchase of surrendered policies .....       |  | \$629 69    |                    |
| Voided by lapse.....                                 |  | 161 00      |                    |
| Used in payment of dividends to policy holders ..... |  | 300 12      |                    |
| Redeemed by maker in cash.....                       |  | 8,889 67    |                    |
| <b>Total reduction of premium note account .....</b> |  |             | <b>9,920 48</b>    |
| <b>Balance, note assets at end of the year ...</b>   |  |             | <b>\$40,016 91</b> |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                              | Number. | Amount.         | Total Number. | Total Amount.   |
|------------------------------|---------|-----------------|---------------|-----------------|
| Whole life.....              | 8,725   | \$13,698,978 00 |               |                 |
| Endowment .....              | 8,253   | 10,171,815 00   |               |                 |
| All other .....              | 784     | 2,163,869 00    |               |                 |
| Additions by dividends ..... | -       | 9,645 00        | 17,762        | \$26,044,307 00 |

NEW POLICIES ISSUED.

|                              | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total.<br/>Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|---------------------------|
| Whole life.....              | 1,549          | \$3,132,953 00 |                          |                           |
| Endowment .....              | 1,218          | 1,704,972 00   |                          |                           |
| All other .....              | 345            | 1,232,436 00   |                          |                           |
| Additions by dividends ..... | -              | 13,368 00      | 3,112                    | \$6,083,729 00            |

OLD POLICIES REVIVED.

|                              |    |             |    |             |
|------------------------------|----|-------------|----|-------------|
| Whole life.....              | 24 | \$40,000 00 |    |             |
| Endowment .....              | 18 | 19,800 00   |    |             |
| Additions by dividends ..... | -  | 18 00       | 42 | \$59,818 00 |

OLD POLICIES INCREASED.

|                  |   |             |   |             |
|------------------|---|-------------|---|-------------|
| Whole life ..... | 3 | \$19,335 00 |   |             |
| Endowment .....  | - | 6,000 00    |   |             |
| All other.....   | 1 | 3,000 00    | 4 | \$28,335 00 |

|  |  |  |        |                 |
|--|--|--|--------|-----------------|
| Total .....                              |  |  | 20,920 | \$32,216,189 00 |
| Policies terminated during the year..... |  |  | 1,135  | 1,991,758 00    |
| *Policies in force Dec 31, 1905 .....    |  |  | 19,785 | \$30,224,431 00 |
| Annuities in force Dec. 31, 1905.....    |  |  | 6      | 720 67          |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 69             | \$81,887 00    |
| Policies issued during the year.....                      | 17             | 18,516 00      |
| Total .....   | 86             | \$100,403 00   |
| Deduct policies ceased to be in force .....               | 9              | 14,000 00      |
| Policies in force in Maine, December 31, 1905.....        | 77             | \$86,403 00    |
| Losses and claims incurred during the year .....          | 1              | \$2,000 00     |
| Losses and claims settled during the year .....           | 1              | 2,000 00       |
| Premiums received.....                                    |                | 4,144 30       |

\* Policies reinsured, 144, \$1,032,270.00.

CONNECTICUT MUTUAL LIFE INSURANCE  
COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JOHN M. TAYLOR, *President.*

\* WILLIAM H. DEMING, *Secretary.*

INCOME.

|  |                |                 |
|--|----------------|-----------------|
| First year's premiums on original policies.....                              | \$445,636 96   |                 |
| Surrender values applied to pay first year's premiums....                    | 1,658 71       |                 |
| Total first year's premiums on original policies..                           | \$447,295 67   |                 |
| Surrender values applied to purchase paid-up insurance<br>and annuities..... | 75,399 74      |                 |
| Consideration for original annuities involving life con-<br>tingencies.....  | 24,299 67      |                 |
| Total new premiums.....  | \$546,995 08   |                 |
| Renewal premiums.....  | 4,062,376 01   |                 |
| Dividends applied to pay renewal premiums.....                               | 868,368 20     |                 |
| Surrender values applied to pay renewal premiums.....                        | 4,225 62       |                 |
| Total renewal premiums.....  | \$4,934,969 83 |                 |
| Total premium income.....  |                | \$5,481,964 91  |
| Interest on mortgage loans.....  | \$1,228,115 75 |                 |
| Interest on collateral loans.....  | 1,050 00       |                 |
| Interest on bonds and dividends on stocks.....                               | 1,136,122 62   |                 |
| Interest on premium notes, policy loans or liens.....                        | 74,143 82      |                 |
| Interest on other debts due the company.....                                 | 24,497 01      |                 |
| Discount on claims paid in advance.....                                      | 1,432 32       |                 |
| Rent—including company's own occupancy.....                                  | 512,341 42     | 2,977,702 94    |
| Profit on sale or maturity of ledger assets.....                             |                | 33,898 20       |
| Total income.....  |                | \$8,493,566 05  |
| Ledger assets Dec. 31, 1904.....   |                | 62,921,375 60   |
| Total.....   |                | \$71,414,941 65 |

DISBURSEMENTS.

|  |                 |
|--|-----------------|
| Death claims.....  | \$4,371,857 52  |
| Matured endowments.....  | 310,680 00      |
| Total death claims and endowments.....                               | \$4,682,537 52  |
| Annuities involving life contingencies.....                          | 17,685 09       |
| Surrender values paid in cash.....                                   | 488,998 32      |
| Surrender values applied to pay new premiums.....                    | 1,658 71        |
| Surrender values applied to pay renewal premiums.....                | 4,225 62        |
| Surrender values applied to purchase paid-up insurance and annuities | 75,399 74       |
| Dividends paid policy holders in cash.....                           | 245,890 55      |
| Dividends applied to pay renewal premiums.....                       | 868,368 20      |
| Total paid policy holders.....                                       | \$6,384,763 75. |

\* Elected March 23, 1906.

|  |                 |
|--|-----------------|
| Commissions and bonuses to agents.....   | \$405,014 14    |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 45,571 29       |
| Agency supervision, traveling and all other agency expenses.....                 | 16,169 37       |
| Medical examiners fees .....   | 24,451 36       |
| Salaries and all other compensation of officers and home office employees.....   | 166,216 26      |
| Rent—including company's own occupancy.....                                      | 41,578 72       |
| Advertising, printing, stationery and postage.....                               | 83,936 58       |
| Legal expenses.....  | 15,089 84       |
| Insurance taxes, licenses and department fees.....                               | 171,713 34      |
| Taxes on real estate.....  | 170,937 08      |
| Repairs and expenses (other than taxes) on real estate.....                      | 217,300 43      |
| Miscellaneous expenditures.....  | 24,837 36       |
| Total disbursements.....   | \$7,767,579 52  |
| Balance.....   | \$63,647,362 13 |

## LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Book value of real estate.....                          | \$10,338,776 90 |
| Mortgage loans on real estate.....                      | 23,761,690 48   |
| Loans secured by collateral.....                        | 30,000 00       |
| Loans on company's policies assigned as collateral..... | 861,615 00      |
| Premium notes on policies in force.....                 | 461,927 76      |
| Book value of stocks and bonds—excluding interest.....  | 26,400,200 59   |
| Deposited in trust companies and banks on interest..... | 1,434,049 96    |
| Cash deposited in banks, not on interest.....           | 333,416 10      |
| Bills receivable.....                                   | 80 00           |
| Agents' balances.....                                   | 1,162 65        |
| State of New York Comptroller's certificates.....       | 24,442 69       |
| Total ledger assets....                                 | \$63,647,362 13 |

## NON-LEDGER ASSETS.

|   |                  |                  |
|---|------------------|------------------|
| Interest due and accrued on mortgages.....                | \$517,971 13     |                  |
| Interest accrued on stocks and bonds.....                 | 257,540 51       |                  |
| Interest accrued on collateral loans.....                 | 437 50           |                  |
| Interest due and accrued on premium notes, loans or liens | 113,508 92       |                  |
| Interest accrued on other assets.....                     | 661 99           |                  |
| Rents due and accrued on company's property.....          | 22,263 82        | \$912,383 57     |
| Market value of stocks and bonds over book value.....     | 1,092,721 91     |                  |
|   |                  |                  |
|   | <i>New</i>       | <i>Renewals.</i> |
|   | <i>Business.</i> |                  |
| Gross premiums due and unreported.....                    | \$5,793 96       | \$82,377 90      |
| Gross deferred premiums.....                              | 41,829 39        | 348,645 78       |
| Total.....  | \$47,623 35      | \$481,022 78     |
| Deduct loading.....                                       | 9,048 44         | 81,894 33        |
| Net uncollected and deferred premiums.....                | \$38,574 91      | \$349,128 45     |
| Gross assets.....   |                  | \$66,040,171 27  |

## DEDUCT ASSETS NOT ADMITTED.

|                             |            |                 |
|-----------------------------|------------|-----------------|
| Agents' debit balances..... | \$1,162 65 |                 |
| Bills receivable.....       | 80 00      | \$1,242 65      |
| Total admitted assets.....  |            | \$66,038,928 62 |

## LIABILITIES.

|  |                 |                 |
|--|-----------------|-----------------|
| Net present value of outstanding policies.....                     | \$58,658,873 00 |                 |
| Same for annuities.....  | 182,495 00      |                 |
| Net reserve.....   |                 | \$58,841,368 00 |
| Surrender values claimable on policies cancelled.....              |                 | 156,911 00      |
| Death losses due and unpaid.....                                   | \$24,777 58     |                 |
| Death losses in process of adjustment.....                         | 208,249 00      |                 |
| Death losses reported, no proofs received.....                     | 94,017 00       |                 |
| Matured endowments due and unpaid.....                             | 16,818 00       |                 |
| Death losses and other policy claims resisted.....                 | 5,000 00        |                 |
| Annuity claims, involving life contingencies, due and unpaid.....  | 58 68           |                 |
| Total policy claims.....   |                 | \$48,920 28     |
| Premiums paid in advance, including surrender values so applied... |                 | 37,772 59       |
| Dividends or other profits due policy holders.....                 |                 | 1,456,309 56    |
| Real estate contingent depreciation account.....                   |                 | 300,000 00      |
| Unassigned funds (surplus).....                                    |                 | 4,897,647 21    |
| Total liabilities.....   |                 | \$66,038,928 62 |

## PREMIUM NOTE ACCOUNT.

|  |             |              |
|--|-------------|--------------|
| On hand December 31, 1904.....                     |             | \$512,020 08 |
| Deductions during the year as follows:             |             |              |
| Used in payment of losses and claims.....          | \$19,872 83 |              |
| Used in purchase of surrendered policies.....      | 3,819 00    |              |
| Used in payment of dividends to policyholders..... | 20,404 41   |              |
| Redeemed by maker in cash.....                     | 5,996 08    |              |
| Total reduction of premium note account.....       |             | 50,092 32    |
| Balance, note assets at end of the year.....       |             | \$461,927 76 |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                 | Number. | Amount.          | Total Number. | Total Amount.    |
|-----------------|---------|------------------|---------------|------------------|
| Whole life..... | 60,815  | \$145,162,563 00 |               |                  |
| Endowment.....  | 8,521   | 18,933,987 00    |               |                  |
| All other.....  | 871     | 2,315,965 00     | 70,207        | \$166,417,515 00 |

## NEW POLICIES ISSUED.

|                 |       |                |       |                 |
|-----------------|-------|----------------|-------|-----------------|
| Whole life..... | 3,324 | \$8,563,740 00 |       |                 |
| Endowment.....  | 857   | 1,997,475 00   |       |                 |
| All other.....  | 376   | 1,213,300 00   | 4,457 | \$11,774,515 00 |

## OLD POLICIES REVIVED.

|                 |   |             |    |             |
|-----------------|---|-------------|----|-------------|
| Whole life..... | 9 | \$40,985 00 |    |             |
| Endowment.....  | 2 | 5,000 00    | 11 | \$45,985 00 |

## OLD POLICIES INCREASED.

|                 |   |             |   |             |
|-----------------|---|-------------|---|-------------|
| Whole life..... | - | \$37,059 00 |   |             |
| Endowment.....  | - | 5,749 00    | - | \$42,808 00 |

|   |  |  |        |                  |
|---|--|--|--------|------------------|
| Total.....                                |  |  | 74,675 | \$178,280,823 00 |
| Policies terminated during the year.....  |  |  | 3,368  | 8,868,040 00     |
| Policies in force December 31, 1905.....  |  |  | 71,307 | \$169,412,783 00 |
| Annuities in force December 31, 1905..... |  |  | 54     | 19,474 64        |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year.....  | 2,128          | \$3,239,820 00 |
| Policies issued during the year.....                       | 170            | 303,322 00     |
| Total.....   | 2,298          | \$3,543,142 00 |
| Deduct policies ceased to be in force.....                 | 111            | 147,601 00     |
| Policies in force in Maine, December 31, 1905.....         | 2,187          | \$3,395,541 00 |
| Losses and claims unpaid December 31, of the previous year | 1              | \$1,000 00     |
| Losses and claims incurred during the year.....            | 38             | 58,527 00      |
| Total.....   | 39             | \$59,527 00    |
| Losses and claims settled during the year.....             | 36             | 55,624 00      |
| Losses and claims unpaid Dec. 31, 1905.....                | 3              | \$3,903 00     |
| Premiums received.....                                     |                | \$106,885 22   |

## EQUITABLE LIFE ASSURANCE SOCIETY.

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

PAUL MORTON, *President*.WM. ALEXANDER, *Secretary*.

Cash Capital, \$100,000.

## INCOME.

|   |                      |           |
|---|----------------------|-----------|
| First year's premiums on original policies.....   | \$5,319,356          | 26        |
| Dividends applied to purchase paid-up additions and annuities .....                     | 1,103,065            | 40        |
| Surrender values applied to purchase paid-up insurance and annuities.....               | 2,057,789            | 59        |
| Consideration for original annuities involving life contingencies .....                 | 1,080,937            | 88        |
| Consideration for supplementary contracts involving life contingencies .....            | 301,180              | 00        |
| <b>Total new premiums.....</b>  | <b>\$9,862,229</b>   | <b>13</b> |
| Renewal premiums.....   | 52,016,919           | 98        |
| <b>Total premium income .....</b>   | <b>\$61,879,149</b>  | <b>11</b> |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... | 181,381              | 70        |
| Interest on mortgage loans .....  | \$3,614,735          | 15        |
| Interest on collateral loans .....  | 31,881               | 40        |
| Interest on bonds and dividends on stocks .....   | 9,252,288            | 95        |
| Interest on premium notes, policy loans or liens .....                                  | 1,449,000            | 66        |
| Interest on other debts due the company .....   | 607,561              | 16        |
| Rent—including company's own occupancy.....   | 1,903,758            | 20        |
| Profit on sale or maturity of ledger assets.....  | 1,760,525            | 44        |
| <b>Total income.....</b>  | <b>\$80,680,281</b>  | <b>77</b> |
| Ledger assets Dec. 31, 1904.....  | \$385,383,343        | 96        |
| Less adjustment of book values, sundry assets .....                                     | 753,367              | 75        |
| <b>Total .....</b>  | <b>\$465,310,257</b> | <b>98</b> |

## DISBURSEMENTS.

|  |                     |           |
|--|---------------------|-----------|
| Death claims and additions .....   | \$18,646,359        | 04        |
| Matured endowments and additions .....                                     | 4,683,451           | 29        |
| <b>Total death claims and endowments .....</b>                             | <b>\$22,729,810</b> | <b>33</b> |
| Annuities involving life contingencies .....                               | 1,057,785           | 84        |
| Surrender values paid in cash .....  | 8,605,188           | 78        |
| Surrender values applied to purchase paid-up insurance and annuities ..... | 2,057,789           | 59        |
| Dividends paid policy holders in cash .....                                | 5,605,937           | 55        |
| Dividends applied to purchase paid-up additions and annuities.....         | 1,103,065           | 40        |
| <b>Total paid policy holders... \$41,159,574.49</b>                        |                     |           |
| Supplementary contracts <i>not</i> involving life contingencies .....      | 147,208             | 99        |
| Dividends to stockholders.....   | 7,000               | 00        |





## DEDUCT ASSETS NOT ADMITTED.

|                                   |                  |           |
|-----------------------------------|------------------|-----------|
| Agents and other balances .....   | \$6,916,060      | 14        |
| Interest on agents' balances..... | 209,000          | 00        |
|                                   | <u>7,125,060</u> | <u>14</u> |
| Total admitted assets.....        | \$413,060,154    | 70        |

## LIABILITIES.

|   |                      |           |
|---|----------------------|-----------|
| Net present value of outstanding policies .....   | \$329,221,599        | 00        |
| Same for reversionary additions.....  | 4,264,196            | 00        |
| Same for annuities .....  | 11,695,170           | 00        |
| Net reserve.....  | <u>\$345,180,965</u> | <u>00</u> |
| Present value of supplementary contracts, <i>not</i> involving life contingencies ..... |                      | 1,451,110 |
| Surrender values claimable on policies cancelled .....                                  |                      | 740       |
| Death losses due and unpaid .....   | \$2,611              | 00        |
| Death losses in process of adjustment .....   | 209,356              | 38        |
| Death losses reported, no proofs received .....   | 2,224,414            | 00        |
| Matured endowments due and unpaid .....   | 408,090              | 32        |
| Death losses and other policy claims resisted.....                                      | 16,368               | 00        |
| Annuity claims, involving life contingencies, due and unpaid .....                      | 53,652               | 25        |
| Total policy claims.....  |                      | 2,905,491 |
| Premiums paid in advance, including surrender values so applied...                      | 568,836              | 00        |
| Salaries, rents, commissions and other accounts, due or accrued.....                    | 46,584               | 99        |
| Dividends or other profits due policy holders.....                                      | 668,776              | 19        |
| Interest paid in advance.....   | 780,000              | 00        |
| Rents paid in advance.....  | 83,076               | 78        |
| Deposits on policy proposals .....  | 22,398               | 39        |
| Reserve for estimated additional extraordinary expenses, incurred in 1906.....          | 250,000              | 00        |
| Cash capital.....   | 100,000              | 00        |
| Unassigned funds (surplus) .....  | 61,004,175           | 05        |
| Total liabilities.....  | \$413,060,154        | 70        |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                              | Number. | Amount.         | Total Number. | Total Amount    |
|------------------------------|---------|-----------------|---------------|-----------------|
| Whole life.....              | 380,608 | \$1,028,088,809 |               |                 |
| Endowment .....              | 160,104 | 400,566,739     |               |                 |
| All other .....              | 10,750  | 25,054,146      |               |                 |
| Additions by dividends ..... | -       | 6,602,395       | 551,462       | \$1,460,312,089 |

## NEW POLICIES ISSUED.

|                              |        |               |        |               |
|------------------------------|--------|---------------|--------|---------------|
| Whole life.....              | 48,363 | \$102,484,446 |        |               |
| Endowment .....              | 21,937 | 43,085,997    |        |               |
| All other .....              | 4,125  | 11,870,677    |        |               |
| Additions by dividends ..... | -      | 1,148,114     | 74,425 | \$158,589,234 |

## OLD POLICIES REVIVED.

|                 |     |             |     |             |
|-----------------|-----|-------------|-----|-------------|
| Whole life..... | 500 | \$1,614,085 |     |             |
| Endowment ..... | 328 | 713,207     |     |             |
| All other ..... | 12  | 73,900      | 840 | \$2,401,192 |

## OLD POLICIES CHANGED AND INCREASED.

|  | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount</i> |
|--|----------------|----------------|--------------------------|-------------------------|
| Whole life.....                        | -              | \$187,336      |                          |                         |
| Endowment .....                        | -              | 53,750         |                          |                         |
| All other .....                        | -              | 11,500         | -                        | \$252,586               |
| <b>Total .....</b>                     |                |                | <b>626,727</b>           | <b>\$1,621,555,101</b>  |
| Policies terminated during the year .. |                |                | <b>69,394</b>            | <b>172,114,711</b>      |
| Policies in force Dec. 31, 1905 .....  |                |                | <b>557,333</b>           | <b>\$1,449,440,390</b>  |
| Annuities in force Dec. 31, 1905 ..... |                |                | <b>3,631</b>             | <b>1,232,330 66</b>     |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>         |
|--|----------------|------------------------|
| Policies in force December 31st of the previous year ..... | 7,594          | \$11,117,745 00        |
| Policies issued during the year.....                       | 539            | 666,326 00             |
| <b>Total .....</b>   | <b>8,133</b>   | <b>\$11,784,071 00</b> |
| Deduct policies ceased to be in force .....                | 617            | 863,740 00             |
| <b>Policies in force in Maine, December 31, 1905.....</b>  | <b>7,516</b>   | <b>\$10,920,331 00</b> |
| Losses and claims unpaid December 31, of the previous year | 7              | \$7,099 00             |
| Losses and claims incurred during the year .....           | 40             | 73,978 00              |
| <b>Total .....</b>   | <b>47</b>      | <b>\$81,077 00</b>     |
| Losses and claims settled during the year .....            | 42             | 69,444 00              |
| Losses and claims unpaid Dec. 31, 1905 .                   | 5              | \$11,633 00            |
| Premiums received.....                                     |                | \$420,177 69           |

## FIDELITY MUTUAL LIFE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1878. COMMENCED BUSINESS IN 1879.

L. G. FOUSE, *President.*W. S. CAMPBELL, *Secretary.*

## INCOME.

|   |                 |              |
|---|-----------------|--------------|
| First year's premiums on original policies .....  | \$721,935 08    |              |
| Surrender values applied to pay first year's premiums....                               | 79 76           |              |
| Total first year's premiums on original policies  | \$722,014 84    |              |
| Dividends applied to purchase paid-up additions and annuities .....                     | 595 80          |              |
| Consideration for original annuities involving life contingencies .....                 | 1,053 65        |              |
| Total new premiums .....  | \$723,664 29    |              |
| Renewal premiums .....  | 3,158,900 21    |              |
| Dividends applied to pay renewal premiums .....   | 32,887 85       |              |
| Surrender values applied to pay renewal premiums .....                                  | 1,107 89        |              |
| Renewal premiums for deferred annuities.....  | 1,588 47        |              |
| Total renewal premiums .....  | \$3,194,484 42  |              |
| Total premium income .....  | \$3,918,148 71  |              |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                 | 31,291 10    |
| Interest on mortgage loans .....  | \$25,331 37     |              |
| Interest on collateral loans .....  | 13,234 71       |              |
| Interest on bonds and dividends on stocks .....   | 156,328 30      |              |
| Interest on premium notes, policy loans or liens .....                                  | 71,593 95       |              |
| Interest on other debts due the company .....   | 42,624 65       |              |
| Rent—including company's own occupancy.....   | 82,754 73       | 391,867 71   |
| Profit on sale or maturity of ledger assets .....                                       |                 | 21,568 20    |
| Policy exchange and fees .....  |                 | 1,238,836 93 |
| Total income.....   | \$5,601,712 65  |              |
| Ledger assets Dec. 31, 1904 .....   |                 | 7,107,489 27 |
| Total.....  | \$12,709,201 92 |              |

## DISBURSEMENTS.

|   |                 |
|---|-----------------|
| Death claims and additions .....                                      | \$1,197,531 93  |
| Annuities involving life contingencies .....                          | 1,202 09        |
| Surrender values paid in cash.....                                    | 141,836 54      |
| Surrender values applied to pay new premiums.....                     | 79 76           |
| Surrender values applied to pay renewal premiums .....                | 1,107 89        |
| Dividends paid policy holders in cash .....                           | 15,015 08       |
| Dividends applied to pay renewal premiums .....                       | 32,887 85       |
| Dividends applied to purchase paid-up additions and annuities .....   | 595 80          |
| Total paid policy holders.....  | \$1,390,257.54. |
| Supplementary contracts <i>not</i> involving life contingencies ..... | 17,755 73       |
| Commissions and bonuses to agents .....                               | 651,906 82      |
| Commuting renewal commissions.....                                    | 31,241 91       |

|  |                       |
|--|-----------------------|
| Salaries and allowances for agencies, including managers, agents and clerks..... | \$111,864 50          |
| Agency supervision, traveling and all other agency expenses .....                | 69,209 33             |
| Medical examiners fees and inspection of risks .....                             | 70,161 91             |
| Salaries and all other compensation of officers and home office employees .....  | 174,555 38            |
| Rent—including company's own occupancy.....                                      | 58,093 19             |
| Advertising, printing, stationery and postage .....                              | 85,181 78             |
| Legal expenses .....   | 8,298 38              |
| Furniture, fixtures and safes.....   | 8,057 06              |
| Insurance taxes, licenses and department fees .....                              | 63,368 94             |
| Taxes on real estate and investments.....  | 20,850 84             |
| Repairs and expenses (other than taxes) on real estate.....                      | 26,284 93             |
| Loss on sale or maturity of ledger assets .....                                  | 14,943 54             |
| Miscellaneous expenditures .....   | 24,645 07             |
| <b>Total disbursements .....</b>   | <b>\$2,826,677 35</b> |
| <b>Balance.....</b>  | <b>\$9,882,524 57</b> |

LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of real estate .....                          | \$1,330,070 74        |
| Mortgage loans on real estate.....                       | 844,529 24            |
| Loans secured by collateral .....                        | 224,575 00            |
| Loans on company's policies assigned as collateral.....  | 2,442,918 19          |
| Premium notes on policies in force .....                 | 312,065 09            |
| Book value of stocks and bonds—excluding interest .....  | 3,933,829 95          |
| Deposited in trust companies and banks on interest ..... | 258,317 88            |
| Cash in office.....                                      | 1,135 06              |
| Bills receivable.....                                    | 2,247 87              |
| Agents balances .....                                    | 532,835 55            |
| <b>Total ledger assets .....</b>                         | <b>\$9,882,524 57</b> |

NON-LEDGER ASSETS.

|  |                    |                     |                        |
|--|--------------------|---------------------|------------------------|
| Interest due and accrued on mortgages .....            | \$16,141 88        |                     |                        |
| Interest due and accrued on stocks and bonds .....     | 50,779 89          |                     |                        |
| Interest accrued on collateral loans .....             | 1,405 14           |                     |                        |
| Interest accrued on premium notes, loans or liens..... | 56,747 99          |                     |                        |
| Rents due on company's property .....                  | 798 60             | \$125,873 50        |                        |
| Market value of real estate over book value .....      |                    | 30,129 26           |                        |
| Market value of stocks and bonds over book value.....  |                    | 114,881 40          |                        |
|  | <i>New</i>         | <i>Renewals.</i>    |                        |
|  | <i>Business.</i>   |                     |                        |
| Gross premiums due and unreported .....                | \$3,230 94         | \$162,903 20        |                        |
| Gross deferred premiums .....                          | 40,119 41          | 360,112 07          |                        |
| <b>Total .....</b>                                     | <b>\$49,350 35</b> | <b>\$523,015 27</b> |                        |
| Deduct loading.....                                    | 37,012 76          | 99,372 90           |                        |
| Net uncollected and deferred premiums .....            | \$12,337 59        | \$423,642 37        | 435,979 96             |
| <b>Gross assets.....</b>                               |                    |                     | <b>\$10,598,338 69</b> |

DEDUCT ASSETS NOT ADMITTED.

|   |              |              |                        |
|---|--------------|--------------|------------------------|
| Agents debit balances .....   | \$532,835 55 |              |                        |
| Bills receivable.....   | 2,247 87     |              |                        |
| Premium notes or loans on policies and net premiums in excess of the net value of their policies..... | 2,319 48     | \$587,402 90 |                        |
| <b>Total admitted assets.....</b>   |              |              | <b>\$10,060,985 79</b> |

## LIABILITIES.

|  |                |                 |
|--|----------------|-----------------|
| Net present value of outstanding policies.....   | \$8,594,116 00 |                 |
| Special reserve.....   | 25,995 00      |                 |
| Same for reversionary additions.....   | 551 00         |                 |
| Same for annuities .....   | 18,064 00      |                 |
| Total.....   | \$8,638,726 00 |                 |
| Deduct net value of risks reinsured .....  | 2,475 00       |                 |
| Net reserve .....  |                | \$8,636,251 00  |
| Present value of supplementary contracts, <i>not</i> involving life contingencies..... |                | 155,441 34      |
| Surrender values claimable on policies cancelled .....                                 |                | 6,119 98        |
| Death losses in process of adjustment.....   | \$38,000 00    |                 |
| Death losses reported, no proofs received .....  | 89,147 40      |                 |
| Death losses and other policy claims resisted .....                                    | 7,500 00       |                 |
| Total policy claims.....   |                | 134,647 40      |
| Premiums paid in advance, including surrender values so applied...                     |                | 6,858 29        |
| Commissions due agents on premium notes, when paid .....                               |                | 33,449 00       |
| Salaries, rents, commissions and other accounts, due or accrued .....                  |                | 19,340 23       |
| Dividends or other profits due policy holders.....                                     |                | 6,395 33        |
| Dividends apportioned, payable to policy holders subsequent to 1906                    |                | 15,747 31       |
| Unassigned funds (surplus) .....   |                | 1,046,735 91    |
| Total liabilities.....   |                | \$10,060,985 79 |

## PREMIUM NOTE ACCOUNT.

|  |              |                |
|--|--------------|----------------|
| On hand December 31, 1904 .....                | \$396,925 63 |                |
| Received during the year on new policies ..... | 292,262 33   |                |
| Received during the year on old policies ..... | 647,910 28   | \$1,337,098 24 |
| Deductions during the year as follows:         |              |                |
| Redeemed by maker in cash .....                |              | 1,025,033 15   |
| Balance, note assets at end of the year.....   |              | \$312,065 09   |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                 | Number. | Amount.         | Total<br>Number. | Total<br>Amount. |
|-----------------|---------|-----------------|------------------|------------------|
| Whole life..... | 25,789  | \$48,031,298 00 |                  |                  |
| Endowment ..... | 9,441   | 15,535,540 00   |                  |                  |
| All other ..... | 20,035  | 45,579,820 00   | 55,265           | \$109,146,658 00 |

## NEW POLICIES ISSUED.

|                 |       |                |        |                 |
|-----------------|-------|----------------|--------|-----------------|
| Whole life..... | 4,109 | \$8,093,645 00 |        |                 |
| Endowment ..... | 5,725 | 10,227,309 00  |        |                 |
| All other ..... | 883   | 1,975,605 00   | 10,717 | \$20,296,559 00 |

## OLD POLICIES REVIVED.

|                 |     |              |     |              |
|-----------------|-----|--------------|-----|--------------|
| Whole life..... | 174 | \$316,162 00 |     |              |
| Endowment ..... | 93  | 184,556 00   |     |              |
| All other ..... | 188 | 465,320 00   | 455 | \$966,038 00 |

OLD POLICIES INCREASED.

|  | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--|----------------|----------------|--------------------------|--------------------------|
| Whole life.....                              | 29             | \$46,527 00    |                          |                          |
| Endowment .....                              | 11             | 7,546 00       |                          |                          |
| All other .....                              | 17             | 1,417,037 00   |                          |                          |
| Additions by dividends .....                 | -              | 1,116 00       | 57                       | \$1,472,226 00           |
| <b>Total .....</b>                           |                |                | 66,494                   | \$131,881,481 00         |
| Policies terminated during the year.....     |                |                | 8,288                    | 16,993,280 00            |
| <b>*Policies in force Dec. 31, 1905.....</b> |                |                | 58,206                   | \$114,888,201 00         |
| Annuities in force Dec. 31, 1905.....        |                |                | 13                       | 3,130 87                 |

BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year ..... | 128            | \$182,286 00   |
| Policies issued during the year.....                       | 41             | 70,460 00      |
| <b>Total .....</b>   | 169            | \$252,746 00   |
| Deduct policies ceased to be in force.....                 | 24             | 34,630 00      |
| <b>Policies in force in Maine, December 31, 1905 .....</b> | 145            | \$218,116 00   |
| <b>Premiums received.....</b>                              |                | 7,310 85       |

\* Policies reinsured, 22, \$396,000.00.

## HOME LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

GEORGE E. IDE, *President*.ELLIS W. GLADWIN, *Secretary*.

Cash Capital, \$125,000.

## INCOME.

|   |                        |               |
|---|------------------------|---------------|
| First year's premiums on original policies .....  | \$457,133 75           |               |
| Dividends applied to purchase paid-up additions and annuities .....                     | 224,736 12             |               |
| Consideration for original annuities involving life contingencies .....                 | 31,125 85              |               |
| Consideration for supplementary contracts involving life contingencies.....             | 8,108 30               |               |
| <b>Total new premiums.....</b>  | <b>\$721,104 02</b>    |               |
| Renewal premiums.....   | 2,418,458 45           |               |
| Dividends applied to pay renewal premiums .....   | 40,471 94              |               |
| Renewal premiums for deferred annuities.....  | 31,108 27              |               |
| <b>Total renewal premiums .....</b>   | <b>\$2,490,038 66</b>  |               |
| <b>Total premium income .....</b>   | <b>\$3,211,142 68</b>  |               |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                        | 5,000 00      |
| Interest on mortgage loans .....  | \$216,171 80           |               |
| Interest on collateral loans .....  | 521 62                 |               |
| Interest on bonds and dividends on stocks .....   | 347,316 64             |               |
| Interest on premium notes, policy loans or liens .....                                  | 99,764,73              |               |
| Interest on other debts due the company .....   | 19,001 20              |               |
| Discount on claims paid in advance.....   | 601 43                 |               |
| Rent—including company's own occupancy.....   | 102,602 39             | 785,979 81    |
| Profit on sale or maturity of ledger assets.....  |                        | 38,280 94     |
| <b>Total income .....</b>   | <b>\$4,040,403 43</b>  |               |
| Ledger assets Dec. 31, 1904 .....   |                        | 15,967,354 41 |
| <b>Total.....</b>   | <b>\$20,007,757 84</b> |               |

## DISBURSEMENTS.

|  |                       |  |
|--|-----------------------|--|
| Death claims and additions .....                                   | \$781,374 91          |  |
| Matured endowments and additions .....                             | 395,131 12            |  |
| <b>Total death claims and endowments.....</b>                      | <b>\$1,176,506 03</b> |  |
| Annuities involving life contingencies .....                       | 35,388 87             |  |
| Surrender values paid in cash .....                                | 243,161 88            |  |
| Dividends paid policy holders in cash .....                        | 5,069 44              |  |
| Dividends applied to pay renewal premiums .....                    | 40,471 94             |  |
| Dividends applied to purchase paid-up additions and annuities..... | 224,736 12            |  |
| <b>Total paid policy holders .....</b>                             | <b>\$1,725,334.28</b> |  |



|  |                 |
|--|-----------------|
| Supplementary contracts <i>not</i> involving life contingencies .....                | \$5,391 45      |
| Dividends to stockholders.....   | 15,000 00       |
| Commissions and bonuses to agents .....  | 415,804 31      |
| Commuting renewal commissions .....  | 1,870 09        |
| Salaries and allowances for agencies, including managers, agents<br>and clerks ..... | 141,545 76      |
| Agency supervision, traveling and all other agency expenses .....                    | 2,189 66        |
| Medical examiners fees and inspection of risks.....                                  | 41,680 12       |
| Salaries and all other compensation of officers and home office<br>employees.....    | 141,262 52      |
| Rent—including company's own occupancy.....  | 24,000 00       |
| Advertising, printing, stationery and postage .....                                  | 38,110 24       |
| Legal expenses .....   | 3,814 71        |
| Insurance taxes, licenses and department fees .....                                  | 47,827 40       |
| Taxes on real estate.....  | 12,630 44       |
| Repairs and expenses (other than taxes) on real estate... ..                         | 39,168 75       |
| Miscellaneous expenditures .....   | 14,810 52       |
| Total disbursements .....  | \$2,669,440 25  |
| Balance .....  | \$17,338,317 59 |

## LEDGER ASSETS.

|  |                 |
|--|-----------------|
| Book value of real estate .....                            | \$1,656,699 76  |
| Mortgage loans on real estate .....                        | 5,005,089 19    |
| Loans secured by collateral.....                           | 5,950 00        |
| Loans on company's policies assigned as collateral.....    | 1,164,674 00    |
| Premium notes on policies in force.....                    | 571,586 13      |
| Book value of stocks and bonds—excluding interest .....    | 8,407,667 30    |
| Deposited in trust companies and banks on interest .....   | 439,734 72      |
| Cash in office and deposited in banks, not on interest.... | 23,971 97       |
| Agents balances.....                                       | 62,950 52       |
| Total ledger assets .....                                  | \$17,338,317 59 |

## NON-LEDGER ASSETS.

|  |                          |                  |
|--|--------------------------|------------------|
| Interest due and accrued on mortgages.....             | \$20,690 50              |                  |
| Interest accrued on stocks and bonds.....              | 110,522 12               |                  |
| Interest accrued on collateral loans.....              | 138 43                   |                  |
| Interest accrued on premium notes, loans or liens.. .. | 1,970 10                 |                  |
| Interest accrued on other assets.....                  | 1,000 00                 |                  |
| Rents accrued on company's property .....              | 2,950 85                 | \$137,272 00     |
| Market value of stocks and bonds over book value.....  |                          | 189,352 13       |
|  | <i>New<br/>Business.</i> | <i>Renewals.</i> |
| Gross premiums due and unreported.....                 | \$3,885 17               | \$162,626 28     |
| Gross deferred premiums.....                           | 19,302 91                | 169,940 25       |
| Total.....   | \$23,188 08              | \$332,566 53     |
| Deduct loading.....                                    | 4,637 62                 | 66,513 31        |
| Net uncollected and deferred premiums.....             | \$18,550 46              | \$266,053 22     |
| Gross assets.....                                      |                          | \$17,949,545 40  |

## DEDUCT ASSETS NOT ADMITTED.

|                            |                 |
|----------------------------|-----------------|
| Agents debit balances..... | \$62,950 52     |
| Total admitted assets..... | \$17,886,594 88 |

## LIABILITIES.

|  |                        |                        |
|--|------------------------|------------------------|
| Net present value of outstanding policies.....   | \$14,445,865 00        |                        |
| Same for reversionary additions.....   | 1,491,908 00           |                        |
| Same for annuities.....  | 406,239 00             |                        |
| <b>Total.....</b>  | <b>\$16,344,012 00</b> |                        |
| Deduct net value of risks re-insured.....  | 81,195 00              |                        |
| Net reserve.....   |                        | \$16,262,817 00        |
| Present value of supplementary contracts, <i>not</i> involving life contingencies.....           |                        | 46,050 00              |
| Death losses reported, no proofs received.....   | \$49,315 48            |                        |
| Matured endowments due and unpaid.....   | 6,647 46               |                        |
| Death losses and other policy claims resisted.....   | 3,000 00               |                        |
| <b>Total policy claims.....</b>  |                        | <b>58,962 94</b>       |
| Premiums paid in advance, including surrender values so applied...                               | \$7,449 25             |                        |
| Dividends or other profits due policy holders.....   | 5,119 87               |                        |
| Unearned interest on loans.....  | 46,795 35              |                        |
| Fund voluntarily set aside to meet possible fluctuations in market value of securities, etc..... |                        | 225,000 00             |
| Cash capital.....  |                        | 125,000 00             |
| Unassigned funds (surplus).....  |                        | 1,079,400 47           |
| <b>Total liabilities.....</b>  |                        | <b>\$17,886,594 88</b> |

## PREMIUM NOTE ACCOUNT.

|   |              |                     |
|---|--------------|---------------------|
| On hand December 31, 1904.....                      | \$543,243 28 |                     |
| Received during the year on new policies.....       | 1,931 60     |                     |
| Received during the year on old policies.....       | 121,956 52   | \$667,181 40        |
| Deductions during the year as follows:              |              |                     |
| Used in payment of losses and claims.....           | \$26,987 25  |                     |
| Used in purchase of surrendered policies.....       | 18,476 22    |                     |
| Used in payment of dividends to policyholders.....  | 15,476 31    |                     |
| Redeemed by maker in cash.....                      | 34,611 49    |                     |
| <b>Total reduction of premium note account.....</b> |              | <b>95,551 27</b>    |
| <b>Balance, note assets at end of the year.....</b> |              | <b>\$571,580 13</b> |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                             | <i>Number.</i> | <i>Amount.</i>  | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------------------|----------------|-----------------|----------------------|----------------------|
| Whole life.....             | 31,364         | \$55,938,697 00 |                      |                      |
| Endowment.....              | 8,367          | 13,359,665 00   |                      |                      |
| All other.....              | 1,810          | 3,610,936 00    |                      |                      |
| Additions by dividends..... | -              | 1,982,991 00    | 41,541               | \$74,892,289 00      |

## NEW POLICIES ISSUED.

|                             |       |                |       |                 |
|-----------------------------|-------|----------------|-------|-----------------|
| Whole life.....             | 5,004 | \$8,965,218 00 |       |                 |
| Endowment.....              | 1,727 | 2,316,875 00   |       |                 |
| All other.....              | 430   | 923,276 00     |       |                 |
| Additions by dividends..... | -     | 350,822 00     | 7,161 | \$12,496,191 00 |

## OLD POLICIES REVIVED.

|                 |    |              |     |              |
|-----------------|----|--------------|-----|--------------|
| Whole life..... | 80 | \$148,500 00 |     |              |
| Endowment.....  | 27 | 29,250 00    |     |              |
| All other.....  | 4  | 8,000 00     | 111 | \$185,750 00 |

## OLD POLICIES INCREASED.

|  | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--|----------------|----------------|--------------------------|--------------------------|
| Whole life.....                            | -              | \$4,517 00     |                          |                          |
| Endowment.....                             | -              | 11,884 00      |                          |                          |
| All other.....                             | -              | 87 00          | -                        | \$16,488 00              |
| <b>Total.....</b>                          |                |                | <b>48,813</b>            | <b>\$87,690,718 00</b>   |
| Policies terminated during the year.....   |                |                | <b>4,198</b>             | <b>7,815,378 00</b>      |
| * Policies in force December 31, 1905..... |                |                | <b>44,615</b>            | <b>\$79,775,340 00</b>   |
| Annuities in force December 31, 1905.....  |                |                | <b>94</b>                | <b>38,681 62</b>         |

## BNSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>      |
|---|----------------|---------------------|
| Policies in force December 31st of the previous year..... | 336            | \$441,870 00        |
| Policies issued during the year.....                      | 113            | 115,105 49          |
| <b>Total.....</b>   | <b>449</b>     | <b>\$556,975 49</b> |
| Deduct policies ceased to be in force.....                | 70             | 85,201 49           |
| <b>Policies in force in Maine, Dec. 31, 1905.....</b>     | <b>379</b>     | <b>\$471,774 00</b> |
| Losses and claims incurred during the year.....           | 1              | \$123 00            |
| Losses and claims settled during the year.....            | 1              | 123 00              |
| Premiums received.....                                    |                | 21,658 51           |

\* Policies re-insured, 55, \$733,778.00.

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 .....  | \$1,279,500 43  |               |
| Dividends applied to purchase paid-up additions and annuities .....                     | 81,558 94       |               |
| Surrender values applied to purchase paid-up insurance and annuities .....              | 41,366 00       |               |
| Total new premiums.....   | \$1,402,425 37  |               |
| Renewal premiums.....   | 12,828,122 39   |               |
| Dividends applied to pay renewal premiums .....   | 800,593 80      |               |
| Total renewal premiums .....  | \$13,628,716 19 |               |
| Total premium income .....  | \$15,031,141 56 |               |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                 | 4,228 00      |
| Premium notes, loans or liens, restored by revival of policies.....                     |                 | 386 46        |
| Interest on mortgage loans .....  | \$614,037 23    |               |
| Interest on collateral loans .....  | 11,562 18       |               |
| Interest on bonds.....  | 608,204 07      |               |
| Interest on premium notes, policy loans or liens .....                                  | 76,984 17       |               |
| Interest on other debts due the company .....   | 19,923 71       |               |
| Discount on claims paid in advance .....  | 800 23          |               |
| Rent—including company's own occupancy.....   | 171,112 41      | 1,502,624 00  |
| Profit on sale or maturity of ledger assets.....  |                 | 13,317 94     |
| Total income.....   | \$16,551,697 96 |               |
| Ledger assets Dec. 31, 1904 .....   |                 | 30,371,208 43 |
| Total.....  | \$46,922,906 39 |               |

DISBURSEMENTS.

|  |                |  |
|--|----------------|--|
| Death claims and additions.....  | \$4,235,427 62 |  |
| Matured endowments and additions .....                                     | 87,146 00      |  |
| Total death claims and endowments .....                                    | \$4,322,573 62 |  |
| Premium notes voided by lapse .....  | 8,780 45       |  |
| Surrender values paid in cash .....  | 503,717 31     |  |
| Surrender values applied to purchase paid-up insurance and annuities ..... | 41,366 00      |  |
| Dividends paid policy holders in cash .....                                | 17,083 73      |  |
| Dividends applied to pay renewal premiums .....                            | 800,593 80     |  |
| Dividends applied to purchase paid-up additions and annuities.....         | 81,558 94      |  |
| Total paid policy holders .....  | \$5,775,673 85 |  |

|   |                        |
|---|------------------------|
| Supplementary contracts <i>not</i> involving life contingencies .....             | \$14,916 67            |
| Commissions and bonuses to agents .....   | 3,268,036 52           |
| Commuting renewal commissions.....  | 7,793 42               |
| Salaries and allowances for agencies, including managers, agents and clerks ..... | 954,901 78             |
| Agency supervision, traveling and all other agency expenses .....                 | 44,258 73              |
| Medical examiners fees and inspection of risks .....                              | 339,405 43             |
| Salaries and all other compensation of officers and home office employes.....     | 405,425 37             |
| Rent—including company's own occupancy.....                                       | 127,195 21             |
| Advertising, printing, stationery and postage .....                               | 152,976 62             |
| Legal expenses .....  | 37,916 90              |
| Furniture, fixtures and safes.....  | 51,603 43              |
| Insurance taxes, licenses and department fees .....                               | 147,651 56             |
| Taxes on real estate.....   | 88,204 62              |
| Repairs and expenses (other than taxes) on real estate.....                       | 78,611 51              |
| Loss on sale or maturity of ledger assets.....                                    | 11,930 43              |
| Miscellaneous expenditures .....  | 42,846 36              |
| Total disbursements .....   | <u>\$11,499,348 47</u> |
| Balance.....  | \$25,423,557 92        |

LEDGER ASSETS.

|  |                        |
|--|------------------------|
| Book value of real estate.....                               | \$3,043,308 97         |
| Mortgage loans on real estate.....                           | 12,627,943 48          |
| Loans secured by collateral .....                            | 500,000 00             |
| Loans on company's policies assigned as collateral.....      | 1,479,920 00           |
| Premium notes on policies in force .....                     | 162,941 75             |
| Book value of bonds—excluding interest .....                 | 17,126,154 40          |
| Deposited in trust companies and banks on interest .....     | 322,394 55             |
| Cash in office and deposited in banks, not on interest ..... | 65,095 00              |
| Agents balances .....  | 5,795 85               |
| Printing plant .....   | 10,000 00              |
| Loans on personal security .....                             | 29,633 01              |
| Commuted commissions.....                                    | 50,370 91              |
| Total ledger assets .....                                    | <u>\$25,423,557 92</u> |

NON-LEDGER ASSETS.

|   |                   |
|---|-------------------|
| Interest due and accrued on mortgages .....                     | \$177,503 54      |
| Interest accrued on bonds .....                                 | 231,287 15        |
| Interest due and accrued on premium notes, loans or liens ..... | 26,789 25         |
| Rents accrued on company's property .....                       | 8,240 32          |
| Market value of bonds over book value .....                     | <u>317,528 19</u> |

|   | <i>New<br/>Business.</i> | <i>Renewals.</i>    |                        |
|---|--------------------------|---------------------|------------------------|
| Gross premiums due and unreported .....                       | \$107,928 87             | \$347,104 96        |                        |
| Gross deferred premiums.....                                  | 179,045 69               | 497,718 73          |                        |
| Total .....   | <u>\$286,974 56</u>      | <u>\$844,823 69</u> |                        |
| Deduct loading.....   | 71,743 64                | 211,205 92          |                        |
| Net uncollected and deferred premiums .....                   | \$215,230 92             | \$633,617 77        | 848,848 69             |
| Trust funds deposited in United States Trust Co., Boston..... |                          |                     | <u>39,810 91</u>       |
| Gross assets.....   |                          |                     | <u>\$37,073,565 97</u> |

DEDUCT ASSETS NOT ADMITTED.

|                                 |             |                 |
|---------------------------------|-------------|-----------------|
| Printing plant.....             | \$10,000 00 |                 |
| Commuted commissions.....       | 50,370 91   |                 |
| Agents debit balances.....      | 8,635 61    |                 |
| Loans on personal security..... | 29,633 01   | \$98,659 53     |
| Total admitted assets.....      |             | \$36,974,906 44 |

LIABILITIES.

|  |                 |                 |
|--|-----------------|-----------------|
| Net present value of outstanding policies.....   | \$31,041,066 00 |                 |
| Same for reversionary additions.....   | 313,813 00      |                 |
| Total.....   | \$31,354,879 00 |                 |
| Deduct net value of risks reinsured.....   | 80,699 00       |                 |
| Net reserve.....   |                 | \$31,274,280 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies..... |                 | 171,951 00      |
| Surrender values claimable on policies cancelled.....                                  |                 | 178,857 00      |
| Death losses reported, no proofs received.....   | \$51,230 00     |                 |
| Matured endowments due and unpaid.....   | 194 00          |                 |
| Death losses and other policy claims resisted.....                                     | 8,000 00        |                 |
| Total policy claims.....   |                 | 59,424 00       |
| Premiums paid in advance, including surrender values so applied....                    | 60,473 28       |                 |
| Salaries, rents, commissions and other accounts, due or accrued.....                   | 128,552 99      |                 |
| Dividends or other profits due policy holders.....                                     | 164,843 40      |                 |
| Dividends apportioned, payable to policy holders during 1906.....                      | 108,967 28      |                 |
| Trust funds held by the company.....   | 39,810 91       |                 |
| Special reserve for accumulating dividends and possible depreciation.....              | 831,111 00      |                 |
| Unassigned funds (surplus).....  | 3,956,635 58    |                 |
| Total liabilities.....   |                 | \$36,974,906 44 |

PREMIUM NOTE ACCOUNT.

|   |              |              |
|---|--------------|--------------|
| On hand December 31, 1904.....                      | \$148,958 87 |              |
| Received during the year on old policies.....       | 61,129 81    |              |
| Restored by revival of policies.....                | 386 46       | \$210,475 14 |
| Deductions during the year as follows:              |              |              |
| Used in payment of losses and claims.....           | \$1,901 03   |              |
| Used in purchase of surrendered policies.....       | 7,340 63     |              |
| Voided by lapse.....                                | 8,780 45     |              |
| Used in payment of dividends to policy holders..... | 16,066 43    |              |
| Redeemed by maker in cash.....                      | 13,444 85    |              |
| Total reduction of premium note account.....        |              | 47,533 39    |
| Balance, note assets at end of the year.....        |              | \$162,941 75 |

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                             | Number. | Amount.         | Total Number. | Total Amount.    |
|-----------------------------|---------|-----------------|---------------|------------------|
| Whole life.....             | 51,075  | \$90,574,595 00 |               |                  |
| Endowment.....              | 14,612  | 22,127,308 00   |               |                  |
| All other.....              | 2,042   | 6,143,934 00    |               |                  |
| Additions by dividends..... | -       | 541,209 00      | 67,729        | \$119,337,046 00 |

NEW POLICIES ISSUED.

|                              | <i>Number.</i> | <i>Amount.</i>  | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|------------------------------|----------------|-----------------|--------------------------|--------------------------|
| Whole life .....             | 20,474         | \$29,619,825 00 |                          |                          |
| Endowment .....              | 5,306          | 5,082,350 00    |                          |                          |
| All other .....              | 1,059          | 3,731,500 00    |                          |                          |
| Additions by dividends ..... | -              | 149,709 00      | 26,839                   | \$38,583,384 00          |

OLD POLICIES REVIVED.

|                 |     |              |     |              |
|-----------------|-----|--------------|-----|--------------|
| Whole life..... | 227 | \$297,100 00 |     |              |
| Endowment.....  | 103 | 110,000 00   |     |              |
| All other.....  | 8   | 25,500 00    | 338 | \$432,600 00 |

OLD POLICIES INCREASED.

|  |   |             |               |                         |
|--|---|-------------|---------------|-------------------------|
| Whole life .....                         | - | \$78,050 00 |               |                         |
| Endowment.....                           | - | 7,049 00    |               |                         |
| All other.....                           | - | 949 00      | -             | \$86,048 00             |
| <b>Total .....</b>                       |   |             | <b>94,906</b> | <b>\$158,489,078 00</b> |
| Policies terminated during the year..... |   |             | 7,506         | 11,997,490 00           |
| *Policies in force Dec. 31, 1905.....    |   |             | 87,400        | \$146,491,588 00        |

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                 | <i>Number.</i> | <i>Amount.</i>   | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------|----------------|------------------|--------------------------|--------------------------|
| Whole life..... | 1,434,102      | \$222,121,035 00 |                          |                          |
| Endowment ..... | 40,297         | 10,948,732 00    | 1,474,399                | \$233,069,767 00         |

NEW POLICIES ISSUED.

|                 |  |  |         |                 |
|-----------------|--|--|---------|-----------------|
| Whole life..... |  |  | 323,328 | \$50,091,000 00 |
|-----------------|--|--|---------|-----------------|

OLD POLICIES REVIVED.

|  |        |                |                  |                         |
|--|--------|----------------|------------------|-------------------------|
| Whole life.....                          | 26,330 | \$4,421,464 00 |                  |                         |
| Endowment .....                          | 766    | 208,257 00     | 27,096           | \$4,629,721 00          |
| <b>Total .....</b>                       |        |                | <b>1,824,823</b> | <b>\$287,790,488 00</b> |
| Policies terminated during the year..... |        |                | 276,224          | 42,322,670 00           |
| Policies in force Dec. 31, 1905.....     |        |                | 1,548,599        | \$245,567,818 00        |

BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>      |
|--|----------------|---------------------|
| Policies in force December 31st of the previous year.....  | 82             | \$100,090 00        |
| Policies issued during the year.....                       | 74             | 157,500 00          |
| <b>Total .....</b>   | <b>156</b>     | <b>\$257,590 00</b> |
| Deduct policies ceased to be in force .....                | 10             | 16,000 00           |
| <b>Policies in force in Maine, December 31, 1905.....</b>  | <b>146</b>     | <b>\$241,590 00</b> |
| Losses and claims unpaid December 31, of the previous year | 1              | \$10,000 00         |
| Losses and claims incurred during the year .....           | 2              | 1,070 00            |
| <b>Total .....</b>   | <b>3</b>       | <b>\$11,070 00</b>  |
| Losses and claims settled during the year .....            | 3              | 11,070 00           |
| Premiums received .....                                    |                | 7,797 04            |

\* Policies re-insured, 59, \$812,052.00.

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

ORGANIZED IN 1850. COMMENCED BUSINESS IN 1850.

HENRY B. STOKES, *President.*

M. W. TORREY, *Secretary.*

Cash Capital, \$100,000.

INCOME.

|   |                |                 |
|---|----------------|-----------------|
| First year's premiums on original policies.....   | \$568,540 07   |                 |
| Surrender values applied to pay first year's premiums....                               | 920 31         |                 |
| Total first year's premiums on original policies..                                      | \$569,460 38   |                 |
| Dividends applied to purchase paid-up additions and annuities.....                      | 3,543 07       |                 |
| Surrender values applied to purchase paid-up insurance and annuities.....               | 5,739 10       |                 |
| Consideration for original annuities involving life contingencies.....                  | 12,018 19      |                 |
| Total new premiums.....   | \$590,760 74   |                 |
| Renewal premiums.....   | 2,100,862 57   |                 |
| Dividends applied to pay renewal premiums.....  | 35,221 10      |                 |
| Surrender values applied to pay renewal premiums.....                                   | 112 10         |                 |
| Total renewal premiums.....   | \$2,136,195 77 |                 |
| Total premium income.....   | \$2,726,956 51 |                 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                | 1,540 00        |
| Premium notes, loans or liens restored by revival of policies.....                      |                | 6,993 41        |
| Interest on mortgage loans.....   | \$330,632 49   |                 |
| Interest on collateral loans.....   | 19,244 21      |                 |
| Interest on bonds and dividends on stocks.....  | 160,248 61     |                 |
| Interest on premium notes, policy loans or liens.....                                   | 91,545 07      |                 |
| Interest on other debts due the company.....  | 14,541 39      |                 |
| Rent—including company's own occupancy.....   | 293,145 44     | 909,357 21      |
| Profit on sale or maturity of ledger assets.....  |                | 52,734 20       |
| Dividends and surrender value on reinsurance.....                                       |                | 3,049 50        |
| From other sources.....   |                | 5,696 57        |
| Total income.....   |                | \$3,706,327 40  |
| Ledger assets Dec. 31, 1904.....  |                | 17,469,355 54   |
| Total .....   |                | \$21,175,682 94 |

DISBURSEMENTS.

|   |                |
|---|----------------|
| Death claims and additions.....             | \$1,105,490 58 |
| Matured endowments and additions.....       | 156,802 57     |
| Total death claims and endowments.....      | \$1,262,293 15 |
| Annuities involving life contingencies..... | 9,941 14       |



|   |                 |
|---|-----------------|
| Premium notes voided by lapse.....  | \$24,168 12     |
| Surrender values paid in cash.....  | 316,019 45      |
| Surrender values applied to pay new premiums.....                                   | 920 31          |
| Surrender values applied to pay renewal premiums.....                               | 112 10          |
| Surrender values applied to purchase paid-up insurance and annuities                | 5,739 10        |
| Dividends paid policy holders in cash.....  | 66,901 77       |
| Dividends applied to pay renewal premiums.....                                      | 35,221 10       |
| Dividends applied to purchase paid-up additions and annuities.....                  | 3,543 07        |
| Total paid policy holders.....\$1,724,859 31.                                       |                 |
| Supplementary contracts <i>not</i> involving life contingencies.....                | 100 00          |
| Dividends to stockholders.....  | 16,000 00       |
| Commissions and bonuses to agents.....  | 422,511 39      |
| Salaries and allowances for agencies, including managers, agents<br>and clerks..... | 146,655 86      |
| Agency supervision, traveling and all other agency expenses.....                    | 21,839 15       |
| Medical examiners fees and inspection of risks.....                                 | 53,357 98       |
| Salaries and all other compensation of officers and home office<br>employees.....   | 104,436 78      |
| Rent—including company's own occupancy.....   | 75,242 73       |
| Advertising, printing, stationery and postage.....                                  | 31,715 62       |
| Legal expenses.....   | 18,145 83       |
| Furniture, fixtures and safes.....  | 685 59          |
| Insurance taxes, licenses and department fees.....                                  | 48,863 04       |
| Taxes on real estate.....   | 51,097 21       |
| Repairs and expenses (other than taxes) on real estate.....                         | 101,054 30      |
| Loss on sale or maturity of ledger assets.....                                      | 8,737 41        |
| Reduction in book value of securities.....  | 5,373 94        |
| Profit and loss.....  | 679 55          |
| Miscellaneous expenditures.....   | 35,630 09       |
| Total disbursements.....  | \$2,866,985 78  |
| Balance.....  | \$18,308,697 16 |

## LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Book value of real estate.....                          | \$5,329,252 20  |
| Mortgage loans on real estate.....                      | 7,112,510 00    |
| Loans secured by collateral.....                        | 685,662 50      |
| Loans on company's policies assigned as collateral..... | 1,384,260 04    |
| Premium notes on policies in force.....                 | 304,116 85      |
| Book value of stocks and bonds—excluding interest.....  | 3,206,082 09    |
| Deposited in trust companies and banks on interest..... | 148,801 97      |
| Cash in office.....                                     | 42,412 39       |
| Agents balances.....                                    | 21,951 71       |
| Commuted commissions.....                               | 73,647 41       |
| Total ledger assets.....                                | \$18,308,697 16 |

## NON-LEDGER ASSETS.

|   |              |
|---|--------------|
| Interest accrued on mortgages.....                        | \$104,534 46 |
| Interest accrued on stocks and bonds.....                 | 44,005 78    |
| Interest accrued on collateral loans.....                 | 3,668 95     |
| Interest due and accrued on premium notes, loans or liens | 21,486 19    |
| Interest accrued on other assets.....                     | 2,678 79     |
| Rents due and accrued on company's property.....          | 28,266 69    |
| Market value of real estate over book value.....          | 2,247 80     |
| Market value of stocks and bonds over book value.....     | 63,259 62    |

|  | <i>New<br/>Business.</i> | <i>Renewals.</i> |                        |
|--|--------------------------|------------------|------------------------|
| Gross premiums due and unreported.....     | -                        | \$197,850        | 53                     |
| Gross deferred premiums.....               | \$4,409                  | 78,064           | 00                     |
| <b>Total</b> .....                         | <b>\$4,409</b>           | <b>\$275,914</b> | <b>53</b>              |
| Deduct loading.....                        | 1,102                    | 68,978           | 63                     |
| Net uncollected and deferred premiums..... | \$3,307                  | \$206,935        | 90                     |
| Gross assets.....                          |                          |                  | <u>\$210,243</u> 12    |
|  |                          |                  | <u>\$18,789,028</u> 56 |

## DEDUCT ASSETS NOT ADMITTED.

|                                    |          |    |                        |
|------------------------------------|----------|----|------------------------|
| Commuted commissions.....          | \$73,647 | 41 |                        |
| Agents debit balances.....         | 21,951   | 71 | \$95,599 12            |
| <b>Total admitted assets</b> ..... |          |    | <u>\$18,693,429</u> 44 |

## LIABILITIES.

|  |                     |           |                        |
|--|---------------------|-----------|------------------------|
| Net present value of outstanding policies.....   | \$16,984,281        | 00        |                        |
| Same for reversionary additions.....   | 33,743              | 00        |                        |
| Same for annuities.....  | 100,087             | 00        |                        |
| <b>Total</b> .....   | <b>\$17,118,111</b> | <b>00</b> |                        |
| Deduct net value of risks re-insured.....  | 65,638              | 00        |                        |
| Net reserve.....   |                     |           | \$17,052,473 00        |
| Present value of supplementary contracts, <i>not</i> involving life contingencies..... |                     |           | 1,454 00               |
| Surrender values claimable on policies cancelled.....                                  |                     |           | 3,316 00               |
| Death losses due and unpaid.....   | \$5,634             | 68        |                        |
| Death losses in process of adjustment.....   | 1,815               | 00        |                        |
| Death losses reported, no proofs received.....   | 35,334              | 00        |                        |
| Matured endowments due and unpaid.....   | 1,869               | 00        |                        |
| Death losses and other policy claims resisted.....                                     | 46,292              | 00        |                        |
| Annuity claims, involving life contingencies, due and unpaid.....                      | 196                 | 53        |                        |
| <b>Total policy claims</b> .....   |                     |           | 91,141                 |
| Premiums paid in advance, including surrender values so applied...                     | 16,683              | 34        |                        |
| Commissions due agents on premium notes, when paid.....                                | 9,943               | 24        |                        |
| Dividends or other profits due policy holders.....                                     | 17,601              | 00        |                        |
| Cash capital.....  |                     |           | 100,000 00             |
| Unassigned funds (surplus).....  |                     |           | <u>1,400,817</u> 65    |
| <b>Total liabilities</b> .....   |                     |           | <u>\$18,693,429</u> 44 |

## PREMIUM NOTE ACCOUNT.

|  |           |         |                     |
|--|-----------|---------|---------------------|
| On hand December 31, 1904.....                       | \$326,819 | 68      |                     |
| Received during the year on new policies             | }         | 343,757 | 29                  |
| Received during the year on old policies             |           | 489     | 41                  |
| Restored by revival of policies.....                 |           |         | \$671,066 38        |
| Deductions during the year as follows:               |           |         |                     |
| Used in payment of losses and claims.....            | \$18,209  | 29      |                     |
| Used in purchase of surrendered policies.....        | 13,111    | 86      |                     |
| Voided by lapse.....                                 | 24,168    | 12      |                     |
| Used in payment of dividends to policy holders.....  | 925       | 61      |                     |
| Redeemed by maker in cash.....                       | 310,534   | 65      |                     |
| <b>Total reduction of premium note account</b> ..... |           |         | 366,949 53          |
| Balance, note assets at end of the year.....         |           |         | <u>\$304,116</u> 85 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                              | <i>Number.</i> | <i>Amount.</i>  | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|------------------------------|----------------|-----------------|--------------------------|--------------------------|
| Whole life .....             | 29,994         | \$64,339,563 00 |                          |                          |
| Endowment .....              | 3,547          | 6,953,361 00    |                          |                          |
| All other .....              | 310            | 1,267,198 00    |                          |                          |
| Additions by dividends. .... | -              | 45,749 00       | 33,851                   | \$72,605,871 00          |

NEW POLICIES ISSUED.

|                             |       |                 |       |                 |
|-----------------------------|-------|-----------------|-------|-----------------|
| Whole life.....             | 4,477 | \$11,804,504 00 |       |                 |
| Endowment .....             | 935   | 1,541,510 00    |       |                 |
| All other .....             | 111   | 381,850 00      |       |                 |
| Additions by dividends..... | -     | 4,304 00        | 5,523 | \$13,732,168 00 |

OLD POLICIES REVIVED.

|                 |     |              |     |              |
|-----------------|-----|--------------|-----|--------------|
| Whole life..... | 154 | \$277,782 00 |     |              |
| Endowment.....  | 25  | 39,489 00    |     |              |
| All other ..... | 1   | 1,000 00     | 160 | \$318,271 00 |

OLD POLICIES INCREASED.

|                 |   |             |   |             |
|-----------------|---|-------------|---|-------------|
| Whole life....  | - | \$48,191 00 |   |             |
| Endowment.....  | - | 4,000 00    |   |             |
| All other ..... | - | 44,712 00   | - | \$96,903 00 |

|   |  |  |        |                 |
|---|--|--|--------|-----------------|
| Total .....                               |  |  | 39,554 | \$86,753,213 00 |
| Policies terminated during the year ..... |  |  | 3,899  | 10,728,958 00   |
| Policies in force Dec. 31, 1905.....      |  |  | 35,655 | \$76,024,255 00 |
| Annuities in force Dec. 31, 1905.....     |  |  | 39     | 10,832 31       |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 189            | \$253,318 00   |
| Policies issued during the year.....                      | 20             | 34,170 00      |
| Total .....   | 209            | \$287,488 00   |
| Deduct policies ceased to be in force .....               | 18             | 33,929 00      |
| Policies in force in Maine, December 31, 1905.....        | 191            | \$253,559 00   |
| Losses and claims incurred during the year .....          | 1              | \$5,000 00     |
| Losses and claims settled during the year .....           | 1              | 5,000 00       |
| Premiums received.....                                    |                | 8,549 13       |

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 .....  | \$864,920 55   |                 |
| Dividends applied to purchase paid-up additions.....                                    | 75,899 75      |                 |
| Total new premiums .....  | \$940,820 30   |                 |
| Renewal premiums.....   | 5,193,737 12   |                 |
| Dividends applied to pay renewal premiums .....   | 776,918 80     |                 |
| Total renewal premiums .....  | \$5,970,655 92 |                 |
| Total premium income .....  |                | \$6,911,476 22  |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                | 104,105 60      |
| Premium notes, loans or liens restored by revival of policies.....                      |                | 4,232 87        |
| Interest on mortgage loans .....  | \$673,712 31   |                 |
| Interest on bonds and dividends on stocks .....   | 684,945 52     |                 |
| Interest on premium notes, policy loans or liens .....                                  | 274,720 65     |                 |
| Interest on other debts due the company .....   | 11,329 46      |                 |
| Discount on claims paid in advance .....  | 276 78         |                 |
| Rent—including company's own occupancy.....   | 17,279 85      | 1,662,264 57    |
| Total income.....   |                | \$8,682,079 26  |
| Ledger assets Dec. 31, 1904 .....   |                | 34,878,063 63   |
| Total.....  |                | \$43,560,142 89 |

DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Death claims and additions.....  | \$2,394,377 62 |                |
| Matured endowments and additions.....  | 347,982 00     |                |
| Total death claims and endowments .....  |                | \$2,742,359 62 |
| Premium notes voided by lapse .....  | 67,417 21      |                |
| Surrender values paid in cash .....  | 439,968 35     |                |
| Surrender values applied to pay interest .....                                   | 2,155 60       |                |
| Dividends paid policy holders in cash .....                                      | 19,599 56      |                |
| Dividends applied to pay renewal premiums .....                                  | 776,918 80     |                |
| Dividends allowed in 1905, subject to the order of the policy holder ..          | 80,213 08      |                |
| Dividends applied to purchase paid-up additions .....                            | 75,899 75      |                |
| Dividends applied in payment of premium notes .....                              | 59,545 68      |                |
| Total paid policy holders.....   | \$4,264,077.65 |                |
| Supplementary contracts <i>not</i> involving life contingencies .....            | 49,653 95      |                |
| Commissions to agents .....  | 774,773 23     |                |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 81,796 59      |                |
| Agency supervision, traveling and all other agency expenses .....                | 9,703 47       |                |
| Medical examiners fees and inspection of risks .....                             | 71,396 50      |                |

|  |                        |
|--|------------------------|
| Salaries and all other compensation of officers and home office employees..... | \$172,197 97           |
| Rent—including company's own occupancy .....                                   | 48,951 90              |
| Advertising, printing, stationery and postage .....                            | 82,260 77              |
| Legal expenses.....  | 2,372 12               |
| Furniture, fixtures and safes.....   | 3,903 41               |
| Insurance taxes, licenses and department fees .....                            | 120,681 58             |
| Taxes on real estate .....   | 5,023 06               |
| Repairs and expenses (other than taxes) on real estate.....                    | 2,247 31               |
| Premiums on securities purchased .....   | 41,745 62              |
| Profit and loss .....  | 46,048 47              |
| Miscellaneous expenditures .....   | 30,821 41              |
| <b>Total disbursements .....</b>   | <b>\$5,807,655 01</b>  |
| <b>Balance.....</b>  | <b>\$37,752,487 88</b> |

LEDGER ASSETS.

|  |                        |
|--|------------------------|
| Book value of real estate.....                               | \$559,472 15           |
| Mortgage loans on real estate.....                           | 15,111,922 44          |
| Loans on company's policies assigned as collateral .....     | 3,948,509 00           |
| Premium notes on policies in force .....                     | 761,994 04             |
| Book value of stocks and bonds—excluding interest .....      | 16,697,747 25          |
| Deposited in trust companies and banks on interest .....     | 273,034 61             |
| Cash in office and deposited in banks, not on interest ..... | 392,720 84             |
| Bills receivable.....  | 4,087 55               |
| <b>Total ledger assets .....</b>                             | <b>\$37,752,487 88</b> |

NON-LEDGER ASSETS.

|   |              |                   |
|---|--------------|-------------------|
| Interest due and accrued on mortgages .....                     | \$210,594 17 |                   |
| Interest accrued on stocks and bonds .....                      | 237,938 30   |                   |
| Interest due and accrued on premium notes, loans or liens ..... | 79,517 84    |                   |
| Rents accrued on company's property .....                       | 637 50       | \$528,687 81      |
| <b>Market value of stocks and bonds over book value.....</b>    |              | <b>904,717 75</b> |

|  | <i>New<br/>Business.</i> | <i>Renewals.</i>    |                        |
|--|--------------------------|---------------------|------------------------|
| Gross premiums due and unreported .....            | \$5,691 02               | \$303,152 22        |                        |
| Gross deferred premiums.....                       | 64,448 20                | 652,838 21          |                        |
| <b>Total .....</b>                                 | <b>\$70,139 22</b>       | <b>\$955,990 43</b> |                        |
| Deduct loading.....                                | 14,027 84                | 191,198 09          |                        |
| <b>Net uncollected and deferred premiums .....</b> | <b>\$56,111 38</b>       | <b>\$764,792 34</b> | <b>\$20,903 72</b>     |
| <b>Gross assets.....</b>                           |                          |                     | <b>\$40,006,857 16</b> |

DEDUCT ASSETS NOT ADMITTED.

|                                   |                        |
|-----------------------------------|------------------------|
| Bills receivable .....            | \$4,087 55             |
| <b>Total admitted assets.....</b> | <b>\$40,002,769 61</b> |

LIABILITIES.

|  |                 |                 |
|--|-----------------|-----------------|
| Net present value of outstanding policies.....   | \$35,704,437 00 |                 |
| Same for reversionary additions.....   | 617,537 00      |                 |
| Total .....  | \$36,322,274 00 |                 |
| Deduct net value of risks reinsured .....  | 539,982 00      |                 |
| Net reserve.....   |                 | \$35,782,292 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies .....  |                 | 219,986 89      |
| Death losses and matured endowments in process of adjustment .....                       | \$8,689 36      |                 |
| Death losses reported, no proofs received .....  | 133,685 00      |                 |
| Total policy claims.....   |                 | 142,374 36      |
| Premiums paid in advance.....  |                 | 23,741 57       |
| Salaries, rents, commissions and other accounts, due or accrued .....                    |                 | 18,554 46       |
| Dividends or other profits due policy holders.....                                       |                 | 140,938 03      |
| Dividends apportioned, payable to policy holders on demand or at maturity of policy..... |                 | 308,218 46      |
| Dividends apportioned, payable to policy holders on payment of future premiums .....     |                 | 22,259 00       |
| Unassigned funds (surplus) .....   |                 | 3,344,394 84    |
| Total liabilities.....   |                 | \$40,002,769 61 |

PREMIUM NOTE ACCOUNT.

|   |              |              |
|---|--------------|--------------|
| On hand December 31, 1904.....                                    | \$783,010 29 |              |
| Received during the year on old policies.....                     | 176,412 09   |              |
| Restored by revival of policies.....                              | 4,232 87     | \$963,635 25 |
| Deductions during the year as follows:                            |              |              |
| Used in payment of losses and claims .....                        | \$46,391 99  |              |
| Used in purchase of surrendered policies and voided by lapse..... | 67,417 21    |              |
| Used in payment of dividends to policy holders .....              | 59,545 68    |              |
| Redeemed by maker in cash.....                                    | 21,710 26    |              |
| Total reduction of premium note account.....                      |              | 195,065 14   |
| Balance, note assets at end of the year.....                      |              | \$768,590 11 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                              | Number. | Amount.          | Total Number. | Total Amount.    |
|------------------------------|---------|------------------|---------------|------------------|
| Whole life.....              | 68,047  | \$156,894,690 00 |               |                  |
| Endowment .....              | 9,078   | 16,814,902 00    |               |                  |
| All other .....              | 1,855   | 5,210,464 00     |               |                  |
| Additions by dividends ..... | -       | 1,176,300 00     | 78,980        | \$180,086,256 00 |

NEW POLICIES ISSUED.

|                 |       |                 |        |                 |
|-----------------|-------|-----------------|--------|-----------------|
| Whole life..... | 9,485 | \$19,490,362 00 |        |                 |
| Endowment ..... | 1,706 | 2,603,715 00    |        |                 |
| All other ..... | 468   | 1,252,490 00    | 11,649 | \$23,256,567 00 |

MASSACHUSETTS MUTUAL LIFE INSURANCE CO. 413

OLD POLICIES REVIVED.

|                              | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life.....              | 65             | \$160,989 00   |                          |                          |
| Endowment .....              | 9              | 15,682 00      |                          |                          |
| All other .....              | 2              | 2,708 00       |                          |                          |
| Additions by dividends ..... | -              | 1,920 00       | 76                       | \$181,274 00             |

OLD POLICIES INCREASED.

|  |   |             |        |                  |
|--|---|-------------|--------|------------------|
| Whole life .....                         | - | \$69,712 00 |        |                  |
| Endowment .....                          | - | 2,884 00    |        |                  |
| All other .....                          | - | 7,371 00    |        |                  |
| Additions by dividends .....             | - | 141,950 00  | -      | \$221,917 00     |
| <b>Total .....</b>                       |   |             | 90,705 | \$203,756,014 00 |
| Policies terminated during the year..... |   |             | 4,922  | 11,393,208 00    |
| *Policies in force Dec. 31, 1905.....    |   |             | 85,783 | \$192,362,811 00 |

BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year.....  | 1,598          | \$2,321,773 00 |
| Policies issued during the year.....                       | 114            | 212,419 00     |
| <b>Total .....</b>   | 1,712          | \$2,534,192 00 |
| Deduct policies ceased to be in force .....                | 74             | 129,579 00     |
| <b>Policies in force in Maine, December 31, 1905.....</b>  | 1,638          | \$2,404,613 00 |
| Losses and claims unpaid December 31, of the previous year | 1              | \$400 00       |
| Losses and claims incurred during the year .....           | 19             | 37,989 00      |
| <b>Total .....</b>   | 20             | \$38,389 00    |
| Losses and claims settled during the year .....            | 20             | \$8,389 00     |
| Premiums received.....                                     |                | 86,534 49      |

\* Policies reinsured, \$3,132,090.00.

## METROPOLITAN LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1867.

JOHN R. HEGEMAN, *President.*JAMES S. ROBERTS, *Secretary.*

Cash Capital, \$2,000,000.

## INCOME.

|   |               |          |
|---|---------------|----------|
| First year's premiums on original policies .....  | \$9,757,336   | 96       |
| Surrender values applied to pay first year's premiums ...                               | 26,214        | 76       |
| <hr/>   |               |          |
| Total first year's premiums on original policies  | \$9,783,551   | 72       |
| Dividends applied to purchase paid-up additions and annuities .....                     | 44,768        | 13       |
| Consideration for original annuities involving life contingencies .....                 | 148,721       | 68       |
| <hr/>   |               |          |
| Total new premiums.....   | \$9,977,041   | 53       |
| Renewal premiums.....   | 43,813,917    | 84       |
| Dividends applied to pay renewal premiums .....   | 890,371       | 67       |
| Surrender values applied to pay renewal premiums.....                                   | 77,206        | 66       |
| <hr/>   |               |          |
| Total renewal premiums .....  | \$44,781,496  | 17       |
| Total premium income .....  | \$54,758,537  | 70       |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |               | 2,450 00 |
| Interest on mortgage loans .....  | \$1,731,365   | 84       |
| Interest on collateral loans.....   | 95,812        | 70       |
| Interest on bonds and dividends on stocks .....   | 2,903,348     | 14       |
| Interest on premium notes, policy loans or liens .....                                  | 158,178       | 36       |
| Interest on other debts due the company .....   | 122,698       | 36       |
| Rent—including company's own occupancy.....   | 923,175       | 72       |
| <hr/>   |               |          |
| Profit on sale or maturity of ledger assets .....                                       | 818,326       | 58       |
| Agents cash deposit in lieu of bonds .....  | 17,695        | 09       |
| <hr/>   |               |          |
| Total income .....  | \$61,531,588  | 49       |
| Ledger assets Dec. 31, 1904 .....   | 123,200,191   | 44       |
| <hr/>   |               |          |
| Total.....  | \$184,731,779 | 93       |

## DISBURSEMENTS.

|  |              |    |
|--|--------------|----|
| Death claims .....                                     | \$15,296,600 | 37 |
| Matured endowments and additions .....                 | 98,443       | 66 |
| <hr/>  |              |    |
| Total death claims and endowments .....                | \$15,395,043 | 43 |
| Annuities involving life contingencies .....           | 98,451       | 63 |
| Premium notes voided by lapse .....                    | 28,649       | 19 |
| Surrender values paid in cash .....                    | 693,567      | 92 |
| Surrender values applied to pay new premiums.....      | 26,214       | 76 |
| Surrender values applied to pay renewal premiums ..... | 77,206       | 66 |



|   |                        |
|---|------------------------|
| Dividends paid policy holders in cash .....   | \$133,777 35           |
| Dividends applied to pay renewal premiums .....                                     | 890,371 67             |
| Dividends applied to purchase paid-up additions and annuities .....                 | 44,768 13              |
| Total paid policy holders...\$17,388,050.74   |                        |
| Supplementary contracts <i>not</i> involving life contingencies .....               | 13,404 85              |
| Dividends to stockholders.....  | 140,000 00             |
| Commissions and bonuses to agents .....   | 7,932,170 93           |
| Commuting renewal commissions.....  | 1,536,296 90           |
| Salaries and allowances for agencies, including managers, agents<br>and clerks..... | 3,855,451 63           |
| Agency supervision, traveling and all other agency expenses .....                   | 620,743 23             |
| Medical examiners fees and inspection of risks.....                                 | 914,825 45             |
| Salaries and all other compensation of officers and home office<br>employees.....   | 2,159,206 86           |
| Rent—including company's own occupancy.....   | 741,814 38             |
| Advertising, printing, stationery and postage .....                                 | 613,023 68             |
| Legal expenses .....  | 89,584 66              |
| Furniture, fixtures and safes.....  | 60,828 66              |
| Insurance taxes, licenses and department fees .....                                 | 666,509 68             |
| Taxes on real estate.....   | 143,142 56             |
| Repairs and expenses (other than taxes) on real estate.....                         | 379,330 45             |
| Reduction in book value of real estate.....   | 500,090 00             |
| Miscellaneous expenditures .....  | 451,016 49             |
| Total disbursements .....   | <u>\$38,205,401 15</u> |
| Balance.....  | \$146,526,378 78       |

LEDGER ASSETS.

|   |                         |
|---|-------------------------|
| Book value of real estate.....                              | \$17,495,905 30         |
| Mortgage loans on real estate.....                          | 38,062,610 75           |
| Loans secured by collateral.....                            | 3,747,285 50            |
| Loans on company's policies assigned as collateral.....     | 2,982,199 81            |
| Premium notes on policies in force .....                    | 721,354 69              |
| Book value of stocks and bonds—excluding interest .....     | 79,305,667 72           |
| Deposited in trust companies and banks on interest .....    | 3,718,655 48            |
| Cash in office and deposited in banks, not on interest..... | 465,256 68              |
| Agents balances.....  | 27,442 85               |
| Total ledger assets .....                                   | <u>\$146,526,378 78</u> |

NON-LEDGER ASSETS.

|   |                   |
|---|-------------------|
| Interest due and accrued on mortgages .....                     | \$569,582 95      |
| Interest due and accrued on stocks and bonds .....              | 619,660 56        |
| Interest due and accrued on collateral loans .....              | 10,482 80         |
| Interest due and accrued on premium notes, loans or liens ..... | 21,804 59         |
| Interest due on other assets .....                              | 470 53            |
| Rents due and accrued on company's property .....               | 14,430 72         |
| Market value of stocks and bonds over book value.....           | <u>323,809 46</u> |

|  | <i>New<br/>Business.</i> | <i>Renewals.</i>      |                         |
|--|--------------------------|-----------------------|-------------------------|
| Gross premiums due and unreported .....    | \$134,752 71             | \$870,186 15          |                         |
| Gross deferred premiums.....               | 753,964 25               | 2,546,851 42          |                         |
| Total .....                                | <u>\$888,716 96</u>      | <u>\$3,417,037 57</u> |                         |
| Deduct loading.....                        | 177,743 39               | 683,407 51            |                         |
| Net uncollected and deferred premiums..... | \$710,973 57             | \$2,733,630 06        | 3,444,603 63            |
| All other assets.....                      |                          |                       | <u>33,567 48</u>        |
| Gross assets.....                          |                          |                       | <u>\$151,564,731 50</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                  |
|--|-------------|------------------|
| Agents debit balances.....   | \$27,442 85 |                  |
| Premium notes or loans on policies and net premiums in excess of the net value of their policies ..... | 255,963 36  | \$283,406 21     |
| Total admitted assets.....   |             | \$151,281,325 29 |

## LIABILITIES.

|   |                  |                  |
|---|------------------|------------------|
| Net present value of outstanding policies .....   | \$130,457,072 00 |                  |
| Same for reversionary additions.....  | 1,600 00         |                  |
| Same for annuities .....  | 765,169 00       |                  |
| Total .....   | \$131,223,841 00 |                  |
| Deduct net value of risks re-insured.....   | 104,975 00       |                  |
| Net reserve.....  |                  | \$131,118,866 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies ..... |                  | 50,218 00        |
| Surrender values claimable on policies cancelled .....                                  |                  | 75,093 75        |
| Death losses in process of adjustment.....  | \$124,922 60     |                  |
| Death losses reported, no proofs received .....   | 114,338 50       |                  |
| Death losses and other policy claims resisted.....                                      | 47,577 00        |                  |
| Annuity claims, involving life contingencies, due and unpaid .....                      | 1,110 19         |                  |
| Total policy claims.....  |                  | 288,548 29       |
| Premiums and interest paid in advance, including surrender values so applied .....      |                  | 277,349 49       |
| Salaries, rents, commissions and other accounts, due or accrued .....                   |                  | 200,884 24       |
| Dividends or other profits due policy holders.....                                      |                  | 40,659 13        |
| Dividends apportioned, payable to policy holders during 1906 .....                      |                  | 1,329,749 79     |
| Special reserve .....   |                  | 1,204,278 00     |
| Agents cash deposit in lieu of bonds .....  |                  | 214,331 16       |
| Contingent dividend fund .....  |                  | 299,768 48       |
| Cash capital.....   |                  | 2,600,000 00     |
| Unassigned funds (surplus) .....  |                  | 14,181,578 96    |
| Total liabilities.....  |                  | \$151,281,325 29 |

## PREMIUM NOTE ACCOUNT.

|  |              |              |
|--|--------------|--------------|
| On hand December 31, 1904.....                       | \$687,014 26 |              |
| Received during the year on old policies .....       | 101,592 29   | \$788,606 55 |
| Deductions during the year as follows:               |              |              |
| Used in payment of losses and claims.....            | \$16,916 75  |              |
| Used in purchase of surrendered policies .....       | 15,512 55    |              |
| Voided by lapse.....                                 | 28,649 19    |              |
| Used in payment of dividends to policy holders ..... | 630 48       |              |
| Redeemed by maker in cash.....                       | 5,542 89     |              |
| Total reduction of premium note account .....        |              | 67,251 86    |
| Balance, note assets at end of the year .....        |              | \$721,354 69 |

## EXHIBIT OF ORDINARY POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                 | Number. | Amount.       | Total Number. | Total Amount. |
|-----------------|---------|---------------|---------------|---------------|
| Whole life..... | 174,761 | \$177,937,569 |               |               |
| Endowment.....  | 222,678 | 140,675,817   |               |               |
| All other ..... | 1,703   | 12,896,440    | 399,141       | \$330,609,826 |

NEW POLICIES ISSUED.

|                 | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 41,820         | \$44,802,985   |                          |                          |
| Endowment ..... | 88,446         | 48,759,925     |                          |                          |
| All other ..... | 386            | 3,348,781      | 130,652                  | \$96,911,641             |

OLD POLICIES REVIVED.

|                 |       |             |        |             |
|-----------------|-------|-------------|--------|-------------|
| Whole life..... | 5,966 | \$5,075,698 |        |             |
| Endowment ..... | 8,216 | 4,516,792   |        |             |
| All other ..... | 35    | 62,650      | 14,237 | \$9,655,135 |

OLD POLICIES INCREASED.

|                 |   |          |   |           |
|-----------------|---|----------|---|-----------|
| Whole life..... | - | \$49,801 |   |           |
| Endowment ..... | - | 69,159   |   |           |
| All other ..... | - | 914      | - | \$119,371 |

|  |  |  |         |               |
|--|--|--|---------|---------------|
| Total .....                              |  |  | 544,030 | \$437,295,976 |
| Policies terminated during the year..... |  |  | 80,704  | 59,717,439    |
| *Policies in force Dec. 31, 1905.....    |  |  | 463,326 | \$377,578,487 |
| Annuities in force Dec. 31, 1905.....    |  |  | 181     | 112,324       |

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                 | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount</i> |
|-----------------|----------------|----------------|--------------------------|-------------------------|
| Whole life..... | 3,019,088      | \$423,152,121  |                          |                         |
| Endowment ..... | 4,368,849      | 697,575,715    |                          |                         |
| All other ..... | 226,792        | 7,161,393      | 7,614,729                | \$1,127,859,229         |

NEW POLICIES ISSUED AND REVIVED.

|                 |           |              |           |               |
|-----------------|-----------|--------------|-----------|---------------|
| Whole life..... | 395,312   | \$65,636,333 |           |               |
| Endowment ..... | 1,523,550 | 257,125,629  |           |               |
| All other ..... | 21,859    | 785,770      | 1,940,721 | \$323,547,732 |

|  |  |  |           |                 |
|--|--|--|-----------|-----------------|
| Total .....                              |  |  | 9,555,450 | \$1,451,436,961 |
| Policies terminated during the year..... |  |  | 1,436,292 | 243,512,649     |
| Policies in force Dec. 31, 1905.....     |  |  | 8,119,158 | \$1,207,924,312 |

ORDINARY BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year.....  | 5,776          | \$3,776,255 00 |
| Policies issued during the year.....                       | 2,103          | 1,278,976 00   |
| Total .....  | 7,879          | \$5,055,231 00 |
| Deduct policies ceased to be in force .....                | 1,393          | 852,501 00     |
| Policies in force in Maine, December 31, 1905 .....        | 6,486          | \$4,202,730 00 |
| Losses and claims unpaid December 31, of the previous year | 3              | \$2,000 00     |
| Losses and claims incurred during the year .....           | 34             | 27,454 00      |
| Total .....  | 37             | \$29,454 00    |
| Losses and claims settled during the year .....            | 33             | 24,204 00      |
| Losses and claims unpaid Dec. 31, 1905.....                | 4              | \$5,250 00     |
| Premiums received.....                                     |                | 191,760 73     |

\* Policies reinsured, 34, \$667,298.

## INDUSTRIAL BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>         |
|---|----------------|------------------------|
| Policies in force December 31st of the previous year .....              | 57,567         | \$9,881,701 00         |
| Policies issued during the year .....                                   | 17,647         | 3,443,093 00           |
| <b>Total</b> .....  | <u>75,214</u>  | <u>\$13,325,394 00</u> |
| Deduct policies ceased to be in force .....                             | 12,916         | 2,611,556 00           |
| <b>Policies in force in Maine, December 31, 1905</b> .....              | <u>62,298</u>  | <u>\$10,713,838 00</u> |
| <b>Losses and claims unpaid December 31, of the previous year</b> ..... | 1              | \$10 50                |
| <b>Losses and claims incurred during the year</b> .....                 | 769            | 82,544 74              |
| <b>Total</b> .....  | <u>770</u>     | <u>\$92,555 24</u>     |
| <b>Losses and claims settled during the year</b> .....                  | 768            | 82,420 24              |
| <b>Losses and claims unpaid Dec. 31, 1905</b> .....                     | 2              | \$135 00               |
| <b>Premiums received</b> .....  |                | 343,829 22             |

## MUTUAL LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

CHARLES A. PEABODY, *President*.      WILLIAM J. EASTON,  
 GRANVILLE M. WHITE, } *Secretaries*.

## INCOME.

|   |                  |               |
|---|------------------|---------------|
| First year's premiums on original policies.....   | \$7,319,067 40   |               |
| Surrender values applied to pay first year's premiums...                                | 34,006 31        |               |
| Total first year's premiums on original policies.                                       | \$7,353,073 71   |               |
| Dividends applied to purchase paid-up additions and annuities.....                      | 1,192,543 81     |               |
| Consideration for original annuities involving life contingencies.....                  | 2,769,301 84     |               |
| Consideration for supplementary contracts involving life contingencies.....             | 695,156 99       |               |
| Total new premiums.....   | \$12,010,076 35  |               |
| Renewal premiums.....   | 50,407,771 69    |               |
| Dividends applied to pay renewal premiums.....  | 42,890 08        |               |
| Surrender values applied to pay renewal premiums.....                                   | 479,731 48       |               |
| Renewal premiums for deferred annuities.....  | 37,745 97        |               |
| Total renewal premiums.....   | \$50,965,139 22  |               |
| Total premium income.....   | \$62,978,215 57  |               |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                  | 308,294 39    |
| Interest on mortgage loans.....   | \$4,668,686 44   |               |
| Interest on collateral loans.....   | 373,942 69       |               |
| Interest on bonds and dividends on stocks.....  | 10,673,817 37    |               |
| Interest on policy loans or liens.....  | 1,358,908 41     |               |
| Interest on other debts due the company .....   | 554,988 60       |               |
| Rent —including company's own occupancy.....  | 1,726,027 01     | 19,356,370 52 |
| Profit on sale or maturity of ledger assets.....  | 2,345,536 23     |               |
| Cash inadvertently charged as expense prior to 1905.....                                | 25,000 00        |               |
| Over payments, ledger credits to individuals .....                                      | 51,576 07        |               |
| Total income.....   | \$85,064,992 88  |               |
| Ledger assets Dec. 31, 1904.....  | 408,293,315 73   |               |
| Total .....   | \$493,358,308 61 |               |

## DISBURSEMENTS.

|   |                 |  |
|---|-----------------|--|
| Death claims and additions.....                       | \$20,926,067 58 |  |
| Matured endowments and additions.....                 | 4,628,761 33    |  |
| Total death claims and endowments.....                | \$25,554,828 91 |  |
| Annuities involving life contingencies.....           | 2,627,882 97    |  |
| Surrender values paid in cash.....                    | 4,012,366 87    |  |
| Surrender values applied to pay new premiums.....     | 34,006 31       |  |
| Surrender values applied to pay renewal premiums..... | 479,731 48      |  |

|   |                  |
|---|------------------|
| Dividends paid policy holders in cash.....  | \$1,522,570 10   |
| Dividends applied to pay renewal premiums.....  | 42,899 08        |
| Dividends applied to purchase paid-up additions and annuities.....                                    | 1,192,543 81     |
| Total paid policy holders.....\$35,466,820.53.  |                  |
| Supplementary contracts <i>not</i> involving life contingencies .....                                 | 176,364 94       |
| Commissions and bonuses to agents .....   | 6,986,721 42     |
| Commuting renewal commissions .....   | 78,716 16        |
| Salaries and allowances for agencies, including managers, agents and clerks .....                     | 2,009,650 90     |
| Agency supervision, travelling and all other agency expenses .....                                    | 244,130 32       |
| Medical examiners fees and inspection of risks.....   | 787,566 38       |
| Salaries and all other compensation of officers and home office employes.....                         | 1,189,417 16     |
| Rent—including company's own occupancy.....   | 645,945 20       |
| Advertising, printing, stationery and postage .....   | 1,031,031 28     |
| Legal expenses .....  | 302,248 00       |
| Furniture, fixtures and safes.....  | 96,379 13        |
| Insurance taxes, licenses and department fees .....   | 779,139 15       |
| Taxes on real estate.....   | 334,263 96       |
| Repairs and expenses (other than taxes) on real estate.....   | 621,553 55       |
| Loss on sale or maturity of ledger assets .....   | 3,524 32         |
| Exchange and brokerage, committee fees and surety bonds, freight, express, duties and restaurant..... | 198,617 41       |
| Investigation committee's expenses .....  | 12,203 87        |
| Miscellaneous items .....   | 8,245 50         |
| Loss on policy settlements.....   | 378 09           |
| Real estate valuation adjustments .....   | 5,000,000 00     |
| Total disbursements .....   | \$55,972,967 27  |
| Balance .....   | \$437,385,341 34 |

## LEDGER ASSETS.

|   |                  |
|---|------------------|
| Book value of real estate.....                              | \$31,014,558 51  |
| Mortgage loans on real estate.....                          | 109,771,163 16   |
| Loans secured by collateral.....                            | 18,195,000 00    |
| Loans on company's policies assigned as collateral.....     | 28,198,278 84    |
| Book value of stocks and bonds—excluding interest.....      | 239,986,702 05   |
| Deposited in trust companies and banks on interest.....     | 8,945,383 91     |
| Cash in office and deposited in banks, not on interest..... | 324,529 17       |
| Agents balances.....  | 940,119 51       |
| Suspense account.....                                       | 8,706 19         |
| Total ledger assets.....                                    | \$437,385,341 34 |

## NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest due and accrued on mortgages.....            | \$1,268,961 63 |
| Interest accrued on stocks and bonds.....             | 1,984,036 50   |
| Interest accrued on collateral loans .....            | 101,312 52     |
| Interest accrued on other assets.....                 | 46,831 01      |
| Rents due and accrued on company's property.....      | 180,834 95     |
| Market value of stocks and bonds over book value.. .. | 25,315,165 33  |

|  | <i>New<br/>Business.</i> | <i>Renewals.</i> |                  |
|--|--------------------------|------------------|------------------|
| Gross premiums due and unreported.....     | \$75,683 97              | \$4,520,525 56   |                  |
| Gross deferred premiums.....               | 192,514 72               | 2,680,881 59     |                  |
| Total.....                                 | \$268,198 69             | \$7,201,407 15   |                  |
| Deduct loading.....                        | 69,731 66                | 1,872,365 86     |                  |
| Net uncollected and deferred premiums..... | \$198,467 03             | \$5,329,041 29   | 5,527,508 32     |
| Gross assets.....                          |                          |                  | \$471,809,991 66 |

## DEDUCT ASSETS NOT ADMITTED.

|                            |              |                  |
|----------------------------|--------------|------------------|
| Agents debit balances..... | \$940,119 51 |                  |
| Suspense account.....      | 8,706 19     | \$948,825 70     |
| Total admitted assets..... |              | \$470,861,165 90 |

## LIABILITIES.

|   |                  |                  |
|---|------------------|------------------|
| Net present value of outstanding policies.....  | \$344,515,794 00 |                  |
| Same for reversionary additions.....  | 12,708,852 00    |                  |
| Same for annuities .....  | 29,852,605 00    |                  |
| Total .....   | \$387,077,251 00 |                  |
| Deduct net value of risks reinsured .....   | 33,061 00        |                  |
| Net reserve .....   |                  | \$387,044,190 00 |
| Present value of supplementary contracts, <i>not</i> involving<br>life contingencies .....  |                  | 1,466,513 31     |
| Surrender values claimable on policies cancelled.....                                       |                  | 9,091 57         |
| Death losses in process of adjustment.....  | \$1,720,681 16   |                  |
| Death losses reported, no proofs received .....   | 403,980 00       |                  |
| Matured endowments due and unpaid .....   | 107,539 30       |                  |
| Death losses and other policy claims resisted.....  | 116,659 00       |                  |
| Annuity claims, involving life contingencies, due and<br>unpaid .....                       |                  | 187,943 52       |
| Total policy claims.....  |                  | 2,536,202 98     |
| Due and unpaid on supplementary contracts <i>not</i> involving life con-<br>tingencies..... |                  | 2,738 46         |
| Premiums and interest paid in advance, including surrender values<br>so applied.....        |                  | 1,216,337 43     |
| Salaries, rents, commissions and other accounts, due or accrued.....                        |                  | 152,857 63       |
| Dividends or other profits due policy holders.....  |                  | 165,627 72       |
| Reserve for contingent guarantee fund.....  |                  | 75,417,606 80    |
| Surplus to be apportioned in 1906.....  |                  | 2,850,000 00     |
| Total liabilities.....  |                  | \$470,861,165 90 |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE, DEC. 31, 1904.

|                             | Number. | Amount.            | Total<br>Number. | Total<br>Amount.   |
|-----------------------------|---------|--------------------|------------------|--------------------|
| Whole life.....             | 530,902 | \$1,251,260,740 00 |                  |                    |
| Endowment.....              | 124,150 | 263,365,538 00     |                  |                    |
| All other.....              | 4,492   | 13,215,990 00      |                  |                    |
| Additions by dividends..... | -       | 19,769,392 00      | 659,544          | \$1,547,811,660 00 |

## NEW POLICIES ISSUED.

|                             |        |                  |        |                  |
|-----------------------------|--------|------------------|--------|------------------|
| Whole life.....             | 68,803 | \$142,215,296 00 |        |                  |
| Endowment.....              | 17,265 | 31,221,818 00    |        |                  |
| All other.....              | 1,999  | 6,444,644 00     |        |                  |
| Additions by dividends..... | -      | 1,780,865 00     | 88,067 | \$181,662,643 00 |

## OLD POLICIES REVIVED.

|                             | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount</i> |
|-----------------------------|----------------|----------------|--------------------------|-------------------------|
| Whole life.....             | 561            | \$1,224,083 00 |                          |                         |
| Endowment.....              | 234            | 359,963 00     |                          |                         |
| All other.....              | 5              | 18,400 00      |                          |                         |
| Additions by dividends..... | -              | 73 00          | 800                      | \$1,602,519 60          |

## OLD POLICIES INCREASED.

|  |    |   |                |                           |
|--|----|---|----------------|---------------------------|
| Whole life.....                              | 84 | - |                |                           |
| Endowment.....                               | 16 | - |                |                           |
| All other.....                               | 4  | - | 104            | -                         |
| <b>Total.....</b>                            |    |   | <b>748,515</b> | <b>\$1,730,876,823 00</b> |
| Policies terminated during the year.....     |    |   | 59,194         | 141,327,354 00            |
| <b>*Policies in force Dec. 31, 1905.....</b> |    |   | <b>689,321</b> | <b>\$1,589,549,468 00</b> |
| Annuities in force Dec. 31, 1905.....        |    |   | 10,149         | 2,888,660 45              |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>         |
|--|----------------|------------------------|
| Policies in force December 31st of the previous year.....  | 8,430          | \$14,645,168 00        |
| Policies issued during the year.....                       | 581            | 901,845 00             |
| <b>Total.....</b>  | <b>9,011</b>   | <b>\$15,547,013 00</b> |
| Deduct policies ceased to be in force.....                 | 593            | 840,750 00             |
| <b>Policies in force in Maine, December 31, 1905.....</b>  | <b>8,508</b>   | <b>\$14,706,263 00</b> |
| Losses and claims unpaid December 31, of the previous year | 7              | \$8,140 03             |
| Losses and claims incurred during the year.....            | 105            | 233,474 95             |
| <b>Total.....</b>  | <b>112</b>     | <b>\$241,614 98</b>    |
| Losses and claims settled during the year.....             | 105            | 226,399 98             |
| Losses and claims unpaid Dec. 31, 1905.....                | 7              | \$15,215 00            |
| Premiums received.....                                     |                | 480,171 44             |

\* Policies reinsured, \$6,756,025.00.



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

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

FREDERICK FRELINGHUYSEN, *President.* J. WM. JOHNSON, *Secretary.*

INCOME.

|  |                 |                  |
|--|-----------------|------------------|
| First year's premiums on original policies.....                        | \$1,948,245 68  |                  |
| Surrender values applied to pay first year's premiums....              | 74 68           |                  |
| <hr/>  |                 |                  |
| Total first year's premiums on original policies..                     | \$1,948,320 36  |                  |
| Dividends applied to purchase paid-up additions and annuities .....    | 391,784 51      |                  |
| Consideration for original annuities involving life contingencies..... | 250,141 78      |                  |
| <hr/>  |                 |                  |
| Total new premiums.....  | \$2,588,246 65  |                  |
| Renewal premiums.....  | 10,950,508 42   |                  |
| Dividends applied to pay renewal premiums.....                         | 1,285,230 65    |                  |
| Surrender values applied to pay renewal premiums.....                  | 9,454 98        |                  |
| Renewal premiums for deferred annuities.....                           | 3,577 51        |                  |
| <hr/>  |                 |                  |
| Total renewal premiums.....  | \$12,248,771 56 |                  |
| Total premium income.....  |                 | \$14,884,018 21  |
| Interest on mortgage loans.....  | \$2,316,890 22  |                  |
| Interest on collateral loans.....                                      | 71,495 00       |                  |
| Interest on bonds .....  | 1,033,149 65    |                  |
| Interest on premium notes, policy loans or liens.....                  | 801,441 97      |                  |
| Interest on other debts due the company.....                           | 12,267 43       |                  |
| Discount on claims paid in advance.....                                | 1,450 03        |                  |
| Rent.....  | 160,604 88      | 4,397,299 18     |
| <hr/>  |                 |                  |
| Profit on sale or maturity of ledger assets.....                       |                 | 10,599 07        |
| From other sources .....   |                 | 8,848 96         |
| <hr/>  |                 |                  |
| Total income.....  |                 | \$19,250,265 42  |
| Ledger assets Dec. 31, 1904.....                                       |                 | 89,101,591 37    |
| <hr/>  |                 |                  |
| Total.....   |                 | \$108,351,856 79 |

DISBURSEMENTS.

|  |                 |  |
|--|-----------------|--|
| Death claims and additions.....                                    | \$5,128,922 15  |  |
| Matured endowments and additions .....                             | 1,409,981 97    |  |
| <hr/>  |                 |  |
| Total death claims and endowments.....                             | \$6,538,904 12  |  |
| Annuities involving life contingencies.....                        | 140,745 95      |  |
| Premium notes voided by lapse.....                                 | 9,897 27        |  |
| Surrender values paid in cash.....                                 | 1,602,159 00    |  |
| Surrender values applied to pay new premiums.....                  | 74 68           |  |
| Surrender values applied to pay renewal premiums.....              | 9,454 98        |  |
| Dividends paid policy holders in cash .....                        | 321,771 85      |  |
| Dividends applied to pay renewal premiums .....                    | 1,285,230 65    |  |
| Dividends applied to purchase paid-up additions and annuities..... | 291,784 51      |  |
| <hr/>  |                 |  |
| Total paid policy holders.....                                     | \$10,300,028.01 |  |



LIABILITIES.

|  |                 |                 |
|--|-----------------|-----------------|
| Net present value of outstanding policies.....   | \$84,581,646 09 |                 |
| Same for reversionary additions.....   | 3,586,927 00    |                 |
| Same for annuities.....  | 1,396,335 00    |                 |
|  | <hr/>           |                 |
| Net reserve.....   |                 | \$89,574,908 09 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies..... |                 | 751,267 52      |
| Death losses in process of adjustment.....   | \$225,414 36    |                 |
| Death losses estimated, no proofs received.....  | 300,000 00      |                 |
| Matured endowments due and unpaid.....   | 34,826 00       |                 |
| Death losses and other policy claims resisted.....                                     | 12,000 00       |                 |
|  | <hr/>           |                 |
| Total policy claims.....   |                 | 572,240 86      |
| Premiums paid in advance, including surrender values so applied...                     |                 | 76,319 66       |
| Cost of collection on uncollected and deferred premiums in excess of loading.....      |                 | 32,951 16       |
| Salaries, rents, commissions and other accounts, due or accrued (estimated).....       |                 | 25,000 00       |
| Dividends or other profits due policy holders.....                                     |                 | 326,217 23      |
| Unassigned funds (surplus).....  |                 | 7,617,107 26    |
|  |                 | <hr/>           |
| Total liabilities.....   |                 | \$98,976,011 28 |

PREMIUM NOTE ACCOUNT.

|  |                |                |
|--|----------------|----------------|
| On hand December 31, 1904.....                     | \$4,873,598 77 |                |
| Received during the year on new policies.....      | 22,379 20      |                |
| Received during the year on old policies.....      | 734,072 39     |                |
| Restored by revival of policies.....               | 10 65          | \$5,630,056 01 |
|  | <hr/>          |                |
| Deductions during the year as follows:             |                |                |
| Used in payment of losses and claims.....          | \$220,710 64   |                |
| Used in purchase of surrendered policies.....      | 251,548 83     |                |
| Voided by lapse.....                               | 9,907 92       |                |
| Used in payment of dividends to policyholders..... | 6,262 86       |                |
| Redeemed by maker in cash.....                     | 247,977 10     |                |
|  | <hr/>          |                |
| Total reduction of premium note account.....       |                | 736,407 35     |
| Balance, note assets at end of the year.....       |                | \$4,893,648 66 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                             | <i>Number.</i> | <i>Amount.</i>   | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------------------|----------------|------------------|--------------------------|--------------------------|
| Whole life.....             | 117,543        | \$273,210,095 00 |                          |                          |
| Endowment.....              | 31,236         | 68,440,726 00    |                          |                          |
| All other.....              | 3,753          | 6,929,330 00     |                          |                          |
| Additions by dividends..... | -              | 6,289,516 00     | 152,532                  | \$354,869,668 00         |
|                             | <hr/>          | <hr/>            |                          |                          |

NEW POLICIES ISSUED.

|                             |        |                 |        |                 |
|-----------------------------|--------|-----------------|--------|-----------------|
| Whole life.....             | 20,307 | \$42,182,959 00 |        |                 |
| Endowment.....              | 3,631  | 6,742,605 00    |        |                 |
| All other.....              | 1,592  | 3,117,094 00    |        |                 |
| Additions by dividends..... | -      | 693,513 00      | 25,530 | \$52,736,171 00 |
|                             | <hr/>  | <hr/>           |        |                 |

## OLD POLICIES REVIVED.

|                              | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life.....              | 115            | \$240,567 00   |                          |                          |
| Endowment .....              | 30             | 60,209 00      |                          |                          |
| Additions by dividends ..... | -              | 7,113 00       | 145                      | \$307,889 00             |

## OLD POLICIES INCREASED.

|   |   |             |         |                  |
|---|---|-------------|---------|------------------|
| Whole life.....                           | 8 | \$18,946 00 |         |                  |
| Endowment .....                           | - | 24,386 00   |         |                  |
| Additions by dividends .....              | - | 24 60       | 8       | \$43,356 00      |
| <b>Total.....</b>                         |   |             | 178,215 | \$407,957,084 00 |
| Policies terminated during the year.....  |   |             | 11,763  | 24,843,532 00    |
| Policies in force December 31, 1905.....  |   |             | 166,452 | \$383,113,552 00 |
| Annuities in force December 31, 1905..... |   |             | 548     | 187,888 88       |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year.....  | 3,411          | \$4,982,454 00 |
| Policies issued during the year.....                       | 450            | 543,274 00     |
| <b>Total.....</b>  | 3,861          | \$5,525,728 00 |
| Deduct policies ceased to be in force.....                 | 193            | 282,209 00     |
| <b>Policies in force in Maine, December 31, 1905.....</b>  | 3,668          | \$5,243,519 00 |
| Losses and claims unpaid December 31, of the previous year | 12             | \$6,060 00     |
| Losses and claims incurred during the year.....            | 69             | 126,573 00     |
| <b>Total .....</b>   | 81             | \$132,633 00   |
| Losses and claims settled during the year.....             | 66             | 122,627 00     |
| Losses and claims unpaid Dec. 31, 1905.....                | 15             | \$10,006 00    |
| Premiums received.....                                     |                | 199,312 40     |

## MUTUAL RESERVE LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

FREDERICK A. BURNHAM, *President.* CHARLES W. CAMP, *Secretary.*

## INCOME.

|   |                |            |
|---|----------------|------------|
| First year's premiums on original policies.....                           | \$470,005 11   |            |
| Surrender values applied to pay first year's premiums...                  | 267 67         |            |
| Total first year's premiums on original policies                          | \$470,272 78   |            |
| Surrender values applied to purchase paid-up insurance and annuities..... | 36,056 90      |            |
| Consideration for original annuities involving life contingencies .....   | 9,711 00       |            |
| Total new premiums.....   | \$516,040 68   |            |
| Renewal premiums.....   | 3,950,837 68   |            |
| Dividends applied to pay renewal premiums .....                           | 85,347 63      |            |
| Surrender values applied to pay renewal premiums .....                    | 27 08          |            |
| Total renewal premiums.. .....  | \$4,036,212 39 |            |
| Total premium income .....  | \$4,552,253 07 |            |
| Premium notes, loans or liens restored by revival of policies.....        | 4,920 06       |            |
| Interest on mortgage loans .....  | \$16,069 43    |            |
| Interest on bonds.....  | 18,567 13      |            |
| Interest on premium notes, policy loans or liens .....                    | 116,547 59     |            |
| Interest on other debts due the company .....                             | 17,795 15      |            |
| Rent—including company's own occupancy.....                               | 158,443 57     | 327,222 57 |
| Profit on sale or maturity of ledger assets.....                          | 4,351 63       |            |
| Taxes refunded.....   | 36,214 16      |            |
| From other sources .....  | 169 91         |            |
| Total income.....   | \$4,925,131 76 |            |
| Ledger assets Dec. 31, 1904.....  | 4,883,781 40   |            |
| Total .....   | \$9,808,913 10 |            |

## DISBURSEMENTS.

|  |                |
|--|----------------|
| Death claims .....   | \$2,507,672 01 |
| Annuities involving life contingencies .....                         | 465 61         |
| Premium notes voided by lapse .....                                  | 162,154 09     |
| Surrender values paid in cash .....                                  | 584,064 26     |
| Surrender values applied to pay new premiums.....                    | 267 67         |
| Surrender values applied to pay renewal premiums .....               | 27 08          |
| Surrender values applied to purchase paid-up insurance and annuities | 36,056 90      |
| Dividends paid policy holders in cash .....                          | 12,661 49      |
| Dividends applied to pay renewal premiums .....                      | 85,347 63      |
| Total paid policy holders....  | \$3,388,706.74 |

|   |                       |
|---|-----------------------|
| Commissions and bonuses to agents .....   | \$395,929 96          |
| Salaries and allowances for agencies, including managers, agents and clerks ..... | 134,692 89            |
| Agency supervision, traveling and all other agency expenses .....                 | 60,673 31             |
| Medical examiners fees and inspection of risks .....                              | 24,816 73             |
| Salaries and all other compensation of officers and home office employes .....    | 296,080 50            |
| Rent—including company's own occupancy .....                                      | 75,845 44             |
| Advertising, printing, stationery and postage .....                               | 58,635 55             |
| Legal expenses .....  | 85,448 05             |
| Furniture, fixtures and safes .....   | 1,181 25              |
| Insurance taxes, licenses and department fees .....                               | 58,236 12             |
| Taxes on real estate .....  | 23,905 82             |
| Repairs and expenses (other than taxes) on real estate .....                      | 104,202 21            |
| Loss on sale or maturity of ledger assets .....                                   | 3,473 00              |
| Expenses of investigation .....   | 116,306 06            |
| Miscellaneous expenditures .....  | 111,602 45            |
| Total disbursements .....   | <u>\$4,929,736 08</u> |
| Balance .....   | \$4,869,177 02        |

## LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of real estate .....                              | \$673,513 26          |
| Mortgage loans on real estate .....                          | 361,550 00            |
| Loans on company's policies assigned as collateral .....     | 2,039,100 12          |
| Premium notes on policies in force .....                     | 365,545 37            |
| Book value of bonds—excluding interest .....                 | 515,530 03            |
| Deposited in trust companies and banks on interest .....     | 583,530 52            |
| Cash in office and deposited in banks, not on interest ..... | 111,807 74            |
| Agents balances .....  | 95,290 06             |
| On deposit with collecting banks and bonded collectors ..... | 122,909 92            |
| Total ledger assets .....                                    | <u>\$4,869,177 02</u> |

## NON-LEDGER ASSETS.

|   |                      |                       |
|---|----------------------|-----------------------|
| Interest accrued on mortgages .....                             | \$2,964 82           |                       |
| Interest due and accrued on bonds .....                         | 4,162 23             |                       |
| Interest due and accrued on premium notes, loans or liens ..... | 56,032 00            |                       |
| Interest due and accrued on other assets .....                  | 1,359 94             |                       |
| Rents due on company's property .....                           | 2,944 82             | \$67,463 82           |
| Market value of real estate over book value .....               |                      | 2,199 74              |
|   |                      |                       |
|   | <i>New Business.</i> | <i>Renewals.</i>      |
| Gross premiums due and unreported .....                         | \$25,050 76          | \$190,489 54          |
| Gross deferred premiums .....                                   | 62,638 00            | 870,215 56            |
| Total .....   | <u>\$87,688 76</u>   | <u>\$1,060,705 10</u> |
| Deduct loading .....  | 43,844 38            | 106,070 51            |
| Net uncollected and deferred premiums .....                     | \$43,844 38          | \$94,634 59           |
| Gross assets .....  |                      | <u>938,478 97</u>     |
|   |                      | <u>\$5,937,319 55</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents debit balances .....  | \$95,290 06           |
| Premium notes or loans on policies and net premiums in excess of the net value of their policies ..... | 453,995 75            |
| Book value of bonds over market value .....  | 10,364 28             |
| Total admitted assets .....  | <u>\$5,377,669 46</u> |

LIABILITIES.

|  |                |                |
|--|----------------|----------------|
| Net present value of outstanding policies .....                                  | \$4,443,216 00 |                |
| Same for annuities .....   | 1,937 00       |                |
|  | <hr/>          | \$4,445,153 00 |
| Net reserve .....  |                | \$4,445,153 00 |
| Present value of supplementary contracts, not involving life contingencies ..... |                | 654 00         |
| Surrender values claimable on policies cancelled .....                           |                | 53,193 45      |
| Death losses in process of adjustment .....                                      | \$482,586 82   |                |
| Death losses reported, no proofs received .....                                  | 118,712 82     |                |
| Death losses and other policy claims resisted .....                              | 58,007 53      |                |
|  | <hr/>          | 659,307 17     |
| Premiums paid in advance, including surrender values so applied .....            |                | 3,507 88       |
| Salaries, rents, commissions and other accounts, due or accrued .....            |                | 2,058 13       |
| Dividends or other profits due policy holders .....                              |                | 3,569 69       |
| Dividends apportioned, payable to policy holders during 1906 .....               |                | 4,696 39       |
| Judgments (secured) .....  |                | 123,833 30     |
| Unassigned funds (surplus) .....   |                | 71,696 45      |
|  | <hr/>          | 737,068 74     |
| Total liabilities .....  |                | \$5,377,669 46 |

PREMIUM NOTE ACCOUNT.

|  |                |                |
|--|----------------|----------------|
| On hand December 31, 1904 .....                      | \$2,102,306 48 |                |
| Received during the year on new policies .....       | 88,483 88      |                |
| Received during the year on old policies .....       | 813,518 57     |                |
| Restored by revival of policies .....                | 4,920 06       | \$3,009,228 99 |
|  | <hr/>          |                |
| Deductions during the year as follows:               |                |                |
| Used in payment of losses and claims .....           | \$122,570 52   |                |
| Used in purchase of surrendered policies .....       | 300,266 73     |                |
| Voided by lapse .....                                | 135,796 57     |                |
| Used in payment of dividends to policy holders ..... | 1,638 62       |                |
| Redeemed by maker in cash .....                      | 44,311 06      |                |
|  | <hr/>          | 604,583 50     |
| Total reduction of premium note account .....        |                | 604,583 50     |
| Balance, note assets at end of the year .....        |                | \$2,404,645 49 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                  | Number. | Amount.         | Total Number. | Total Amount.    |
|------------------|---------|-----------------|---------------|------------------|
| Whole life ..... | 26,052  | \$39,574,941 00 |               |                  |
| Endowment .....  | 2,149   | 1,659,602 00    |               |                  |
| All other .....  | 33,281  | 72,288,763 00   | 61,482        | \$113,523,306 00 |

NEW POLICIES ISSUED.

|                  |        |                 |        |                 |
|------------------|--------|-----------------|--------|-----------------|
| Whole life ..... | 12,291 | \$12,563,589 00 |        |                 |
| Endowment .....  | 2,748  | 1,298,583 00    |        |                 |
| All other .....  | 759    | 559,203 00      | 15,798 | \$14,426,325 00 |

OLD POLICIES REVIVED.

|                  |     |              |     |                |
|------------------|-----|--------------|-----|----------------|
| Whole life ..... | 673 | \$616,959 00 |     |                |
| Endowment .....  | 46  | 27,492 00    |     |                |
| All other .....  | 192 | 409,247 00   | 911 | \$1,053,678 00 |

## \* OLD POLICIES INCREASED.

|   | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|---|----------------|----------------|--------------------------|--------------------------|
| Whole life.....                           | 8              | \$13,483 00    |                          |                          |
| Endowment .....                           | -              | 786 00         |                          |                          |
| All other .....                           | 91             | 194,027 00     | 99                       | \$208,296 00             |
| Total .....                               |                |                | 78,296                   | \$129,211,605 00         |
| Policies terminated during the year ..... |                |                | 22,908                   | 30,900,865 00            |
| Policies in force Dec. 31, 1905 .....     |                |                | 55,382                   | \$98,310,740 00          |
| Annuities in force Dec. 31, 1905 .....    |                |                | 4                        | 779 00                   |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year ..... | 411            | \$951,076 00   |
| Policies issued during the year.....                       | 105            | 282,528 00     |
| Total .....  | 516            | \$1,233,604 00 |
| Deduct policies ceased to be in force .....                | 88             | 222,784 00     |
| Policies in force in Maine, December 31, 1905.....         | 428            | \$1,010,820 00 |
| Losses and claims unpaid December 31, of the previous year | 6              | \$5,500 00     |
| Losses and claims incurred during the year .....           | 7              | 27,787 33      |
| Total .....  | 13             | \$33,287 33    |
| Losses and claims settled during the year .....            | 11             | 29,295 57      |
| Losses and claims unpaid Dec. 31, 1905 .                   | 2              | \$3,991 76     |
| Premiums received.....                                     |                | 37,401 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 .....  | \$819,671 88   |                 |
| Surrender values applied to pay first year's premiums....                               | 390 35         |                 |
| Total first year's premiums on original policies  | \$819,462 23   |                 |
| Dividends applied to purchase paid-up additions and annuities ....                      | 6,273 67       |                 |
| Consideration for original annuities involving life contingencies .....                 | 513,209 94     |                 |
| Total new premiums .....  | \$1,338,945 84 |                 |
| Renewal premiums.....   | 4,484,550 51   |                 |
| Dividends applied to pay renewal premiums .....   | 123,939 27     |                 |
| Renewal premiums for deferred annuities.....  | 882 54         |                 |
| Total renewal premiums .....  | \$4,609,372 32 |                 |
| Total premium income .....  |                | \$5,948,318 16  |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                | 7,148 75        |
| Interest on mortgage loans.....   | \$632,293 15   |                 |
| Interest on collateral loans.....   | 1,571 61       |                 |
| Interest on bonds.....  | 491,295 74     |                 |
| Interest on premium notes, policy loans or liens .....                                  | 249,810 33     |                 |
| Interest on other debts due the company .....   | 28,597 51      |                 |
| Discount on claims paid in advance .....  | 594 48         |                 |
| Rent—including company's own occupancy.....   | 81,936 47      | 1,486,199 29    |
| Total income.....   |                | \$7,441,666 20  |
| Ledger assets Dec. 31, 1904 .....   |                | 29,972,298 69   |
| Total.....  |                | \$37,413,964 89 |

DISBURSEMENTS.

|   |                |  |
|---|----------------|--|
| Death claims and additions .....                                      | \$1,338,643 78 |  |
| Matured endowments and additions .....                                | 550,907 71     |  |
| Total death claims and endowments .....                               | \$1,889,551 49 |  |
| Annuities involving life contingencies .....                          | 168,561 82     |  |
| Surrender values paid in cash.....                                    | 575,383 13     |  |
| Surrender values applied to pay new premiums.....                     | 390 35         |  |
| Dividends paid policy holders in cash .....                           | 62,148 03      |  |
| Dividends applied to pay renewal premiums .....                       | 123,939 27     |  |
| Dividends applied to purchase paid-up additions and annuities .....   | 6,273 67       |  |
| Total paid policy holders.....  | \$2,826,247.81 |  |
| Supplementary contracts <i>not</i> involving life contingencies ..... | 2,379 14       |  |
| Commissions and bonuses to agents .....                               | 805,730 22     |  |
| Commuting renewal commissions.....                                    | 1,576 03       |  |

|  |                        |
|--|------------------------|
| Salaries and allowances for agencies, including managers, agents and clerks..... | \$139,351 20           |
| Agency supervision, traveling and all other agency expenses .....                | 7,013 68               |
| Medical examiners fees and inspection of risks .....                             | 75,134 26              |
| Salaries and all other compensation of officers and home office employes .....   | 143,152 46             |
| Rent—including company's own occupancy.....                                      | 26,429 16              |
| Advertising, printing, stationery, postage, telegrams and express ...            | 72,845 03              |
| Legal expenses .....   | 7,537 60               |
| Furniture, fixtures, safes and office supplies.....                              | 17,239 55              |
| Insurance taxes, licenses and department fees .....                              | 129,407 40             |
| Taxes on real estate.....  | 18,955 58              |
| Repairs and expenses (other than taxes) on real estate.....                      | 32,504 51              |
| Loss on sale or maturity of ledger assets .....                                  | 35,216 20              |
| Premiums on securities .....   | 70,548 33              |
| Miscellaneous expenditures .....   | 5,049 11               |
| <b>Total disbursements .....</b>   | <b>\$4,416,317 27</b>  |
| <b>Balance.....</b>  | <b>\$32,997,647 62</b> |

## LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Book value of real estate .....                             | \$939,517 10           |
| Mortgage loans on real estate.....                          | 13,133,031 05          |
| Loans on company's policies assigned as collateral.....     | 3,391,838 43           |
| Premium notes on policies in force .....                    | 1,238,691 14           |
| Book value of bonds—excluding interest .....                | 13,148,745 52          |
| Deposited in trust companies and banks on interest .....    | 1,126,729 04           |
| Cash in office and deposited in banks, not on interest..... | 15,628 71              |
| Agents balances .....                                       | 3,556 63               |
| <b>Total ledger assets .....</b>                            | <b>\$32,997,647 62</b> |

## NON-LEDGER ASSETS.

|   |                    |                     |                        |
|---|--------------------|---------------------|------------------------|
| Interest due and accrued on mortgages .....                     | \$251,863 18       |                     |                        |
| Interest accrued on bonds.....                                  | 191,320 24         |                     |                        |
| Interest due and accrued on premium notes, loans or liens ..... | 143,909 11         |                     |                        |
| Interest accrued on other assets.....                           | 1,737 00           |                     |                        |
| Rents accrued on company's property .....                       | 4,025 84           |                     | \$592,855 37           |
| <b>Market value of bonds over book value.....</b>               |                    |                     | <b>239,495 48</b>      |
|   | <i>New</i>         | <i>Renewals.</i>    |                        |
|   | <i>Business.</i>   |                     |                        |
| Gross premiums due and unreported .....                         | \$11,102 93        | \$272,375 97        |                        |
| Gross deferred premiums .....                                   | 51,984 95          | 396,558 69          |                        |
| <b>Total .....</b>  | <b>\$63,087 88</b> | <b>\$668,934 66</b> |                        |
| Deduct loading.....   | 12,617 58          | 133,786 93          |                        |
| <b>Net uncollected and deferred premiums .....</b>              | <b>\$50,470 30</b> | <b>\$535,147 73</b> | <b>585,618 03</b>      |
| All other assets.....   |                    |                     | 2,362 33               |
| <b>Gross assets.....</b>  |                    |                     | <b>\$34,417,978 83</b> |

## DEDUCT ASSETS NOT ADMITTED.

|                                   |                        |
|-----------------------------------|------------------------|
| Agents debit balances .....       | \$3,556 63             |
| <b>Total admitted assets.....</b> | <b>\$34,414,422 20</b> |

LIABILITIES.

|  |                 |                 |
|--|-----------------|-----------------|
| Net present value of outstanding policies.....   | \$27,763,790 88 |                 |
| Same for reversionary additions.....   | 57,778 68       |                 |
| Same for annuities .....   | 2,192,223 12    |                 |
| Net reserve .....  |                 | \$30,013,787 68 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies..... |                 | 68,068 76       |
| Surrender values claimable on policies cancelled .....                                 |                 | 6,997 05        |
| Death losses in process of adjustment.....   | \$22,861 00     |                 |
| Death losses reported, no proofs received .....  | 46,822 27       |                 |
| Matured endowments due and unpaid .....  | 2,415 00        |                 |
| Annuity claims, involving life contingencies, due and unpaid .....                     | 5,540 34        |                 |
| Total policy claims.....   |                 | 77,638 61       |
| Premiums paid in advance, including surrender values so applied...                     |                 | 11,314 39       |
| Salaries, rents, commissions and other accounts, due or accrued .....                  |                 | 151,672 76      |
| Dividends or other profits due policy holders.....                                     |                 | 15,695 60       |
| Extra life rate endowment reserve.....   |                 | 266,432 47      |
| Agents credit balances .....   |                 | 2,362 33        |
| Unassigned funds (surplus) .....   |                 | 3,800,452 55    |
| Total liabilities.....   |                 | \$34,414,422 20 |

PREMIUM NOTE ACCOUNT.

|  |                |                |
|--|----------------|----------------|
| On hand December 31, 1904 .....                      | \$1,108,070 21 |                |
| Received during the year on old policies .....       | 358,145 08     | \$1,466,215 29 |
| Deductions during the year as follows:               |                |                |
| Used in payment of losses and claims.....            | \$10,627 00    |                |
| Used in purchase of surrendered policies .....       | 86,441 74      |                |
| Used in payment of dividends to policy holders ..... | 109 89         |                |
| Redeemed by maker in cash.....                       | 130,435 52     |                |
| Total reduction of premium note account .....        | 227,614 15     |                |
| Balance, note assets at end of the year.....         |                | \$1,238,601 14 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                              | Number. | Amount.         | Total Number. | Total Amount.    |
|------------------------------|---------|-----------------|---------------|------------------|
| Whole life.....              | 38,946  | \$80,500,949 00 |               |                  |
| Endowment .....              | 25,401  | 43,608,973 00   |               |                  |
| All other .....              | 3,033   | 7,401,980 00    |               |                  |
| Additions by dividends ..... | -       | 94,745 00       | 67,380        | \$131,601,647 00 |

NEW POLICIES ISSUED.

|                              |       |                 |        |                 |
|------------------------------|-------|-----------------|--------|-----------------|
| Whole life.....              | 6,025 | \$11,155,183 00 |        |                 |
| Endowment .....              | 4,678 | 7,246,955 00    |        |                 |
| All other .....              | 1,804 | 3,922,580 00    |        |                 |
| Additions by dividends ..... | -     | 11,618 00       | 12,507 | \$22,336,336 00 |

OLD POLICIES REVIVED.

|                 |    |              |     |              |
|-----------------|----|--------------|-----|--------------|
| Whole life..... | 69 | \$124,040 00 |     |              |
| Endowment ..... | 83 | 116,860 00   |     |              |
| All other ..... | 4  | 6,000 00     | 156 | \$247,000 00 |

## OLD POLICIES INCREASED.

|  | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--|----------------|----------------|--------------------------|--------------------------|
| Whole life.....                              | -              | \$2,830 00     |                          |                          |
| Endowment .....                              | -              | 1,000 00       | -                        | \$3,830 00               |
| <b>Total .....</b>                           |                |                | <b>80,043</b>            | <b>\$154,188,813 00</b>  |
| Policies terminated during the year.....     |                |                | 6,608                    | 12,138,835 00            |
| <b>Policies in force Dec. 31, 1905.....</b>  |                |                | <b>73,435</b>            | <b>\$142,049,978 00</b>  |
| <b>Annuities in force Dec. 31, 1905.....</b> |                |                | <b>655</b>               | <b>265,120 74</b>        |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>        |
|--|----------------|-----------------------|
| Policies in force December 31st of the previous year ..... | 1,219          | \$1,766,835 42        |
| Policies issued during the year.....                       | 161            | 235,465 67            |
| <b>Total .....</b>   | <b>1,380</b>   | <b>\$2,002,301 09</b> |
| Deduct policies ceased to be in force.....                 | 131            | 201,895 24            |
| <b>Policies in force in Maine, December 31, 1905.....</b>  | <b>1,249</b>   | <b>\$1,800,405 85</b> |
| Losses and claims incurred during the year .....           | 10             | \$20,652 06           |
| Losses and claims settled during the year.....             | 10             | 20,652 06             |
| Premiums received.....                                     |                | 71,592 07             |

NEW ENGLAND MUTUAL LIFE INSURANCE  
COMPANY,

BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

BENJAMIN F. STEVENS, *President.*

D. F. APPEL, *Secretary.*

INCOME.

|   |                |                 |
|---|----------------|-----------------|
| First year's premiums on original policies .....  | \$757,958 61   |                 |
| Distributions applied to purchase paid-up additions .....                               | 72,498 30      |                 |
| Surrender values applied to purchase paid-up insurance..                                | 25,967 59      |                 |
| Consideration for supplementary contracts involving life contingencies .....            | 12,695 62      |                 |
| Total new premiums.....   | \$869,120 12   |                 |
| Renewal premiums.....   | 4,393,075 24   |                 |
| Distributions applied to pay renewal premiums .....                                     | 471,373 48     |                 |
| Renewal premiums for deferred annuities.....  | 15,950 34      |                 |
| Total renewal premiums .....  | \$4,880,399 06 |                 |
| Total premium income .....  |                | \$5,749,519 18  |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                | 10,909 00       |
| Premium notes, loans or liens restored by revival of policies .....                     |                | 2,619 86        |
| Interest on mortgage loans .....  | \$430,969 09   |                 |
| Interest on collateral loans .....  | 51,007 23      |                 |
| Interest on bonds and dividends on stocks .....   | 853,397 56     |                 |
| Interest on premium notes, policy loans or liens .....                                  | 174,390 82     |                 |
| Interest on other debts due the company .....   | 10,365 89      |                 |
| Discount on claims paid in advance .....  | 1,816 77       |                 |
| Rent—including company's own occupancy .....  | 199,811 58     | 1,721,758 94    |
| Profit on sale or maturity of ledger assets.....  |                | 1,604 00        |
| Profit and loss .....   |                | 5,360 58        |
| Total income.....   |                | \$7,491,771 56  |
| Ledger assets Dec. 31, 1904 .....   |                | 35,884,997 20   |
| Total.....  |                | \$43,326,768 76 |

DISBURSEMENTS.

|  |                |  |
|--|----------------|--|
| Death claims and additions .....   | \$2,280,415 67 |  |
| Matured endowments and additions .....                                       | 391,824 00     |  |
| Total death claims and endowments.....                                       | \$2,672,239 67 |  |
| Premium notes voided by lapse, \$2,610.84; policy loans, \$3,481.80 .....    | 6,092 64       |  |
| Surrender values paid in cash .....  | 555,135 93     |  |
| Surrender values applied to purchase paid up insurance .....                 | 25,967 59      |  |
| Distributions paid policy holders in cash, \$66,502.73; notes, \$440.20..... | 66,942 93      |  |
| Distributions applied to pay renewal premiums.....                           | 471,373 48     |  |
| Distributions applied to purchase paid-up additions .....                    | 72,498 30      |  |
| Total paid policy holders.....   | \$3,870,250.54 |  |

|   |                        |
|---|------------------------|
| Supplementary contracts <i>not</i> involving life contingencies .....               | \$7,300 00             |
| Commissions and bonuses to agents .....   | 669,697 51             |
| Commuting renewal commissions.....  | 11,374 44              |
| Salaries and allowances for agencies, including managers, agents<br>and clerks..... | 85,643 51              |
| Agency supervision, traveling and all other agency expenses .....                   | 9,721 05               |
| Medical examiners fees and inspection of risks .....                                | 65,468 91              |
| Salaries and all other compensation of officers and home office<br>employees.....   | 181,623 98             |
| Rent—including company's own occupancy.....   | 55,793 82              |
| Advertising, printing, stationery and postage .....                                 | \$1,220 10             |
| Legal expenses .....  | 1,840 22               |
| Furniture, fixtures and safes .....   | 18,671 77              |
| Insurance taxes, licenses and department fees .....                                 | 104,415 84             |
| Taxes on real estate .....  | 39,035 31              |
| Repairs and expenses (other than taxes) on real estate.....                         | 80,085 25              |
| Loss on sale or maturity of ledger assets.....                                      | 3,000 00               |
| Premiums on bonds purchased .....   | 20,633 50              |
| Miscellaneous expenditures.....   | 21,561 26              |
| <b>Total disbursements .....</b>  | <b>\$5,327,277 01</b>  |
| <b>Balance .....</b>  | <b>\$37,999,491 75</b> |

LEDGER ASSETS.

|  |                        |
|--|------------------------|
| Book value of real estate .....                          | \$2,527,408 00         |
| Mortgage loans on real estate .....                      | 10,308,183 34          |
| Loans secured by collateral.....                         | 1,551,500 00           |
| Loans on company's policies assigned as collateral.....  | 2,805,946 12           |
| Premium notes on policies in force.....                  | 153,504 21             |
| Book value of stocks and bonds—excluding interest .....  | 20,280,406 00          |
| Deposited in trust companies and banks on interest ..... | 391,544 08             |
| <b>Total ledger assets .....</b>                         | <b>\$37,999,491 75</b> |

NON-LEDGER ASSETS.

|   |                     |                        |
|---|---------------------|------------------------|
| Interest due and accrued on mortgages.....                      | \$89,620 65         |                        |
| Interest due and accrued on stocks and bonds.....               | 169,543 18          |                        |
| Interest accrued on collateral loans.....                       | 8,924 72            |                        |
| Interest due and accrued on premium notes, loans or liens ..... | 41,022 07           |                        |
| Interest accrued on other assets.....                           | 588 75              |                        |
| Rents due and accrued on company's property .....               | 15,376 00           | \$325,075 37           |
| <b>Market value of stocks and bonds over book value.....</b>    | <b>1,690,922 00</b> |                        |
|   |                     |                        |
|   | <i>New</i>          | <i>Renewals.</i>       |
|   | <i>Business.</i>    |                        |
| Gross premiums due and unreported.....                          | \$51,780 13         | \$235,696 83           |
| Gross deferred premiums.....                                    | 85,018 55           | 520,005 18             |
| <b>Total.....</b>   | <b>\$136,798 68</b> | <b>\$755,672 01</b>    |
| Deduct loading.....   | 31,463 70           | 173,804 56             |
| <b>Net uncollected and deferred premiums.....</b>               | <b>\$105,334 98</b> | <b>\$581,867 45</b>    |
| <b>Total admitted assets.....</b>                               |                     | <b>\$67,202 43</b>     |
|   |                     | <b>\$40,702,961 55</b> |

LIABILITIES.

|  |                 |                 |
|--|-----------------|-----------------|
| Net present value of outstanding policies.....   | \$35,892,774 08 |                 |
| Same for reversionary additions.....   | 461,212 97      |                 |
| Same for annuities.....  | 39,611 40       |                 |
| Net reserve.....   |                 | \$35,893,598 45 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies..... |                 | 114,103 39      |
| Death losses due and unpaid.....   | \$17,248 39     |                 |
| Death losses in process of adjustment.....   | 65,770 00       |                 |
| Death losses reported, no proofs received.....   | 65,087 00       |                 |
| Matured endowments due and unpaid.....   | 66,401 00       |                 |
| Death losses and other policy claims resisted.....                                     | 11,500 00       |                 |
| Total policy claims.....   |                 | 226,006 39      |
| Premiums paid in advance, including surrender values so applied...                     |                 | 35,079 07       |
| Salaries, rents, commissions and other accounts, due or accrued....                    |                 | 9,162 30        |
| Distributions or other profits due policy holders.....                                 |                 | 178,820 10      |
| Distributions apportioned, payable to policy holders during 1906....                   |                 | 21,451 20       |
| Distributions apportioned, payable to policy holders subsequent to 1906, viz:          |                 |                 |
| 1907.....  | \$49,593 50     |                 |
| 1908.....  | 46,202 55       |                 |
| 1909.....  | 26,554 00       | 122,350 05      |
| Unassigned funds (surplus).....  |                 | 4,102,420 60    |
| Total liabilities.....   |                 | \$40,702,691 55 |

PREMIUM NOTE ACCOUNT.

|  |              |              |
|--|--------------|--------------|
| On hand December 31, 1904.....                         | \$169,691 43 |              |
| Received during the year on old policies.....          | 9,403 13     |              |
| Restored by revival of policies.....                   | 2,619 86     | \$181,714 42 |
| Deductions during the year as follows:                 |              |              |
| Used in payment of losses and claims.....              | \$9,281 09   |              |
| Used in purchase of surrendered policies.....          | 5,788 44     |              |
| Voided by lapse.....                                   | 2,610 84     |              |
| Used in payment of distributions to policy holders.... | 440 20       |              |
| Redeemed by maker in cash.....                         | 10,089 64    |              |
| Total reduction of premium note account.....           |              | 28,210 21    |
| Balance, note assets at end of the year.....           |              | \$153,504 21 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                             | Number. | Amount.         | Total Number. | Total Amount.    |
|-----------------------------|---------|-----------------|---------------|------------------|
| Whole life.....             | 31,701  | \$76,214,243 00 |               |                  |
| Endowment.....              | 28,620  | 68,367,651 00   |               |                  |
| All other... ..             | 2,710   | 8,624,441 00    |               |                  |
| Additions by dividends..... | -       | 721,813 00      | 63,031        | \$153,928,148 00 |

NEW POLICIES ISSUED.

|                             |       |                 |       |                 |
|-----------------------------|-------|-----------------|-------|-----------------|
| Whole life.....             | 6,926 | \$14,481,000 00 |       |                 |
| Endowment.....              | 2,128 | 3,622,452 00    |       |                 |
| All other.....              | 869   | 2,863,984 00    |       |                 |
| Additions by dividends..... | -     | 130,645 00      | 9,923 | \$21,098,081 00 |

OLD POLICIES REVIVED.

|                 | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total.<br/>Amount.</i> |
|-----------------|----------------|----------------|--------------------------|---------------------------|
| Whole life..... | 45             | \$110,082 00   |                          |                           |
| Endowment.....  | 23             | 33,700 00      |                          |                           |
| All other.....  | 2              | 7,000 00       | 70                       | \$150,732 00              |

OLD POLICIES INCREASED.

|  |    |             |        |                  |
|--|----|-------------|--------|------------------|
| Whole life .....                         | 26 | \$88,308 00 |        |                  |
| Endowment .....                          | -  | 52,768 00   |        |                  |
| All other .....                          | 11 | 54,634 00   | 37     | \$195,710 00     |
| <b>Total</b> ....                        |    |             | 73,061 | \$175,372,671 00 |
| Policies terminated during the year..... |    |             | 4,277  | 10,644,524 00    |
| Policies in force Dec 31, 1905 .....     |    |             | 68,784 | \$164,728,147 00 |

BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year.....  | 2,228          | \$3,651,156 00 |
| Policies issued during the year.....                       | 241            | 474,607 00     |
| <b>Total</b> .....   | 2,469          | \$4,125,763 00 |
| Deduct policies ceased to be in force .....                | 120            | 210,957 00     |
| Policies in force in Maine, December 31, 1905.....         | 2,349          | \$3,914,806 00 |
| Losses and claims unpaid December 31, of the previous year | 19             | \$4,502 00     |
| Losses and claims incurred during the year .....           | 35             | 56,663 00      |
| <b>Total</b> .....   | 54             | \$61,165 00    |
| Losses and claims settled during the year .....            | 38             | 52,946 00      |
| Losses and claims unpaid Dec. 31, 1905.....                | 16             | \$8,219 00     |
| Premiums received.....                                     |                | 114,128 79     |



## NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

ALEXANDER E. ORR, *President*. JOHN CHAPMAN MCCALL, { *Secretaries*.  
SEYMOUR M. BALLARD, }

## INCOME.

|   |               |    |
|---|---------------|----|
| First year's premiums on original policies.....   | \$12,352,477  | 34 |
| Dividends applied to purchase paid-up additions and annuities.....                      | 498,300       | 96 |
| Consideration for original annuities involving life contingencies .....                 | 1,311,497     | 45 |
| Consideration for supplementary contracts involving life contingencies .....            | 71,396        | 90 |
| Total new premiums.....   | \$14,233,672  | 65 |
| Renewal premiums.....   | 68,878,491    | 22 |
| Dividends applied to pay renewal premiums.....  | 634,674       | 99 |
| Surrender values applied to pay renewal premiums.....                                   | 35,763        | 07 |
| Renewal premiums for deferred annuities.....  | 29,916        | 01 |
| Total renewal premiums.....   | \$69,578,845  | 29 |
| Total premium income.....   | \$83,812,517  | 94 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... | 392,776       | 67 |
| Premium notes, loans or liens restored by revival of policies.....                      | 8,786         | 65 |
| Interest on mortgage loans.....   | \$1,150,741   | 28 |
| Interest on collateral loans.....   | 24,555        | 55 |
| Interest on bonds.....  | 12,288,590    | 21 |
| Interest on premium notes, policy loans or liens.....                                   | 2,400,005     | 19 |
| Interest on other debts due the company .....   | 308,325       | 98 |
| Discount on claims paid in advance .....  | 7,672         | 35 |
| Rent—including company's own occupancy.....   | 991,649       | 01 |
| Total.....  | 17,171,539    | 57 |
| Profit on sale or maturity of ledger assets.....  | 243,290       | 09 |
| Policy fees received from applicants and agents .....                                   | 97,759        | 25 |
| Commissions and net profits earned by participation in syndicates..                     | 422,257       | 69 |
| Realized from sale of assets, not credited, 1904.....                                   | 396,198       | 97 |
| Doubtful debts recovered .....  | 85,737        | 62 |
| Total income.....   | \$102,630,863 | 85 |
| Ledger assets Dec. 31, 1904.....  | 381,358,191   | 94 |
| Total.....  | \$483,989,055 | 79 |

## DISBURSEMENTS.

|   |              |    |
|---|--------------|----|
| Death claims and additions.....                       | \$20,822,968 | 06 |
| Matured endowments and additions.....                 | 4,971,213    | 52 |
| Total death claims and endowments.....                | \$25,794,181 | 58 |
| Annuities involving life contingencies.....           | 1,805,374    | 94 |
| Surrender values paid in cash..                       | 7,478,735    | 86 |
| Surrender values applied to pay renewal premiums..... | 35,763       | 07 |

|  |                  |
|--|------------------|
| Dividends paid policy holders in cash .....  | \$4,015,008 43   |
| Dividends applied to pay renewal premiums.....   | 634,674 99       |
| Dividends applied to purchase paid-up additions and annuities.....   | 498,300 96       |
| Total paid policy holders.....\$40,262,039.83  |                  |
| Supplementary contracts <i>not</i> involving life contingencies.....   | 129,392 21       |
| Commissions and bonuses to agents.....   | 8,836,273 41     |
| Commuting renewal commissions, \$4,805 64; advanced commissions,<br>\$598,728.36 .....   | 603,534 00       |
| Salaries and allowances for agencies, including managers, agents<br>and clerks.....  | 2,742,644 58     |
| Agency supervision, traveling and all other agency expenses.....   | 752,242 30       |
| Medical examiners fees and inspection of risks.....  | 808,077 68       |
| Salaries and all other compensation of officers and home office<br>employees.....  | 1,209,481 97     |
| Rent—including company's own occupancy.....  | 790,327 62       |
| Advertising, printing, stationery and postage.....   | 815,573 23       |
| Legal expenses.....  | 112,458 87       |
| Furniture, fixtures and safes.....   | 117,558 31       |
| Insurance taxes, licenses and department fees .....  | 884,830 44       |
| Taxes on real estate and mortgages.....  | 156,081 13       |
| Repairs and expenses (other than taxes) on real estate.....  | 277,111 86       |
| Loss on sale or maturity of ledger assets.....   | 9,011 18         |
| Trustees' fees, telegrams, cables, telephone, express, papers and<br>clippings, restaurant, and premium on fidelity bonds..... | 121,726 99       |
| Five states' examination .....   | 25,529 47        |
| Trustees' investigation .....  | 550 00           |
| Stenographer's reports of legislative committee .....  | 7,376 23         |
| Miscellaneous items of expense .....   | 39,893 12        |
| Reduction in book value of real estate .....   | 186,698 08       |
| Transferred to non-ledger assets .....   | 420,538 78       |
| Doubtful debts written off.....  | 17,762 13        |
| Total disbursements.....   | \$59,326,713 42  |
| Balance.....   | \$424,662,342 37 |

## LEDGER ASSETS.

|   |                  |
|---|------------------|
| Book value of real estate.....                              | \$14,021,863 42  |
| Mortgage loans on real estate.....                          | 25,586,644 21    |
| Loans secured by collateral.....                            | 3,250,000 00     |
| Loans on company's policies assigned as collateral.....     | 45,400,669 49    |
| Premium notes on policies in force.....                     | 3,682,341 13     |
| Book value of bonds—excluding interest .....                | 317,996,895 44   |
| Deposited in trust companies and banks on interest.....     | 11,155,212 66    |
| Cash in office and deposited in banks, not on interest..... | 3,562,718 02     |
| Total ledger assets.....                                    | \$424,662,342 37 |

## NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest due and accrued on mortgages.....                                | \$135,325 13   |
| Interest accrued on bonds.....  | 2,462,741 80   |
| Interest accrued on collateral loans.....                                 | 38,486 11      |
| Interest accrued on premium notes, loans or liens .....                   | 149,889 77     |
| Interest accrued on other assets.....                                     | 49,501 00      |
| Rents due and accrued on company's property .....                         | 28,322 00      |
| Due from other companies for losses or claims on policies reinsured ..... | 56,000 00      |
| Total non-ledger assets.....  | \$2,564,265 81 |

|  | <i>New<br/>Business.</i> | <i>Renewals.</i>       |                         |
|--|--------------------------|------------------------|-------------------------|
| Gross premiums due and unreported.....     | -                        | \$5,476,771 00         |                         |
| Gross deferred premiums.....               | \$525,995 00             | 4,980,903 00           |                         |
| <b>Total.....</b>                          | <b>\$525,995 00</b>      | <b>\$10,457,674 00</b> |                         |
| Deduct loading.....                        | 131,498 75               | 2,614,418 50           |                         |
| Net uncollected and deferred premiums..... | \$394,496 25             | \$7,843,255 50         | <b>\$8,237,751 75</b>   |
| <b>Total admitted assets.....</b>          |                          |                        | <b>\$435,820,359 93</b> |

## LIABILITIES.

|   |                         |                         |
|---|-------------------------|-------------------------|
| Net present value of outstanding policies.....  | \$355,375,627 00        |                         |
| Same for reversionary additions.....  | 2,900,764 00            |                         |
| Same for annuities.....   | 16,978,775 00           |                         |
| <b>Total.....</b>   | <b>\$375,255,166 00</b> |                         |
| Deduct net value of risks re-insured.....   | 172,776 00              |                         |
| <b>Net reserve.....</b>   |                         | <b>\$375,082,390 00</b> |
| Present value of supplementary contracts, <i>not</i> involving life contingencies.....                    |                         | 1,852,505 48            |
| Surrender values claimable on policies cancelled.....   |                         | 111,420 97              |
| Death losses in process of adjustment.....  | \$1,174,572 18          |                         |
| Death losses reported, no proofs received.....  | 1,833,009 71            |                         |
| Matured endowments due and unpaid.....  | 230,901 30              |                         |
| Death losses and other policy claims resisted.....  | 130,469 34              |                         |
| Annuity claims, involving life contingencies, due and unpaid.....   | 138,901 92              |                         |
| <b>Total policy claims.....</b>   |                         | <b>8,508,154 45</b>     |
| Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....                    |                         | 744 82                  |
| Premiums paid in advance, including surrender values so applied...  |                         | 933,909 04              |
| Interest paid in advance on policy loans and premium notes.....   |                         | 1,006,187 86            |
| Commissions due agents on premium notes, when paid.....   |                         | 46,011 33               |
| Salaries, rents, commissions and other accounts, due or accrued.....                                      |                         | 155,000 00              |
| Dividends or other profits due policy holders.....  |                         | 288,409 16              |
| Additional policy reserve.....  |                         | 7,268,412 00            |
| Reserve to provide dividends payable to policy holders in 1906 and thereafter as the periods mature, viz: |                         |                         |
| To holders of 20 year period policies and longer.....   | \$29,180,987 00         |                         |
| To holders of 15 year period policies.....  | 5,134,418 00            |                         |
| To holders of 10 year period policies.....  | 321,016 00              |                         |
| To holders of 7 year period policies.....   | 128,177 00              |                         |
| To holders of 5 year period policies.....   | 417,068 00              |                         |
| To holders of annual dividend policies.....   | 896,497 00              | 36,078,163 00           |
| Reserve to provide for all other contingencies.....   |                         | 9,549,051 82            |
| <b>Total liabilities.....</b>   |                         | <b>\$435,820,359 93</b> |

## PREMIUM NOTE ACCOUNT.

|   |                |                       |
|---|----------------|-----------------------|
| On hand December 31, 1904.....                      | \$3,331,617 71 |                       |
| Received during the year on old policies.....       | 934,009 17     |                       |
| Restored by revival of policies.....                | 8,786 65       | <b>\$4,274,413 53</b> |
| <b>Deductions during the year as follows:</b>       |                |                       |
| Used in payment of losses and claims.....           | \$104,280 56   |                       |
| Used in purchase of surrendered policies.....       | 124,270 33     |                       |
| Used in payment of dividends to policy holders..... | 502 37         |                       |
| Redeemed by maker in cash.....                      | 363,019 14     |                       |
| <b>Total reduction of premium note account.....</b> |                | <b>592,072 40</b>     |
| <b>Balance, note assets at end of the year.....</b> |                | <b>\$3,682,341 13</b> |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                              | <i>Number.</i> | <i>Amount.</i>  | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|------------------------------|----------------|-----------------|--------------------------|--------------------------|
| Whole life .....             | 583,257        | \$1,211,506,379 |                          |                          |
| Endowment .....              | 325,120        | 624,136,798     |                          |                          |
| All other .....              | 16,335         | 88,736,738      |                          |                          |
| Additions by dividends. .... | -              | 4,229,393       | 924,712                  | \$1,928,609,308          |

## NEW POLICIES ISSUED.

|                             |        |               |         |               |
|-----------------------------|--------|---------------|---------|---------------|
| Whole life.....             | 98,728 | \$192,572,770 |         |               |
| Endowment .....             | 58,449 | 102,136,469   |         |               |
| All other .....             | 363    | 1,523,281     |         |               |
| Additions by dividends..... | -      | 408,334       | 157,540 | \$296,640,854 |

## OLD POLICIES REVIVED.

|                 |       |             |       |             |
|-----------------|-------|-------------|-------|-------------|
| Whole life..... | 1,666 | \$4,015,600 |       |             |
| Endowment ..... | 1,216 | 2,185,300   |       |             |
| All other ..... | 10    | 22,600      | 2,892 | \$6,223,500 |

## OLD POLICIES INCREASED.

|                 |   |             |   |              |
|-----------------|---|-------------|---|--------------|
| Whole life..... | - | \$1,870,656 |   |              |
| Endowment ..... | - | 2,808,143   |   |              |
| All other ..... | - | 7,357,516   | - | \$12,036,315 |

|   |  |  |           |                 |
|---|--|--|-----------|-----------------|
| Total .....                               |  |  | 1,085,144 | \$2,243,609,977 |
| Policies terminated during the year ..... |  |  | 83,875    | 181,916,091     |
| *Policies in force Dec. 31, 1905.....     |  |  | 1,001,269 | \$2,061,593,886 |
| Annuities in force Dec. 31, 1905.....     |  |  | 10,450    | 2,061,534 19    |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year.....  | 5,374          | \$7,815,339 00 |
| Policies issued during the year.....                       | 534            | 896,481 00     |
| Total .....  | 5,908          | \$8,711,820 00 |
| Deduct policies ceased to be in force .....                | 268            | 440,041 00     |
| Policies in force in Maine, December 31, 1905.....         | 5,638          | \$8,271,779 00 |
| Losses and claims unpaid December 31, of the previous year | 1              | \$481 48       |
| Losses and claims incurred during the year .....           | 60             | 117,242 33     |
| Total .....  | 61             | \$117,723 81   |
| Losses and claims settled during the year .....            | 59             | 116,152 33     |
| Losses and claims unpaid Dec. 31, 1905.....                | 2              | \$1,571 48     |
| Premiums received.....                                     |                | 313,966 79     |

Policies reinsured, \$4,569,320.00.

NORTHWESTERN MUTUAL LIFE INSURANCE  
COMPANY,

MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*

C. H. WATSON, *Secretary.*

INCOME.

|   |               |    |
|---|---------------|----|
| First year's premiums on original policies .....  | \$3,595,813   | 16 |
| Dividends applied to purchase paid-up additions and annuities .....                     | 866,479       | 11 |
| Consideration for original annuities involving life contingencies .....                 | 66,997        | 24 |
| Consideration for supplementary contracts involving life contingencies .....            | 1,629         | 51 |
| Total new premiums.....   | \$4,530,919   | 02 |
| Renewal premiums.....   | 22,854,647    | 06 |
| Dividends applied to pay renewal premiums .....   | 2,669,264     | 00 |
| Renewal premiums for deferred annuities.....  | 1,889         | 19 |
| Total renewal premiums. ....  | \$25,525,800  | 25 |
| Total premium income .....  | \$30,056,719  | 27 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... | 252,301       | 00 |
| Premium notes, loans or liens restored by revival of policies.....                      | 5,818         | 08 |
| Interest on mortgage loans .....  | \$4,362,911   | 43 |
| Interest on bonds .....   | 2,993,963     | 73 |
| Interest on premium notes, policy loans or liens .....                                  | 971,209       | 51 |
| Interest on other debts due the company .....   | 299,315       | 37 |
| Discount on claims paid in advance.....   | 8,298         | 87 |
| Rent—including company's own occupancy.....   | 347,326       | 44 |
| Profit on sale or maturity of ledger assets.....  | 27,352        | 04 |
| From other sources .....  | 43            | 92 |
| Total income .....  | \$39,325,259  | 66 |
| Ledger assets Dec. 31, 1904 .....   | 188,165,532   | 64 |
| Total.....  | \$227,490,792 | 30 |

DISBURSEMENTS.

|   |               |    |
|---|---------------|----|
| Death claims and additions .....                                    | \$7,717,116   | 98 |
| Matured endowments and additions .....                              | 1,602,259     | 09 |
| Total death claims and endowments .....                             | \$9,319,376   | 07 |
| Annuities involving life contingencies .....                        | 53,124        | 95 |
| Premium notes voided by lapse .....                                 | 7,216         | 40 |
| Surrender values paid in cash .....                                 | 4,389,896     | 32 |
| Dividends paid policy holders in cash .....                         | 2,953,317     | 72 |
| Dividends applied to pay renewal premiums .....                     | 2,669,264     | 00 |
| Dividends applied to purchase paid-up additions and annuities ..... | 866,479       | 11 |
| Total paid policy holders....                                       | \$20,258,674. | 57 |

|  |                        |
|--|------------------------|
| Supplementary contracts <i>not</i> involving life contingencies .....          | \$85,689 67            |
| Commissions to agents .....  | 3,393,482 87           |
| Traveling and all other agency expenses .....                                  | 12,158 81              |
| Medical examiners fees and inspection of risks.....                            | 202,973 79             |
| Salaries and all other compensation of officers and home office employees..... | 543,201 46             |
| Rent—including company's own occupancy.....                                    | 41,448 01              |
| Advertising, printing, stationery and postage .....                            | 180,458 51             |
| Legal expenses .....   | 22,874 33              |
| Furniture, fixtures and safes.....   | 5,475 01               |
| Insurance taxes, licenses and department fees .....                            | 649,395 90             |
| Taxes on real estate.....  | 70,281 25              |
| Repairs and expenses (other than taxes) on real estate.....                    | 161,512 29             |
| Expenses of examination by Insurance Department.....                           | 4,598 39               |
| Reduction in book value of real estate .....                                   | 18,874 69              |
| Miscellaneous expenditures .....   | 212,694 39             |
| Total disbursements .....  | <u>\$25,871,743 88</u> |
| Balance.....   | \$201,619,048 42       |

## LEDGER ASSETS.

|   |                  |
|---|------------------|
| Book value of real estate.....                              | \$3,241,976 49   |
| Mortgage loans on real estate.....                          | 99,070,301 58    |
| Loans on company's policies assigned as collateral.....     | 18,667,720 00    |
| Premium notes on policies in force .....                    | 315,307 01       |
| Book value of bonds—excluding interest .....                | 78,871,060 63    |
| Deposited in banks on interest .....                        | 1,292,387 56     |
| Cash in office and deposited in banks, not on interest..... | 217,037 26       |
| Agents balances.....  | <u>3,257 89</u>  |
| Total ledger assets .....                                   | \$201,619,048 42 |

## NON-LEDGER ASSETS.

|   |                   |                         |
|---|-------------------|-------------------------|
| Interest due and accrued on mortgages .....                     | \$1,315,069 99    |                         |
| Interest accrued on bonds .....                                 | 1,179,115 76      |                         |
| Interest due and accrued on premium notes, loans or liens ..... | 617,597 34        |                         |
| Rents due and accrued on company's property .....               | <u>24,819 95</u>  | \$3,136,603 54          |
| Market value of bonds over book value.....                      |                   | 1,525,025 15            |
|   |                   |                         |
|   | <i>New</i>        |                         |
|   | <i>Business.</i>  | <i>Renewals.</i>        |
| Gross premiums due and unreported .....                         | \$23,297 00       | \$971,639 51            |
| Gross deferred premiums.....                                    | <u>248,014 00</u> | <u>1,500,195 00</u>     |
| Total .....   | \$271,311 00      | \$2,471,834 51          |
| Deduct loading.....   | <u>59,688 42</u>  | <u>543,803 59</u>       |
| Net uncollected and deferred premiums.....                      | \$211,622 58      | \$1,928,030 92          |
|   |                   | 2,189,653 50            |
| Gross assets.....   |                   | <u>\$208,420,330 61</u> |

## DEDUCT ASSETS NOT ADMITTED.

|                             |                         |
|-----------------------------|-------------------------|
| Agents debit balances ..... | \$3,257 89              |
| Total admitted assets.....  | <u>\$208,417,072 72</u> |

**LIABILITIES.**

|   |                  |                  |
|---|------------------|------------------|
| Net present value of outstanding policies .....   | \$166,712,487 00 |                  |
| Same for reversionary additions.....  | 4,819,723 00     |                  |
| Same for annuities .....  | 565,880 00       |                  |
| Net reserve.....  |                  | \$172,097,790 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies .....                   |                  | 978,996 17       |
| Death losses due and unpaid .....   | \$76,015 51      |                  |
| Death losses in process of adjustment.....  | 157,670 12       |                  |
| Death losses reported, no proofs received .....   | 122,152 26       |                  |
| Matured endowments due and unpaid .....   | 60,642 96        |                  |
| Death losses and other policy claims resisted.....  | 92,831 01        |                  |
| Annuity claims, involving life contingencies, due and unpaid .....  | 1,725 63         |                  |
| Total policy claims.....  |                  | 511,107 49       |
| Due and unpaid on supplementary contracts <i>not</i> involving life contingencies .....                   |                  | 2,172 50         |
| Premiums paid in advance, including surrender values so applied...  |                  | 41,024 24        |
| Commissions and other accounts, due or accrued .....  |                  | 94,311 08        |
| Dividends or other profits due policy holders.....  |                  | 456,540 66       |
| Dividends apportioned, payable to policy holders during 1906 .....  |                  | 3,361,116 94     |
| Tontine surplus payable to policy holders subsequent to 1906 as the periods of participation mature ..... |                  | 21,542,316 06    |
| Unassigned funds (surplus) .....  |                  | 9,331,697 58     |
| Total liabilities.....  |                  | \$208,417,072 72 |

**PREMIUM NOTE ACCOUNT.**

|  |              |              |
|--|--------------|--------------|
| On hand December 31, 1904.....                       | \$313,740 46 |              |
| Received during the year on old policies .....       | 158,296 46   |              |
| Restored by revival of policies.....                 | 5,818 08     | \$477,855 00 |
| <b>Deductions during the year as follows:</b>        |              |              |
| Used in payment of losses and claims.....            | \$16,503 61  |              |
| Used in purchase of surrendered policies .....       | 16,513 14    |              |
| Voided by lapse.....                                 | 7,216 40     |              |
| Used in payment of dividends to policy holders ..... | 48,129 12    |              |
| Redeemed by maker in cash.....                       | 74,185 72    |              |
| Total reduction of premium note account .....        |              | 162,547 99   |
| Balance, note assets at end of the year .....        |              | \$315,307 01 |

**EXHIBIT OF POLICIES.**

**POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.**

|                              | <i>Number.</i> | <i>Amount.</i>   | <i>Total<br/>Number.</i> |                  | <i>Total<br/>Amount.</i> |
|------------------------------|----------------|------------------|--------------------------|------------------|--------------------------|
| Whole life.....              | 196,990        | \$464,400,174 00 |                          |                  |                          |
| Endowment.....               | 88,114         | 192,522,544 00   |                          |                  |                          |
| All other .....              | 14,626         | 42,880,738 00    |                          |                  |                          |
| Additions by dividends ..... | -              | 8,748,831 00     | 299,730                  | \$708,552,287 00 |                          |

**NEW POLICIES ISSUED.**

|                              |        |                 |        |                 |  |
|------------------------------|--------|-----------------|--------|-----------------|--|
| Whole life.....              | 21,158 | \$54,780,619 00 |        |                 |  |
| Endowment .....              | 9,566  | 19,527,450 00   |        |                 |  |
| All other .....              | 5,623  | 16,584,163 00   |        |                 |  |
| Additions by dividends ..... | -      | 2,631,974 00    | 36,347 | \$93,584,206 00 |  |

## OLD POLICIES REVIVED.

|                              | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life .....             | 281            | \$661,893 00   |                          |                          |
| Endowment .....              | 165            | 299,777 00     |                          |                          |
| All other .....              | 54             | 190,500 00     |                          |                          |
| Additions by dividends ..... | -              | 542 00         | 500                      | \$1,152,622 00           |

## OLD POLICIES INCREASED.

|   |       |                |         |                  |
|---|-------|----------------|---------|------------------|
| Whole life.....                           | 2,452 | \$5,745,598 00 |         |                  |
| Endowment.....                            | 1,060 | 1,786,080 00   |         |                  |
| All other.....                            | 607   | 1,779,542 00   |         |                  |
| Additions by dividends .....              | -     | 22,634 00      | 4,119   | \$9,333,854 00   |
| <b>Total.....</b>                         |       |                | 340,696 | \$812,622,969 00 |
| Policies terminated during the year.....  |       |                | 19,800  | 48,356,782 00    |
| Policies in force December 31, 1905 ..... |       |                | 320,896 | \$764,266,187 00 |
| Annuities in force December 31, 1905..... |       |                | 212     | 70,427 00        |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>        |
|--|----------------|-----------------------|
| Policies in force December 31st of the previous year.....  | 3,949          | \$6,271,668 00        |
| Policies issued during the year.....                       | 474            | 781,000 00            |
| <b>Total .....</b>   | <b>4,423</b>   | <b>\$7,052,668 00</b> |
| Deduct policies ceased to be in force.....                 | 197            | 328,876 00            |
| Policies in force in Maine, Dec. 31, 1905.....             | 4,226          | \$6,723,792 00        |
| Losses and claims unpaid December 31, of the previous year | 4              | \$4,500 00            |
| Losses and claims incurred during the year.....            | 32             | 41,004 00             |
| <b>Total .....</b>   | <b>36</b>      | <b>\$45,504 00</b>    |
| Losses and claims settled during the year.....             | 33             | 42,504 00             |
| Losses and claims unpaid Dec. 31, 1905.....                | 3              | \$3,000 00            |
| Premiums received .....                                    |                | 266,982 12            |



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 .....  | \$2,173,645 08  |              |
| Surrender values applied to pay first year's premiums....                               | 4,464 88        |              |
| Total first year's premiums on original policies  | \$2,178,109 96  |              |
| Dividends applied to purchase paid-up additions and annuities.....                      | 113,804 00      |              |
| Surrender values applied to purchase paid-up insurance and annuities.....               | 209,904 00      |              |
| Consideration for original annuities involving life contingencies.....                  | 304,269 71      |              |
| Consideration for supplementary contracts involving life contingencies.....             | 4,771 92        |              |
| Total new premiums .....  | \$2,810,859 59  |              |
| Renewal premiums.....   | 10,551,133 68   |              |
| Dividends applied to pay renewal premiums .....   | 810,681 50      |              |
| Surrender values applied to pay renewal premiums.....                                   | 24,955 86       |              |
| Renewal premiums for deferred annuities.....  | 2,610 95        |              |
| Total renewal premiums .....  | \$11,389,381 99 |              |
| Total premium income .....  | \$14,200,241 58 |              |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... | 161,271 32      |              |
| Premium notes, loans or liens restored by revival of policies.....                      | 4,938 95        |              |
| Interest on mortgage loans .....  | \$1,263,992 35  |              |
| Interest on collateral loans.....   | 137,614 07      |              |
| Interest on bonds and dividends on stocks .....   | 1,286,215 92    |              |
| Interest on premium notes, policy loans or liens .....                                  | 451,250 27      |              |
| Interest on other debts due the company .....   | 25,611 16       |              |
| Rent.....   | 208,560 19      | 3,373,243 96 |
| Profit on sale or maturity of ledger assets.....  | 68,744 52       |              |
| Bonuses on mortgages, syndicate profits, etc.....                                       | 16,871 31       |              |
| Profit and loss.....  | 1,125 00        |              |
| Total income.....   | \$17,826,436 64 |              |
| Ledger assets Dec. 31, 1904 .....   | 65,866,657 42   |              |
| Total .....   | \$83,693,094 06 |              |

DISBURSEMENTS.

|   |                |  |
|---|----------------|--|
| Death claims and additions.....             | \$3,715,608 13 |  |
| Matured endowments and additions.....       | 1,064,318 18   |  |
| Total death claims and endowments .....     | \$4,779,926 31 |  |
| Annuities involving life contingencies..... | 220,426 86     |  |
| Premium notes voided by lapse .....         | 36,736 65      |  |

|   |                 |
|---|-----------------|
| Surrender values paid in cash .....   | \$1,043,726 88  |
| Surrender values applied to pay new premiums.....                                   | 4,464 88        |
| Surrender values applied to pay renewal premiums.....                               | 24,955 86       |
| Surrender values applied to purchase paid-up insurance and annuities                | 209,904 00      |
| Dividends paid policy holders in cash .....   | 95,296 44       |
| Dividends applied to pay renewal premiums .....                                     | 810,681 50      |
| Dividends applied to purchase paid-up additions and annuities .....                 | 113,804 00      |
| Total paid policy holders.....  | \$7,339,923.38  |
| Supplementary contracts <i>not</i> involving life contingencies .....               | 114,408 00      |
| Commissions and bonuses to agents.....  | 1,868,817 09    |
| Commuting renewal commissions.....  | 6,119 86        |
| Salaries and allowances for agencies, including managers, agents<br>and clerks..... | 53,672 52       |
| Agency supervision, traveling and all other agency expenses .....                   | 35,831 08       |
| Medical examiners fees and inspection of risks .....                                | 151,994 57      |
| Salaries and all other compensation of officers and home office<br>employees.....   | 301,994 38      |
| Rent.....   | 54,251 80       |
| Advertising, printing, stationery and postage .....                                 | 145,971 85      |
| Legal expenses .....  | 16,812 43       |
| Furniture, fixtures and safes.....  | 6,100 41        |
| Insurance taxes, licenses and department fees .....                                 | 390,506 68      |
| Taxes on real estate.....   | 39,608 01       |
| Repairs and expenses (other than taxes) on real estate.....                         | 137,600 87      |
| Loss on sale or maturity of ledger assets.....                                      | 8,460 53        |
| Bond premiums.....  | 22,865 50       |
| Reduction in book value of securities .....   | 47,545 89       |
| Suspended bank balance.....   | 2,770 18        |
| Agents balances.....  | 5,098 73        |
| Miscellaneous expenditures .....  | 62,172 88       |
| Total disbursements .....   | \$10,812,526 55 |
| Balance.....  | \$72,880,567 51 |

## LEDGER ASSETS.

|  |                 |
|--|-----------------|
| Book value of real estate .....                              | \$2,568,507 12  |
| Mortgage loans on real estate.....                           | 27,253,091 87   |
| Loans secured by collateral .....                            | 2,714,914 50    |
| Loans on company's policies assigned as collateral .....     | 6,860,482 00    |
| Premium notes on policies in force .....                     | 1,288,187 75    |
| Book value of stocks and bonds—excluding interest .....      | 31,506,068 56   |
| Deposited in trust companies and banks on interest .....     | 309,883 35      |
| Cash in office and deposited in banks, not on interest ..... | 10,766 98       |
| Bills receivable.....  | 257,584 59      |
| Agents balances.....   | 16,470 98       |
| Furniture.....   | 8,159 98        |
| Bills receivable taken for premiums.....                     | 86,449 83       |
| Total ledger assets .....                                    | \$72,880,567 51 |

## NON-LEDGER ASSETS.

|   |              |              |
|---|--------------|--------------|
| Interest due and accrued on mortgages .....           | \$447,119 69 |              |
| Interest accrued on stocks and bonds .....            | 462,338 52   |              |
| Interest due and accrued on collateral loans .....    | 12,053 76    |              |
| Interest accrued on other assets.....                 | 2,500 00     |              |
| Rents due and accrued on company's property .....     | 7,894 84     | \$931,946 81 |
| Market value of stocks and bonds over book value..... |              | 568,483 11   |

PENN MUTUAL LIFE INSURANCE COMPANY.

449

|  | <i>New<br/>Business.</i> | <i>Renewals.</i> |                 |
|--|--------------------------|------------------|-----------------|
| Gross premiums due and unreported .....                      | \$87,697 24              | \$933,191 66     |                 |
| Gross deferred premiums.....                                 | 90,190 41                | 876,118 03       |                 |
| Total .....  | \$177,887 65             | \$1,809,309 69   |                 |
| Deduct loading.....  | 35,577 53                | 361,861 94       |                 |
| Net uncollected and deferred premiums.....                   | \$142,310 12             | \$1,447,447 75   | \$1,589,757 87  |
| Secured profits on real estate under contracts of sale ..... |                          |                  | 38,229 89       |
| Gross assets.....  |                          |                  | \$76,008,885 19 |

DEDUCT ASSETS NOT ADMITTED.

|  |            |                 |
|--|------------|-----------------|
| Furniture, fixtures and safes.....           | \$8,159 98 |                 |
| Agents debit balances .....                  | 16,470 98  |                 |
| Cash advanced to or in hands of agents ..... | 257,584 59 | \$282,215 55    |
| Total admitted assets .....                  |            | \$75,726,669 64 |

LIABILITIES.

|   |                 |                 |
|---|-----------------|-----------------|
| Net present value of outstanding policies.....  | \$59,714,407 00 |                 |
| Same for reversionary additions.....  | 1,004,103 00    |                 |
| Same for annuities.....   | 2,027,333 00    |                 |
| Total .....   | \$62,745,843 00 |                 |
| Deduct net value of risks reinsured .....   | 103,890 00      |                 |
| Net reserve.....  |                 | \$62,641,953 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies ..... |                 | 1,301,594 00    |
| Trust deposits.....   |                 | 15,644 00       |
| Death losses in process of adjustment.....  | \$290,970 74    |                 |
| Matured endowments due and unpaid.....  | 15,762 00       |                 |
| Death losses and other policy claims resisted .....                                     | 32,129 00       |                 |
| Total policy claims.....  |                 | 338,861 74      |
| Premiums paid in advance, including surrender values so applied...                      | 41,503 11       |                 |
| Commissions due agents on premium notes, when paid.....                                 | 23,466 21       |                 |
| Salaries, rents, commissions and other accounts, due or accrued .....                   | 13,280 00       |                 |
| Dividends or other profits due policy holders.....                                      | 170,346 92      |                 |
| Dividends apportioned, payable to policy holders during 1906 .....                      | 176,557 12      |                 |
| Dividends apportioned, payable to policy holders subsequent to 1906, viz:               |                 |                 |
| Accumulated surplus fund.....   | \$3,222,308 89  |                 |
| Life rate endowment and five year option.....   | 1,161,134 38    |                 |
| Four per cent bond .....  | 335,929 28      |                 |
| Six per cent bond .....   | 108,306 41      | 4,827,678 46    |
| Special $3\frac{1}{2}\%$ reserve.....   |                 | 1,223,731 00    |
| Other liabilities.....  |                 | 231,526 04      |
| Unassigned funds (surplus) .....  |                 | 4,720,625 04    |
| Total liabilities.....  |                 | \$75,726,669 64 |

PREMIUM NOTE ACCOUNT.

|  |                |                |
|--|----------------|----------------|
| On hand December 31, 1904 .....                | \$1,231,666 12 |                |
| Received during the year on new policies ..... | 5,675 00       |                |
| Received during the year on old policies.....  | 279,430 02     |                |
| Restored by revival of policies.....           | 4,933 95       | \$1,521,710 09 |

## Deductions during the year as follows:

|  |             |                |
|--|-------------|----------------|
| Used in payment of losses and claims .....           | \$59,307 07 |                |
| Used in purchase of surrendered policies.....        | 19,512 15   |                |
| Voided by lapse.....                                 | 36,736 65   |                |
| Used in payment of dividends to policy holders ..... | 63,005 08   |                |
| Redeemed by maker in cash.....                       | 54,961 39   |                |
| Total reduction of premium note account.....         |             | \$233,522 34   |
| Balance, note assets at end of the year.....         |             | \$1,288,187 75 |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                              | <i>Number.</i> | <i>Amount.</i>   | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|------------------------------|----------------|------------------|--------------------------|--------------------------|
| Whole life.....              | 82,244         | \$189,205,410 00 |                          |                          |
| Endowment .....              | 38,198         | 78,813,485 00    |                          |                          |
| All other .....              | 20,356         | 62,665,259 00    |                          |                          |
| Additions by dividends ..... | -              | 1,362,133 00     | 140,708                  | \$332,016,287 00         |

## NEW POLICIES ISSUED.

|                              |        |                 |        |                 |
|------------------------------|--------|-----------------|--------|-----------------|
| Whole life.....              | 12,217 | \$25,670,988 00 |        |                 |
| Endowment .....              | 5,864  | 11,094,773 00   |        |                 |
| All other .....              | 7,440  | 24,491,450 00   |        |                 |
| Additions by dividends ..... | -      | -268 00         | 25,521 | \$61,256,943 00 |

## OLD POLICIES REVIVED.

|                              |       |                |       |                |
|------------------------------|-------|----------------|-------|----------------|
| Whole life.....              | 617   | \$1,186,289 00 |       |                |
| Endowment .....              | 304   | 488,083 00     |       |                |
| All other .....              | 1,960 | 4,401,927 00   |       |                |
| Additions by dividends ..... | -     | 176,827 00     | 2,881 | \$6,248,126 00 |

## OLD POLICIES INCREASED.

|                 |     |              |     |                |
|-----------------|-----|--------------|-----|----------------|
| Whole life..... | 110 | \$275,630 00 |     |                |
| Endowment ..... | 105 | 382,398 00   |     |                |
| All other ..... | 324 | 1,082,545 00 | 539 | \$1,690,373 00 |

|   |  |  |         |                  |
|---|--|--|---------|------------------|
| Total .....                               |  |  | 169,739 | \$401,211,729 00 |
| Policies terminated during the year.....  |  |  | 14,301  | 34,341,709 00    |
| *Policies in force Dec. 31, 1905.....     |  |  | 155,438 | \$366,870,020 00 |
| Annuities in force December 31, 1905..... |  |  | 910     | 378,822 48       |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year.....  | 2,690          | \$3,644,649 00 |
| Policies issued during the year.....                       | 427            | 542,326 00     |
| Total .....  | 3,117          | \$4,186,975 00 |
| Deduct policies ceased to be in force .....                | 91             | 260,887 00     |
| Policies in force in Maine, December 31, 1905.....         | 3,026          | \$3,926,088 00 |
| Losses and claims unpaid December 31, of the previous year | 1              | \$1,000 00     |
| Losses and claims incurred during the year .....           | 20             | 18,069 00      |
| Total .....  | 21             | \$19,069 00    |
| Losses and claims settled during the year .....            | 15             | 15,221 00      |
| Losses and claims unpaid December 31, 1905.....            | 6              | \$4,848 00     |
| Premiums received .....                                    |                | 155,627 78     |

\* Policies reinsured, 108, \$2,958,779 00.

PHENIX MUTUAL LIFE INSURANCE COMPANY,  
HARTFORD, CONN.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JOHN M. HOLCOMBE, *President*. SILAS H. CORNWELL, *Secretary*.

INCOME.

|  |                 |               |
|--|-----------------|---------------|
| First year's premiums on original policies.....  | \$527,306 84    |               |
| Surrender values applied to pay first year's premiums....                              | 495 08          |               |
| Total first year's premiums on original policies..                                     | \$527,801 92    |               |
| Dividends applied to purchase paid-up additions and annuities .....                    | 66,098 00       |               |
| Surrender values applied to purchase paid-up insurance and annuities .....             | 82,216 00       |               |
| Consideration for original annuities involving life contingencies.....                 | 25,209 27       |               |
| Total new premiums.....  | \$701,325 19    |               |
| Renewal premiums.....  | 2,577,408 42    |               |
| Dividends applied to pay renewal premiums.....   | 226,700 97      |               |
| Surrender values applied to pay renewal premiums.....                                  | 3,051 07        |               |
| Total renewal premiums.....  | \$2,807,160 46  |               |
| Total premium income.....  | \$3,508,485 65  |               |
| Consideration for supplementary contracts <i>not</i> involving life contingencies..... |                 | 13,575 00     |
| Interest on mortgage loans.....  | \$577,721 53    |               |
| Interest on bonds and dividends on stocks.....   | 217,123 72      |               |
| Interest on premium notes, policy loans or liens.....                                  | 84,010 24       |               |
| Interest on other debts due the company.....   | 9,753 73        |               |
| Discount on claims paid in advance.....  | 342 12          |               |
| Rent—including company's own occupancy .....   | 38,640 94       | 927,592 28    |
| Profit on sale or maturity of ledger assets.....                                       |                 | 17,266 31     |
| From other sources .....   |                 | 2,883 66      |
| Total income.....  | \$4,469,502 90  |               |
| Ledger assets Dec. 31, 1904.....   |                 | 17,800,932 09 |
| Total.....   | \$22,270,734 99 |               |

DISBURSEMENTS.

|  |                |  |
|--|----------------|--|
| Death claims and additions.....  | \$1,075,028 50 |  |
| Matured endowments and additions .....                                     | 128,252 50     |  |
| Total death claims and endowments.....                                     | \$1,203,281 00 |  |
| Annuities involving life contingencies.....                                | 10,654 33      |  |
| Premium notes voided by lapse.....   | 2,169 00       |  |
| Surrender values paid in cash.....   | 220,920 14     |  |
| Surrender values applied to pay new premiums.....                          | 495 08         |  |
| Surrender values applied to pay renewal premiums.....                      | 3,051 67       |  |
| Surrender values applied to purchase paid-up insurance and annuities ..... | 82,216 00      |  |
| Dividends paid policy holders in cash .....                                | 4,836 75       |  |
| Dividends applied to pay renewal premiums .....                            | 226,700 97     |  |
| Dividends applied to purchase paid-up additions and annuities.....         | 66,098 00      |  |
| Total paid policy holders.....   | \$1,820,422.34 |  |

|   |                       |
|---|-----------------------|
| Supplementary contracts <i>not</i> involving life contingencies.....                | \$7,066 67            |
| Commissions and bonuses to agents.....  | 452,645 00            |
| Commuting renewal commissions.....  | 17,844 22             |
| Salaries and allowances for agencies, including managers, agents<br>and clerks..... | 74,764 85             |
| Agency supervision, traveling and all other agency expenses.....                    | 31,959 64             |
| Medical examiners fees and inspection of risks .....                                | 51,867 86             |
| Salaries and all other compensation of officers and home office em-<br>ployees..... | 95,998 46             |
| Rent—including company's own occupancy.....   | 34,062 82             |
| Advertising, printing, stationery and postage .....                                 | 48,995 86             |
| Legal expenses.....   | 1,900 00              |
| Furniture, fixtures and safes.....  | 3,947 47              |
| Insurance taxes, licenses and department fees.....                                  | 91,382 21             |
| Taxes on real estate.....   | 8,542 39              |
| Repairs and expenses (other than taxes) on real estate.....                         | 11,066 55             |
| Loss on sale or maturity of ledger assets.....                                      | 11,706 13             |
| Profit and loss .....   | 6,700 69              |
| Miscellaneous expenditures.....   | 13,623 37             |
| Total disbursements.....  | <u>\$2,784,495 93</u> |
| Balance.....  | \$19,486,239 06       |

## LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Book value of real estate.....                          | \$640,161 70           |
| Mortgage loans on real estate.....                      | 11,939,233 06          |
| Loans on company's policies assigned as collateral..... | 1,293,108 00           |
| Premium notes on policies in force.....                 | 191,829 75             |
| Book value of stocks and bonds—excluding interest ..... | 4,963,943 86           |
| Deposited in trust companies and banks on interest..... | 457,982 46             |
| Cash in office.....                                     | 480 23                 |
| Total ledger assets.....                                | <u>\$19,486,239 06</u> |

## NON-LEDGER ASSETS.

|   |                  |                  |                        |
|---|------------------|------------------|------------------------|
| Interest due and accrued on mortgages.....            | \$239,140 73     |                  |                        |
| Interest accrued on stocks and bonds.....             | 15,000 00        |                  |                        |
| Interest due on premium notes, loans or liens.....    | 3,691 69         | \$251,832 42     |                        |
| Market value of stocks and bonds over book value..... |                  | 202,923 14       |                        |
|   |                  |                  |                        |
|   | <i>New</i>       | <i>Renewals.</i> |                        |
|   | <i>Business.</i> |                  |                        |
| Gross premiums due and unreported.....                | \$6,891 37       | \$133,353 88     |                        |
| Gross deferred premiums.....                          | 21,463 77        | 178,248 26       |                        |
| Total.....  | \$28,355 14      | \$311,602 14     |                        |
| Deduct loading.....                                   | 5,157 83         | 69,282 72        |                        |
| Net uncollected and deferred premiums.....            | \$23,197 31      | \$242,319 42     | 265,516 73             |
| Total admitted assets.....                            |                  |                  | <u>\$20,306,511 35</u> |

LIABILITIES.

|   |                 |                 |
|---|-----------------|-----------------|
| Net present value of outstanding policies.....  | \$18,493,880 00 |                 |
| Same for reversionary additions.....  | 510,304 00      |                 |
| Same for annuities.....   | 114,313 00      |                 |
| Total .....   | \$19,118,497 00 |                 |
| Deduct net value of risks reinsured.....  | 108,047 00      |                 |
| Net reserve.....  |                 | \$19,010,450 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies ..... |                 | 34,385 00       |
| Death losses in process of adjustment.....  | \$9,145 00      |                 |
| Death losses reported, no proofs received .....   | 19,375 00       |                 |
| Total policy claims.....  |                 | 28,520 00       |
| Premiums paid in advance, including surrender values so applied...                      |                 | 18,795 00       |
| Dividends or other profits due policy holders .....                                     |                 | 4,517 00        |
| Divdends apportioned, payable to policy holders during 1906 .....                       |                 | 29,500 00       |
| Unearned interest on policy loans and notes .....                                       |                 | 40,693 00       |
| Special reserve .....   |                 | 132,500 00      |
| Unassigned funds (surplus).....   |                 | 907,151 35      |
| Total liabilities.....  |                 | \$20,206,511 35 |

PREMIUM NOTE ACCOUNT.

|  |              |              |
|--|--------------|--------------|
| On hand December 31, 1904.....                 | \$210,573 45 |              |
| Received during the year on new policies ..... | 1,979 00     |              |
| Received during the year on old policies.....  | 3,708 00     | \$216,260 45 |
| Deductions during the year as follows:         |              |              |
| Used in payment of losses and claims.....      | \$15,192 80  |              |
| Used in purchase of surrendered policies.....  | 1,395 00     |              |
| Voided by lapse.....                           | 2,169 00     |              |
| Redeemed by maker in cash.....                 | 6,173 90     |              |
| Total reduction of premium note account.....   |              | 24,930 70    |
| Balance, note assets at end of the year.....   |              | \$191,329 75 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                             | Number. | Amount.         | Total Number. | Total Amount.   |
|-----------------------------|---------|-----------------|---------------|-----------------|
| Whole life.....             | 13,269  | \$31,481,713 00 |               |                 |
| Endowment .....             | 26,512  | 40,585,554 00   |               |                 |
| All other.....              | 3,951   | 7,691,195 00    |               |                 |
| Additions by dividends..... | -       | 736,452 00      | 48,732        | \$80,494,884 00 |

NEW POLICIES ISSUED.

|                             |       |               |       |                 |
|-----------------------------|-------|---------------|-------|-----------------|
| Whole life.....             | 300   | \$828,194 00  |       |                 |
| Endowment .....             | 6,603 | 10,856,496 00 |       |                 |
| All other.....              | 950   | 2,316,530 00  |       |                 |
| Additions by dividends..... | -     | 108,152 00    | 7,853 | \$14,109,372 00 |

OLD POLICIES REVIVED.

|                              |    |             |    |             |
|------------------------------|----|-------------|----|-------------|
| Whole life.....              | 15 | \$15,000 00 |    |             |
| Endowment .....              | 33 | 18,000 00   |    |             |
| All other .....              | 3  | 5,000 00    |    |             |
| Additions by dividends ..... | -  | 714 00      | 51 | \$38,714 00 |

OLD POLICIES INCREASED.

|   | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|---|----------------|----------------|--------------------------|--------------------------|
| Whole life.....                           | -              | \$17,584 00    |                          |                          |
| Endowment .....                           | -              | 34,786 00      |                          |                          |
| Additions by dividends .....              | -              | 177 60         | -                        | \$52,547 00              |
| <b>Total.....</b>                         |                |                | <b>56,636</b>            | <b>\$94,395,517 00</b>   |
| Policies terminated during the year.....  |                |                | <b>4,352</b>             | <b>6,882,477 00</b>      |
| *Policies in force December 31, 1905..... |                |                | <b>52,284</b>            | <b>\$87,813,040 00</b>   |
| Annuities in force December 31, 1905..... |                |                | <b>79</b>                | <b>11,920 25</b>         |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>        |
|---|----------------|-----------------------|
| Policies in force December 31st of the previous year..... | 981            | \$1,007,127 00        |
| Policies issued during the year.....                      | 58             | 65,697 00             |
| <b>Total.....</b>   | <b>1,039</b>   | <b>\$1,072,824 00</b> |
| Deduct policies ceased to be in force.....                | 57             | 63,133 00             |
| <b>Policies in force in Maine, December 31, 1905.....</b> | <b>982</b>     | <b>\$1,009,691 60</b> |
| Losses and claims incurred during the year.....           | 22             | \$20,871 00           |
| Losses and claims settled during the year.....            | 22             | 20,871 00             |
| Premiums received.....                                    |                | 41,977 27             |

\* Policies reinsured, 105, \$1,084,185.



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.....   | \$734,858 52   |                 |
| Dividends applied to purchase paid-up additions and annuities .....                     | 196,302 89     |                 |
| Surrender values applied to purchase paid-up insurance and annuities.....               | 67,394 00      |                 |
| Consideration for original annuities involving life contingencies.....                  | 87,675 83      |                 |
| Total new premiums .....  | \$1,086,231 24 |                 |
| Renewal premiums.....   | 5,176,633 59   |                 |
| Dividends applied to pay renewal premiums.....  | 800,987 80     |                 |
| Total renewal premiums.....   | \$5,977,621 39 |                 |
| Total premium income.....   | \$7,063,852 63 |                 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... | 58,591 32      |                 |
| Interest on mortgage loans.....   | \$745,359 47   |                 |
| Interest on collateral loans.....   | 42,571 00      |                 |
| Interest on bonds and dividends on stocks.....  | 1,286,432 34   |                 |
| Interest on premium notes, policy loans or liens.....                                   | 272,305 60     |                 |
| Discount on claims paid in advance.....   | 5,007 40       |                 |
| Rent.....   | 99,070 82      | 2,450,746 63    |
| Profit on sale or maturity of ledger assets.....  |                | 167,755 34      |
| Total income.....   |                | \$9,740,945 92  |
| Ledger assets Dec. 31, 1904.....  |                | 53,494,671 81   |
| Total .....   |                | \$63,235,617 73 |

DISBURSEMENTS.

|  |                 |  |
|--|-----------------|--|
| Death claims and additions .....                                     | \$1,551,043 00  |  |
| Matured endowments and additions .....                               | 1,715,994 00    |  |
| Total death claims and endowments.....                               | \$3,267,037 00  |  |
| Annuities involving life contingencies.....                          | 83,761 66       |  |
| Surrender values paid in cash.....                                   | 460,506 85      |  |
| Surrender values applied to purchase paid-up insurance and annuities | 67,394 00       |  |
| Dividends paid policy holders in cash.....                           | 107,332 77      |  |
| Dividends applied to pay renewal premiums.....                       | 800,987 80      |  |
| Dividends applied to purchase paid-up additions and annuities.....   | 196,302 89      |  |
| Total paid policy holders.....                                       | \$4,988,322.97. |  |



|  |              |                        |
|--|--------------|------------------------|
| Death losses due and unpaid .....                                    | \$12,495 27  |                        |
| Death losses in process of adjustment.....                           | 27,912 00    |                        |
| Death losses reported, no proofs received .....                      | 27,326 00    |                        |
| Matured endowments due and unpaid .....                              | 45,660 00    |                        |
| Annuity claims, involving life contingencies, due and unpaid .....   | 1,457 26     |                        |
| <b>Total policy claims.....</b>                                      |              | <b>\$114,750 53</b>    |
| Premiums paid in advance, including surrender values so applied ..   | 403,355 74   |                        |
| Salaries, rents, commissions and other accounts, due or accrued..... | 658 18       |                        |
| Dividends or other profits due policy holders.....                   | 112,439 52   |                        |
| Cash capital.....  | 1,000,000 00 |                        |
| Unassigned funds (surplus) .....                                     | 7,495,933 28 |                        |
| <b>Total liabilities.....</b>  |              | <b>\$58,686,148 25</b> |

PREMIUM NOTE ACCOUNT.

|   |            |                   |
|---|------------|-------------------|
| On hand December 31, 1904 .....                     | \$7,153 63 |                   |
| Received during the year on old policies.....       | 661 50     | \$7,815 13        |
| <b>Deductions during the year as follows:</b>       |            |                   |
| Used in payment of dividends to policy holders..... | \$1,002 36 |                   |
| Redeemed by maker in cash.....                      | 297 58     |                   |
| <b>Total reduction of premium note account.....</b> |            | <b>1,299 94</b>   |
| <b>Balance, note assets at end of the year.....</b> |            | <b>\$6,515 19</b> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE, DEC. 31, 1904.

|                             | <i>Number.</i> | <i>Amount.</i>  | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------------------|----------------|-----------------|--------------------------|--------------------------|
| Whole life.....             | 5,785          | \$19,151,036 00 |                          |                          |
| Endowment.....              | 48,040         | 122,487,868 00  |                          |                          |
| All other.....              | 5,612          | 20,481,501 00   |                          |                          |
| Additions by dividends..... | -              | 1,776,321 00    | 59,437                   | \$163,896,726 00         |

NEW POLICIES ISSUED.

|                             |       |                |       |                 |
|-----------------------------|-------|----------------|-------|-----------------|
| Whole life.....             | 845   | \$2,862,214 00 |       |                 |
| Endowment.....              | 5,489 | 11,835,212 00  |       |                 |
| All other.....              | 1,310 | 4,725,980 00   |       |                 |
| Additions by dividends..... | -     | 307,310 00     | 7,644 | \$19,730,716 00 |

OLD POLICIES REVIVED.

|                             |     |             |     |              |
|-----------------------------|-----|-------------|-----|--------------|
| Whole life.....             | 25  | \$63,710 00 |     |              |
| Endowment.....              | 187 | 418,658 00  |     |              |
| All other.....              | 24  | 132,708 00  |     |              |
| Additions by dividends..... | -   | 3,445 00    | 236 | \$618,521 00 |

OLD POLICIES INCREASED.

|                 |   |            |   |             |
|-----------------|---|------------|---|-------------|
| Whole life..... | - | \$3,500 00 |   |             |
| Endowment.....  | - | 10,000 00  |   |             |
| All other ..... | - | 26,750 00  | - | \$40,250 00 |

|   |  |  |               |                         |
|---|--|--|---------------|-------------------------|
| <b>Total.....</b>                               |  |  | <b>67,317</b> | <b>\$184,286,213 00</b> |
| <b>Policies terminated during the year.....</b> |  |  | <b>3,719</b>  | <b>10,277,890 00</b>    |
| <b>Policies in force Dec. 31, 1905.....</b>     |  |  | <b>63,598</b> | <b>\$174,008,323 00</b> |
| <b>Annuities in force Dec. 31, 1905.....</b>    |  |  | <b>292</b>    | <b>82,072 55</b>        |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>        |
|---|----------------|-----------------------|
| Policies in force December 31st of the previous year..... | 936            | \$1,575,627 00        |
| Policies issued during the year.....                      | 130            | 201,565 00            |
| <b>Total</b> .....  | <b>1,066</b>   | <b>\$1,777,192 00</b> |
| Deduct policies ceased to be in force .....               | 48             | 83,596 00             |
| <b>Policies in force in Maine, December 31, 1905.....</b> | <b>1,018</b>   | <b>\$1,693,596 00</b> |
| <b>Losses and claims incurred during the year</b> .....   | <b>9</b>       | <b>\$22,372 00</b>    |
| <b>Losses and claims settled during the year</b> .....    | <b>9</b>       | <b>22,372 00</b>      |
| <b>Premiums received</b> .....                            |                | <b>62,280 24</b>      |

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY,  
NEW YORK, N. Y.

INCORPORATED IN 1875. COMMENCED BUSINESS IN 1875.

TIMOTHY L. WOODRUFF, *President.* JOHN W. VROOMAN, *Secretary.*

Cash Capital, \$100,000.

INCOME.

|  |                 |            |
|--|-----------------|------------|
| First year's premiums on original policies .....   | \$600,041 35    |            |
| Surrender values applied to purchase paid-up insurance<br>and annuities.....                 | 15,898 80       |            |
| Consideration for original annuities involving life con-<br>tingencies .....                 | 959 00          |            |
| Total new premiums.....  | \$616,899 15    |            |
| Renewal premiums.....  | 3,006,906 96    |            |
| Dividends applied to pay renewal premiums .....  | 37,912 46       |            |
| Total renewal premiums.. .....   | \$3,044,819 42  |            |
| Total premium income .....   | \$3,661,718 57  |            |
| Consideration for supplementary contracts <i>not</i> involving life con-<br>tingencies ..... | 10,241 40       |            |
| Premium notes, loans or liens restored by revival of policies.....                           | 779 93          |            |
| Interest on mortgage loans .....   | \$31,439 01     |            |
| Interest on collateral loans .....   | 192 15          |            |
| Interest on bonds and dividends on stocks.....   | 36,741 42       |            |
| Interest on premium notes, policy loans or liens .....                                       | 137,359 44      |            |
| Interest on other debts due the company .....  | 5,325 67        |            |
| Rent—including company's own occupancy.....  | 296,463 75      | 507,521 44 |
| Profit on sale or maturity of ledger assets.....   | 100,430 56      |            |
| From other sources .....   | 14,433 47       |            |
| Total income.....  | \$4,295,125 37  |            |
| Ledger assets Dec. 31, 1904 .....  | 7,188,429 38    |            |
| Total.....   | \$11,483,554 75 |            |

DISBURSEMENTS.

|  |                |  |
|--|----------------|--|
| Death claims and additions .....   | \$1,278,913 68 |  |
| Matured endowments and additions .....   | 20,000 00      |  |
| Total death claims and endowments .....  | \$1,298,913 68 |  |
| Annuities involving life contingencies .....   | 17,230 96      |  |
| Premium notes voided by lapse .....  | 15,600 83      |  |
| Surrender values paid in cash .....  | 199,563 19     |  |
| Surrender values applied to purchase paid-up insurance and annuities                 | 15,898 80      |  |
| Dividends paid policy holders in cash .....  | 130,141 80     |  |
| Dividends applied to pay renewal premiums .....                                      | 37,912 46      |  |
| Total paid policy holders... \$1,715,261.73  |                |  |
| Supplementary contracts <i>not</i> involving life contingencies .....                | 3,400 00       |  |
| Dividends to stockholders.....   | 6,916 00       |  |
| Commissions and bonuses to agents .....  | 536,077 29     |  |
| Salaries and allowances for agencies, including managers, agents<br>and clerks ..... | 113,353 38     |  |

|   |                       |
|---|-----------------------|
| Agency supervision, traveling and all other agency expenses .....               | \$134,412 08          |
| Medical examiners fees and inspection of risks .....                            | 55,908 80             |
| Salaries and all other compensation of officers and home office employees ..... | 250,887 77            |
| Rent—including company's own occupancy .....                                    | 72,741 45             |
| Advertising, printing, stationery and postage .....                             | 78,325 04             |
| Legal expenses .....  | 32,406 08             |
| Furniture, fixtures and safes .....   | 6,940 24              |
| Insurance taxes, licenses and department fees .....                             | 64,624 32             |
| Taxes on real estate .....  | 58,276 17             |
| Repairs and expenses (other than taxes) on real estate .....                    | 192,023 99            |
| Loss on sale or maturity of ledger assets .....                                 | 108,880 62            |
| Miscellaneous expenditures .....  | 33,905 61             |
| <b>Total disbursements .....</b>  | <b>\$3,493,834 56</b> |
| <b>Balance .....</b>  | <b>\$7,989,720 19</b> |

## LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of real estate .....                              | \$2,875,882 91        |
| Mortgage loans on real estate .....                          | 549,917 33            |
| Loans secured by collateral .....                            | 700 00                |
| Loans on company's policies assigned as collateral .....     | 2,591,313 95          |
| Premium notes on policies in force .....                     | 297,870 92            |
| Book value of stocks and bonds—excluding interest .....      | 1,023,168 37          |
| Deposited in trust companies and banks on interest .....     | 248,143 34            |
| Cash in office and deposited in banks, not on interest ..... | 126,156 55            |
| Bills receivable .....                                       | 883 84                |
| Agents balances .....  | 204,306 41            |
| Loans to agents, secured .....                               | 50,000 00             |
| Other ledger assets .....                                    | 21,876 57             |
| <b>Total ledger assets .....</b>                             | <b>\$7,989,720 19</b> |

## NON-LEDGER ASSETS.

|   |                    |                       |
|---|--------------------|-----------------------|
| Interest due and accrued on mortgages .....                     | \$11,145 01        |                       |
| Interest accrued on stocks and bonds .....                      | 13,566 44          |                       |
| Interest accrued on collateral loans .....                      | 14 98              |                       |
| Interest due and accrued on premium notes, loans or liens ..... | 64,188 41          |                       |
| Rents accrued on company's property .....                       | 3,362 04           | \$82,276 88           |
| Market value of real estate over book value .....               |                    | 366,246 60            |
| Market value of stocks and bonds over book value .....          |                    | 13,089 39             |
|   | <i>New</i>         | <i>Renewals.</i>      |
| Gross premiums due and unreported .....                         | \$4,947 00         | \$230,643 00          |
| Gross deferred premiums .....                                   | 27,874 00          | 258,510 00            |
| <b>Total .....</b>  | <b>\$32,821 00</b> | <b>\$489,153 00</b>   |
| Deduct loading .....  | 18,052 00          | 73,373 00             |
| Net uncollected and deferred premiums .....                     | \$14,769 00        | \$415,780 00          |
| <b>Gross assets .....</b>                                       |                    | <b>\$8,891,882 06</b> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Agents debit balances .....  | \$204,306 41          |
| Bills receivable .....   | 883 84                |
| Premium notes or loans on policies and net premiums in excess of the net value of their policies ..... | 26,607 00             |
| Book value of ledger assets over market value .....  | 19,376 57             |
| Other items .....  | 11,710 00             |
| <b>Total admitted assets .....</b>   | <b>\$8,628,998 24</b> |

LIABILITIES.

|   |                       |                       |
|---|-----------------------|-----------------------|
| Net present value of outstanding policies .....   | \$7,873,993 00        |                       |
| Same for annuities .....  | 156,796 00            |                       |
| <b>Total</b> .....  | <b>\$8,030,789 00</b> |                       |
| Deduct net value of risks reinsured .....   | 8,845 00              |                       |
| <b>Net reserve</b> .....  |                       | <b>\$8,021,944 00</b> |
| <b>Present value of supplementary contracts, not involving life contingencies</b> ..... |                       | <b>37,258 40</b>      |
| <b>Surrender values claimable on policies cancelled</b> .....                           |                       | <b>11,959 00</b>      |
| <b>Death losses in process of adjustment</b> .....                                      | <b>\$76,875 00</b>    |                       |
| <b>Death losses reported, no proofs received</b> .....                                  | <b>46,214 00</b>      |                       |
| <b>Death losses and other policy claims resisted</b> .....                              | <b>85,239 40</b>      |                       |
| <b>Total policy claims</b> .....  |                       | <b>208,328 40</b>     |
| <b>Premiums paid in advance, including surrender values so applied</b> ..               | <b>8,255 00</b>       |                       |
| <b>Dividends or other profits due policy holders</b> .....                              | <b>2,270 76</b>       |                       |
| <b>Trust funds and accrued interest</b> .....   | <b>37,333 34</b>      |                       |
| <b>Interest paid in advance on loans on policies</b> .....                              | <b>12,981 20</b>      |                       |
| <b>Other liabilities</b> .....  | <b>1,458 00</b>       |                       |
| <b>Cash capital</b> .....   | <b>100,000 00</b>     |                       |
| <b>Unassigned funds to provide for all other contingencies</b> .....                    | <b>187,210 14</b>     |                       |
| <b>Total liabilities</b> .....  |                       | <b>\$8,628,998 24</b> |

PREMIUM NOTE ACCOUNT.

|  |              |                     |
|--|--------------|---------------------|
| On hand December 31, 1904 .....                      | \$261,446 16 |                     |
| Received during the year on new policies .....       | 9,244 80     |                     |
| Received during the year on old policies .....       | 58,301 57    |                     |
| Restored by revival of policies .....                | 779 93       | \$329,772 46        |
| <b>Deductions during the year as follows:</b>        |              |                     |
| Used in payment of losses and claims .....           | \$3,062 28   |                     |
| Used in purchase of surrendered policies .....       | 5,881 64     |                     |
| Voided by lapse .....                                | 15,600 83    |                     |
| Redeemed by maker in cash .....                      | 4,416 79     |                     |
| <b>Total reduction of premium note account</b> ..... |              | <b>31,901 54</b>    |
| <b>Balance, note assets at end of the year</b> ..... |              | <b>\$267,870 92</b> |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                  | <i>Number.</i> | <i>Amount.</i>  | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------|----------------|-----------------|----------------------|----------------------|
| Whole life ..... | 15,628         | \$30,165,793 00 |                      |                      |
| Endowment .....  | 2,882          | 5,322,240 00    |                      |                      |
| All other .....  | 23,357         | 58,968,812 00   | 41,897               | \$94,456,845 00      |

NEW POLICIES ISSUED.

|                  |        |               |        |                 |
|------------------|--------|---------------|--------|-----------------|
| Whole life ..... | 170    | \$31,086 00   |        |                 |
| Endowment .....  | 43     | 39,150 00     |        |                 |
| All other .....  | 10,922 | 21,073,272 00 | 11,135 | \$21,143,508 00 |

OLD POLICIES REVIVED.

|                  |     |              |     |                |
|------------------|-----|--------------|-----|----------------|
| Whole life ..... | 215 | \$491,682 00 |     |                |
| Endowment .....  | 36  | 69,800 00    |     |                |
| All other .....  | 298 | 690,085 00   | 549 | \$1,251,567 00 |

## OLD POLICIES INCREASED.

|   | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|---|----------------|----------------|--------------------------|--------------------------|
| Whole life.....                                 | 12             | \$446,522 00   |                          |                          |
| Endowment .....                                 | -              | 863,500 00     |                          |                          |
| All other .....                                 | 51             | 160,049 00     | 63                       | \$1,490,071 00           |
| <b>Total .....</b>                              |                |                | <b>53,644</b>            | <b>\$118,341,991 00</b>  |
| Policies terminated during the year ...         |                |                | 9,746                    | 21,573,624 00            |
| <b>*Policies in force Dec. 31, 1905 .....</b>   |                |                | <b>43,898</b>            | <b>\$96,768,367 00</b>   |
| Annuities in force Dec. 31, 1905 .....          |                |                | 11                       | 17,307 40                |
| Industrial policies in force Dec. 31, 1905..... |                |                | 137                      | 23,903 00                |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>      |
|--|----------------|---------------------|
| Policies in force December 31st of the previous year ..... | 218            | \$308,300 00        |
| Policies issued during the year.....                       | 263            | 280,853 00          |
| <b>Total .....</b>   | <b>481</b>     | <b>\$589,153 00</b> |
| Deduct policies ceased to be in force .....                | 150            | 106,695 00          |
| <b>Policies in force in Maine, December 31, 1905.....</b>  | <b>331</b>     | <b>\$482,458 00</b> |
| Losses and claims incurred during the year .....           | 5              | \$17,000 00         |
| Losses and claims settled during the year .....            | 4              | 16,000 00           |
| Losses and claims unpaid Dec. 31, 1905 .                   | 1              | \$1,000 00          |
| Premiums received.....                                     |                | 14,481 35           |

\* Policies reinsured, 32, \$349,800.



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 .....  | \$7,681,127 01   |              |
| Surrender values applied to pay first year's premiums....                               | 2,793 27         |              |
| Total first year's premiums on original policies  | \$7,663,830 28   |              |
| Dividends applied to purchase paid-up additions and annuities .....                     | 42,716 53        |              |
| Surrender values applied to purchase paid-up insurance and annuities .....              | 968,025 82       |              |
| Consideration for original annuities involving life contingencies .....                 | 75,902 03        |              |
| Total new premiums.....   | \$8,750,474 66   |              |
| Renewal premiums.....   | 36,149,289 24    |              |
| Dividends applied to pay renewal premiums .....   | 106,203 34       |              |
| Surrender values applied to pay renewal premiums .....                                  | 5,692 65         |              |
| Renewal premiums for deferred annuities.....  | 567 15           |              |
| Total renewal premiums .....  | \$36,261,752 38  |              |
| Total premium income .....  | \$45,012,227 04  |              |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... | 85,509 00        |              |
| Premium notes, loans or liens, restored by revival of policies.....                     | 23,108 82        |              |
| Interest on mortgage loans .....  | \$772,223 39     |              |
| Interest on collateral loans .....  | 188,847 99       |              |
| Interest on bonds and dividends on stocks .....   | 2,112,540 74     |              |
| Interest on premium notes, policy loans or liens .....                                  | 171,091 50       |              |
| Interest on other debts due the company .....   | 152,449 32       |              |
| Rent—including company's own occupancy.....   | 792,789 68       | 4,189,942 62 |
| Profit on sale or maturity of ledger assets.....  | 42,524 79        |              |
| From other sources .....  | 110 00           |              |
| Total income.....   | \$49,308,422 27  |              |
| Ledger assets Dec. 31, 1904 .....   | 83,804,066 61    |              |
| Total.....  | \$133,107,488 88 |              |

DISBURSEMENTS.

|   |                 |
|---|-----------------|
| Death claims and additions.....         | \$11,507,125 19 |
| Matured endowments and additions .....  | 79,619 00       |
| Total death claims and endowments ..... | \$11,586,744 19 |

|   |                        |
|---|------------------------|
| Annuities involving life contingencies .....                                      | \$50,980 10            |
| Surrender values paid in cash .....   | 566,353 69             |
| Surrender values applied to pay new premiums.....                                 | 2,703 27               |
| Surrender values applied to pay renewal premiums .....                            | 5,692 65               |
| Surrender values applied to purchase paid-up insurance and annuities              | 968,025 82             |
| Dividends paid policy holders in cash .....                                       | 966,396 27             |
| Dividends applied to pay renewal premiums .....                                   | 106,208 84             |
| Dividends applied to purchase paid-up additions and annuities.....                | 42,716 53              |
| Total paid policy holders ....\$14,323,815.86                                     |                        |
| Supplementary contracts <i>not</i> involving life contingencies .....             | 16,698 10              |
| Dividends to stockholders .....   | 200,000 00             |
| Commissions and bonuses to agents .....   | 8,052,637 83           |
| Commuting renewal commissions.....  | 24,069 37              |
| Salaries and allowances for agencies, including managers, agents and clerks ..... | 2,908,954 99           |
| Agency supervision, traveling and all other agency expenses .....                 | 235,756 72             |
| Medical examiners fees and inspection of risks .....                              | 610,236 63             |
| Salaries and all other compensation of officers and home office employes.....     | 1,488,942 73           |
| Rent—including company's own occupancy.....                                       | 688,068 78             |
| Advertising, printing, stationery and postage .....                               | 645,693 79             |
| Legal expenses .....  | 65,985 74              |
| Furniture, fixtures and safes.....  | 64,097 55              |
| Insurance taxes, licenses and department fees .....                               | 794,510 09             |
| Taxes on real estate.....   | 175,209 02             |
| Repairs and expenses (other than taxes) on real estate.....                       | 266,330 05             |
| Loss on sale or maturity of ledger assets.....                                    | 27,055 60              |
| Miscellaneous expenditures .....  | 138,972 28             |
| Total disbursements .....   | <u>\$30,750,155 13</u> |
| Balance.....  | \$102,377,833 75       |

LEDGER ASSETS.

|  |                         |
|--|-------------------------|
| Book value of real estate.....                               | \$12,427,935 24         |
| Mortgage loans on real estate.....                           | 18,896,317 72           |
| Loans secured by collateral .....                            | 4,675,875 60            |
| Loans on company's policies assigned as collateral.....      | 2,893,839 37            |
| Premium notes on policies in force .....                     | 631,690 21              |
| Book value of stocks and bonds—excluding interest .....      | 54,799,936 99           |
| Deposited in trust companies and banks on interest .....     | 7,427,704 03            |
| Cash in office and deposited in banks, not on interest ..... | 711,111 55              |
| Bills receivable .....                                       | 2,923 64                |
| Total ledger assets .....                                    | <u>\$102,377,333 75</u> |

NON-LEDGER ASSETS.

|   |                  |
|---|------------------|
| Interest due and accrued on mortgages .....               | \$384,654 36     |
| Interest accrued on stocks and bonds .....                | 377,091 24       |
| Interest due and accrued on collateral loans .....        | 13,607 84        |
| Interest due and accrued on premium notes, loans or liens | 9,157 08         |
| Interest due on other assets.....                         | 645 27           |
| Rents due and accrued on company's property .....         | <u>15,057 86</u> |
| Market value of stocks and bonds over book value .....    | \$800,213 65     |
|   | 1,047,188 26     |

|   | <i>New<br/>Business.</i> | <i>Renewals.</i> |                  |
|---|--------------------------|------------------|------------------|
| Gross premiums due and unreported .....     | \$72,067 93              | \$1,179,961 59   |                  |
| Gross deferred premiums.....                | 493,079 40               | 2,166,031 16     |                  |
| Total .....                                 | \$565,147 33             | \$3,345,992 75   |                  |
| Deduct loading.....                         | 114,089 73               | 789,277 14       |                  |
| Net uncollected and deferred premiums ..... | \$451,057 60             | \$2,556,715 61   | \$3,007,773 21   |
| Furniture, fixtures and safes .....         |                          |                  | 50,000 00        |
| Stationery and printed matter.....          |                          |                  | 10,000 00        |
| Law libraries .....                         |                          |                  | 6,595 82         |
| Gross assets.....                           |                          |                  | \$107,299,104 69 |

## DEDUCT ASSETS NOT ADMITTED.

|   |             |                  |
|---|-------------|------------------|
| Supplies, printed matter and stationery ..... | \$10,000 00 |                  |
| Furniture, fixtures and safes .....           | 50,000 00   |                  |
| Law libraries .....                           | 6,595 82    |                  |
| Bills receivable.....                         | 2,923 64    | \$69,519 46      |
| Total admitted assets.....                    |             | \$107,229,585 23 |

## LIABILITIES.

|   |                 |                  |
|---|-----------------|------------------|
| Net present value of outstanding policies.....  | \$83,721,153 00 |                  |
| Special reserve .....   | 3,920,722 00    |                  |
| Same for reversionary additions.....  | 158,275 00      |                  |
| Same for annuities .....  | 598,748 00      |                  |
| Total .....   | \$88,398,898 00 |                  |
| Deduct net value of risks reinsured .....   | 363,119 00      |                  |
| Net reserve.....  |                 | \$88,035,779 00  |
| Present value of supplementary contracts, <i>not</i> involving life contingencies ..... |                 | 232,862 55       |
| Surrender values claimable on policies cancelled .....                                  |                 | 192,746 00       |
| Death losses in process of adjustment .....   | \$288,720 13    |                  |
| Death losses reported, no proofs received .....   | 290,410 06      |                  |
| Matured endowments due and unpaid .....   | 1,493 00        |                  |
| Death losses and other policy claims resisted.....                                      | 44,545 67       |                  |
| Annuity claims, involving life contingencies, due and unpaid .....                      | 250 00          |                  |
| Total policy claims.....  |                 | 625,418 86       |
| Due and unpaid on supplementary contracts <i>not</i> involving life contingencies ..... |                 | 200 00           |
| Premiums paid in advance, including surrender values so applied...                      | 368,859 02      |                  |
| Salaries, rents, commissions and other accounts, due or accrued .....                   | 151,781 76      |                  |
| Dividends or other profits due policy holders.....                                      | 107,131 31      |                  |
| Dividends apportioned, payable to policy holders during 1906 .....                      | 1,380,000 00    |                  |
| Unearned interest on policy loans.....  | 90,617 32       |                  |
| Other liabilities .....   | 377 33          |                  |
| Cash capital.....   |                 | 2,000,000 00     |
| Unassigned funds (surplus) .....  |                 | 14,045,312 08    |
| Total liabilities.....  |                 | \$107,229,585 23 |

PREMIUM NOTE ACCOUNT.

|  |              |              |
|--|--------------|--------------|
| On hand December 31, 1904 .....                      | \$434,071 59 |              |
| Received during the year on old policies .....       | 320,213 60   |              |
| Restored by revival of policies .....                | 23,108 82    | \$777,394 01 |
| Deductions during the year as follows:               |              |              |
| Used in payment of losses and claims.....            | \$7,128 94   |              |
| Used in purchase of surrendered policies .....       | 84,635 64    |              |
| Used in payment of dividends to policy holders ..... | 6,147 08     |              |
| Redeemed by maker in cash.....                       | 47,792 14    |              |
| Total reduction of premium note account .....        |              | 145,703 80   |
| Balance, note assets at end of the year.....         |              | \$631,690 21 |

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                              | <i>Number.</i> | <i>Amount.</i>   | <i>Total<br/>Number.</i> | <i>Total<br/>Amount</i> |
|------------------------------|----------------|------------------|--------------------------|-------------------------|
| Whole life.....              | 235,475        | \$234,689,227 00 |                          |                         |
| Endowment .....              | 76,410         | 75,519,662 00    |                          |                         |
| All other .....              | 12,453         | 20,291,502 00    |                          |                         |
| Additions by dividends ..... | -              | 240,378 00       | 324,338                  | \$380,740,769 00        |

NEW POLICIES ISSUED.

|                              |        |                 |        |                 |
|------------------------------|--------|-----------------|--------|-----------------|
| Whole life .....             | 62,405 | \$66,247,470 00 |        |                 |
| Endowment .....              | 27,561 | 21,518,188 00   |        |                 |
| All other .....              | 2,066  | 6,007,219 00    |        |                 |
| Additions by dividends ..... | -      | 88,647 00       | 92,032 | \$93,861,524 00 |

OLD POLICIES REVIVED.

|                 |       |                |       |                |
|-----------------|-------|----------------|-------|----------------|
| Whole life..... | 2,920 | \$2,824,886 00 |       |                |
| Endowment ..... | 1,333 | 874,111 00     |       |                |
| All other ..... | 70    | 285,168 00     | 4,323 | \$3,984,165 00 |

OLD POLICIES INCREASED.

|                  |   |              |   |              |
|------------------|---|--------------|---|--------------|
| Whole life ..... | - | \$298,534 00 |   |              |
| Endowment .....  | - | 349,814 00   |   |              |
| All other .....  | - | 87,291 00    | - | \$735,639 00 |

|  |  |  |         |                  |
|--|--|--|---------|------------------|
| Total .....                              |  |  | 420,693 | \$479,322,097 00 |
| Policies terminated during the year..... |  |  | 47,753  | 47,544,536 00    |
| *Policies in force Dec. 31, 1905.....    |  |  | 372,940 | \$431,777,561 00 |
| Annuities in force Dec. 31, 1905.....    |  |  | 205     | 63,020 50        |

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                              | <i>Number.</i> | <i>Amount.</i>   | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|------------------------------|----------------|------------------|--------------------------|--------------------------|
| Whole life.....              | 5,449,421      | \$664,226,113 00 |                          |                          |
| Endowment .....              | 103,414        | 9,192,961 00     |                          |                          |
| All other .....              | 89,500         | 2,570,095 00     |                          |                          |
| Additions by dividends ..... | -              | 3,070 00         | 5,642,335                | \$675,992,239 00         |

\* Policies re-insured, 190, \$5,513,435.00

NEW POLICIES ISSUED.

|                 | <i>Number.</i> | <i>Amount.</i>   | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------|----------------|------------------|--------------------------|--------------------------|
| Whole life..... | 1,412,798      | \$169,391,873 00 |                          |                          |
| Endowment ..... | 321            | 7,423 00         |                          |                          |
| All other ..... | 1,261          | 45,241 00        | 1,414,380                | \$169,444,537 00         |

OLD POLICIES REVIVED.

|                 |         |                 |         |                 |
|-----------------|---------|-----------------|---------|-----------------|
| Whole life..... | 158,892 | \$21,088,865 00 |         |                 |
| Endowment ..... | 2,953   | 271,359 00      | 161,835 | \$21,360,224 00 |

OLD POLICIES INCREASED.

|  |           |                  |  |                 |
|--|-----------|------------------|--|-----------------|
| Whole life.....                          | -         |                  |  | \$15,982,046 00 |
| Total .....                              | 7,218,550 | \$882,779,046 00 |  |                 |
| Policies terminated during the year..... | 1,100,975 | 144,276,946 00   |  |                 |
| Policies in force Dec. 31, 1905.....     | 6,117,575 | \$738,562,100 00 |  |                 |

ORDINARY BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year.....  | 1,077          | \$1,000,559 00 |
| Policies issued during the year.....                       | 489            | 457,924 00     |
| Total .....  | 1,566          | \$1,458,483 00 |
| Deduct policies ceased to be in force .....                | 234            | 191,013 00     |
| Policies in force in Maine, December 31, 1905.....         | 1,342          | \$1,267,470 00 |
| Losses and claims unpaid December 31, of the previous year | 2              | \$1,019 58     |
| Losses and claims incurred during the year .....           | 6              | 4,436 69       |
| Total .....  | 8              | \$5,456 27     |
| Losses and claims settled during the year .....            | 7              | 4,456 27       |
| Losses and claims unpaid Dec. 31, 1905.....                | 1              | \$1,000 00     |
| Premiums received .....                                    |                | 53,582 89      |

INDUSTRIAL BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force December 31st of the previous year.....  | 6,929          | \$973,077 00   |
| Policies issued during the year.....                       | 3,795          | 521,066 00     |
| Total .....  | 10,724         | \$1,494,143 00 |
| Deduct policies ceased to be in force .....                | 2,377          | 311,717 00     |
| Policies in force in Maine, December 31, 1905 .....        | 8,347          | \$1,182,426 00 |
| Losses and claims unpaid December 31, of the previous year | 2              | \$325 00       |
| Losses and claims incurred during the year .....           | 112            | 11,126 96      |
| Total .....  | 114            | \$11,451 96    |
| Losses and claims settled during the year .....            | 114            | 11,451 96      |
| Premiums received.....                                     |                | 43,403 49      |

## RELIANCE LIFE INSURANCE COMPANY,

PITTSBURGH, PENN.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1903.

JAMES H. REED, *President.*GRANT SIVERD, *Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

|   |              |                |
|---|--------------|----------------|
| First year's premiums on original policies .....                        | \$177,108 85 |                |
| Dividends applied to purchase, paid-up additions and annuities .....    | 823 80       |                |
| Consideration for original annuities involving life contingencies ..... | 611 50       |                |
| Total new premiums .....  | \$178,544 15 |                |
| Renewal premiums.....   | 118,433 43   |                |
| Total premium income .....  |              | \$296,977 58   |
| Interest on mortgage loans.....   | \$10,339 48  |                |
| Interest on bonds.....  | 55,892 53    |                |
| Interest on premium notes, policy loans or liens .....                  | 166 80       |                |
| Interest on other debts due the company .....                           | 11,363 61    | 77,762 42      |
| Total income.....   |              | \$374,740 00   |
| Ledger assets Dec. 31, 1904 .....                                       |              | 2,004,750 88   |
| Total.....  |              | \$2,379,490 88 |

## DISBURSEMENTS.

|  |             |                |
|--|-------------|----------------|
| Death claims .....   |             | \$34,948 00    |
| Annuities involving life contingencies .....                                     |             | 75 00          |
| Dividends paid policy holders in cash .....                                      |             | 375 33         |
| Dividends applied to purchase paid-up additions and annuities .....              |             | 823 80         |
| Total paid policy holders.....   | \$36,222.13 |                |
| Commissions and bonuses to agents .....  |             | 131,202 08     |
| Commuting renewal commissions.....   |             | 3,074 87       |
| Salaries and allowances for agencies, including managers, agents and clerks..... |             | 20,010 80      |
| Agency supervision, traveling and all other agency expenses .....                |             | 4,575 66       |
| Medical examiners fees and inspection of risks .....                             |             | 22,228 10      |
| Salaries and all other compensation of officers and home office employees .....  |             | 37,080 86      |
| Rent .....   |             | 16,680 00      |
| Advertising, printing, stationery and postage.....                               |             | 19,493 48      |
| Legal expenses .....   |             | 2,047 50       |
| Furniture, fixtures and safes.....   |             | 922 38         |
| Insurance taxes, licenses and department fees .....                              |             | 5,840 98       |
| Loss on sale or maturity of ledger assets .....                                  |             | 524 98         |
| Miscellaneous expenditures .....   |             | 9,997 11       |
| Total disbursements .....  |             | \$369,900 93   |
| Balance.....   |             | \$2,069,589 95 |

LEDGER ASSETS.

|  |  |                |
|--|--|----------------|
| Mortgage loans on real estate.....                       |  | \$294,146 75   |
| Loans on company's policies assigned as collateral.....  |  | 31,728 00      |
| Premium notes on policies in force .....                 |  | 4,837 06       |
| Book value of bonds—excluding interest .....             |  | 1,477,475 45   |
| Deposited in trust companies and banks on interest ..... |  | 169,756 17     |
| Cash in office.....                                      |  | 2,482 05       |
| Accounts receivable .....                                |  | 367 44         |
| Agents balances .....                                    |  | 88,797 03      |
| Total ledger assets .....                                |  | \$2,069,589 95 |

NON-LEDGER ASSETS.

|   |                          |                  |
|---|--------------------------|------------------|
| Interest due and accrued on mortgages .....             | \$4,270 21               |                  |
| Interest accrued on bonds.....                          | 20,780 31                |                  |
| Interest accrued on premium notes, loans or liens ..... | 1,500 00                 | \$26,550 52      |
|   |                          |                  |
|   | <i>New<br/>Business.</i> | <i>Renewals.</i> |
| Gross premiums due and unreported .....                 | \$1,136 69               | \$15,773 95      |
| Gross deferred premiums .....                           | 4,933 09                 | 9,532 29         |
| Total .....   | \$6,069 78               | \$25,306 24      |
| Deduct loading.....                                     | 1,213 96                 | 5,061 25         |
| Net uncollected and deferred premiums .....             | \$4,855 82               | \$20,244 99      |
| Office furniture .....                                  |                          | 9,478 69         |
| Gross assets.....                                       |                          | \$2,130,719 97   |

DEDUCT ASSETS NOT ADMITTED.

|                                     |            |                |
|-------------------------------------|------------|----------------|
| Furniture, fixtures and safes ..... | \$9,478 69 |                |
| Agents debit balances.....          | 88,797 03  |                |
| Accounts receivable.....            | 367 44     | \$98,643 16    |
| Total admitted assets.....          |            | \$2,032,076 81 |

LIABILITIES.

|   |              |                |
|---|--------------|----------------|
| Net present value of outstanding policies .....                       | \$384,129 00 |                |
| Same for reversionary additions.....                                  | 1,190 00     |                |
| Same for annuities .....  | 444 00       |                |
| Total .....   | \$385,763 00 |                |
| Deduct net value of risks reinsured.....                              | 2,732 00     |                |
| Net reserve .....   |              | \$383,031 00   |
| Death losses in process of adjustment .....                           | \$1,000 00   |                |
| Death losses and other policy claims resisted .....                   | 10,000 00    |                |
| Total policy claims.....  |              | 11,000 00      |
| Premiums paid in advance, including surrender values so applied...    |              | 861 97         |
| Commissions due agents on premium notes, when paid .....              |              | 362 78         |
| Salaries, rents, commissions and other accounts, due or accrued ..... |              | 2,436 85       |
| Cash capital .....  |              | 1,000,000 00   |
| Unassigned funds (surplus) .....                                      |              | 634,364 21     |
| Total liabilities .....   |              | \$2,082,076 81 |

## PREMIUM NOTE ACCOUNT.

|  |            |
|--|------------|
| Received during the year on old policies ..... | \$6,393 36 |
| Deductions during the year as follows:         |            |
| Redeemed by maker in cash .....                | 1,556 30   |
| Balance, note assets at end of the year .....  | \$4,837 06 |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                              | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|------------------------------|----------------|----------------|--------------------------|--------------------------|
| Whole life.....              | 1,117          | \$2,837,177 00 |                          |                          |
| Endowment .....              | 659            | 1,067,930 00   |                          |                          |
| All other .....              | 70             | 312,500 00     |                          |                          |
| Additions by dividends ..... | -              | 667 00         | 1,846                    | \$4,218,274 00           |

## NEW POLICIES ISSUED.

|                 |       |                |       |                |
|-----------------|-------|----------------|-------|----------------|
| Whole life..... | 1,632 | \$2,737,430 00 |       |                |
| Endowment.....  | 740   | 1,357,570 00   |       |                |
| All other ..... | 33    | 149,000 00     | 2,405 | \$4,244,000 00 |

## OLD POLICIES REVIVED.

|                 |   |            |   |             |
|-----------------|---|------------|---|-------------|
| Whole life..... | 3 | \$8,000 00 |   |             |
| Endowment ..... | 4 | 9,500 00   | 7 | \$17,500 00 |

## OLD POLICIES INCREASED.

|  |   |             |       |                |
|--|---|-------------|-------|----------------|
| Term and all other .....                 | - | \$40,738 00 |       |                |
| Additions by dividends.....              | - | 1,803 00    | -     | \$42,541 00    |
| Total .....                              |   |             | 4,258 | \$8,522,315 00 |
| Policies terminated during the year..... |   |             | 696   | 1,320,375 00   |
| *Policies in force Dec. 31, 1905.....    |   |             | 3,562 | \$7,201,940 00 |
| Annuities in force Dec. 31, 1905.....    |   |             | 1     | 100 00         |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 10             | \$10,000 00    |
| Deduct policies ceased to be in force .....               | 3              | 3,000 00       |
| Policies in force in Maine, December 31, 1905.....        | 7              | \$7,000 00     |
| Premiums received.....                                    |                | 340 65         |

\* Policies reinsured, 20, \$391,400.00



SECURITY MUTUAL LIFE INSURANCE COMPANY,  
BINGHAMTON, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

C. M. TURNER, *President.*

C. A. LADUE, *Registrar.*

INCOME.

|  |                |                |
|--|----------------|----------------|
| First year's premiums on original policies .....   | \$406,506 27   |                |
| Surrender values applied to purchase paid-up insurance<br>and annuities .....                | 1,175 62       |                |
| Total new premiums .....   | \$407,681 89   |                |
| Renewal premiums .....   | 1,227,079 05   |                |
| Dividends applied to pay renewal premiums .....  | 7,388 97       |                |
| Surrender values applied to pay renewal premiums .....                                       | 113 38         |                |
| Total renewal premiums .....   | \$1,234,581 40 |                |
| Total premium income .....   |                | \$1,642,263 29 |
| Consideration for supplementary contracts <i>not</i> involving life con-<br>tingencies ..... |                | 5,140 00       |
| Premium notes, loans or liens restored by revival of policies .....                          |                | 602 86         |
| Interest on mortgage loans .....   | \$14,220 60    |                |
| Interest on collateral loans .....   | 982 98         |                |
| Interest on bonds and dividends on stocks .....  | 21,117 29      |                |
| Interest on premium notes, policy loans or liens .....                                       | 81,568 39      |                |
| Interest on other debts due the company .....  | 4,779 07       |                |
| Rent—including company's own occupancy .....   | 14,764 85      | 137,433 18     |
| Profit on sale or maturity of ledger assets .....  |                | 67 75          |
| Registration .....   |                | 2,739 00       |
| Exchange .....   |                | 435 68         |
| Total income .....   |                | \$1,788,681 76 |
| Ledger assets Dec. 31, 1904 .....  |                | 3,138,252 76   |
| Total .....  |                | \$4,926,934 52 |

DISBURSEMENTS.

|  |              |
|--|--------------|
| Death claims and additions .....   | \$481,506 43 |
| Annuities involving life contingencies .....   | 542 83       |
| Premium notes voided by lapse .....  | 3,243 60     |
| Surrender values paid in cash .....  | 26,842 65    |
| Surrender values applied to pay renewal premiums .....                               | 113 38       |
| Surrender values applied to purchase paid-up insurance and annuities                 | 1,175 62     |
| Dividends applied to pay renewal premiums .....                                      | 7,388 97     |
| Total paid policy holders .....  | \$520,813.48 |
| Supplementary contracts <i>not</i> involving life contingencies .....                | 700 00       |
| Commissions and bonuses to agents .....  | 360,494 38   |
| Salaries and allowances for agencies, including managers, agents<br>and clerks ..... | 113,967 10   |
| Agency supervision, traveling and all other agency expenses .....                    | 32,636 06    |
| Medical examiners fees and inspection of risks .....                                 | 59,043 71    |

|   |                       |
|---|-----------------------|
| Salaries and all other compensation of officers and home office employes..... | \$74,953 46           |
| Rent—including company's own occupancy.....                                   | 17,900 35             |
| Advertising, printing, stationery and postage.....                            | 28,872 25             |
| Legal expenses.....   | 5,974 74              |
| Furniture, fixtures and safes.....  | 2,864 63              |
| Insurance taxes, licenses and department fees.....                            | 30,189 00             |
| Taxes on real estate.....   | 1,685 20              |
| Repairs and expenses (other than taxes) on real estate.....                   | 9,499 00              |
| Premiums on securities purchased.....   | 1,330 26              |
| Loan notes lapsed.....  | 22,807 18             |
| Profit and loss.....  | 13,219 46             |
| Miscellaneous expenditures.....   | 47,050 44             |
| <b>Total disbursements.....</b>   | <b>\$1,344,000 70</b> |
| <b>Balance.....</b>   | <b>\$3,582,933 82</b> |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                              | \$649,526 35          |
| Mortgage loans on real estate.....                          | 289,225 00            |
| Loans on company's policies assigned as collateral.....     | 1,542,413 96          |
| Premium notes on policies in force.....                     | 23,712 65             |
| Book value of stocks and bonds—excluding interest.....      | 743,033 00            |
| Deposited in trust companies and banks on interest.....     | 166,538 06            |
| Cash in office and deposited in banks, not on interest..... | 33,319 23             |
| Agents balances.....  | 135,115 57            |
| <b>Total ledger assets.....</b>                             | <b>\$3,582,933 82</b> |

## NON LEDGER ASSETS.

|  |                    |                       |
|--|--------------------|-----------------------|
| Interest due and accrued on mortgages.....             | \$6,324 08         |                       |
| Interest accrued on stocks and bonds.....              | 5,586 00           |                       |
| Interest accrued on premium notes, loans or liens..... | 41,126 15          |                       |
| Interest accrued on other assets.....                  | 257 00             | \$53,287 23           |
| Market value of real estate over book value.....       |                    | 63,934 19             |
|  | <i>New</i>         | <i>Renewals.</i>      |
|  | <i>Business.</i>   |                       |
| Gross premiums due and unreported.....                 | \$2,879 38         | \$103,164 45          |
| Gross deferred premiums.....                           | 15,156 33          | 103,111 07            |
| <b>Total.....</b>                                      | <b>\$18,035 71</b> | <b>\$206,275 52</b>   |
| Deduct loading.....                                    | 3,607 14           | 41,255 10             |
| Net uncollected and deferred premiums.....             | \$14,428 57        | \$165,020 42          |
| <b>Gross assets.....</b>                               |                    | <b>\$3,879,604 23</b> |

## DEDUCT ASSETS NOT ADMITTED.

|   |              |                       |
|---|--------------|-----------------------|
| Agents debit balances.....  | \$135,115 57 |                       |
| Premium notes or loans on policies and net premiums in excess of the net value of their policies..... | 82,482 20    |                       |
| Book value of bonds over market value.....  | 24,168 00    | \$241,765 77          |
| <b>Total admitted assets.....</b>   |              | <b>\$3,637,838 46</b> |

LIABILITIES.

|  |                |                |
|--|----------------|----------------|
| Net present value of outstanding policies.....   | \$2,928,723 00 |                |
| Same for annuities.....  | 2,267 00       |                |
| Net reserve.....   |                | \$2,925,990 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies..... |                | 54,096 00      |
| Death losses in process of adjustment.....   | \$8,000 00     |                |
| Death losses reported, no proofs received.....   | 27,209 74      |                |
| Death losses and other policy claims resisted.....                                     | 5,000 00       |                |
| Total policy claims.....   |                | 40,209 74      |
| Premiums paid in advance, including surrender values so applied...                     |                | 9,777 00       |
| Salaries, rents, commissions and other accounts, due or accrued.....                   |                | 22,846 81      |
| Building account.....  |                | 63,934 19      |
| Unassigned funds (surplus).....  |                | 520,984 72     |
| Total liabilities.....   |                | \$3,637,838 46 |

PREMIUM NOTE ACCOUNT.

|   |             |             |
|---|-------------|-------------|
| On hand December 31, 1904.....                | \$18,709 49 |             |
| Received during the year on new policies..... | 1,074 64    |             |
| Received during the year on old policies..... | 7,211 66    |             |
| Restored by revival of policies.....          | 602 86      | \$27,598 65 |
| Deductions during the year as follows:        |             |             |
| Used in payment of losses and claims.....     | \$27 65     |             |
| Used in purchase of surrendered policies..... | 28 99       |             |
| Voided by lapse.....                          | 3,263 98    |             |
| Redeemed by maker in cash.....                | 565 38      |             |
| Total reduction of premium note account.....  |             | 3,886 00    |
| Balance, note assets at end of the year.....  |             | \$23,712 65 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                             | <i>Number.</i> | <i>Amount.</i>  | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------------------|----------------|-----------------|----------------------|----------------------|
| Whole life.....             | 5,109          | \$11,003,138 00 |                      |                      |
| Endowment.....              | 1,402          | 1,719,724 00    |                      |                      |
| All other.....              | 19,749         | 32,864,338 00   |                      |                      |
| Additions by dividends..... | -              | 1,457,457 00    | 26,260               | \$47,044,657 00      |

NEW POLICIES ISSUED.

|                 |       |                |       |                 |
|-----------------|-------|----------------|-------|-----------------|
| Whole life..... | 6,491 | \$9,989,917 00 |       |                 |
| Endowment.....  | 672   | 1,090,200 00   |       |                 |
| All other.....  | 1,457 | 2,149,135 00   | 8,620 | \$13,229,252 00 |

OLD POLICIES REVIVED.

|                 |     |              |     |                |
|-----------------|-----|--------------|-----|----------------|
| Whole life..... | 325 | \$698,230 00 |     |                |
| Endowment.....  | 64  | 123,500 00   |     |                |
| All other.....  | 133 | 365,855 00   | 522 | \$1,187,585 00 |

|  |  |  |        |                 |
|--|--|--|--------|-----------------|
| Old policies increased.....              |  |  | -      | 250,312 00      |
| Total.....                               |  |  | 35,402 | \$61,711,806 00 |
| Policies terminated during the year..... |  |  | 5,685  | 10,701,035 00   |
| Policies in force Dec 31, 1905.....      |  |  | 29,717 | \$51,010,771 00 |
| Annuities in force Dec. 31, 1905.....    |  |  | 2      | 292 57          |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>      |
|---|----------------|---------------------|
| Policies in force December 31st of the previous year..... | 171            | \$232,990 00        |
| Policies issued during the year.....                      | 60             | 72,065 00           |
|   | <hr/>          | <hr/>               |
| <b>Total</b> .....  | 231            | <b>\$305,055 00</b> |
| Deduct policies ceased to be in force .....               | 38             | 41,787 00           |
|   | <hr/>          | <hr/>               |
| Policies in force in Maine, December 31, 1905.....        | 193            | \$263,318 00        |
| <br>  |                |                     |
| Losses and claims incurred during the year .....          | 3              | <b>\$3,500 00</b>   |
| Losses and claims settled during the year .....           | 3              | 3,560 00            |
| Premiums received.....                                    |                | 8,600 55            |

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.....   | \$553,357 43   |                 |
| Dividends applied to purchase paid-up additions and annuities.....                      | 119,757 59     |                 |
| Consideration for original annuities involving life contingencies .....                 | 33,415 88      |                 |
| Total new premiums.....   | \$706,530 90   |                 |
| Renewal premiums.....   | 3,206,425 99   |                 |
| Dividends applied to pay renewal premiums.....  | 371,410 06     |                 |
| Total renewal premiums.....   | \$3,577,836 05 |                 |
| Total premium income.....   | \$4,284,366 95 |                 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                | 24,244 58       |
| Interest on mortgage loans.....   | \$160,487 32   |                 |
| Interest on collateral loans.....   | 25,147 63      |                 |
| Interest on bonds and dividends on stocks .....   | 699,513 33     |                 |
| Interest on premium notes, policy loans or liens.....                                   | 114,682 17     |                 |
| Interest on other debts due the company .....   | 31,269 29      |                 |
| Discount on claims paid in advance .....  | 1,067 96       |                 |
| Rent—including company's own occupancy.....   | 124,676 98     | 1,156,844 68    |
| Profit on sale or maturity of ledger assets.....  |                | 34,502 20       |
| Profit and loss .....   |                | 20,774 85       |
| Reinsurance policies surrendered to other companies .....                               |                | 1,711 47        |
| Total income.....   |                | \$5,522,444 73  |
| Ledger assets Dec. 31, 1904.....  |                | 23,727,482 24   |
| Total.....  |                | \$29,249,926 97 |

DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Death claims and additions.....                                    | \$1,253,775 80 |                |
| Matured endowments and additions.....                              | 430,615 76     |                |
| Total death claims and endowments.....                             |                | \$1,684,391 56 |
| Annuities involving life contingencies.....                        |                | 1,199 48       |
| Premium notes voided by lapse .....                                |                | 1,650 00       |
| Surrender values paid in cash.....                                 |                | 524,844 43     |
| Dividends paid policy holders in cash .....                        |                | 22,647 18      |
| Dividends applied to pay renewal premiums.....                     |                | 371,410 06     |
| Dividends applied to purchase paid-up additions and annuities..... |                | 119,757 59     |
| Total paid policy holders.....                                     | \$2,725,900.30 |                |

|   |                        |
|---|------------------------|
| Supplementary contracts <i>not</i> involving life contingencies.....                | \$2,473 25             |
| Commissions to agents .....   | 484,430 67             |
| Commuting renewal commissions.....  | 24,679 29              |
| Salaries and allowances for agencies, including managers, agents<br>and clerks..... | 73,201 47              |
| Agency supervision, traveling and all other agency expenses.....                    | 14,603 47              |
| Medical examiners fees and inspection of risks.....                                 | 49,353 15              |
| Salaries and all other compensation of officers and home office<br>employees.....   | 77,061 33              |
| Rent—including company's own occupancy.....   | 51,111 02              |
| Advertising, printing, stationery and postage.....                                  | 32,875 70              |
| Legal expenses.....   | 2,775 43               |
| Furniture, fixtures and safes.....  | 4,055 67               |
| Insurance taxes, licenses and department fees .....                                 | 70,652 82              |
| Taxes on real estate.....   | 21,568 35              |
| Repairs and expenses (other than taxes) on real estate.....                         | 31,363 62              |
| Loss on sale or maturity of ledger assets.....                                      | 1,655 00               |
| Premiums on securities purchased.....   | 28,794 88              |
| Profit and loss .....   | 10,320 33              |
| Miscellaneous expenditures.....   | 12,577 99              |
| <b>Total disbursements.....</b>   | <b>\$3,719,453 72</b>  |
| <b>Balance.....</b>   | <b>\$25,530,473 25</b> |

## LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Book value of real estate.....                          | \$1,703,426 00         |
| Mortgage loans on real estate.....                      | 3,663,602 00           |
| Loans secured by collateral.....                        | 723,325 00             |
| Loans on company's policies assigned as collateral..... | 1,894,949 00           |
| Book value of stocks and bonds—excluding interest.....  | 16,796,066 00          |
| Deposited in trust companies and banks on interest..... | 492,480 49             |
| Cash in office.....                                     | 2,647 76               |
| Loans to corporations .....                             | 253,977 00             |
| <b>Total ledger assets.....</b>                         | <b>\$25,530,473 25</b> |

## NON-LEDGER ASSETS.

|  |                   |
|--|-------------------|
| Interest due and accrued on mortgages.....                   | \$46,245 00       |
| Interest accrued on stocks and bonds.....                    | 197,542 59        |
| Interest due and accrued on collateral loans.....            | 6,869 09          |
| Interest due and accrued on premium notes, loans or liens    | 28,916 77         |
| Interest accrued on other assets.....                        | 1,674 97          |
| Rents due and accrued on company's property .....            | 8,168 02          |
| <b>Market value of stocks and bonds over book value.....</b> | <b>962,298 00</b> |

|   | <i>New<br/>Business.</i> | <i>Renewals.</i>    |                        |
|---|--------------------------|---------------------|------------------------|
| Gross premiums due and unreported .....           | \$9,718 64               | \$244,543 81        |                        |
| Gross deferred premiums.....                      | 46,192 68                | 337,384 49          |                        |
| <b>Total .....</b>                                | <b>\$55,911 32</b>       | <b>\$581,928 30</b> |                        |
| Deduct loading.....                               | 13,139 16                | 136,753 15          |                        |
| <b>Net uncollected and deferred premiums.....</b> | <b>\$42,772 16</b>       | <b>\$445,175 15</b> | <b>487,947 31</b>      |
| <b>Total admitted assets.....</b>                 |                          |                     | <b>\$27,270,135 00</b> |

## LIABILITIES.

|  |                 |                 |
|--|-----------------|-----------------|
| Net present value of outstanding policies.....                                   | \$23,199,667 00 |                 |
| Same for reversionary additions.....   | 1,049,964 00    |                 |
| Same for annuities .....   | 36,096 00       |                 |
| Total .....  | \$24,285,727 00 |                 |
| Deduct net value of risks reinsured .....  | 166,107 00      |                 |
| Net reserve.....   |                 | \$24,119,620 00 |
| Present value of supplementary contracts, not involving life contingencies ..... |                 | 71,883 00       |
| Death losses reported, no proofs received.....                                   | \$157,360 00    |                 |
| Matured endowments due and unpaid.....   | 1,000 00        |                 |
| Death losses and other policy claims resisted.....                               | 5,500 00        |                 |
| Total policy claims.....   |                 | 163,860 00      |
| Premiums paid in advance, including surrender values so applied...               | 56,530 00       |                 |
| Dividends or other profits due policy holders .....                              |                 | 95,078 00       |
| Dividends apportioned, payable to policy holders during 1906 .....               |                 | 41,986 00       |
| Dividends apportioned, payable to policy holders subsequent to 1906, viz:        |                 |                 |
| On 5 year dividend policies issued in 1898 and 1903 .....                        | \$23,710 00     |                 |
| On 5 year dividend policies issued in 1899 and 1904 .....                        | 21,516 00       |                 |
| On 5 year dividend policies issued in 1902 .....                                 | 33,190 00       | 78,416 00       |
| Extra reserve .....  |                 | 5,912 00        |
| Unassigned funds (surplus) .....   |                 | 2,636,850 00    |
| Total liabilities.....   |                 | \$27,270,135 00 |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                              | Number. | Amount.         | Total Number. | Total Amount.    |
|------------------------------|---------|-----------------|---------------|------------------|
| Whole life .....             | 16,866  | \$44,402,377 00 |               |                  |
| Endowment .....              | 21,443  | 53,081,075 00   |               |                  |
| All other .....              | 2,038   | 5,984,706 00    |               |                  |
| Additions by dividends. .... | -       | 1,693,250 00    | 40,347        | \$105,161,408 00 |

## NEW POLICIES ISSUED.

|                             |       |                 |       |                 |
|-----------------------------|-------|-----------------|-------|-----------------|
| Whole life.....             | 4,366 | \$10,853,665 00 |       |                 |
| Endowment .....             | 1,584 | 2,871,800 00    |       |                 |
| All other .....             | 749   | 1,890,607 00    |       |                 |
| Additions by dividends..... | -     | 218,567 00      | 6,699 | \$15,834,639 00 |

## OLD POLICIES REVIVED.

|                 |    |             |    |              |
|-----------------|----|-------------|----|--------------|
| Whole life..... | 22 | \$96,900 00 |    |              |
| Endowment ..... | 12 | 24,700 00   |    |              |
| All other ..... | 1  | 1,000 00    | 35 | \$122,600 00 |

## OLD POLICIES INCREASED.

|                 |   |             |   |             |
|-----------------|---|-------------|---|-------------|
| Whole life..... | - | \$40,477 00 |   |             |
| Endowment ..... | - | 28,232 00   |   |             |
| All other ..... | - | 1,776 00    | - | \$70,485 00 |

|   |  |  |        |                  |
|---|--|--|--------|------------------|
| Total .....                               |  |  | 47,081 | \$121,159,132 00 |
| Policies terminated during the year ..... |  |  | 2,588  | 8,029,801 00     |
| *Policies in force Dec. 31, 1905.....     |  |  | 44,225 | \$113,159,331 00 |
| Annuities in force Dec. 31, 1905.....     |  |  | 13     | 3,403 64         |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 414            | \$730,017 00   |
| Policies issued during the year.....                      | 25             | 43,439 00      |
| Total .....   | 439            | \$773,456 00   |
| Deduct policies ceased to be in force .....               | 28             | 52,366 00      |
| Policies in force in Maine, December 31, 1905.....        | 411            | \$721,090 00   |
| Losses and claims incurred during the year.....           | 18             | \$17,413 54    |
| Losses and claims settled during the year .....           | 16             | 14,319 54      |
| Losses and claims unpaid Dec. 31, 1905.....               | 2              | \$3,094 00     |
| Premiums received.....                                    |                | 27,049 27      |

\* Policies reinsured, \$1,506,000.00.



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 .....  | \$841,907 98   |                 |
| Dividends applied to purchase paid-up additions and annuities .....                     | 9,376 00       |                 |
| Consideration for original annuities involving life contingencies .....                 | 33,180 03      |                 |
| Total new premiums.....   | \$884,464 01   |                 |
| Renewal premiums.....   | 4,506,180 94   |                 |
| Dividends applied to pay renewal premiums .....   | 8,994 53       |                 |
| Surrender values applied to pay renewal premiums.....                                   | 99 66          |                 |
| Renewal premiums for deferred annuities.....  | 1,214 34       |                 |
| Total renewal premiums.. .....  | \$4,516,489 47 |                 |
| Total premium income .....  | \$5,400,953 48 |                 |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                | 506,278 28      |
| Interest on mortgage loans .....  | \$483,273 86   |                 |
| Interest on collateral loans.....   | 50,263 30      |                 |
| Interest on bonds and dividends on stocks .....   | 939,520 81     |                 |
| Interest on premium notes, policy loans or liens .....                                  | 139,594 32     |                 |
| Interest on other debts due the company .....   | 46,107 25      |                 |
| Discount on claims paid in advance.....   | 3,850 26       |                 |
| Rent—including company's own occupancy.....   | 83,330 97      | 1,745,940 77    |
| Total income .....  | \$7,653,172 53 |                 |
| Ledger assets Dec. 31, 1904 .....   |                | 34,080,215 51   |
| Total.....  |                | \$41,733,388 04 |

DISBURSEMENTS.

|  |                |  |
|--|----------------|--|
| Death claims and additions .....   | \$1,964,129 77 |  |
| Matured endowments and additions .....   | 658,103 11     |  |
| Total death claims and endowments .....  | \$2,622,232 88 |  |
| Annuities involving life contingencies .....                                     | 23,222 53      |  |
| Surrender values paid in cash .....  | 227,975 66     |  |
| Surrender values applied to pay renewal premiums .....                           | 99 66          |  |
| Dividends applied to pay renewal premiums .....                                  | 8,994 53       |  |
| Dividends applied to purchase paid-up additions and annuities .....              | 9,376 00       |  |
| Total paid policy holders....  | \$2,891,901.26 |  |
| Supplementary contracts <i>not</i> involving life contingencies .....            | 130,443 24     |  |
| Commissions and bonuses to agents .....  | 640,885 51     |  |
| Commuting renewal commissions.....   | 10,000 00      |  |
| Salaries and allowances for agencies, including managers, agents and clerks..... | 68,342 79      |  |
| Agency supervision, traveling and all other agency expenses .....                | 34,696 36      |  |

|  |                       |
|--|-----------------------|
| Medical examiners fees and inspection of risks.....                            | \$53,268 52           |
| Salaries and all other compensation of officers and home office employees..... | 143,691 30            |
| Rent—including company's own occupancy.....                                    | 31,128 82             |
| Advertising, printing, stationery and postage.....                             | 45,279 40             |
| Legal expenses.....  | 4,909 42              |
| Furniture, fixtures and safes.....   | 426 10                |
| Insurance taxes, licenses and department fees.....                             | 63,479 93             |
| Taxes on real estate.....  | 15,758 33             |
| Repairs and expenses (other than taxes) on real estate.....                    | 111,006 18            |
| Loss on sale or maturity of ledger assets.....                                 | 174,787 03            |
| Miscellaneous expenditures.....  | 10,261 99             |
| Total disbursements.....   | <u>\$4,435,266 15</u> |
| Balance.....   | \$37,298,121 89       |

## LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Book value of real estate.....                          | \$897,350 03           |
| Mortgage loans on real estate.....                      | 9,909,991 49           |
| Loans secured by collateral.....                        | 868,129 34             |
| Loans on company's policies assigned as collateral..... | 3,192,366 33           |
| Premium notes on policies in force.....                 | 15,260 56              |
| Book value of stocks and bonds—excluding interest.....  | 21,698,399 50          |
| Deposited in trust companies and banks on interest..... | 698,492 85             |
| Cash in office.....                                     | 6,130 82               |
| Agents balances.....                                    | 11,500 97              |
| Total ledger assets.....                                | <u>\$37,298,121 89</u> |

## NON-LEDGER ASSETS.

|   |                   |
|---|-------------------|
| Interest accrued on mortgages.....                    | \$137,965 63      |
| Interest accrued on stocks and bonds.....             | 326,166 91        |
| Interest accrued on collateral loans.....             | 15,038 33         |
| Market value of stocks and bonds over book value..... | <u>576,823 43</u> |

|  | <i>New<br/>Business.</i> | <i>Renewals.</i>    |                        |
|--|--------------------------|---------------------|------------------------|
| Gross premiums due and unreported.....     | \$9,789 67               | \$246,539 78        |                        |
| Gross deferred premiums.....               | 48,778 58                | 459,905 11          |                        |
| Total.....                                 | <u>\$58,568 25</u>       | <u>\$706,444 89</u> |                        |
| Deduct loading.....                        | 4,831 88                 | 58,281 70           |                        |
| Net uncollected and deferred premiums..... | <u>\$53,736 37</u>       | <u>\$648,163 19</u> | 701,899 56             |
| Gross assets.....                          |                          |                     | <u>\$39,056,015 75</u> |

## DEDUCT ASSETS NOT ADMITTED.

|                            |                        |
|----------------------------|------------------------|
| Agents debit balances..... | <u>\$11,500 97</u>     |
| Total admitted assets..... | <u>\$39,044,514 78</u> |

## LIABILITIES.

|   |                 |                 |
|---|-----------------|-----------------|
| Net present value of outstanding policies .....   | \$34,928,819 00 |                 |
| Same for reversionary additions.....  | 11,971 00       |                 |
| Same for annuities .....  | 215,341 00      |                 |
| Total .....   | \$35,156,131 00 |                 |
| Deduct net value of risks reinsured .....   | 895,637 00      |                 |
| Net reserve.....  |                 | \$34,350,494 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies ..... |                 | 2,230,352 28    |
| Death losses in process of adjustment.....  | \$32,198 00     |                 |
| Death losses reported, no proofs received .....   | 141,783 41      |                 |
| Matured endowments due and unpaid .....   | 3,229 00        |                 |
| Death losses and other policy claims resisted.....                                      | 13,000 00       |                 |
| Total policy claims.....  |                 | 190,210 41      |
| Premiums paid in advance, including surrender values so applied...                      |                 | 50,388 11       |
| Cost of collection on uncollected and deferred premiums in excess of loading .....      |                 | 821 42          |
| Salaries, rents, commissions and other accounts, due or accrued .....                   |                 | 15,000 00       |
| Dividends or other profits due policy holders.....                                      |                 | 779 82          |
| Unassigned funds (surplus) .....  |                 | 2,206,969 24    |
| Total liabilities.....  |                 | \$39,044,514 78 |

## PREMIUM NOTE ACCOUNT.

|  |             |             |
|--|-------------|-------------|
| On hand December 31, 1904.....                 | \$16,413 90 |             |
| Received during the year on old policies ..... | 14,933 99   | \$31,347 89 |
| Deductions during the year as follows:         |             |             |
| Redeemed by maker in cash .....                |             | 16,087 33   |
| Balance, note assets at end of the year ...    |             | \$15,260 56 |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                              | <i>Number.</i> | <i>Amount.</i>  | <i>Total Number.</i> | <i>Total Amount.</i> |
|------------------------------|----------------|-----------------|----------------------|----------------------|
| Whole life.....              | 35,793         | \$91,572,340 00 |                      |                      |
| Endowment.....               | 17,959         | 39,409,465 00   |                      |                      |
| All other .....              | 6,138          | 14,093,743 00   |                      |                      |
| Additions by dividends ..... | -              | 1,964 00        | 59,890               | \$145,077,512 00     |

## NEW POLICIES ISSUED.

|                              |       |                 |       |                 |
|------------------------------|-------|-----------------|-------|-----------------|
| Whole life.....              | 5,994 | \$13,374,748 00 |       |                 |
| Endowment .....              | 3,271 | 5,961,648 00    |       |                 |
| All other .....              | 388   | 1,344,955 00    |       |                 |
| Additions by dividends ..... | -     | 17,505 00       | 9,653 | \$20,698,856 00 |

## OLD POLICIES REVIVED.

|                  |    |              |     |              |
|------------------|----|--------------|-----|--------------|
| Whole life ..... | 64 | \$120,161 00 |     |              |
| Endowment .....  | 43 | 60,495 00    |     |              |
| All other.....   | 12 | 15,838 00    | 119 | \$196,494 00 |

## OLD POLICIES INCREASED.

|   | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|---|----------------|----------------|--------------------------|--------------------------|
| Whole life.....                           | -              | \$8,657 00     |                          |                          |
| Endowment.....                            | -              | 4,261 00       |                          | \$12,918 00              |
| <b>Total.....</b>                         |                |                | <b>69,662</b>            | <b>\$165,985,780 00</b>  |
| Policies terminated during the year.....  |                |                | <b>4,764</b>             | <b>10,699,311 00</b>     |
| *Policies in force December 31, 1905..... |                |                | <b>64,898</b>            | <b>\$155,286,469 00</b>  |
| Annuities in force December 31, 1905..... |                |                | <b>104</b>               | <b>30,139 00</b>         |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>        |
|--|----------------|-----------------------|
| Policies in force December 31st of the previous year.....  | 1,357          | \$1,943,042 00        |
| Policies issued during the year.....                       | 252            | 311,397 00            |
| <b>Total .....</b>   | <b>1,609</b>   | <b>\$2,254,439 00</b> |
| Deduct policies ceased to be in force.....                 | 141            | 235,909 00            |
| <b>Policies in force in Maine, Dec. 31, 1905.....</b>      | <b>1,468</b>   | <b>\$2,018,530 00</b> |
| Losses and claims unpaid December 31, of the previous year | 1              | \$1,500 00            |
| Losses and claims incurred during the year.....            | 49             | 62,348 27             |
| <b>Total .....</b>   | <b>50</b>      | <b>\$63,848 27</b>    |
| Losses and claims settled during the year.....             | 49             | 62,848 27             |
| Losses and claims unpaid Dec. 31, 1905.....                | 1              | \$1,000 00            |
| Premiums received .....                                    |                | 68,426 81             |

\* Policies reinsured, 452, \$5,065,258.00

UNION CENTRAL LIFE INSURANCE COMPANY,  
CINCINNATI, OHIO.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

JOHN M. PATTISON, *President.*

E. P. MARSHALL, *Secretary.*

Cash Capital, \$100,000.

INCOME.

|   |                 |                 |
|---|-----------------|-----------------|
| First year's premiums on original policies .....  | \$1,330,240 75  |                 |
| Dividends applied to purchase paid-up additions and annuities.....                      | 166,967 55      |                 |
| Surrender values applied to purchase paid-up insurance and annuities.....               | 77,092 18       |                 |
| Consideration for original annuities involving life contingencies.....                  | 16,674 96       |                 |
| Total new premiums .....  | \$1,590,975 44  |                 |
| Renewal premiums.....   | 6,307,761 95    |                 |
| Dividends applied to pay renewal premiums .....   | 287,416 06      |                 |
| Surrender values applied to pay renewal premiums.....                                   | 42,380 19       |                 |
| Total renewal premiums .....  | \$6,637,558 20  |                 |
| Total premium income .....  |                 | \$8,228,533 64  |
| Consideration for supplementary contracts <i>not</i> involving life contingencies ..... |                 | 92,626 52       |
| Interest on mortgage loans .....  | \$2,239,870 16  |                 |
| Interest on bonds.....  | 500 00          |                 |
| Interest on premium notes, policy loans or liens .....                                  | 381,506 10      |                 |
| Interest on other debts due the company .....   | 48,939 22       |                 |
| Rent—including company's own occupancy.....   | 28,779 90       | 2,699,595 38    |
| Total income.....   | \$11,020,755 54 |                 |
| Ledger assets Dec. 31, 1904 .....   |                 | 41,830,746 02   |
| Total .....   |                 | \$52,851,501 56 |

DISBURSEMENTS.

|  |                |  |
|--|----------------|--|
| Death claims and additions.....  | \$1,604,207 61 |  |
| Matured endowments and additions.....                                      | 476,361 32     |  |
| Total death claims and endowments .....                                    | \$2,080,568 93 |  |
| Annuities involving life contingencies.....                                | 21,221 31      |  |
| Premium notes voided by lapse .....  | 262,634 78     |  |
| Surrender values paid in cash .....  | 221,382 47     |  |
| Surrender values applied to pay renewal premiums.....                      | 42,380 19      |  |
| Surrender values applied to purchase paid-up insurance and annuities ..... | 77,092 18      |  |
| Dividends paid policy holders in cash .....                                | 237,498 38     |  |
| Dividends applied to pay renewal premiums .....                            | 287,416 06     |  |
| Dividends applied to purchase paid-up additions and annuities .....        | 165,967 55     |  |
| Total paid policy holders.....   | \$3,397,156 85 |  |



## LIABILITIES.

|  |                 |                 |
|--|-----------------|-----------------|
| Net present value of outstanding policies.....   | \$40,077,659 00 |                 |
| Same for reversionary additions.....   | 570,223 00      |                 |
| Same for annuities .....   | 190,725 00      |                 |
| Total .....  | \$40,838,637 00 |                 |
| Deduct net value of risks reinsured .....  | 555,402 00      |                 |
| Net reserve .....  |                 | \$40,283,235 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies..... |                 | 324,984 00      |
| Death losses in process of adjustment.....   | \$25,000 00     |                 |
| Death losses reported, no proofs received .....  | 67,676 00       |                 |
| Death losses and other policy claims resisted.....                                     | 34,000 00       |                 |
| Total policy claims.....   |                 | 126,676 00      |
| Premiums paid in advance, including surrender values so applied...                     |                 | 83,768 73       |
| Commissions due agents on premium notes, when paid.....                                |                 | 234,097 53      |
| Dividends or other profits due policy holders.....                                     |                 | 36,854 19       |
| Other liabilities .....  |                 | 32,586 89       |
| Cash capital.....  |                 | 100,000 00      |
| Accumulation credited to special forms of policies.....                                | \$5,873,375 00  |                 |
| Unassigned funds (surplus) .....   | 2,230,332 15    | 8,103,707 15    |
| Total liabilities.....   |                 | \$49,325,909 49 |

## PREMIUM NOTE ACCOUNT.

|  |                |                |
|--|----------------|----------------|
| On hand December 31, 1904 .....                      | \$1,574,965 55 |                |
| Received during the year on new policies .....       | 597,667 10     |                |
| Received during the year on old policies .....       | 2,368,450 44   | \$4,541,083 09 |
| Deductions during the year as follows:               |                |                |
| Used in payment of losses and claims.....            | \$18,646 97    |                |
| Used in purchase of surrendered policies .....       | 21,537 81      |                |
| Voided by lapse .....                                | 262,634 78     |                |
| Used in payment of dividends to policy holders ..... | 1,451 53       |                |
| Redeemed by maker in cash.....                       | 2,511,351 64   |                |
| Total reduction of premium note account.....         |                | 2,815,622 73   |
| Balance, note assets at end of the year.....         |                | \$1,725,460 36 |

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                              | <i>Number.</i> | <i>Amount.</i>   | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|------------------------------|----------------|------------------|--------------------------|--------------------------|
| Whole life.....              | 97,330         | \$175,505,716 00 |                          |                          |
| Endowment .....              | 15,847         | 25,666,152 00    |                          |                          |
| All other .....              | 2,636          | 7,447,321 00     |                          |                          |
| Additions by dividends ..... | -              | 794,104 00       | 115,873                  | \$209,413,293 00         |

## NEW POLICIES ISSUED.

|                              |        |                 |        |                 |
|------------------------------|--------|-----------------|--------|-----------------|
| Whole life.....              | 12,432 | \$24,251,675 00 |        |                 |
| Endowment .....              | 4,357  | 6,956,850 00    |        |                 |
| All other .....              | 830    | 2,909,190 00    |        |                 |
| Additions by dividends ..... | -      | 283,231 00      | 17,619 | \$34,400,946 00 |

## OLD POLICIES REVIVED.

|  | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--|----------------|----------------|--------------------------|--------------------------|
| Whole life.....                          | 232            | \$423,848 00   |                          |                          |
| Endowment .....                          | 67             | 96,850 00      |                          |                          |
| All other .....                          | 16             | 63,350 00      | 315                      | \$584,048 00             |
| <b>Total .....</b>                       |                |                | <b>133,807</b>           | <b>\$244,398,287 00</b>  |
| Policies terminated during the year..... |                |                | 8,656                    | 16,284,246 00            |
| *Policies in force Dec. 31, 1905.....    |                |                | 125,151                  | \$228,114,041 00         |
| Annuities in force Dec. 31, 1905.....    |                |                | 83                       | 22,713 44                |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>      |
|--|----------------|---------------------|
| Policies in force December 31st of the previous year ..... | 371            | \$593,889 00        |
| Policies issued during the year.....                       | 62             | 142,000 00          |
| <b>Total .....</b>   | <b>433</b>     | <b>\$735,889 00</b> |
| Deduct policies ceased to be in force .....                | 17             | 41,750 00           |
| <b>Policies in force in Maine, December 31, 1905.....</b>  | <b>416</b>     | <b>\$694,139 00</b> |
| Losses and claims incurred during the year .....           | 3              | \$4,125 00          |
| Losses and claims settled during the year.....             | 3              | 4,125 00            |
| Premiums received.....                                     |                | 24,414 96           |

\* Policies reinsured, 689, \$9,132,059.00.



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.....  | \$119,867 02   |                 |
| Dividends applied to purchase paid-up additions and annuities .....                    | 2,830 00       |                 |
| Surrender values applied to purchase paid-up insurance and annuities .....             | 30,537 04      |                 |
| Consideration for original annuities involving life contingencies.....                 | 6,500 00       |                 |
| Total new premiums.....  | \$159,734 06   |                 |
| Renewal premiums.....  | 1,133,444 55   |                 |
| Dividends applied to pay renewal premiums.....   | 2,706 19       |                 |
| Surrender values applied to pay renewal premiums.....                                  | 2,479 40       |                 |
| Renewal premiums for deferred annuities.....   | 2,354 00       |                 |
| Total renewal premiums.....  | \$1,140,964 14 |                 |
| Total premium income.....  |                | \$1,300,698 20  |
| Consideration for supplementary contracts <i>not</i> involving life contingencies..... |                | 57,413 00       |
| Premium notes, loans or liens restored by revival of policies.....                     |                | 8,250 89        |
| Interest on mortgage loans.....  | \$164,745 61   |                 |
| Interest on collateral loans .....   | 7,812 08       |                 |
| Interest on bonds and dividends on stocks.....   | 143,228 55     |                 |
| Interest on premium notes, policy loans or liens.....                                  | 56,964 29      |                 |
| Interest on other debts due the company.....   | 1,713 50       |                 |
| Rent.....  | 59,558 98      | 434,023 01      |
| Profit on sale or maturity of ledger assets.....                                       |                | 156,341 25      |
| From other sources .....   |                | 310 00          |
| Total income.....  |                | \$1,957,036 35  |
| Ledger assets Dec. 31, 1904.....   |                | 8,440,698 90    |
| Total.....   |                | \$10,397,735 25 |

DISBURSEMENTS.

|   |              |              |
|---|--------------|--------------|
| Death claims and additions.....             | \$778,879 08 |              |
| Matured endowments and additions .....      | 88,859 33    |              |
| Total death claims and endowments.....      |              | \$867,738 41 |
| Annuities involving life contingencies..... |              | 18,761 57    |
| Premium notes voided by lapse.....          |              | 38,259 64    |
| Surrender values paid in cash.....          |              | 247,152 28   |

|   |                |
|---|----------------|
| Surrender values applied to pay renewal premiums.....                               | \$2,479 40     |
| Surrender values applied to purchase paid-up insurance and annuities                | 30,537 04      |
| Dividends paid policy holders in cash .....   | 92,982 33      |
| Dividends applied to pay renewal premiums .....                                     | 2,706 19       |
| Dividends applied to purchase paid-up additions and annuities.....                  | 2,830 00       |
| Total paid policy holders.....  | \$1,303,446.86 |
| Supplementary contracts <i>not</i> involving life contingencies.....                | 11,333 33      |
| Interest to stockholders .....  | 30,800 00      |
| Commissions and bonuses to agents.....  | 164,017 70     |
| Salaries and allowances for agencies, including managers, agents<br>and clerks..... | 40,383 51      |
| Agency supervision, traveling and all other agency expenses.....                    | 16,159 09      |
| Medical examiners fees and inspection of risks .....                                | 16,031 72      |
| Salaries and all other compensation of officers and home office em-<br>ployes.....  | 64,797 45      |
| Rent—including company's own occupancy.....   | 30,620 26      |
| Advertising, printing, stationery and postage .....                                 | 28,078 15      |
| Legal expenses.....   | 17,293 64      |
| Furniture, fixtures and safes.....  | 1,169 66       |
| Insurance taxes, licenses and department fees.....                                  | 24,681 17      |
| Taxes on real estate.....   | 8,662 29       |
| Repairs and expenses (other than taxes) on real estate.....                         | 21,342 13      |
| Loss on sale or maturity of ledger assets.....                                      | 19,099 69      |
| Profit and loss .....   | 5,703 41       |
| Miscellaneous expenditures.....   | 11,881 02      |
| Total disbursements.....  | \$1,815,501 08 |
| Balance .....   | \$8,582,234 17 |

## LEDGER ASSETS.

|  |                |
|--|----------------|
| Book value of real estate.....                               | \$354,439 81   |
| Mortgage loans on real estate.....                           | 3,649,820 00   |
| Loans secured by collateral .....                            | 115,145 58     |
| Loans on company's policies assigned as collateral.....      | 862,937 71     |
| Premium notes on policies in force.....                      | 70,295 68      |
| Book value of stocks and bonds—excluding interest .....      | 3,300,662 79   |
| Deposited in trust companies and banks on interest.....      | 133,968 74     |
| Cash in office and deposited in banks, not on interest ..... | 11,108 89      |
| Agents balances.....   | 33,854 97      |
| Total ledger assets.....                                     | \$8,582,234 17 |

## NON-LEDGER ASSETS.

|   |                  |                  |
|---|------------------|------------------|
| Interest due and accrued on mortgages.....                | \$35,869 91      |                  |
| Interest accrued on stocks and bonds.....                 | 44,409 17        |                  |
| Interest accrued on collateral loans .....                | 2,954 37         |                  |
| Interest due and accrued on premium notes, loans or liens | 21,017 20        |                  |
| Interest accrued on other assets .....                    | 90 06            | \$104,280 71     |
| Market value of real estate over book value .....         | 28,560 19        |                  |
| Market value of stocks and bonds over book value.....     | 155,127 34       |                  |
|   |                  |                  |
|   | <i>New</i>       | <i>Renewals.</i> |
|   | <i>Business.</i> |                  |
| Gross premiums due and unreported.....                    | \$12,934 84      | \$107,845 22     |
| Gross deferred premiums.....                              | -                | 32,257 49        |
| Total.....  | \$12,934 84      | \$140,102 71     |
| Deduct loading.....                                       | 11,121 19        | 28,020 54        |
| Net uncollected and deferred premiums.....                | \$1,813 65       | \$112,082 17     |
| Total admitted assets.....                                |                  | \$8,984,098 23   |

LIABILITIES.

|   |                |                |
|---|----------------|----------------|
| Net present value of outstanding policies .....   | \$8,099,233 00 |                |
| Same for reversionary additions.....  | 92,129 00      |                |
| Same for annuities.....   | 158,957 00     |                |
| Total .....   | \$8,350,319 00 |                |
| Deduct net value of risks reinsured.....  | 61,420 00      |                |
| Net reserve.....  |                | \$8,288,899 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies ..... |                | 57,413 00      |
| Surrender values claimable on policies cancelled .....                                  |                | 4,744 00       |
| Death losses in process of adjustment.....  | \$5,250 00     |                |
| Death losses reported, no proofs received .....   | 82,080 00      |                |
| Matured endowments due and unpaid.....  | 777 00         |                |
| Death losses and other policy claims resisted .....                                     | 14,000 00      |                |
| Total policy claims.....  |                | 102,107 00     |
| Premiums paid in advance, including surrender values so applied...                      |                | 7,324 06       |
| Commissions due agents on premium notes, when paid .....                                |                | 13,075 00      |
| Salaries, rents, commissions and other accounts, due or accrued.....                    |                | 2,591 49       |
| Dividends or other profits due policy holders .....                                     |                | 5,337 00       |
| Other liabilities .....   |                | 2,397 00       |
| Cash capital.....   |                | 440,000 00     |
| Unassigned funds (surplus).....   |                | 60,210 68      |
| Total liabilities.....  |                | \$8,984,098 23 |

PREMIUM NOTE ACCOUNT.

|  |              |                |
|--|--------------|----------------|
| On hand December 31, 1904 .....                | \$826,517 57 |                |
| Received during the year on new policies ..... | 16,939 00    |                |
| Received during the year on old policies.....  | 524,816 51   |                |
| Restored by revival of policies.....           | 8,250 89     | \$1,376,523 97 |
| Deductions during the year as follows:         |              |                |
| Used in payment of losses and claims.....      | \$28,531 90  |                |
| Used in purchase of surrendered policies.....  | 42,365 57    |                |
| Voided by lapse and canceled.....              | 51,486 64    |                |
| Redeemed by maker in cash.....                 | 320,906 47   |                |
| Total reduction of premium note account.....   |              | 443,290 58     |
| Balance, note assets at end of the year.....   |              | \$933,233 39   |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1904.

|                             | <i>Number.</i> | <i>Amount.</i>  | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------------------|----------------|-----------------|----------------------|----------------------|
| Whole life.....             | 12,956         | \$25,348,012 00 |                      |                      |
| Endowment .....             | 3,266          | 5,518,555 00    |                      |                      |
| All other.....              | 4,077          | 10,217,024 00   |                      |                      |
| Additions by dividends..... | -              | 135,134 00      | 20,299               | \$41,218,725 00      |

NEW POLICIES ISSUED.

|                             |     |                |       |                |
|-----------------------------|-----|----------------|-------|----------------|
| Whole life.....             | 984 | \$1,793,900 00 |       |                |
| Endowment .....             | 356 | 700,100 00     |       |                |
| All other.....              | 574 | 1,158,204 00   |       |                |
| Additions by dividends..... | -   | 7,285 00       | 1,914 | \$3,659,489 00 |

## OLD POLICIES REVIVED.

|                 | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|-----------------|----------------|----------------|--------------------------|--------------------------|
| Whole life..... | 96             | \$194,500 00   |                          |                          |
| Endowment ..... | 26             | 36,000 00      |                          |                          |
| All other ..... | 64             | 200,500 00     | 186                      | \$431,000 00             |

## OLD POLICIES INCREASED.

|   |    |              |        |                 |
|---|----|--------------|--------|-----------------|
| Whole life.....                           | 75 | \$106,663 00 |        |                 |
| Endowment .....                           | 16 | 6,030 00     |        |                 |
| All other .....                           | 36 | 30,863 00    | 127    | \$143,556 00    |
| Total.....                                |    |              | 22,526 | \$45,452,770 00 |
| Policies terminated during the year.....  |    |              | 2,648  | 6,000,671 00    |
| *Policies in force December 31, 1905..... |    |              | 19,878 | \$39,452,099 00 |
| Annuities in force December 31, 1905..... |    |              | 45     | 21,847 85       |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 91             | \$109,540 00   |
| Policies issued during the year.....                      | 8              | 10,000 00      |
| Total.....  | 99             | \$119,540 00   |
| Deduct policies ceased to be in force.....                | 13             | 17,500 00      |
| Policies in force in Maine, December 31, 1905.....        | 86             | \$102,040 00   |
| Losses and claims incurred during the year.....           | 2              | \$3,000 00     |
| Losses and claims settled during the year.....            | 2              | 3,000 00       |
| Premiums received.....                                    |                | 2,685 78       |

\* Policies reinsured, 30, \$251,125.00.

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

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

JOHN TATLOCK, *President.*

JOHN W. B. VANDE WATER, *Secretary.*

Cash Capital, \$500,000.

INCOME.

|   |                 |            |
|---|-----------------|------------|
| First year's premiums on original policies.....                             | \$270,204 32    |            |
| Surrender values applied to pay first year's premiums....                   | 1,125 16        |            |
| Total first year's premiums on original policies..                          | \$271,329 48    |            |
| Dividends applied to purchase paid-up additions and annuities .....         | 58,844 68       |            |
| Surrender values applied to purchase paid-up insurance and annuities.....   | 168,276 09      |            |
| Consideration for original annuities involving life contingencies.....      | 23,138 43       |            |
| Consideration for supplementary contracts involving life contingencies..... | 3,675 00        |            |
| Total new premiums .....  | \$525,263 68    |            |
| Renewal premiums.....   | 2,175,343 66    |            |
| Dividends applied to pay renewal premiums.....                              | 234 04          |            |
| Surrender values applied to pay renewal premiums.....                       | 39,555 32       |            |
| Renewal premiums for deferred annuities.....                                | 1,975 97        |            |
| Total renewal premiums.....   | \$2,217,109 89  |            |
| Total premium income.....   | \$2,742,373 57  |            |
| Interest on mortgage loans.....   | \$273,054 38    |            |
| Interest on collateral loans.....   | 605 98          |            |
| Interest on bonds and dividends on stocks.....                              | 93,437 10       |            |
| Interest on premium notes, policy loans or liens.....                       | 94,439 04       |            |
| Interest on other debts due the company.....                                | 14,620 06       |            |
| Discount on claims paid in advance.....                                     | 3,265 71        |            |
| Rent—including company's own occupancy.....                                 | 379,864 19      | 859,286 46 |
| Profit on sale or maturity of ledger assets.....                            | 37,973 38       |            |
| Collectable agents balances, formerly charged off, restored to ledger       | 43,794 44       |            |
| Total income.....   | \$3,683,427 85  |            |
| Ledger assets Dec. 31, 1904.....  | 17,119,162 58   |            |
| Total .....   | \$20,802,590 43 |            |

DISBURSEMENTS.

|   |                |  |
|---|----------------|--|
| Death claims and additions .....            | \$1,024,198 45 |  |
| Matured endowments and additions .....      | 430,335 72     |  |
| Total death claims and endowments.....      | \$1,454,534 17 |  |
| Annuities involving life contingencies..... | 32,967 67      |  |

|  |                        |
|--|------------------------|
| Surrender values paid in cash.....   | \$321,974 63           |
| Surrender values applied to pay new premiums.....                                    | 1,125 16               |
| Surrender values applied to pay renewal premiums.....                                | 39,555 32              |
| Surrender values applied to purchase paid-up insurance and annuities                 | 168,276 09             |
| Dividends paid policy holders in cash.....   | 43,387 55              |
| Dividends applied to pay renewal premiums.....                                       | 234 94                 |
| Dividends applied to purchase paid-up additions and annuities.....                   | 58,844 68              |
| Total paid policy holders.....\$2,120,900.21.  |                        |
| Supplementary contracts <i>not</i> involving life contingencies .....                | 2,214 40               |
| Commissions and bonuses to agents .....  | 307,301 48             |
| Commuting renewal commissions.....   | 24,186 37              |
| Salaries and allowances for agencies, including managers, agents<br>and clerks ..... | 111,145 23             |
| Agency supervision, traveling and all other agency expenses .....                    | 3,129 48               |
| Medical examiners fees and inspection of risks.....                                  | 23,665 11              |
| Salaries and all other compensation of officers and home office<br>employees.....    | 96,239 12              |
| Rent—including company's own occupancy.....  | 31,000 00              |
| Advertising, printing, stationery, postage and exchange.....                         | 44,779 43              |
| Legal expenses .....   | 18,917 52              |
| Furniture, fixtures and safes.....   | 1,089 76               |
| Insurance taxes, licenses and department fees.....                                   | 45,765 78              |
| Taxes on real estate.....  | 74,281 56              |
| Repairs and expenses (other than taxes) on real estate.....                          | 116,549 92             |
| Loss on sale or maturity of ledger assets.....                                       | 9,212 50               |
| Profit and loss.....   | 169 74                 |
| Examination by New York Insurance Department.....                                    | 5,291 61               |
| Miscellaneous expenditures.....  | 12,833 70              |
| Total disbursements .....  | <u>\$3,048,672 92</u>  |
| Balance.....   | <u>\$17,753,917 51</u> |

## LEDGER ASSETS.

|   |                        |
|---|------------------------|
| Book value of real estate.....                              | \$6,652,484 00         |
| Mortgage loans on real estate.....                          | 4,440,550 00           |
| Loans secured by collateral.....                            | 5,000 00               |
| Loans on company's policies assigned as collateral.....     | 1,668,696 13           |
| Book value of stocks and bonds—excluding interest.....      | 4,707,612 73           |
| Deposited in trust companies and banks on interest.....     | 199,345 12             |
| Cash in office and deposited in banks, not on interest..... | 6,937 24               |
| Agents' balances.....                                       | 73,292 29              |
| Total ledger assets.....                                    | <u>\$17,753,917 51</u> |

## NON-LEDGER ASSETS.

|   |             |              |
|---|-------------|--------------|
| Interest due and accrued on mortgages.....                | \$36,182 92 |              |
| Interest accrued on stocks and bonds.....                 | 54,989 20   |              |
| Interest due and accrued on premium notes, loans or liens | 19,975 13   |              |
| Interest accrued on other assets.....                     | 958 45      |              |
| Rents due and accrued on company's property.....          | 15,225 03   | \$127,330 73 |

|  | <i>New<br/>Business.</i> | <i>Renewals.</i>    |                        |
|--|--------------------------|---------------------|------------------------|
| Gross premiums due and unreported.....     | \$1,661 41               | \$109,080 01        |                        |
| Gross deferred premiums.....               | 10,282 23                | 196,927 42          |                        |
| Total.....                                 | <u>\$11,943 64</u>       | <u>\$306,007 43</u> |                        |
| Deduct loading.....                        | 2,388 73                 | 61,201 48           |                        |
| Net uncollected and deferred premiums..... | <u>\$9,554 91</u>        | <u>\$244,805 95</u> | 254,360 86             |
| Gross assets.....                          |                          |                     | <u>\$18,135,609 10</u> |

DEDUCT ASSETS NOT ADMITTED.

|   |             |                 |
|---|-------------|-----------------|
| Agents debit balances.....                            | \$73,292 29 |                 |
| Book value of stocks and bonds over market value..... | 53,005 23   | \$126,297 52    |
| Total admitted assets.....                            |             | \$18,009,311 58 |

LIABILITIES.

|   |                 |                 |
|---|-----------------|-----------------|
| Net present value of outstanding policies.....  | \$16,486,675 00 |                 |
| Same for reversionary additions.....  | 429,293 00      |                 |
| Same for annuities .....  | 284,292 00      |                 |
| Total.....  | \$17,200,260 00 |                 |
| Deduct net value of risks reinsured.....  | 395 00          |                 |
| Net reserve .....   |                 | \$17,199,865 00 |
| Present value of supplementary contracts, <i>not</i> involving life contingencies ..... |                 | 21,785 00       |
| Surrender values claimable on policies cancelled.....                                   |                 | 11,456 00       |
| Death losses in process of adjustment.....  | \$25,526 80     |                 |
| Death losses reported, no proofs received .....   | 86,315 00       |                 |
| Matured endowments due and unpaid .....   | 20,916 33       |                 |
| Death losses and other policy claims resisted.....                                      | 1,000 00        |                 |
| Annuity claims, involving life contingencies, due and unpaid .....                      | 400 00          |                 |
| Total policy claims.....  |                 | 133,858 13      |
| Premiums paid in advance, including surrender values so applied ..                      |                 | 3,087 27        |
| Salaries, rents, commissions and other accounts, due or accrued.....                    |                 | 2,717 76        |
| Dividends or other profits due policy holders.....                                      |                 | 3,191 14        |
| Unearned interest on 5% policy loans.....   |                 | 16,117 05       |
| Cash capital.....   |                 | 500,000 00      |
| Unassigned funds (surplus) .....  |                 | 107,234 23      |
| Total liabilities.....  |                 | \$18,009,311 58 |

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE, DEC. 31, 1904.

|                             | <i>Number.</i> | <i>Amount.</i>  | <i>Total Number.</i> | <i>Total Amount.</i> |
|-----------------------------|----------------|-----------------|----------------------|----------------------|
| Whole life.....             | 26,873         | \$49,927,385 00 |                      |                      |
| Endowment.....              | 9,614          | 16,925,759 00   |                      |                      |
| All other.....              | 82             | -               |                      |                      |
| Additions by dividends..... | -              | 635,006 00      | 36,569               | \$67,488,150 00      |

NEW POLICIES ISSUED.

|                             |       |                |       |                |
|-----------------------------|-------|----------------|-------|----------------|
| Whole life.....             | 2,614 | \$4,977,955 00 |       |                |
| Endowment.....              | 869   | 1,554,782 00   |       |                |
| All other.....              | 51    | 226,801 00     |       |                |
| Additions by dividends..... | -     | 133,009 00     | 3,534 | \$6,892,547 00 |

OLD POLICIES REVIVED.

|                             |     |              |     |              |
|-----------------------------|-----|--------------|-----|--------------|
| Whole life.....             | 236 | \$429,226 00 |     |              |
| Endowment.....              | 100 | 147,163 00   |     |              |
| All other.....              | 2   | 151,388 00   |     |              |
| Additions by dividends..... | -   | 11,705 00    | 338 | \$739,482 00 |

## OLD POLICIES INCREASED.

|  | <i>Number.</i> | <i>Amount.</i> | <i>Total<br/>Number.</i> | <i>Total<br/>Amount.</i> |
|--|----------------|----------------|--------------------------|--------------------------|
| Whole life.....                          | -              | \$23,582 00    |                          |                          |
| Endowment.....                           | -              | 10,469 00      | -                        | \$33,051 00              |
| Total.....                               |                |                | 40,441                   | \$75,153,230 00          |
| Policies terminated during the year..... |                |                | 5,602                    | 11,897,859 00            |
| * Policies in force Dec. 31, 1905.....   |                |                | 34,839                   | \$63,255,371 00          |
| Annuities in force Dec. 31, 1905.....    |                |                | 74                       | 37,728 27                |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force December 31st of the previous year..... | 1,100          | \$1,229,039 00 |
| Policies issued during the year.....                      | 49             | 46,746 00      |
| Total.....  | 1,149          | \$1,275,785 00 |
| Deduct policies ceased to be in force.....                | 112            | 144,725 00     |
| Policies in force in Maine, December 31, 1905.....        | 1,037          | \$1,131,060 00 |
| Losses and claims incurred during the year.....           | 18             | \$20,921 21    |
| Losses and claims settled during the year.....            | 18             | 20,921 21      |
| Premiums received.....                                    |                | 43,698 06      |

\* Policies reinsured, 4, \$90,000.00.



---

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, 1905.

---



# ÆTNA INDEMNITY COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

ARTHUR P. HEINZE, *President.*

CHARLES I. BROOKS, *Secretary.*

Cash Capital, \$500,000.

## INCOME.

Net premiums received, viz:

|  |              |                |
|--|--------------|----------------|
| Fidelity .....                                   | \$57,202 70  |                |
| Surety.....                                      | 242,373 79   |                |
| Plate glass.....                                 | 76,532 87    |                |
| Burglary and theft .....                         | 127,897 82   |                |
| Net premium income .....                         |              | \$504,007 18   |
| Interest on bonds and dividends on stocks.....   | \$19,522 20  |                |
| Interest from all other sources.....             | 14,316 54    | 33,838 74      |
| Profit on sale or maturity of ledger assets..... |              | 1,718 75       |
| Increase of surplus.....                         |              | 150,081 82     |
| Income from all other sources.....               |              | 2,201 33       |
| Total income.....                                |              | \$691,847 82   |
| Ledger assets Dec. 31, 1904 .....                | \$689,365 87 |                |
| Increase of capital during 1905.....             | 125,068 18   | 964,434 05     |
| Total .....                                      |              | \$1,656,281 87 |

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:

|  |            |              |
|--|------------|--------------|
| Fidelity .....   | \$6,362 99 |              |
| Surety.....  | 88,422 59  |              |
| Plate glass.....   | 28,385 38  |              |
| Burglary and theft.....  | 51,657 25  |              |
| Net payments to policy holders.....                                  |            | \$174,828 21 |
| Investigation and adjustment of claims .....                         |            | 26,709 84    |
| Commissions or brokerage.....  |            | 125,752 22   |
| Salaries, fees and compensation of officers and home office employes |            | 84,273 65    |
| Salaries and expenses of agents not paid by commissions.....         |            | 37,367 43    |
| Rents .....  |            | 19,876 81    |
| Taxes, licenses and insurance department fees.....                   |            | 19,651 12    |

|   |                |
|---|----------------|
| Legal expenses .....                            | \$18,464 74    |
| Advertising .....                               | 3,717 51       |
| Printing and stationery .....                   | 16,676 13      |
| Postage, express, telephone and telegraph.....  | 12,612 12      |
| Furniture and fixtures .....                    | 1,862 35       |
| Loss on sale or maturity of ledger assets ..... | 13 74          |
| Miscellaneous expenditures ... ..               | 17,020 80      |
| Total disbursements .....                       | \$558,826 67   |
| Balance .....                                   | \$1,097,455 20 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Mortgage loans on real estate.....                      | \$600 00       |
| Book value of stocks and bonds, excluding interest..... | 738,666 25     |
| Cash in office and in bank .....                        | 355,477 31     |
| Agents balances.....                                    | 311 64         |
| Judgments, secured.....                                 | 2,400 60       |
| Total ledger assets .....                               | \$1,097,455 20 |

## NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest accrued on bonds.....              | \$4,440 29     |
| Gross premiums in course of collection..... | 165,136 74     |
| Other non-ledger assets.....                | 200 60         |
| Gross assets.....                           | \$1,267,232 23 |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                |
|--|-------------|----------------|
| Gross premiums in course of collection—written prior to<br>Oct. 1..... | \$57,295 33 |                |
| Book value of stocks and bonds over market value.....                  | 14,373 75   | \$71,669 08    |
| Total admitted assets.....   |             | \$1,195,563 15 |

## LIABILITIES.

Losses and claims, viz :

|   | <i>In Process of<br/>Adjustment.</i> | <i>Reported,<br/>No Proof.</i> | <i>Resisted.</i> |                |
|---|--------------------------------------|--------------------------------|------------------|----------------|
| Fidelity .....                              | \$501 37                             | -                              | \$4,750 00       |                |
| Surety .....                                | 28,754 73                            | -                              | 11,250 00        |                |
| Plate glass .....                           | 1,989 26                             | -                              | -                |                |
| Burglary and theft .....                    | 7,905 24                             | \$5,501 47                     | 611 50           |                |
| Totals .....                                | \$39,150 60                          | \$5,501 47                     | \$16,611 50      |                |
| Deduct reinsurance .....                    | 760 13                               | 1,674 74                       | -                |                |
| Net unpaid claims.....                      | \$38,390 47                          | \$3,826 73                     | \$16,611 50      | \$58,828 70    |
| Unearned premiums on outstanding risks..... |                                      |                                |                  | 271,311 86     |
| Commissions due agents and brokers.....     |                                      |                                |                  | 25,039 01      |
| Due for return premiums.....                |                                      |                                |                  | 2,648 57       |
| Due for reinsurance.....                    |                                      |                                |                  | 5,229 10       |
| Contingent reserve fund.....                |                                      |                                |                  | 100,000 00     |
| All other liabilities .....                 |                                      |                                |                  | 2,180 33       |
| Cash capital .....                          |                                      |                                | \$500,000 00     |                |
| Surplus over all liabilities.....           |                                      |                                | 230,325 58       |                |
| Surplus to policy holders .....             |                                      |                                |                  | 730,325 58     |
| Total liabilities .....                     |                                      |                                |                  | \$1,195,563 15 |

EXHIBIT OF PREMIUMS.

|                                  | <i>Fidelity.</i>    | <i>Surety.</i>                 |
|----------------------------------|---------------------|--------------------------------|
| In force December 31, 1904 ..... | \$66,042 93         | \$242,894 03                   |
| Written during the year .....    | 80,481 67           | 310,551 37                     |
| Totals .....                     | \$146,524 60        | \$553,445 40                   |
| Expired and canceled .....       | 73,310 72           | 316,569 11                     |
| In force December 31, 1905 ..... | \$73,213 88         | \$236,876 29                   |
| Deduct amount reinsured.....     | 371 25              | 4,115 86                       |
| Net premiums in force.....       | \$72,842 63         | \$232,760 43                   |
|                                  | <i>Plate Glass.</i> | <i>Burglary<br/>and Theft.</i> |
| In force December 31, 1904.....  | \$81,296 75         | \$166,327 47                   |
| Written during the year.....     | 93,255 24           | 206,122 61                     |
| Totals .....                     | \$174,551 99        | \$372,450 08                   |
| Expired and canceled .....       | 94,373 93           | 200,143 60                     |
| In force December 31, 1905.....  | \$80,178 06         | \$172,306 48                   |
| Deduct amount reinsured.....     | -                   | 17,823 12                      |
| Net premiums in force .....      | \$80,178 06         | \$154,483 36                   |

BUSINESS IN MAINE.

|                          | <i>Premiums<br/>Received.</i> |
|--------------------------|-------------------------------|
| Fidelity.....            | \$101 80                      |
| Surety .....             | 265 50                        |
| Burglary and theft ..... | 192 86                        |
| Totals.....              | \$560 16                      |

## ÆTNA LIFE INSURANCE COMPANY,

(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

M. G. BULKELEY, *President.*J. S. ROWE,  
J. M. PARKER, JR., { *Secretaries.*

Cash Capital, \$2,000,000.

## INCOME.

Net premiums received, viz:

|  |             |    |                 |
|--|-------------|----|-----------------|
| Accident.....                                    | \$1,455,479 | 25 |                 |
| Health .....                                     | 184,569     | 27 |                 |
| Liability.....                                   | 2,108,027   | 86 |                 |
| Net premium income .....                         |             |    | \$3,748,076 38  |
| Interest on mortgage loans.....                  | \$1,659,214 | 23 |                 |
| Interest on collateral loans.....                | 40,747      | 14 |                 |
| Interest on bonds and dividends on stocks .....  | 1,109,965   | 59 |                 |
| Interest from all other sources.....             | 343,233     | 42 |                 |
| Rents—including company's own occupancy.....     | 39,067      | 19 | 3,192,277 57    |
| Profit on sale or maturity of ledger assets..... |             |    | 39,573 33       |
| Total income, accident department .....          |             |    | \$6,979,927 28  |
| Premium income, life department .....            |             |    | 9,980,543 23    |
| Total income.....                                |             |    | \$16,960,470 51 |
| Ledger assets Dec. 31, 1904 .....                |             |    | 69,884,536 93   |
| Total.....                                       |             |    | \$86,845,007 44 |

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:

|  |           |    |                |
|--|-----------|----|----------------|
| Accident.....  | \$640,498 | 81 |                |
| Health .....   | 84,727    | 36 |                |
| Liability.....   | 708,910   | 88 |                |
| Net payments to policy holders.....  |           |    | \$1,434,137 05 |
| Investigation and adjustment of claims .....                               |           |    | 87,471 89      |
| Commissions or brokerage.....  |           |    | 1,074,845 24   |
| Interest and dividends to stockholders .....                               |           |    | 50,090 00      |
| Salaries, fees and compensation of officers and home office employes ..... |           |    | 114,142 61     |
| Salaries and expenses of agents not paid by commissions.....               |           |    | 83,041 06      |
| Medical examiners fees and salaries .....                                  |           |    | 10,697 24      |
| Inspections.....   |           |    | 33,761 21      |
| Rents .....  |           |    | 30,089 78      |
| Taxes, licenses and insurance department fees.....                         |           |    | 53,658 20      |
| Legal expenses .....   |           |    | 972 16         |
| Advertising .....  |           |    | 10,505 77      |

|   |                 |
|---|-----------------|
| Printing and stationery.....                  | \$71,482 05     |
| Postage and express .....                     | 34,021 90       |
| Furniture and fixtures .....                  | 12,441 90       |
| Surrender value on accident policies.....     | 1,174 00        |
| Profit and loss .....                         | 6,064 51        |
| Miscellaneous expenditures.....               | 17,566 32       |
| Total disbursements, accident department..... | \$8,126,072 89  |
| Total disbursements, life department.....     | 8,777,822 05    |
| Total disbursements .....                     | \$11,903,894 94 |
| Balance.....                                  | \$74,941,112 50 |

LEDGER ASSETS.

|  |                 |
|--|-----------------|
| Book value of real estate .....  | \$636,698 74    |
| Mortgage loans on real estate.....   | 34,772,470 23   |
| Loans secured by collateral .....  | 1,067,975 38    |
| Book value of stocks and bonds, excluding interest.....  | 28,775,001 25   |
| Cash in office and in bank .....   | 7,234,262 49    |
| Bills receivable.....  | 44,682 41       |
| Agents balances.....   | 54,402 24       |
| Loans made to policy holders on this company's policies assigned as collateral.....                | 4,050,275 00    |
| Premium notes or liens on policies in force of which \$3,611.23 is for first year's premiums ..... | 305,344 76      |
| Total ledger assets .....  | \$74,941,112 50 |

NON-LEDGER ASSETS.

|   |                 |
|---|-----------------|
| Interest due and accrued on mortgages .....           | \$476,481 44    |
| Interest due and accrued on bonds .....               | 146,872 52      |
| Interest due and accrued on collateral loans.....     | 7,697 22        |
| Interest due and accrued on other assets.....         | 240,500 01      |
| Rents accrued on company's property .....             | 1,850 00        |
| Market value of stocks and bonds over book value..... | 2,502,691 23    |
| Net amount of uncollected and deferred premiums ..... | 729,727 74      |
| Gross assets.....                                     | \$79,346,932 66 |

DEDUCT ASSETS NOT ADMITTED.

|   |                 |
|---|-----------------|
| Bills receivable .....  | \$44,682 41     |
| Agents balances .....   | 54,402 24       |
| Premium notes, loans or liens, in excess of reserve on policies ..... | 343 69          |
| Total admitted assets.....  | \$79,247,504 32 |

LIABILITIES.

Losses and claims, viz:

|                    | <i>In Process of<br/>Adjustment.</i> | <i>Reported,<br/>No Proof.</i> | <i>Resisted.</i> |              |
|--------------------|--------------------------------------|--------------------------------|------------------|--------------|
| Accident.....      | \$47,072 08                          | \$12,000 00                    | \$108,130 33     |              |
| Health.....        | 5,141 87                             | 2,000 00                       | 1,750 00         |              |
| Unpaid claims..... | \$52,213 95                          | \$14,000 00                    | \$109,880 33     | \$176,094 28 |

|   |                 |
|---|-----------------|
| Special reserve for unpaid liability losses.....              | \$1,222,730 09  |
| Unearned premiums on outstanding risks.....                   | 1,457,413 72    |
| Salaries and other miscellaneous expenses due or accrued..... | 2,000 00        |
| Liabilities, life department .....                            | 69,313,859 42   |
| Cash capital.....   | \$2,000,000 00  |
| Surplus over all liabilities.....                             | 5,075,406 81    |
| Surplus to policy holders.....                                | 7,075,406 81    |
| Total liabilities.....  | \$79,247,504 32 |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i> | <i>Health.</i> | <i>Liability.</i> |
|---------------------------------|------------------|----------------|-------------------|
| In force December 31, 1904..... | \$1,067,698 88   | \$158,564 32   | \$1,280,485 73    |
| Written during the year .....   | 1,522,403 72     | 197,437 75     | 2,308,423 34      |
| Totals.....                     | \$2,590,102 60   | \$356,002 07   | \$3,588,909 07    |
| Expired and canceled .....      | 1,471,768 58     | 178,015 23     | 2,039,922 51      |
| In force December 31, 1905..... | \$1,118,334 02   | \$177,986 84   | \$1,548,986 56    |
| Deduct amount reinsured.....    | 616 39           | -              | -                 |
| Net premiums in force .....     | \$1,117,717 63   | \$177,986 84   | \$1,548,986 56    |

## BUSINESS IN MAINE.

|                 | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|-----------------|-------------------------------|-------------------------|-----------------------------|
| Accident .....  | \$3,139 58                    | \$486 10                | \$524 10                    |
| Health.....     | 330 37                        | 145 86                  | 145 86                      |
| Liability ..... | 15,888 56                     | 1,822 13                | 2,947 13                    |
| Totals .....    | \$19,358 51                   | \$2,454 09              | \$3,617 09                  |



AMERICAN BONDING COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

GEORGE CATOR, *President.*

WILLIAM E. P. DUVALL, *Secretary.*

Cash Capital, \$500,000.

INCOME.

|  |   |                |
|--|---|----------------|
| Net premiums received, viz.:                     |   |                |
| Fidelity.....                                    | } | *\$628,119 43  |
| Surety.....                                      |   |                |
| Burglary and theft.....                          |   | 53,063 69      |
| Net premium income.....                          |   | \$681,183 12   |
| Interest on mortgage loans.....                  |   | \$1,437 35     |
| Interest on collateral loans.....                |   | 799 51         |
| Interest on bonds and dividends on stocks.....   |   | 52,214 42      |
| Rents.....                                       |   | 4,788 55       |
| Profit on sale or maturity of ledger assets..... |   | 2,113 85       |
| Total income.....                                |   | \$742,536 80   |
| Ledger assets Dec. 31, 1904.....                 |   | 1,328,918 05   |
| Total.....                                       |   | \$2,071,454 85 |

DISBURSEMENTS.

|  |   |              |
|--|---|--------------|
| Net amount paid for losses and claims, viz.:                         |   |              |
| Fidelity.....  | } | \$125,329 88 |
| Surety.....  |   |              |
| Burglary and theft.....  |   | 11,069 93    |
| Net payments to policy holders.....                                  |   | \$136,399 81 |
| Investigation and adjustment of claims.....                          |   | 44,021 73    |
| Commissions or brokerage.....  |   | 180,760 22   |
| Salaries, fees and compensation of officers and home office employes |   | 75,715 28    |
| Salaries and expenses of agents not paid by commissions.....         |   | 47,263 41    |
| Inspections.....   |   | 2,859 86     |
| Rents.....   |   | 5,277 98     |
| Repairs and expenses on real estate.....                             |   | 2,672 50     |
| Taxes on real estate.....  |   | 970 40       |
| All other taxes, licenses and insurance department fees.....         |   | 28,488 60    |
| Legal expenses.....  |   | 14,509 93    |
| Advertising.....   |   | 5,537 11     |
| Printing and stationery.....   |   | 16,457 46    |
| Postage and express.....   |   | 8,853 51     |

\* Includes advance premiums amounting to \$25,928.09.

|  |                |
|--|----------------|
| Furniture and fixtures.....                    | \$7,169 29     |
| Loss on sale or maturity of ledger assets..... | 3,898 07       |
| Interest .....                                 | 8,562 20       |
| Reduction in book value of securities.....     | 21,637 51      |
| Miscellaneous expenditures.....                | 16,660 67      |
| Total disbursements.....                       | \$627,715 54   |
| Balance.....                                   | \$1,443,739 31 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate.....                          | \$35,825 71    |
| Mortgage loans on real estate.....                      | 9,500 00       |
| Book value of stocks and bonds, excluding interest..... | 1,258,052 00   |
| Cash in office and in bank.....                         | 145,361 60     |
| Total ledger assets.....                                | \$1,443,739 31 |

## NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Interest accrued on bonds.....              | \$5,802 87     |
| Gross premiums in course of collection..... | 146,079 34     |
| Gross assets.....                           | \$1,595,621 52 |

## DEDUCT ASSETS NOT ADMITTED.

|   |                |
|---|----------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$52,978 76    |
| Total admitted assets.....  | \$1,542,642 76 |

## LIABILITIES.

Losses and claims, viz.:

|  | <i>In Process of<br/>Adjustment.</i> | <i>Reported.<br/>No Proof.</i> | <i>Resisted.</i> | <i>Estimated<br/>expenses of<br/>settlement.</i> |                |
|--|--------------------------------------|--------------------------------|------------------|--|----------------|
| Fidelity.....                                | \$7,985 72                           | \$8,850 00                     | \$185,022 05     | \$20,575 00                                      |                |
| Surety .....                                 |                                      |                                |                  |  |                |
| Burglary and theft .....                     | 3,747 35                             | 1,683 65                       | 347 00           | 315 00   |                |
| Unpaid claims.....                           | \$11,733 07                          | \$10,533 65                    | \$185,369 05     | \$20,890 00                                      | \$228,525 77   |
| Unearned premiums on outstanding risks ..... |                                      |                                |                  |  | 362,269 97     |
| Commissions due agents and brokers .....     |                                      |                                |                  |  | 23,275 15      |
| Due for reinsurance .....                    |                                      |                                |                  |  | 9,705 46       |
| Cash capital.....                            |                                      |                                |                  | \$500,000 00                                     |                |
| Surplus over all liabilities.....            |                                      |                                |                  | 418,866 41                                       |                |
| Surplus to policy holders.....               |                                      |                                |                  |  | 918,866 41     |
| Total liabilities.....                       |                                      |                                |                  |  | \$1,542,642 76 |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Fidelity<br/>and Surety.</i> | <i>Burglary<br/>and Theft.</i> |
|---------------------------------|---------------------------------|--------------------------------|
| In force December 31, 1904..... | \$655,194 90                    | \$1,613 69                     |
| Written during the year.....    | 716,805 69                      | 88,836 03                      |
| Totals .....                    | \$1,372,000 59                  | \$90,449 72                    |
| Expired and canceled.....       | 699,468 70                      | 14,956 47                      |
| In force December 31, 1905..... | \$672,531 89                    | \$75,493 25                    |
| Deduct amount reinsured.....    | 26,673 06                       | 2,656 03                       |
| Net premiums in force.....      | \$645,858 83                    | \$72,837 22                    |

## BUSINESS IN MAINE.

|               |                         |
|---------------|-------------------------|
| Fidelity..... | } Premiums<br>Received. |
| Surety .....  |                         |
|               | \$2,590 45              |

## 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) .....              | \$1,265,492 92 |
| Interest on bonds .....                           | 67,121 69      |
| Profit on sale or maturity of ledger assets ..... | 600 83         |
| Total income .....                                | \$1,333,215 44 |
| Ledger assets Dec. 31, 1904 .....                 | 2,194,639 69   |
| Total .....                                       | \$3,527,855 13 |

## DISBURSEMENTS.

|  |                |
|--|----------------|
| Net amount paid for losses and claims (credit) .....                 | \$595,686 87   |
| Commissions or brokerage .....                                       | 347,191 96     |
| Interest and dividends to stockholders .....                         | 100,000 00     |
| Salaries, fees and compensation of officers and home office employes | 110,756 17     |
| Rents .....  | 18,668 31      |
| Taxes, licenses and insurance department fees .....                  | 27,268 43      |
| Legal expenses .....   | 7,338 42       |
| Advertising .....  | 21,889 06      |
| Printing and stationery .....  | 6,949 86       |
| Postage and express .....  | 4,948 49       |
| Interest and discount .....  | 4,929 03       |
| Miscellaneous expenditures .....                                     | 41,692 96      |
| Total disbursements .....  | \$1,287,319 56 |
| Balance .....  | \$2,240,535 57 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of bonds, excluding interest ..... | \$1,886,054 96 |
| Cash in office and in bank .....              | 105,452 33     |
| Bills receivable .....                        | 5,746 87       |
| Deposit with attorneys .....                  | 600 00         |
| Premium notes .....                           | 86,911 02      |
| Agents balances .....                         | 96,892 03      |
| Agents advances .....                         | 19,032 29      |
| Office furniture and fixtures .....           | 39,846 07      |
| Total ledger assets .....                     | \$2,240,535 57 |

## NON-LEDGER ASSETS.

|   |  |                       |
|---|--|-----------------------|
| Interest accrued on bonds.....                      |  | \$5,645 30            |
| Gross premiums in course of collection.....         |  | 77,459 59             |
| Accounts owned, purchased on payment of losses..... |  | 60,872 90             |
| Gross assets.....                                   |  | <u>\$2,384,513 38</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                       |
|--|------------|-----------------------|
| Bills receivable.....                      | \$5,746 87 |                       |
| Furniture and fixtures.....                | 39,846 07  |                       |
| Agents balances.....                       | 96,892 03  |                       |
| Book value of bonds over market value..... | 20,992 46  | \$163,477 43          |
| Total admitted assets.....                 |            | <u>\$2,221,035 93</u> |

## LIABILITIES.

|   |                |                       |
|---|----------------|-----------------------|
| Losses and claims, viz:                     |                |                       |
| Credit (resisted).....                      |                | \$5,795 00            |
| Special reserve for unpaid losses.....      |                | 200,059 48            |
| Unearned premiums on outstanding risks..... |                | 545,153 67            |
| Commissions due agents and brokers.....     |                | 39,345 18             |
| Cash capital.....                           | \$1,000,000 00 |                       |
| Surplus over all liabilities.....           | 430,682 60     |                       |
| Surplus to policy holders.....              |                | <u>1,430,682 60</u>   |
| Total liabilities.....                      |                | <u>\$2,221,035 93</u> |

## EXHIBIT OF PREMIUMS.

|                                 |                       |
|---------------------------------|-----------------------|
|                                 | <i>Credit.</i>        |
| In force December 31, 1904..... | \$1,455,012 19        |
| Written during the year.....    | 1,349,460 95          |
| Total.....                      | <u>\$2,804,473 14</u> |
| Expired and canceled.....       | 1,714,165 80          |
| In force December 31, 1905..... | <u>1,090,307 34</u>   |

## BUSINESS IN MAINE.

|             |                               |                         |                             |
|-------------|-------------------------------|-------------------------|-----------------------------|
|             | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
| Credit..... | \$10,325 00                   | \$3,730 47              | \$3,730 47                  |

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.....                        | \$38,425 94 |              |
| Health .....                         | 8,436 27    |              |
| Liability .....                      | 73,900 64   |              |
| Fidelity .....                       | 48,821 58   | }            |
| Surety.....                          | 22,181 02   |              |
| Burglary and theft.....              | 22,181 02   |              |
| Net premium income .....             |             | \$191,765 45 |
| Interest on bonds.....               | \$9,502 05  |              |
| Interest from all other sources..... | 664 72      | 10,166 77    |
| Total income.....                    |             | \$201,932 22 |
| Ledger assets Dec. 31, 1904 .....    |             | 303,886 35   |
| Total.....                           |             | \$505,818 57 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

|  |            |              |
|--|------------|--------------|
| Accident.....  | \$9,410 05 |              |
| Health .....   | 1,268 13   |              |
| Liability.....   | 5,490 30   |              |
| Burglary and theft.....  | 7,650 43   |              |
| Net payments to policy holders.....  |            | \$23,818 91  |
| Investigation and adjustment of claims .....                               |            | 7,154 66     |
| Commissions or brokerage.....  |            | 63,354 33    |
| Salaries, fees and compensation of officers and home office employes ..... |            | 9,232 49     |
| Salaries and expenses of agents not paid by commissions.....               |            | 12,220 59    |
| Medical examiners fees and salaries .....                                  |            | 115 55       |
| Inspections.....   |            | 507 85       |
| Rents .....  |            | 515 01       |
| Taxes, licenses and insurance department fees .....                        |            | 2,634 87     |
| Legal expenses.....  |            | 1,917 24     |
| Advertising.....   |            | 1,110 90     |
| Printing and stationery .....  |            | 8,427 75     |
| Postage and express .....  |            | 1,700 80     |
| Furniture and fixtures .....   |            | 3,109 56     |
| Miscellaneous expenditures.....  |            | 9 47         |
| Total disbursements .....  |            | \$135,829 98 |
| Balance.....   |            | \$369,988 59 |

## LEDGER ASSETS.

|  |              |  |
|--|--------------|--|
| Book value of bonds, excluding interest..... | \$312,475 00 |  |
| Cash in office and in bank .....             | 57,513 59    |  |
| Total ledger assets .....                    | \$369,988 59 |  |

## NON-LEDGER ASSETS.

|   |            |              |
|---|------------|--------------|
| Interest accrued on bonds .....             | \$3,235 93 |              |
| Interest accrued on other assets .....      | 383 45     | \$3,619 38   |
| Market value of bonds over book value ..... |            | 3,127 50     |
| Gross premiums in course of collection..... |            | 41,928 69    |
| Gross assets.....                           |            | \$418,664 16 |

## DEDUCT ASSETS NOT ADMITTED.

|   |              |
|---|--------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$1,912 70   |
| Total admitted assets.....  | \$417,651 46 |

## LIABILITIES.

## Losses and claims, viz:

|  | <i>Adjusted.</i> | <i>In Process of<br/>Adjustment.</i> | <i>Reported.<br/>No Proof.</i> | <i>Resisted.</i> | <i>Estimated<br/>expenses of<br/>settlement.</i> |              |
|--|------------------|--------------------------------------|--------------------------------|------------------|--|--------------|
| Accident.....                                    | \$388 90         | \$3,425 00                           | -                              | -                | \$50 00  |              |
| Health .....                                     | 285 00           | -                                    | \$412 50                       | -                | 25 00  |              |
| Fidelity .....                                   |                  |                                      | 1,211 46                       | -                | -  |              |
| Surety.....                                      |                  |                                      |                                |                  |  |              |
| Burglary and theft                               | 50 00            | 6,357 00                             | -                              | \$350 00         | 100 00   |              |
| Unpaid claims                                    | \$723 90         | \$9,782 00                           | \$1,623 96                     | \$350 00         | \$175 00   | \$12,654 86  |
| Special reserve for unpaid liability losses..... |                  |                                      |                                |                  |  | 9,838 20     |
| Unearned premiums on outstanding risks.....      |                  |                                      |                                |                  |  | 108,538 32   |
| Commissions due agents and brokers.....          |                  |                                      |                                |                  |  | 13,771 07    |
| Cash capital.....                                |                  |                                      |                                |                  | \$250,000 00                                     |              |
| Surplus over all liabilities.....                |                  |                                      |                                |                  | 22,849 01  |              |
| Surplus to policy holders.....                   |                  |                                      |                                |                  |  | 272,849 01   |
| Total liabilities.....                           |                  |                                      |                                |                  |  | \$417,651 46 |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i> | <i>Health.</i> | <i>Liability.</i> |
|---------------------------------|------------------|----------------|-------------------|
| In force December 31, 1904..... | \$16,563 01      | \$857 64       | \$12,066 36       |
| Written during the year.....    | 57,102 89        | 14,647 69      | 122,838 33        |
| Totals .....                    | \$73,665 90      | \$15,505 33    | \$134,904 69      |
| Expired and canceled .....      | 32,090 57        | 5,398 45       | 49,273 55         |
| In force December 31, 1905..... | \$41,575 33      | \$10,106 88    | \$85,631 14       |
| Deduct amount reinsured .....   | 632 94           | 120 56         | 159 50            |
| Net premiums in force .....     | \$40,942 39      | \$9,986 32     | \$85,471 64       |

|                                 | <i>Fidelity<br/>and Surety.</i> | <i>Burglary<br/>and Theft.</i> |
|---------------------------------|---------------------------------|--------------------------------|
| In force December 31, 1904..... | \$10,520 39                     | \$2,425 37                     |
| Written during the year .....   | 51,500 20                       | 36,254 07                      |
| Totals.....                     | <u>\$62,020 59</u>              | <u>\$38,679 44</u>             |
| Expired and canceled.....       | 13,699 15                       | 11,289 06                      |
| In force December 31, 1905..... | \$48,321 44                     | \$27,390 38                    |
| Deduct amount reinsured .....   | 17 50                           | 133 95                         |
| Net premiums in force .....     | <u>\$48,303 94</u>              | <u>\$27,256 43</u>             |

BUSINESS IN MAINE.

|                 | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|-----------------|-------------------------------|-------------------------|-----------------------------|
| Accident .....  | \$1,775 10                    | \$1,167 39              | \$855 60                    |
| Health.....     | 295 64                        | 34 29                   | 34 29                       |
| Liability ..... | 851 05                        | 50 05                   | 147 30                      |
| Totals.....     | <u>\$2,921 79</u>             | <u>\$1,251 73</u>       | <u>\$1,037 19</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.....                                    | \$785,139 82 |                |
| Surety.....                                      | 810,195 08   |                |
| Net premium income .....                         |              | \$1,595,334*90 |
| Interest on collateral loans.....                | \$622 84     |                |
| Interest on bonds and dividends on stocks.....   | 97,280 87    |                |
| Interest from all other sources.....             | 11,436 23    |                |
| Rents—including company's own occupancy .....    | 240,756 76   | 350,096 70     |
| Profit on sale or maturity of ledger assets..... |              | 58,320 50      |
| Income from all other sources .....              |              | 1,610 15       |
| Total income.....                                |              | \$2,065,362 25 |
| Ledger assets Dec. 31, 1904 .....                |              | 5,510,306 74   |
| Total.....                                       |              | \$7,515,668 99 |

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:

|  |              |                |
|--|--------------|----------------|
| Fidelity .....   | \$179,729 52 |                |
| Surety.....  | 170,327 60   |                |
| Net payments to policy holders.....  |              | \$350,057 12   |
| Investigation and adjustment of claims .....                                 |              | 12,478 70      |
| Commissions or brokerage.....  |              | 111,600 35     |
| Interest and dividends to stockholders .....                                 |              | 200,000 00     |
| Salaries, fees and compensation of officers and home office employes         |              | 235,121 64     |
| Salaries and expenses of agents not paid by commissions.....                 |              | 329,295 86     |
| Inspections .....  |              | 5,496 41       |
| Rents—including company's own occupancy.....                                 |              | 36,269 99      |
| Repairs and expenses on real estate .....                                    |              | 92,948 60      |
| Taxes on real estate, \$62,659.88; taxes on personal estate, 16,939.50 ..... |              | 79,599 36      |
| All other taxes, licenses and insurance department fees.....                 |              | 36,717 31      |
| Legal expenses .....   |              | 1,931 50       |
| Advertising .....  |              | 13,001 94      |
| Printing and stationery.....   |              | 37,145 21      |
| Postage and express .....  |              | 21,072 67      |
| Furniture and fixtures .....   |              | 15,739 47      |
| Loss on sale or maturity of ledger assets .....                              |              | 2,861 78       |
| Interest.....  |              | 545 17         |
| Miscellaneous expenditures.....  |              | 48,757 88      |
| All other disbursements.....   |              | 2,259 93       |
| Total disbursements .....  |              | \$1,632,960 91 |
| Balance.....   |              | \$5,882,768 08 |



LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate .....                         | \$3,095,825 52        |
| Book value of stocks and bonds, excluding interest..... | 2,251,310 84          |
| Cash in office and in bank .....                        | 535,631 72            |
| <b>Total ledger assets .....</b>                        | <b>\$5,882,768 08</b> |

NON-LEDGER ASSETS.

|   |            |                       |
|---|------------|-----------------------|
| Interest accrued on bonds .....                       | \$9,974 31 |                       |
| Rents due and accrued on company's property.....      | 10,772 41  | \$20,746 72           |
| Market value of stocks and bonds over book value..... |            | 120,939 83            |
| Gross premiums in course of collection.....           |            | 279,732 93            |
| <b>Gross assets.....</b>                              |            | <b>\$6,304,187 56</b> |

DEDUCT ASSETS NOT ADMITTED.

|   |                       |
|---|-----------------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$134,155 48          |
| <b>Total admitted assets.....</b>                                   | <b>\$6,170,032 08</b> |

LIABILITIES.

Losses and claims, viz:

|   | <i>In Process of<br/>Adjustment.</i> | <i>Reported,<br/>No Proof.</i> | <i>Resisted.</i> |                       |
|---|--------------------------------------|--------------------------------|------------------|-----------------------|
| Fidelity.....   | \$51,473 27                          | \$111,526 80                   | \$23,779 72      |                       |
| Surety .....  | -                                    | 200,154 43                     | 89,840 00        |                       |
| Unpaid claims.....  | \$51,473 27                          | \$311,681 23                   | \$113,619 72     | \$476,774 22          |
| Unearned premiums on outstanding risks.....                   |                                      |                                |                  | 856,188 70            |
| Commissions due agents and brokers.....                       |                                      |                                |                  | 6,606 16              |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                                |                  | 12,500 00             |
| Agents credit balances .....                                  |                                      |                                |                  | 11,050 03             |
| All other liabilities .....                                   |                                      |                                |                  | 2,208 31              |
| Cash capital .....  |                                      |                                | \$2,500,000 00   |                       |
| Surplus over all liabilities.....                             |                                      |                                | 2,304,704 66     |                       |
| Surplus to policy holders.....                                |                                      |                                |                  | 4,804,704 66          |
| <b>Total liabilities.....</b>                                 |                                      |                                |                  | <b>\$6,170,032 08</b> |

EXHIBIT OF PREMIUMS.

|   | <i>Fidelity.</i>      | <i>Surety.</i>        |
|---|-----------------------|-----------------------|
| In force December 31, 1904 .....        | \$601,540 52          | \$979,421 02          |
| Written during the year .....           | 899,169 26            | 1,036,969 52          |
| <b>Totals .....</b>                     | <b>\$1,500,709 78</b> | <b>\$2,010,390 54</b> |
| Expired and canceled ....               | 850,245 25            | 930,554 66            |
| <b>In force December 31, 1905 .....</b> | <b>\$650,464 53</b>   | <b>\$1,079,835 86</b> |

BUSINESS IN MAINE.

|                    | <i>Premiums<br/>Received.</i> |
|--------------------|-------------------------------|
| Fidelity.....      | \$2,451 56                    |
| Surety .....       | 2,604 25                      |
| <b>Total .....</b> | <b>\$5,055 81</b>             |

\* BANKERS SURETY COMPANY,  
CLEVELAND, OHIO.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

HARVEY D. GOULDER, *President.*

P. W. HARVEY, *Secretary.*

Cash Capital, \$500,000.

INCOME.

|  |            |              |
|--|------------|--------------|
| Net premiums received, viz.:                     |            |              |
| Fidelity Surety.....                             | }          | \$152,426 71 |
| Interest on mortgage loans.....                  | \$4,287 29 |              |
| Interest on collateral loans.....                | 2,247 14   |              |
| Interest on bonds and dividends on stocks.....   | 15,660 87  |              |
| Interest from all other sources.....             | 2,312 38   | 24,407 68    |
| Profit on sale or maturity of ledger assets..... |            | 1,073 22     |
| Income from all other sources.....               |            | 2,900 38     |
| Total income.....                                |            | \$180,807 99 |
| Ledger assets Dec. 31, 1904.....                 |            | 661,862 27   |
| Total.....                                       |            | \$842,670 26 |

DISBURSEMENTS.

|  |   |              |
|--|---|--------------|
| Net amount paid for losses and claims, viz.:                         |   |              |
| Fidelity Surety.....   | } | \$112,711 73 |
| Investigation and adjustment of claims.....                          |   | 4,428 86     |
| Commissions or brokerage.....  |   | 31,793 47    |
| Salaries, fees and compensation of officers and home office employes |   | 26,356 75    |
| Salaries and expenses of agents not paid by commissions.....         |   | 14,417 53    |
| Detention and arrest.....  |   | 2,360 33     |
| Inspections.....   |   | 1,235 87     |
| Rents.....   |   | 4,239 96     |
| Taxes, licenses and insurance department fees.....                   |   | 8,069 17     |
| Legal expenses.....  |   | 770 03       |
| Advertising.....   |   | 2,299 42     |
| Printing and stationery.....   |   | 2,348 66     |
| Postage and express.....   |   | 1,660 26     |
| Furniture and fixtures.....  |   | 817 25       |
| Adjustment expense.....  |   | 2,796 57     |
| Development expense.....   |   | 2,710 13     |
| General expense.....   |   | 2,634 06     |
| Miscellaneous expenditures.....                                      |   | 788 58       |
| Total disbursements.....   |   | \$222,438 63 |
| Balance.....   |   | \$620,231 63 |

\* Admitted Februrary 14, 1906.

## LEDGER ASSETS.

|   |  |                     |
|---|--|---------------------|
| Mortgage loans on real estate.....                      |  | \$75,462 00         |
| Loans secured by collateral.....                        |  | 26,875 00           |
| Book value of stocks and bonds, excluding interest..... |  | 436,217 81          |
| Cash in office and in bank.....                         |  | 76,049 54           |
| Bills receivable.....                                   |  | 5,627 28            |
| Total ledger assets.....                                |  | <u>\$620,231 63</u> |

## NON-LEDGER ASSETS.

|   |            |                     |
|---|------------|---------------------|
| Interest accrued on mortgages.....          | \$1,080 16 |                     |
| Interest accrued on bonds.....              | 3,598 33   |                     |
| Interest accrued on collateral loans.....   | 30 00      |                     |
| Interest accrued on other assets.....       | 508 48     | \$5,216 97          |
| Gross premiums in course of collection..... |            | 44,279 12           |
| Real estate taken as salvage.....           |            | 10,000 00           |
| Gross assets.....                           |            | <u>\$679,727 72</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                     |
|---|------------|---------------------|
| Bills receivable, unsecured .....   | \$1,425 16 |                     |
| Gross premiums in course of collection—written prior to<br>October 1..... | 13,562 30  |                     |
| Book value of stocks and bonds over market value.....                     | 13,818 81  | \$28,806 27         |
| Total admitted assets.....  |            | <u>\$650,921 45</u> |

## LIABILITIES.

## Losses and claims, viz.:

|   | <i>In Process of<br/>Adjustment.</i> | <i>Reported.<br/>No Proof.</i> | <i>Resisted.</i> | <i>Estimated<br/>expenses of<br/>settlement.</i> |                     |
|---|--------------------------------------|--------------------------------|------------------|--|---------------------|
| Fidelity.....                               | } \$6,000 00                         | \$9,500 00                     | \$24,360 33      | \$1,550 00                                       | \$41,410 33         |
| Surety.....                                 |                                      |                                |                  |  |                     |
| Unearned premiums on outstanding risks..... |                                      |                                |                  |  | 79,286 84           |
| Commissions due agents and brokers.....     |                                      |                                |                  |  | 7,015 04            |
| All other liabilities.....                  |                                      |                                |                  |  | 125 60              |
| Cash capital.....                           |                                      |                                |                  | \$500,000 00                                     |                     |
| Surplus over all liabilities.....           |                                      |                                |                  | 23,083 64  |                     |
| Surplus to policy holders.....              |                                      |                                |                  |  | <u>523,083 64</u>   |
| Total liabilities.....                      |                                      |                                |                  |  | <u>\$650,921 45</u> |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Fidelity<br/>and Surety.</i> |
|---------------------------------|---------------------------------|
| In force December 31, 1904..... | \$161,375 16                    |
| Written during the year.....    | 184,419 96                      |
| Total.....                      | <u>\$345,795 12</u>             |
| Expired and canceled.....       | 184,916 56                      |
| In force December 31, 1905..... | \$160,878 56                    |
| Deduct amount reinsured.....    | 2,304 88                        |
| Net premiums in force.....      | <u>\$158,573 68</u>             |

## CASUALTY COMPANY OF AMERICA,

NEW YORK, N. Y.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1903.

ROBERT B. ARMSTRONG, *President*. CHAUNCEY S. S. MILLER, *Secretary*.

Cash Capital, \$500,000.

## INCOME.

Net premiums received, viz:

|  |   |              |                |
|--|---|--------------|----------------|
| Accident.....                                    | } | \$259,321 84 |                |
| Health.....                                      |   |              |                |
| Liability.....                                   |   | 769,693 99   |                |
| Plate glass.....                                 |   | 51,835 66    |                |
| Steam boiler.....                                |   | 125,265 41   |                |
| Net premium income.....                          |   |              | \$1,206,116 90 |
| Interest on bonds and dividends on stocks.....   |   | \$35,225 29  |                |
| Interest from all other sources.....             |   | 2,138 86     | 37,364 15      |
| Profit on sale or maturity of ledger assets..... |   |              | 15,027 05      |
| Total income.....                                |   |              | \$1,258,508 10 |
| Ledger assets Dec. 31, 1904.....                 |   |              | 1,067,422 31   |
| Total.....                                       |   |              | \$2,325,930 41 |

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:

|   |   |              |                |
|---|---|--------------|----------------|
| Accident.....   | } | \$123,784 67 |                |
| Health.....   |   |              |                |
| Liability.....  |   | 125,338 22   |                |
| Plate glass.....  |   | 14,761 04    |                |
| Steam boiler.....   |   | 5,656 84     |                |
| Net payments to policy holders.....                                       |   |              | \$269,540 77   |
| Investigation and adjustment of claims.....                               |   |              | 38,142 65      |
| Commissions or brokerage.....   |   |              | 311,440 45     |
| Salaries, fees and compensation of officers and home office employes..... |   |              | 109,348 95     |
| Medical examiners fees and salaries.....                                  |   |              | 1,512 50       |
| Inspections.....  |   |              | 31,928 09      |
| Rents.....  |   |              | 12,692 41      |
| Taxes, licenses and insurance department fees.....                        |   |              | 19,029 06      |
| Legal expenses.....   |   |              | 17,788 60      |
| Advertising.....  |   |              | 10,053 80      |
| Printing and stationery.....  |   |              | 20,566 96      |
| Postage and express.....  |   |              | 7,545 65       |
| Furniture and fixtures.....   |   |              | 4,062 85       |
| Loss on sale or maturity of ledger assets.....                            |   |              | 5,901 05       |
| Profit and loss.....  |   |              | 9,211 41       |
| Miscellaneous expenditures.....   |   |              | 75,331 61      |
| Total disbursements.....  |   |              | \$944,096 81   |
| Balance.....  |   |              | \$1,381,833 60 |

## LEDGER ASSETS.

|   |                |                |
|---|----------------|----------------|
| Book value of stocks and bonds, excluding interest..... | \$1,012,349 00 |                |
| Cash in office and in bank .....                        | 245,156 74     |                |
| Agents balances, secured.....                           | 124,327 86     |                |
| Total ledger assets .....                               |                | \$1,381,833 60 |

## NON-LEDGER ASSETS.

|   |            |                |
|---|------------|----------------|
| Interest due and accrued on bonds .....               | \$6,366 09 |                |
| Interest due and accrued on other assets.....         | 3,402 67   | \$9,768 76     |
| Market value of stocks and bonds over book value..... |            | 35,440 50      |
| Gross premiums in course of collection.....           |            | 182,639 89     |
| Gross assets.....                                     |            | \$1,609,082 75 |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                |
|--|------------|----------------|
| Gross premiums in course of collection—written prior to<br>Oct. 1..... | \$6,631 50 |                |
| Agents balances, prior to Oct. 1 .....                                 | 5,432 21   | \$12,063 71    |
| Total admitted assets.....   |            | \$1,597,019 04 |

## LIABILITIES.

Losses and claims, viz:

|   | <i>In Process of<br/>Adjustment.</i> |                |
|---|--------------------------------------|----------------|
| Accident.....   | } \$15,974 02                        |                |
| Health .....  |                                      |                |
| Plate glass.....  | 1,551 70                             |                |
| Steam boiler.....   | 700 00                               |                |
| Unpaid claims .....   |                                      | \$18,225 72    |
| Special reserve for unpaid liability losses.....              |                                      | 279,716 61     |
| Unearned premiums on outstanding risks.....                   |                                      | 524,450 17     |
| Commissions due agents and brokers.....                       |                                      | 38,540 30      |
| Salaries and other miscellaneous expenses due or accrued..... |                                      | 18,149 80      |
| Due for return premiums.....                                  |                                      | 2,541 53       |
| Due for reinsurance.....                                      |                                      | 5,467 06       |
| Cash capital .....  | \$500,000 00                         |                |
| Surplus over all liabilities.....                             | 209,927 85                           |                |
| Surplus to policy holders.....                                |                                      | 709,927 85     |
| Total liabilities .....                                       |                                      | \$1,597,019 04 |

## EXHIBIT OF PREMIUMS.

|                                  | <i>Accident<br/>and Health.</i> | <i>Liability.</i> |
|----------------------------------|---------------------------------|-------------------|
| In force December 31, 1904 ..... | \$180,304 19                    | \$493,303 19      |
| Written during the year .....    | 407,703 47                      | 1,015,323 31      |
| Totals .....                     | \$588,007 66                    | \$1,508,626 50    |
| Expired and canceled .....       | 358,299 79                      | 892,756 80        |
| In force December 31, 1905 ..... | \$229,707 87                    | \$615,869 70      |
| Deduct amount reinsured .....    | 16,899 61                       | 17,264 22         |
| Net premiums in force.....       | \$212,808 26                    | \$598,605 48      |

|                                  | <i>Plate<br/>Glass.</i> | <i>Steam<br/>Boiler.</i> |
|----------------------------------|-------------------------|--------------------------|
| In force December 31, 1904.....  | \$43,283 90             | \$69,649 88              |
| Written during the year .....    | 66,297 30               | 146,901 88               |
| Totals .....                     | \$109,581 29            | \$216,551 76             |
| Expired and canceled .....       | 55,979 94               | 75,529 01                |
| In force December 31, 1905 ..... | \$53,601 35             | \$141,022 75             |
| Deduct amount reinsured .....    | 51 01                   | 1,070 71                 |
| Net premiums in force.....       | \$53,550 34             | \$139,952 04             |

## BUSINESS IN MAINE.

|                    | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|--------------------|-------------------------------|-------------------------|-----------------------------|
| Accident .....     | \$18,816 99                   | \$11,672 16             | \$12,924 86                 |
| Health.....        |                               |                         |                             |
| Liability .....    | 24,397 99                     | 2,238 09                | 1,568 09                    |
| Plate glass .....  | 519 41                        | 148 10                  | 160 10                      |
| Steam boiler ..... | 2,148 73                      | -                       | -                           |
| Totals .....       | \$45,883 12                   | \$14,058 35             | \$14,653 05                 |

CONTINENTAL CASUALTY COMPANY,  
HAMMOND, IND.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

C. H. BUNKER, *President.*

A. A. SMITH, *Secretary.*

Cash Capital, \$300,000.

INCOME.

|  |                |                |
|--|----------------|----------------|
| Net Premiums received, viz.:                     |                |                |
| Accident .....                                   | \$1,878,759 15 |                |
| Health .....                                     | 250,990 48     |                |
| Net premium income.....                          |                | \$2,129,749 63 |
| Interest on mortgage loans.....                  | \$16,827 60    |                |
| Interest on collateral loans.....                | 1,143 75       |                |
| Interest on bonds and dividends on stocks.....   | 3,341 98       |                |
| Rents.....                                       | 3,000 00       | 30,313 33      |
| Profit on sale or maturity of ledger assets..... |                | 163 40         |
| Total income.....                                |                | \$2,160,226 36 |
| Ledger assets Dec. 31, 1904.....                 |                | 1,940,279 36   |
| Total .....                                      |                | \$5,200,505 72 |

DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Net amount paid for losses and claims, viz.:                         |              |                |
| Accident.....  | \$909,891 93 |                |
| Health.....  | 84,012 88    |                |
| Net payments to policy holders.....                                  |              | \$993,904 81   |
| Investigation and adjustment of claims.....                          |              | 21,258 47      |
| Commissions or brokerage.....  |              | 477,728 97     |
| Interest and dividends to stockholders.....                          |              | 16,500 00      |
| Salaries, fees and compensation of officers and home office employes |              | 204,414 12     |
| Salaries and expenses of agents not paid by commissions.....         |              | 258,900 38     |
| Medical examiners fees and salaries.....                             |              | 9,717 16       |
| Rents.....   |              | 20,684 49      |
| Taxes, licenses and insurance department fees.....                   |              | 35,455 22      |
| Legal expenses.....  |              | 14,853 48      |
| Advertising.....   |              | 9,642 46       |
| Printing and stationery.....   |              | 23,446 17      |
| Postage and express.....   |              | 21,191 64      |
| Miscellaneous expenditures.....                                      |              | 16,489 08      |
| Total disbursements.....   |              | \$2,123,536 45 |
| Balance.....   |              | \$1,076,969 27 |

LEDGER ASSETS.

|                                    |             |
|------------------------------------|-------------|
| Book value of real estate.....     | \$42,074 21 |
| Mortgage loans on real estate..... | 425,400 00  |

|   |                       |
|---|-----------------------|
| Book value of stocks and bonds, excluding interest.....             | \$238,725 00          |
| Cash in office and in bank.....                                     | 148,837 12            |
| Bills receivable.....   | 3,275 96              |
| Cash in hands of railroad treasurer in process of transmission..... | 149,510 27            |
| Agents' balances.....   | 39,694 08             |
| Furniture and fixtures.....   | 29,452 63             |
| <b>Total ledger assets.....</b>                                     | <b>\$1,076,969 27</b> |

## NON-LEDGER ASSETS.

|   |             |                       |
|---|-------------|-----------------------|
| Interest due and accrued on mortgages.....  | \$15,453 22 |                       |
| Interest accrued on bonds.....              | 3,135 42    | \$18,588 64           |
| Gross premiums in course of collection..... |             | 685,466 04            |
| <b>Gross assets.....</b>                    |             | <b>\$1,781,023 95</b> |

## DEDUCT ASSETS NOT ADMITTED.

|                                   |            |                       |
|-----------------------------------|------------|-----------------------|
| Bills receivable.....             | \$3,275 96 |                       |
| Furniture and fixtures.....       | 29,452 63  |                       |
| Agents' balances.....             | 39,694 08  | \$72,422 67           |
| <b>Total admitted assets.....</b> |            | <b>\$1,708,601 28</b> |

## LIABILITIES.

Losses and claims, viz.:

|   | <i>In Process of<br/>Adjustment.</i> | <i>Reported.<br/>No Proof.</i> | <i>Resisted.</i> | <i>Estimated<br/>expenses of<br/>settlement.</i> |                       |
|---|--------------------------------------|--------------------------------|------------------|--|-----------------------|
| Accident.....   | \$17,220 00                          | \$118,797 00                   | \$14,938 00      | \$950 00   |                       |
| Health.....   | 1,546 00                             | 11,073 00                      | 587 00           | 50 00  |                       |
| Unpaid claims.....  | \$18,766 00                          | \$129,875 00                   | \$15,525 00      | \$1,000 00                                       | \$165,166 00          |
| Unearned premiums on outstanding risks.....                   |                                      |                                |                  |  | \$17,459 92           |
| Commissions due agents and brokers.....                       |                                      |                                |                  |  | 158,050 00            |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                                |                  |  | 5,530 50              |
| Due for reinsurance.....                                      |                                      |                                |                  |  | 11,435 28             |
| Cash capital.....   |                                      |                                |                  | \$300,000 00                                     |                       |
| Surplus over all liabilities.....                             |                                      |                                |                  | 250,959 58                                       |                       |
| Surplus to policy holders.....                                |                                      |                                |                  |  | 550,959 58            |
| <b>Total liabilities.....</b>                                 |                                      |                                |                  |  | <b>\$1,708,601 28</b> |

## EXHIBIT OF PREMIUMS.

|                                   | <i>Accident.</i>      | <i>Health.</i>      |
|-----------------------------------|-----------------------|---------------------|
| In force December 31, 1904.....   | \$1,674,987 90        | \$39,281 09         |
| Written during the year.....      | 2,354,988 22          | 278,887 01          |
| <b>Totals.....</b>                | <b>\$4,029,976 12</b> | <b>\$318,168 10</b> |
| Expired and canceled.....         | 2,380,604 49          | 301,437 08          |
| In force December 31, 1905.....   | \$1,649,371 63        | \$16,731 02         |
| Deduct amount reinsured.....      | 31,182 81             | -                   |
| <b>Net premiums in force.....</b> | <b>\$1,618,188 82</b> | <b>\$16,731 02</b>  |

## BUSINESS IN MAINE.

|                    | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|--------------------|-------------------------------|-------------------------|-----------------------------|
| Accident.....      | \$23,376 22                   | \$10,510 61             | \$13,118 50                 |
| Health.....        | 13,006 10                     | 5,378 20                | 5,842 31                    |
| <b>Totals.....</b> | <b>\$36,382 32</b>            | <b>\$15,888 81</b>      | <b>\$18,960 81</b>          |



## EMPIRE STATE SURETY COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

WILLIAM M. TOMLINS, JR., *President.* DANIEL STEWART, *Secretary.*

Cash Capital, \$500,000.

## INCOME.

|  |              |                |
|--|--------------|----------------|
| Net premiums received, viz:                      |              |                |
| Accident.....                                    | \$8,295 71   |                |
| Liability.....                                   | 128,261 61   |                |
| Fidelity.....                                    | 50,200 91    |                |
| Surety.....                                      | 215,668 37   |                |
| Plate glass.....                                 | 14,272 90    |                |
| Steam boiler.....                                | 3,797 01     |                |
| Burglary and theft.....                          | 17,224 35    |                |
| Sprinkler.....                                   | 2,239 01     |                |
| Net premium income.....                          |              | \$439,959 87   |
| Interest on bonds and dividends on stocks.....   | \$22,099 52  |                |
| Interest from all other sources.....             | 10,098 88    | 32,198 40      |
| Profit on sale or maturity of ledger assets..... |              | 32,962 35      |
| Total income.....                                |              | \$505,120 62   |
| Ledger assets Dec. 31, 1904.....                 | \$488,414 26 |                |
| Increase of capital during 1905.....             | 250,000 00   | 738,414 26     |
| Total.....                                       |              | \$1,243,534 88 |

## DISBURSEMENTS.

|   |            |             |
|---|------------|-------------|
| Net amount paid for losses and claims, viz:                               |            |             |
| Accident.....   | \$409 64   |             |
| Liability.....  | 6,535 99   |             |
| Fidelity.....   | 2,284 78   |             |
| Surety.....   | 61,553 50  |             |
| Plate glass.....  | 2,589 17   |             |
| Burglary and theft.....   | 3,971 77   |             |
| Net payments to policy holders.....                                       |            | \$77,344 85 |
| Investigation and adjustment of claims.....                               | 2,277 47   |             |
| Commissions or brokerage.....   | 114,715 66 |             |
| Interest and dividends to stockholders.....                               | 50,000 00  |             |
| Salaries, fees and compensation of officers and home office employes..... | 88,470 19  |             |
| Salaries and expenses of agents not paid by commissions.....              | 18,183 31  |             |
| Inspections.....  | 1,081 01   |             |
| Rents.....  | 21,078 26  |             |
| Taxes, licenses and insurance department fees.....                        | 8,613 80   |             |
| Legal expenses.....   | 10,819 84  |             |

|   |                     |
|---|---------------------|
| Advertising .....                               | \$3,875 15          |
| Printing and stationery .....                   | 13,424 33           |
| Postage and express .....                       | 5,132 38            |
| Furniture and fixtures .....                    | 6,577 29            |
| Loss on sale or maturity of ledger assets ..... | 15,481 35           |
| Miscellaneous expenditures .....                | 18,243 39           |
| Total disbursements .....                       | <u>\$455,318 28</u> |
| Balance .....                                   | \$788,216 60        |

## LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Loans secured by collateral .....                         | \$3,600 00          |
| Book value of stocks and bonds, excluding interest .....  | 713,882 50          |
| Cash in office and in bank .....                          | 44,282 12           |
| Bills receivable .....                                    | 10,290 64           |
| Agents collections, less commissions, fully secured ..... | 16,161 34           |
| Total ledger assets .....                                 | <u>\$788,216 60</u> |

## NON-LEDGER ASSETS.

|  |                 |                   |
|--|-----------------|-------------------|
| Interest accrued on bonds .....              | \$1,791 67      |                   |
| Interest due on other assets .....           | <u>2,275 00</u> | \$4,066 67        |
| Gross premiums in course of collection ..... |                 | <u>204,820 01</u> |
| Gross assets .....                           |                 | \$997,103 28      |

## DEDUCT ASSETS NOT ADMITTED.

|  |                  |                     |
|--|------------------|---------------------|
| Bills receivable .....   | \$10,290 64      |                     |
| Gross premiums in course of collection—written prior to Oct. 1 ..... | <u>35,251 65</u> | \$45,542 29         |
| Total admitted assets .....  |                  | <u>\$951,560 99</u> |

## LIABILITIES.

Losses and claims, viz:

|   | <i>In Process of<br/>Adjustment.</i> | <i>Reported.<br/>No Proof.</i> |                     |
|---|--------------------------------------|--------------------------------|---------------------|
| Accident .....                                    | -                                    | \$362 50                       |                     |
| Fidelity .....                                    | \$1,000 00                           | -                              |                     |
| Surety .....                                      | 17,158 40                            | -                              |                     |
| Plate glass .....                                 | 1,393 00                             | -                              |                     |
| Burglary and theft .....                          | -                                    | 925 00                         |                     |
| Unpaid claims .....                               | <u>\$19,551 40</u>                   | <u>\$1,287 50</u>              | \$20,838 90         |
| Special reserve for unpaid liability losses ..... |                                      |                                | 20,006 61           |
| Unearned premiums on outstanding risks .....      |                                      |                                | 223,140 56          |
| Commissions due agents and brokers .....          |                                      |                                | 27,144 08           |
| Contingent fund .....                             |                                      |                                | 25,000 00           |
| All other liabilities .....                       |                                      |                                | 13,456 41           |
| Cash capital .....                                |                                      | \$500,000 00                   |                     |
| Surplus over all liabilities .....                |                                      | <u>121,974 43</u>              |                     |
| Surplus to policy holders .....                   |                                      |                                | <u>621,974 43</u>   |
| Total liabilities .....                           |                                      |                                | <u>\$951,560 99</u> |

## EXHIBIT OF PREMIUMS.

|                                  | <i>Accident.</i>         | <i>Liability.</i>              |                     |
|----------------------------------|--------------------------|--------------------------------|---------------------|
| Written during the year .....    | \$17,642 44              | \$27,213 97                    |                     |
| Expired and canceled.....        | 3,819 79                 | 105,011 65                     |                     |
| In force December 31, 1905 ..... | \$13,822 65              | \$122,202 32                   |                     |
| Deduct amount reinsured.....     | 141 37                   | -                              |                     |
| Net premiums in force .....      | \$13,681 28              | \$122,202 32                   |                     |
|                                  | <i>Fidelity.</i>         | <i>Surety.</i>                 | <i>Plate Glass.</i> |
| In force December 31, 1904.....  | \$22,330 10              | \$219,670 22                   | -                   |
| Written during the year.....     | 70,795 26                | 323,778 93                     | \$30,193 99         |
| Totals .....                     | \$93,125 46              | \$543,448 85                   | \$30,193 99         |
| Expired and canceled .....       | 40,583 63                | 362,389 73                     | 3,816 15            |
| In force December 31, 1905.....  | \$52,541 73              | \$181,059 12                   | \$26,377 84         |
| Deduct amount reinsured.....     | 1,696 08                 | 706 47                         | -                   |
| Net premiums in force .....      | \$50,845 65              | \$180,352 65                   | \$26,377 84         |
|                                  | <i>Steam<br/>Boiler.</i> | <i>Burglary<br/>and Theft.</i> | <i>Sprinkler</i>    |
| Written during the year.....     | \$6,435 33               | \$36,639 28                    | \$2,814 01          |
| Expired and canceled .....       | 1,589 11                 | 7,345 11                       | 410 00              |
| In force December 31, 1905.....  | \$4,846 22               | \$29,294 17                    | \$2,404 01          |
| Deduct amount reinsured.....     | -                        | 2,797 74                       | -                   |
| Net premiums in force .....      | \$4,846 22               | \$26,496 43                    | \$2,404 01          |

## BUSINESS IN MAINE.

|                   | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid</i> |
|-------------------|-------------------------------|------------------------|
| Accident.....     | \$108 87                      | -                      |
| Liability.....    | 126 00                        | \$15 00                |
| Fidelity.....     | 167 00                        | -                      |
| Surety.....       | 1,398 00                      | -                      |
| Plate glass.....  | 189 10                        | -                      |
| Steam boiler..... | 50 00                         | -                      |
| prinkler .....    | 30 00                         | -                      |
| Totals .....      | \$2,068 97                    | \$15 00                |

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.....                                    | \$237,359 11 |                |
| Health.....                                      | 33,572 02    |                |
| Liability.....                                   | 1,961,339 27 |                |
| Fidelity.....                                    | 64,109 39    |                |
| Net premium income.....                          |              | \$2,296,379 79 |
| Interest on bonds.....                           | \$76,472 15  |                |
| Interest from all other sources.....             | 1,648 72     | 78,120 87      |
| Profit on sale or maturity of ledger assets..... |              | 275 00         |
| Total income.....                                |              | \$2,374,775 66 |
| Ledger assets Dec. 31, 1904.....                 |              | 2,233,488 40   |
| Total.....                                       |              | \$4,608,264 06 |

DISBURSEMENTS.

|   |              |              |
|---|--------------|--------------|
| Net amount paid for losses and claims, viz:                               |              |              |
| Accident.....   | \$109,615 91 |              |
| Health.....   | 20,170 53    |              |
| Liability.....  | 717,207 17   |              |
| Fidelity.....   | 5,873 02     |              |
| Net payments to policy holders.....                                       |              | \$882,866 63 |
| Investigation and adjustment of claims.....                               |              | 191,334 98   |
| Commissions or brokerage.....   |              | 627,223 71   |
| Salaries, fees and compensation of officers and home office employes..... |              | 49,370 73    |
| Salaries and expenses of agents not paid by commissions.....              |              | 20,558 97    |
| Inspections.....  |              | 27,264 07    |
| Rents.....  |              | 25,833 03    |
| Taxes, licenses and insurance department fees.....                        |              | 51,996 33    |
| Legal expenses.....   |              | 3,155 92     |
| Advertising.....  |              | 6,251 86     |
| Printing and stationery.....  |              | 19,330 91    |
| Postage and express.....  |              | 16,291 78    |
| Furniture and fixtures.....   |              | 7,761 33     |

EMPLOYERS' LIABILITY ASSURANCE CORPORATION. 523

|                               |                       |
|-------------------------------|-----------------------|
| Remitted to home office ..... | \$36,725 94           |
| Profit and loss .....         | 1,027 30              |
| Total disbursements .....     | <u>\$1,936,993 49</u> |
| Balance.....                  | \$2,671,270 57        |

LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of bonds, excluding interest..... | \$2,605,141 05        |
| Cash in office and in bank .....             | 2,426 98              |
| Cash deposited with trustees .....           | 63,702 54             |
| Total ledger assets .....                    | <u>\$2,671,270 57</u> |

NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest due and accrued on bonds .....     | \$27,536 87           |
| Gross premiums in course of collection..... | 441,308 06            |
| Gross assets.....                           | <u>\$3,140,115 30</u> |

DEDUCT ASSETS NOT ADMITTED.

|   |             |                       |
|---|-------------|-----------------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$31,539 88 |                       |
| Book value of bonds over market value.....                          | 34,864 17   | \$66,404 05           |
| Total admitted assets.....  |             | <u>\$3,073,711 25</u> |

LIABILITIES.

Losses and claims, viz:

|  | <i>In Process of Adjustment.</i> | <i>Resisted.</i> |                       |
|--|----------------------------------|------------------|-----------------------|
| Accident .....                                   | \$47,285 00                      | \$13,155 00      |                       |
| Health.....                                      | 3,245 00                         | -                |                       |
| Fidelity .....                                   | 7,335 00                         | 145 00           |                       |
| Unpaid claims.....                               | \$57,865 00                      | \$13,300 00      | \$71,165 00           |
| Special reserve for unpaid liability losses..... |                                  |                  | 1,255,189 92          |
| Unearned premiums on outstanding risks .....     |                                  |                  | 1,039,884 15          |
| Commissions due agents and brokers.....          |                                  |                  | 116,543 10            |
| Statutory deposit .....                          | \$350,000 00                     |                  |                       |
| Surplus over all liabilities.....                | 240,929 08                       |                  |                       |
| Surplus to policy holders.....                   |                                  |                  | 590,929 08            |
| Total liabilities .....                          |                                  |                  | <u>\$3,073,711 25</u> |

EXHIBIT OF PREMIUMS.

|                                  | <i>Accident.</i>    | <i>Health.</i>     |
|----------------------------------|---------------------|--------------------|
| In force December 31, 1904 ..... | \$221,384 93        | \$44,624 59        |
| Written during the year .....    | 274,487 91          | 39,519 56          |
| Totals .....                     | \$495,872 84        | \$84,144 15        |
| Expired and canceled .....       | 280,624 91          | 52,081 11          |
| In force December 31, 1905 ..... | \$215,247 93        | \$32,063 04        |
| Deduct amount reinsured.....     | 162 50              | -                  |
| Net premiums in force.....       | <u>\$215,085 43</u> | <u>\$32,063 04</u> |

524 EMPLOYERS' LIABILITY ASSURANCE CORPORATION.

|                                  | <i>Liability.</i>     | <i>Fidelity.</i>    |
|----------------------------------|-----------------------|---------------------|
| In force December 31, 1904.....  | \$1,511,268 36        | \$60,165 17         |
| Written during the year .....    | 2,273,105 69          | 80,628 04           |
| <b>Totals</b> .....              | <b>\$3,784,374 05</b> | <b>\$140,793 21</b> |
| Expired and canceled .....       | 2,053,861 59          | 74,748 76           |
| In force December 31, 1905 ..... | \$1,730,512 15        | \$66,044 45         |
| Deduct amount reinsured.....     | 178 72                | 80 31               |
| Net premiums in force.....       | \$1,730,333 44        | \$65,964 14         |

BUSINESS IN MAINE.

|                     | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|---------------------|-------------------------------|-------------------------|-----------------------------|
| Accident .....      | \$4,258 73                    | \$539 76                | \$564 76                    |
| Health.....         | 665 00                        | 17 14                   | 17 14                       |
| Liability .....     | 18,329 93                     | 3,822 19                | -                           |
| Fidelity .....      | 2,020 48                      | -                       | 3,697 19                    |
| <b>Totals</b> ..... | <b>\$25,274 14</b>            | <b>\$4,379 09</b>       | <b>\$4,279 09</b>           |

## 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 .....                                   | \$1,564,335 02 |                 |
| Health .....                                     | 715,815 60     |                 |
| Liability .....                                  | 1,643,812 18   |                 |
| Fidelity .....                                   | 229,965 79     |                 |
| Plate glass .....                                | 285,632 46     |                 |
| Steam boiler.....                                | 374,265 96     |                 |
| Burglary and theft .....                         | 532,160 13     |                 |
| Net premium income.....                          |                | \$5,345,987 14  |
| Interest on collateral loans.....                | \$1,124 31     |                 |
| Interest on bonds and dividends on stocks.....   | 217,410 31     |                 |
| Interest from all other sources .....            | 2,426 40       |                 |
| Rents—including company's own occupancy.....     | 63,917 66      | 289,878 68      |
| Profit on sale or maturity of ledger assets..... |                | 77,868 50       |
| Profit and loss.....                             |                | 4,979 28        |
| Income from all other sources.....               |                | 43,659 44       |
| Total income.....                                |                | \$5,762,373 04  |
| Ledger assets Dec. 31, 1904.....                 |                | 5,518,894 73    |
| Total .....                                      |                | \$11,281,267 77 |

## DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Net amount paid for losses and claims, viz.:                         |              |                |
| Accident.....  | \$558,095 67 |                |
| Health .....   | 277,299 89   |                |
| Liability .....  | 863,795 16   |                |
| Fidelity .....   | 57,270 48    |                |
| Plate glass.....   | 86,082 72    |                |
| Steam boiler.....  | 47,356 80    |                |
| Burglary and theft .....   | 196,368 53   |                |
| Net payments to policy holders.....                                  |              | \$2,086,267 25 |
| Investigation and adjustment of claims.....                          |              | 277,677 46     |
| Commissions or brokerage.....  |              | 1,436,432 12   |
| Interest and dividends to stockholders.....                          |              | 95,000 00      |
| Salaries, fees and compensation of officers and home office employes |              | 378,690 07     |
| Salaries and expenses of agents not paid by commissions.....         |              | 279,197 84     |
| Medical examiners fees and salaries.....                             |              | 4,871 50       |

|  |                       |
|--|-----------------------|
| Inspections.....   | \$181,018.79          |
| Rents--including company's own occupancy.....                | 45,902 77             |
| Repairs and expenses on real estate.....                     | 29,183 14             |
| Taxes on real estate.....                                    | 9,606 50              |
| All other taxes, licenses and insurance department fees..... | 102,071 03            |
| Legal expenses.....  | 4,694 54              |
| Advertising.....   | 22,636 24             |
| Printing and stationery.....                                 | 61,161 63             |
| Postage and express.....                                     | 23,026 91             |
| Furniture and fixtures.....                                  | 7,495 26              |
| Loss on sale or maturity of ledger assets.....               | 1,137 50              |
| Profit and loss.....   | 3,417 33              |
| Miscellaneous expenditures.....                              | 85,927 26             |
| Total disbursements.....                                     | <u>\$5,135,415 14</u> |
| Balance .....  | \$6,145,852 63        |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate.....                          | \$965,142 44          |
| Book value of stocks and bonds, excluding interest..... | 5,011,397 67          |
| Cash in office and in bank.....                         | 138,900 02            |
| Bills receivable.....                                   | 200 00                |
| Agents balances and sundry ledger assets.....           | 30,212 50             |
| Total ledger assets .....                               | <u>\$6,145,852 63</u> |

## NON-LEDGER ASSETS.

|   |                       |             |
|---|-----------------------|-------------|
| Interest accrued on bonds.....                        | \$8,350 75            |             |
| Interest accrued on other assets.....                 | 120 49                |             |
| Rents accrued on company's property.....              | 2,285 67              | \$10,766 91 |
| Market value of stocks and bonds over book value..... | 686,050 83            |             |
| Gross premiums in course of collection.....           | 835,723 39            |             |
| Gross assets.....                                     | <u>\$7,678,393 76</u> |             |

## DEDUCT ASSETS NOT ADMITTED.

|  |                       |              |
|--|-----------------------|--------------|
| Bills receivable.....  | \$200 00              |              |
| Gross premiums in course of collection--written prior to Oct. 1..... | 103,479 27            |              |
| Agents balances and sundry ledger assets.....                        | 36,212 50             | \$133,891 77 |
| Total admitted assets.....   | <u>\$7,544,501 99</u> |              |

## LIABILITIES.

Losses and claims, viz.:

|                    | <i>In Process of Adjustment.</i> | <i>Reported. No Proof.</i> | <i>Resisted.</i>    | <i>Estimated expenses of settlement.</i> |              |
|--------------------|----------------------------------|----------------------------|---------------------|--|--------------|
| Accident .....     | \$129,835 30                     | \$39,200 00                | \$125,219 50        | \$6,095 20                               |              |
| Health.....        | 3,920 00                         | -                          | 6,370 00            | 210 00                                   |              |
| Fidelity.....      | 7,449 27                         | 12,500 00                  | 37,030 86           | 907 76                                   |              |
| Plate glass.....   | 9,750 58                         | 86 00                      | 1,235 00            | -  |              |
| Steam boiler.....  | 21,916 50                        | -                          | 1,282 50            | 1,221 00                                 |              |
| Burglary and theft | 45,459 40                        | -                          | 7,443 25            | 2,784 35                                 |              |
| Unpaid claims..... | <u>\$218,331 05</u>              | <u>\$51,786 00</u>         | <u>\$178,581 11</u> | <u>\$11,128 31</u>                       | \$459,826 47 |



|   |              |                |
|---|--------------|----------------|
| Special reserve for unpaid liability losses.....              |              | \$1,014,480 42 |
| Unearned premiums on outstanding risks .....                  |              | 2,943,243 89   |
| Commissions due agents and brokers .....                      |              | 202,133 26     |
| Salaries and other miscellaneous expenses due or accrued..... |              | 46,214 31      |
| All other liabilities.....                                    |              | 43,659 44      |
| Cash capital.....   | \$500,000 00 |                |
| Surplus over all liabilities.....                             | 2,334,944 20 |                |
| Surplus to policy holders.....                                |              | 2,834,944 20   |
| Total liabilities.....  |              | \$7,544,501 99 |

EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i> | <i>Health.</i>       | <i>Liability.</i>          |
|---------------------------------|------------------|----------------------|----------------------------|
| In force December 31, 1904..... | \$1,536,521 80   | \$681,462 69         | \$1,466,595 31             |
| Written during the year.....    | 2,368,117 90     | 1,102,775 24         | 2,025,612 44               |
| Totals.....                     | \$3,904,639 70   | \$1,784,337 93       | \$3,492,207 75             |
| Expired and canceled.....       | 2,226,013 91     | 1,020,884 31         | 2,069,911 36               |
| In force December 31, 1905..... | \$1,678,025 79   | \$763,353 62         | \$1,422,296 39             |
| Deduct amount reinsured.....    | 33 75            | -                    | 615 15                     |
| Net premiums in force.....      | \$1,678,592 04   | \$763,353 62         | \$1,421,681 24             |
|                                 |                  | <i>Fidelity.</i>     | <i>Plate Glass.</i>        |
| In force December 31, 1904..... |                  | \$241,903 68         | \$282,647 56               |
| Written during the year.....    |                  | 276,813 58           | 341,131 76                 |
| Totals.....                     |                  | \$518,717 26         | \$623,779 32               |
| Expired and canceled.....       |                  | 280,632 26           | 330,628 00                 |
| In force December 31, 1905..... |                  | \$238,085 00         | \$293,151 32               |
| Deduct amount reinsured.....    |                  | 951 14               | -                          |
| Net premiums in force.....      |                  | \$237,133 86         | \$293,151 32               |
|                                 |                  | <i>Steam Boiler.</i> | <i>Burglary and Theft.</i> |
| In force December 31, 1904..... |                  | \$674,295 83         | \$551,555 22               |
| Written during the year.....    |                  | 551,757 86           | 694,716 20                 |
| Totals.....                     |                  | \$1,226,053 69       | \$1,246,271 42             |
| Expired and canceled.....       |                  | 456,072 15           | 607,878 59                 |
| In force December 31, 1905..... |                  | \$769,981 54         | \$638,392 83               |
| Deduct amount reinsured.....    |                  | -                    | 1,272 50                   |
| Net premiums in force.....      |                  | \$769,981 54         | \$637,120 33               |

BUSINESS IN MAINE.

|                          | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|--------------------------|---------------------------|---------------------|-------------------------|
| Accident .....           | \$5,945 06                | \$474 18            | \$474 18                |
| Health.....              | 1,220 55                  | 294 64              | 294 64                  |
| Liability .....          | 10,243 06                 | 13,858 15           | 13,858 15               |
| Fidelity.....            | 1,461 85                  | -                   | -                       |
| Plate glass .....        | 1,211 72                  | 440 68              | 440 68                  |
| Steam boiler.....        | 4,728 96                  | 8 99                | 8 99                    |
| Burglary and theft ..... | 1,477 04                  | -                   | -                       |
| Totals.....              | \$26,288 24               | \$15,076 64         | \$15,076 64             |

FIDELITY AND DEPOSIT COMPANY,  
BALTIMORE, MD.

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1890.

EDWIN WARFIELD, *President.*

HARRY NICODEMUS, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

|   |             |    |                |
|---|-------------|----|----------------|
| Net premiums received, viz:                     |             |    |                |
| Fidelity .....                                  | \$1,027,688 | 23 |                |
| Surety.....                                     | 336,496     | 03 |                |
| Net premium income .....                        |             |    | \$1,364,184 26 |
| Interest on bonds and dividends on stocks ..... | \$182,848   | 14 |                |
| Rents—including company's own occupancy.....    | 59,532      | 72 | 242,380 86     |
| Commissions, safe deposit department, etc.....  |             |    | 54,031 94      |
| Appreciation in value of securities.....        |             |    | 206,098 86     |
| Total income.....                               |             |    | \$1,866,695 92 |
| Ledger assets Dec. 31, 1904 .....               |             |    | 5,749,024 02   |
| Total .....                                     |             |    | \$7,615,719 94 |

DISBURSEMENTS.

|  |           |    |                |
|--|-----------|----|----------------|
| Net amount paid for losses and claims, viz:                                |           |    |                |
| Fidelity .....   | \$375,747 | 83 |                |
| Surety.....  | 114,543   | 28 |                |
| Net payments to policy holders.....  |           |    | \$490,291 11   |
| Investigation and adjustment of claims .....                               |           |    | 36,725 57      |
| Commissions or brokerage.....  |           |    | 353,566 03     |
| Interest and dividends to stockholders .....                               |           |    | 280,000 00     |
| Salaries, fees and compensation of officers and home office employes ..... |           |    | 121,787 42     |
| Salaries and expenses of agents not paid by commissions .....              |           |    | 41,111 26      |
| Inspections .....  |           |    | 17,474 66      |
| Rents—including company's own occupancy.....                               |           |    | 12,500 00      |
| Repairs and expenses on real estate .....                                  |           |    | 18,135 90      |
| Taxes on real estate.....  |           |    | 16,739 33      |
| All other taxes, licenses and insurance department fees.....               |           |    | 69,753 24      |
| Legal expenses .....   |           |    | 44,343 33      |
| Advertising .....  |           |    | 5,776 59       |
| Printing and stationery.....   |           |    | 14,013 71      |
| Postage and express .....  |           |    | 10,726 34      |
| Furniture and fixtures .....   |           |    | 1,738 70       |
| Miscellaneous expenditures .....   |           |    | 33,418 56      |
| Total disbursements .....  |           |    | \$1,568,101 75 |
| Balance.....   |           |    | \$6,047,618 19 |

LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of real estate.....                          | \$757,000 00   |
| Book value of stocks and bonds, excluding interest..... | 4,922,675 00   |
| Cash in bank.....                                       | 367,943 19     |
| Total ledger assets .....                               | \$6,047,618 19 |

NON-LEDGER ASSETS.

|   |                |
|---|----------------|
| Gross premiums in course of collection..... | \$134,558 25   |
| Gross assets .....                          | \$6,182,176 44 |

DEDUCT ASSETS NOT ADMITTED.

|  |                |
|--|----------------|
| Gross premiums in course of collection—written prior to Oct. 1 ..... | \$44,956 44    |
| Total admitted assets.....   | \$6,137,220 00 |

LIABILITIES.

Losses and claims, viz:

|   | <i>Adjusted.</i> | <i>In Process of Adjustment.</i> | <i>Reported. No Proof.</i> | <i>Resisted.</i> |                |
|---|------------------|----------------------------------|----------------------------|------------------|----------------|
| Fidelity.....                               | \$5,015 48       | \$35,898 55                      | \$72,295 95                | \$387,065 29     |                |
| Surety .....                                | -                | -                                | -                          | *288,472 36      |                |
| Unpaid claims..                             | \$5,015 48       | \$35,898 55                      | \$72,295 95                | \$675,537 65     | \$788,747 63   |
| Unearned premiums on outstanding risks..... |                  |                                  |                            |                  | 718,091 62     |
| Commissions due agents and brokers.....     |                  |                                  |                            |                  | 22,400 45      |
| Cash capital .....                          |                  |                                  |                            | \$2,000,000 00   |                |
| Surplus over all liabilities .....          |                  |                                  |                            | 2,607,980 30     |                |
| Surplus to policy holders..                 |                  |                                  |                            |                  | 4,607,980 30   |
| Total liabilities .....                     |                  |                                  |                            |                  | \$6,137,220 00 |

EXHIBIT OF PREMIUMS.

|                                  | <i>Fidelity.</i> | <i>Surety.</i> |
|----------------------------------|------------------|----------------|
| In force December 31, 1904 ..... | \$913,079 01     | \$500,173 35   |
| Written during the year.....     | 1,151,684 30     | 354,226 92     |
| Totals .....                     | \$2,064,763 31   | \$854,400 27   |
| Expired and canceled .....       | 1,112,978 04     | 379,002 30     |
| In force December 31, 1905 ..... | \$951,785 27     | \$484,397 97   |

BUSINESS IN MAINE.

|               | <i>Premiums Received.</i> |
|---------------|---------------------------|
| Fidelity..... | \$2,171 56                |
| Surety.....   | 2,959 59                  |
| Total.....    | \$5,131 15                |

\* Includes \$83,046.00 judgment recovered on appeal bond.

FRANKFORT MARINE, ACCIDENT AND PLATE  
GLASS INSURANCE COMPANY,  
FRANKFORT-ON-THE-MAIN, GERMANY.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

C. H. FRANKLIN, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

|                                      |             |                |
|--------------------------------------|-------------|----------------|
| Net premiums received, viz:          |             |                |
| Accident.....                        | \$25,745 07 |                |
| Liability.....                       | 870,738 84  |                |
| Net premium income .....             |             | \$896,483 91   |
| Interest on bonds.....               | \$32,902 39 |                |
| Interest from all other sources..... | 338 98      | 33,241 37      |
| Received from home office .....      |             | 226,008 37     |
| Total income.....                    |             | \$1,155,733 65 |
| Ledger assets Dec. 31, 1904 .....    |             | 1,022,868 60   |
| Total.....                           |             | \$2,178,602 25 |

DISBURSEMENTS.

|  |            |                |
|--|------------|----------------|
| Net amount paid for losses and claims, viz:                                |            |                |
| Accident.....  | \$9,866 20 |                |
| Workmens collective.....   | 53,046 59  |                |
| Liability.....   | 326,142 09 |                |
| Net payments to policy holders.....  |            | \$389,054 88   |
| Investigation and adjustment of claims .....                               |            | 162,245 34     |
| Commissions or brokerage.....  |            | 232,278 85     |
| Salaries, fees and compensation of officers and home office employes ..... |            | 21,618 26      |
| Salaries and expenses of agents not paid by commissions.....               | 6,843 99   |                |
| Inspections .....  | 11,620 13  |                |
| Rents .....  | 3,502 08   |                |
| Taxes, licenses and insurance department fees .....                        | 19,189 14  |                |
| Legal expenses .....   | 498 85     |                |
| Advertising .....  | 3,865 95   |                |
| Printing and stationery.....   | 8,283 24   |                |
| Postage and express .....  | 1,197 30   |                |
| Remitted to home office .....  | 49,212 10  |                |
| Miscellaneous expenditures.....  | 6,044 14   |                |
| Total disbursements .....  |            | \$945,454 25   |
| Balance.....   |            | \$1,233,148 00 |

LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of bonds, excluding interest..... | \$1,221,348 93        |
| Cash in office and in bank .....             | 11,682 55             |
| Cash deposited with trustees .....           | 116 52                |
| Total ledger assets .....                    | <u>\$1,233,148 00</u> |

NON-LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Interest accrued on bonds .....              | \$12,146 44           |
| Gross premiums in course of collection ..... | 252,949 46            |
| Gross assets.....                            | <u>\$1,498,243 90</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |            |                       |
|--|------------|-----------------------|
| Gross premiums in course of collection—written prior to<br>Oct. 1..... | \$3,808 96 |                       |
| Reduction in book value of securities.....                             | 34,201 62  | \$38,010 58           |
| Total admitted assets.....   |            | <u>\$1,460,233 32</u> |

LIABILITIES.

Losses and claims, viz:

|  | <i>In Process of<br/>Adjustment.</i> | <i>Reported.<br/>No Proof.</i> |                       |
|--|--------------------------------------|--------------------------------|-----------------------|
| Accident .....                                   | \$2,337 15                           | -                              |                       |
| Workmens collective .....                        | 13,298 25                            | -                              |                       |
| Marine .....                                     | -                                    | 4,995 57                       |                       |
| Unpaid claims.....                               | \$15,635 40                          | \$4,995 57                     | \$20,630 97           |
| Special reserve for unpaid liability losses..... |                                      |                                | 669,709 42            |
| Unearned premiums on outstanding risks.....      |                                      |                                | 341,581 43            |
| Commissions due agents and brokers.....          |                                      |                                | 66,067 43             |
| All other liabilities.....                       |                                      |                                | 7,500 00              |
| Statutory deposit.....                           |                                      | \$200,000 00                   |                       |
| Surplus over all liabilities.....                |                                      | 154,744 07                     |                       |
| Surplus to policy holders.....                   |                                      |                                | 354,744 07            |
| Total liabilities.....                           |                                      |                                | <u>\$1,460,233 32</u> |

EXHIBIT OF PREMIUMS.

|                                  | <i>Accident.</i> | <i>Liability.</i> |
|----------------------------------|------------------|-------------------|
| In force December 31, 1904 ..... | \$26,772 75      | \$748,847 32      |
| Written during the year .....    | 30,792 39        | 1,020,541 98      |
| Totals.....                      | \$57,565 14      | \$1,769,389 30    |
| Expired and canceled.....        | 31,991 37        | 1,147,832 36      |
| In force December 31, 1905 ..... | \$25,573 77      | \$621,556 94      |
| Deduct amount reinsured .....    | 699 39           | 608 67            |
| Net premiums in force .....      | \$24,874 38      | \$620,948 27      |

BUSINESS IN MAINE.

|                 | <i>Premiums<br/>Received.</i> |
|-----------------|-------------------------------|
| Accident .....  | \$7 80                        |
| Liability ..... | 294 42                        |
| Total.....      | <u>\$301 92</u>               |

GENERAL ACCIDENT ASSURANCE CORPORATION,  
PERTH, SCOTLAND.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

\*FRANKLIN J. MOORE, *Manager*, Philadelphia, Pa.

Statutory Deposit, \$250,000.

INCOME.

|  |   |              |                |
|--|---|--------------|----------------|
| Net premiums received, viz.:                     |   |              |                |
| Accident .....                                   | } | \$447,746 88 |                |
| Health .....                                     |   |              |                |
| Liability .....                                  |   | 159,205 96   |                |
| Burglary and theft.....                          |   | 68,775 40    |                |
| Net premium income.....                          |   |              | \$675,728 24   |
| Interest on mortgage loans.....                  |   | \$923 89     |                |
| Interest on bonds and dividends on stocks.....   |   | 14,550 00    |                |
| Interest from all other sources .....            |   | 389 20       |                |
| Rents—including company's own occupancy .....    |   | 8,700 00     | 24,563 09      |
| Profit on sale or maturity of ledger assets..... |   |              | 2,291 25       |
| Received from home office.....                   |   |              | 84,169 68      |
| Total income.....                                |   |              | \$786,752 26   |
| Ledger assets Dec. 31, 1904.....                 |   |              | 549,738 53     |
| Total .....                                      |   |              | \$1,336,490 79 |

DISBURSEMENTS.

|   |   |              |              |
|---|---|--------------|--------------|
| Net amount paid for losses and claims, viz.:                              |   |              |              |
| Accident .....  | } | \$154,738 38 |              |
| Health .....  |   |              |              |
| Liability .....   |   | 66,005 65    |              |
| Burglary and theft.....   |   | 22,798 09    |              |
| Net payments to policy holders.....                                       |   |              | \$243,542 12 |
| Investigation and adjustment of claims.....                               |   |              | 3,326 35     |
| Commissions or brokerage.....   |   |              | 244,204 98   |
| Salaries, fees and compensation of officers and home office employes..... |   |              | 50,769 07    |
| Medical examiners fees and salaries .....                                 |   |              | 2,839 95     |
| Inspections.....  |   |              | 1,575 07     |
| Rents—including company's own occupancy .....                             |   |              | 6,349 96     |
| Repairs and expenses on real estate.....                                  |   |              | 2,476 15     |
| Taxes on real estate.....   |   |              | 1,262 25     |
| All other taxes, licenses and insurance department fees.....              |   |              | 13,543 22    |
| Legal expenses .....  |   |              | 2,010 50     |
| Advertising .....   |   |              | 275 00       |

\* Notice of appointment received April 19, 1906.

|                                 |                     |
|---------------------------------|---------------------|
| Printing and stationery.....    | \$13,095 53         |
| Postage and express.....        | 4,302 88            |
| Furniture and fixtures.....     | 3,579 47            |
| Remitted to home office.....    | 60,136 92           |
| Miscellaneous expenditures..... | 17,317 77           |
| Total disbursements.....        | <u>\$670,597 19</u> |
| Balance.....                    | \$665,893 60        |

## LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Book value of real estate.....                          | \$98,745 87         |
| Book value of stocks and bonds, excluding interest..... | 539,693 23          |
| Cash in bank.....                                       | 27,454 50           |
| Total ledger assets.....                                | <u>\$665,893 60</u> |

## NON-LEDGER ASSETS.

|   |            |                     |
|---|------------|---------------------|
| Interest accrued on bonds.....                                | \$3,976 99 |                     |
| Interest accrued on other assets.....                         | 56 98      | \$4,033 97          |
| Gross premiums in course of collection.....                   |            | 88,666 59           |
| Due from other companies (paid in full in January, 1906)..... |            | 39,295 70           |
| Gross assets.....   |            | <u>\$797,889 86</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |             |                     |
|---|-------------|---------------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$11,523 02 |                     |
| Book value of stocks and bonds over market value.....               | 30,592 53   | \$42,115 55         |
| Total admitted assets.....  |             | <u>\$755,774 31</u> |

## LIABILITIES.

|  |                                  |                  |                     |
|--|----------------------------------|------------------|---------------------|
| Losses and claims, viz.:                         |                                  |                  |                     |
|  | <i>In Process of Adjustment.</i> | <i>Resisted.</i> |                     |
| Accident.....                                    | \$15,303 44                      | \$625 00         |                     |
| Health.....                                      |                                  |                  |                     |
| Burglary and theft.....                          | 2,691 00                         | 100 00           |                     |
| Unpaid claims.....                               | \$17,994 44                      | \$725 00         | \$18,719 44         |
| Special reserve for unpaid liability losses..... |                                  |                  | 85,375 00           |
| Unearned premiums on outstanding risks.....      |                                  |                  | 225,231 81          |
| Commissions due agents and brokers.....          |                                  |                  | 22,859 44           |
| Statutory deposit.....                           |                                  | \$250,000 00     |                     |
| Surplus over all liabilities.....                |                                  | 153,588 62       |                     |
| Surplus to policy holders.....                   |                                  |                  | 403,588 62          |
| Total liabilities.....                           |                                  |                  | <u>\$755,774 31</u> |

## EXHIBIT OF PREMIUMS.

|                                 |                             |                     |
|---------------------------------|-----------------------------|---------------------|
|                                 | <i>Accident and Health.</i> | <i>Liability.</i>   |
| In force December 31, 1904..... | \$186,764 96                | \$122,873 49        |
| Written during the year.....    | 517,956 44                  | 234,595 29          |
| Totals.....                     | <u>\$704,721 40</u>         | <u>\$357,468 78</u> |
| Expired and canceled.....       | 474,987 78                  | 224,722 48          |
| In force December 31, 1905..... | \$229,733 62                | \$132,746 30        |
| Deduct amount reinsured.....    | 11,371 44                   | 3,434 11            |
| Net premiums in force.....      | <u>\$218,362 18</u>         | <u>\$129,312 19</u> |

|                                  |                                |
|----------------------------------|--------------------------------|
|                                  | <i>Burglary<br/>and Theft.</i> |
| In force December 31, 1904 ..... | \$63,329 14                    |
| Written during the year .....    | 89,174 39                      |
| Total .....                      | <u>\$152,503 53</u>            |
| Expired and canceled .....       | 60,464 41                      |
| In force December 31, 1905 ..... | \$93,039 12                    |
| Deduct amount reinsured .....    | 1,207 28                       |
| Net premiums in force .....      | <u>\$90,831 84</u>             |

## BUSINESS IN MAINE.

|                          | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|--------------------------|-------------------------------|-------------------------|-----------------------------|
| Accident .....           |                               |                         |                             |
| Health .....             |                               |                         |                             |
| } .....                  | \$25,042 47                   | \$7,787 12              | \$6,993 29                  |
| Liability .....          | 2,439 17                      | 119 50                  | 1,859 50                    |
| Burglary and theft ..... | 95 50                         | -                       | -                           |
| Totals .....             | <u>\$27,577 14</u>            | <u>\$7,906 62</u>       | <u>\$8,882 79</u>           |



GENERAL ACCIDENT INSURANCE COMPANY,  
PHILADELPHIA, PENN.

INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

\* F. NORIE-MILLER, *President.*

FRANKLIN J. MOORE, *Secretary.*

Cash Capital, \$100,000.

INCOME.

|   |           |              |
|---|-----------|--------------|
| Net premiums received, viz:                       |           |              |
| Accident .....                                    | }         | \$350,442 59 |
| Health .....                                      |           |              |
| Interest on mortgage loans .....                  | \$160 00  |              |
| Interest on bonds .....                           | \$,206 52 |              |
| Interest from all other sources .....             | 232 44    | 8,598 96     |
| Profit on sale or maturity of ledger assets ..... |           | 2,168 75     |
| Total income .....                                |           | \$361,210 30 |
| Ledger assets Dec. 31, 1904 .....                 |           | 251,961 42   |
| Total .....                                       |           | \$613,171 72 |

DISBURSEMENTS.

|  |           |              |
|--|-----------|--------------|
| Net amount paid for losses and claims, viz:                                |           |              |
| Accident .....   | }         | \$126,264 25 |
| Health .....   |           |              |
| Investigation and adjustment of claims .....                               | 6,190 57  |              |
| Commissions or brokerage .....   | 95,507 60 |              |
| Salaries, fees and compensation of officers and home office employes ..... | 34,958 61 |              |
| Medical examiners fees and salaries .....                                  | 2,807 46  |              |
| Rents .....  | 3,700 00  |              |
| Taxes, licenses and insurance department fees .....                        | 7,576 14  |              |
| Legal expenses .....   | 208 40    |              |
| Printing and stationery .....  | 4,996 45  |              |
| Postage and express .....  | 9,788 14  |              |
| Furniture and fixtures .....   | 90 55     |              |
| Miscellaneous expenditures .....   | 7,337 64  |              |
| Total disbursements .....  |           | \$299,425 81 |
| Balance .....  |           | \$313,745 91 |

LEDGER ASSETS.

|   |              |
|---|--------------|
| Mortgage loans on real estate .....           | \$4,000 00   |
| Book value of bonds, excluding interest ..... | 296,805 45   |
| Cash in bank .....                            | 12,940 46    |
| Total ledger assets .....                     | \$313,745 91 |

\* Notice of election received April 19, 1906.

## NON-LEDGER ASSETS.

|   |          |              |
|---|----------|--------------|
| Interest accrued on mortgages .....         | \$46 66  |              |
| Interest accrued on bonds .....             | 3,652 03 |              |
| Interest accrued on other assets.....       | 49 53    | \$3,748 22   |
|   |          | <hr/>        |
| Gross premiums in course of collection..... |          | 7,985 07     |
|   |          | <hr/>        |
| Gross assets.....                           |          | \$325,479 20 |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |              |
|--|------------|--------------|
| Gross premiums in course of collection—written prior to<br>Oct. 1..... | \$5,740 64 |              |
| Book value of bonds over market value .....                            | 4,157 36   | \$9,898 00   |
|  |            | <hr/>        |
| Total admitted assets.....   |            | \$315,581 20 |

## LIABILITIES.

Losses and claims, viz:

|   | <i>In Process of<br/>Adjustment.</i> | <i>Resisted.</i> |              |
|---|--------------------------------------|------------------|--------------|
| Accident .....  | } \$13,505 50                        | \$9,100 00       | \$22,605 50  |
| Health .....  |                                      |                  |              |
| Unearned premiums on outstanding risks.....                   |                                      |                  | 56,122 78    |
| Commissions due agents and brokers.....                       |                                      |                  | 748 15       |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                  | 45,000 00    |
| Reserves .....  |                                      |                  | 25,000 00    |
| Cash capital .....  | \$100,000 00                         |                  |              |
| Surplus over all liabilities.....                             | 66,104 77                            |                  |              |
|   |                                      |                  | <hr/>        |
| Surplus to policy holders.....                                |                                      |                  | 166,104 77   |
|   |                                      |                  | <hr/>        |
| Total liabilities.....  |                                      |                  | \$315,581 20 |

## EXHIBIT OF PREMIUMS.

|                                  | <i>Accident<br/>and Health.</i> |
|----------------------------------|---------------------------------|
| In force December 31, 1904.....  | \$106,318 27                    |
| Written during the year .....    | 366,365 43                      |
|                                  | <hr/>                           |
| Total.....                       | \$472,683 70                    |
| Expired and canceled.....        | 357,365 56                      |
|                                  | <hr/>                           |
| In force December 31, 1905 ..... | \$115,318 14                    |
| Deduct amount reinsured .....    | 3,072 58                        |
|                                  | <hr/>                           |
| Net premiums in force.....       | \$112,245 56                    |

## BUSINESS IN MAINE.

|                | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|----------------|-------------------------------|-------------------------|-----------------------------|
| Accident ..... | } \$7,472 40                  | \$3,092 90              | \$2,914 15                  |
| Health.....    |                               |                         |                             |

GREAT EASTERN CASUALTY AND INDEMNITY  
COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1892. COMMENCED BUSINESS IN 1893.

LOUIS H. FIBEL, *President.*

THOMAS H. DARLING, *Secretary.*

Cash Capital, \$150,000.

INCOME.

|   |              |              |
|---|--------------|--------------|
| Net premiums received, viz:                       |              |              |
| Accident.....                                     | \$240,778 17 |              |
| Health .....                                      | 80,577 23    |              |
| Net premium income .....                          |              | \$321,355 40 |
| Interest on bonds and dividends on stocks .....   | \$9,213 83   |              |
| Interest from all other sources .....             | 790 01       | 10,003 84    |
| Profit on sale or maturity of ledger assets ..... |              | 1,420 02     |
| Total income.....                                 |              | \$332,779 26 |
| Ledger assets Dec. 31, 1904 .....                 |              | 281,791 72   |
| Total.....  |              | \$614,570 98 |

DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Net amount paid for losses and claims, viz:                                |             |              |
| Accident.....  | \$85,163 29 |              |
| Health .....   | 21,271 93   |              |
| Net payments to policy holders.....  |             | \$106,535 22 |
| Commissions or brokerage .....   |             | 102,034 30   |
| Interest and dividends to stockholders .....                               |             | 7,500 00     |
| Salaries, fees and compensation of officers and home office employes ..... |             | 31,545 01    |
| Salaries and expenses of agents not paid by commissions.....               |             | 735 00       |
| Medical examiners fees and salaries .....                                  |             | 1,572 35     |
| Rents .....  |             | 3,000 00     |
| Taxes, licenses and insurance department fees .....                        |             | 5,658 56     |
| Legal expenses .....   |             | 1,767 79     |
| Advertising .....  |             | 454 96       |
| Printing and stationery.....   |             | 8,031 10     |
| Postage and express .....  |             | 3,775 00     |
| Furniture and fixtures .....   |             | 424 23       |
| Loss on sale or maturity of ledger assets.....                             |             | 27 00        |
| Miscellaneous expenditures.....  |             | 10,935 27    |
| Total disbursements .....  |             | \$283,995 79 |
| Balance.....   |             | \$330,575 19 |

## LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Book value of stocks and bonds, excluding interest..... | \$282,712 94        |
| Cash in office and in bank .....                        | 47,862 25           |
| Total ledger assets .....                               | <u>\$330,575 19</u> |

## NON-LEDGER ASSETS.

|   |            |                     |
|---|------------|---------------------|
| Interest due and accrued on bonds .....               | \$1,537 81 |                     |
| Interest due and accrued on other assets.....         | 59 60      | \$1,597 41          |
| Market value of stocks and bonds over book value..... |            | 3,124 56            |
| Gross premiums in course of collection.....           |            | 18,496 36           |
| Gross assets.....                                     |            | <u>\$353,793 52</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                     |
|--|---------------------|
| Gross premiums in course of collection—written prior to Oct. 1 ..... | \$417 08            |
| Total admitted assets.....   | <u>\$353,376 44</u> |

## LIABILITIES.

Losses and claims, viz:

|   | <i>Reported.<br/>No Proof.</i> | <i>Resisted.</i> |                     |
|---|--------------------------------|------------------|---------------------|
| Accident .....                              | \$3,758 90                     | \$1,500 00       |                     |
| Health.....                                 | 7,249 30                       | -                |                     |
| Unpaid claims.....                          | \$11,008 20                    | \$1,500 00       | \$12,508 20         |
| Unearned premiums on outstanding risks..... |                                |                  | 89,968 70           |
| Commissions due agents and brokers.....     |                                |                  | 8,449 92            |
| Cash capital.....                           |                                | \$150,000 00     |                     |
| Surplus over all liabilities .....          |                                | 92,449 62        |                     |
| Surplus to policy holders.....              |                                |                  | 242,449 62          |
| Total liabilities.....                      |                                |                  | <u>\$353,376 44</u> |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i> | <i>Health.</i> |
|---------------------------------|------------------|----------------|
| In force December 31, 1904..... | \$146,163 86     | \$22,621 70    |
| Written during the year.....    | 285,750 83       | 92,563 79      |
| Totals.....                     | \$431,854 69     | \$115,185 49   |
| Expired and canceled .....      | 279,986 96       | 86,948 32      |
| In force December 31, 1905..... | \$151,867 73     | \$28,237 17    |
| Deduct amount reinsured.....    | 167 50           | -              |
| Net premiums in force .....     | \$151,700 23     | \$28,237 17    |

## BUSINESS IN MAINE.

|                | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|----------------|-------------------------------|-------------------------|-----------------------------|
| Accident ..... | \$12,261 23                   | \$4,936 25              | \$4,936 25                  |
| Health.....    | 8,003 16                      | 1,609 89                | 1,609 89                    |
| Totals .....   | \$20,264 39                   | \$6,546 14              | \$6,546 14                  |

GUARANTEE COMPANY OF NORTH AMERICA,  
MONTREAL, CANADA.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1872.

EDWARD RAWLINGS, *President.*

RICHARD B. SCOTT, *Secretary.*

Statutory Deposit, \$250,000.

INCOME.

|  |             |                |
|--|-------------|----------------|
| Net premiums received (fidelity) .....           |             | \$195,387 72   |
| Interest on bonds and dividends on stocks.....   | \$46,896 84 |                |
| Interest from all other sources .....            | 2,641 10    |                |
| Rents.....                                       | 3,032 33    | 52,570 27      |
| Profit on sale or maturity of ledger assets..... |             | 4,262 49       |
| Total income.....                                |             | \$252,220 48   |
| Ledger assets Dec. 31, 1904 .....                |             | 1,242,472 94   |
| Total.....                                       |             | \$1,494,693 42 |

DISBURSEMENTS.

|  |  |                |
|--|--|----------------|
| Net amount paid for losses and claims (fidelity).....                      |  | \$61,275 37    |
| Investigation and adjustment of claims .....                               |  | 1,328 20       |
| Commissions or brokerage.....  |  | 6,934 57       |
| Interest and dividends to stockholders .....                               |  | 24,368 00      |
| Salaries, fees and compensation of officers and home office employes ..... |  | 46,288 00      |
| Salaries and expenses of agents not paid by commissions.....               |  | 23,811 23      |
| Inspections .....  |  | 15,663 98      |
| Rents—including company's own occupancy.....                               |  | 7,723 37       |
| Repairs and expenses on real estate .....                                  |  | 384 58         |
| Taxes on real estate.....  |  | 608 53         |
| All other taxes, licenses and insurance department fees.....               |  | 6,255 92       |
| Legal expenses .....   |  | 1,438 28       |
| Advertising .....  |  | 1,283 70       |
| Printing and stationery.....   |  | 3,706 65       |
| Postage and express .....  |  | 5,933 72       |
| Loss on sale or maturity of ledger assets .....                            |  | 939 50         |
| Miscellaneous expenditures.....  |  | 2,974 16       |
| Total disbursements .....  |  | \$210,917 11   |
| Balance.....   |  | \$1,283,775 71 |

LEDGER ASSETS.

|  |  |                |
|--|--|----------------|
| Book value of real estate .....                          |  | \$52,350 00    |
| Book value of stocks and bonds, excluding interest ..... |  | 1,041,601 67   |
| Cash in office and in bank .....                         |  | 186,025 39     |
| Furniture and safes .....                                |  | 3,798 65       |
| Total ledger assets .....                                |  | \$1,283,775 71 |

## NON-LEDGER ASSETS.

|   |            |                       |
|---|------------|-----------------------|
| Interest accrued on bonds .....                       | \$7,579 83 |                       |
| Interest accrued on other assets .....                | 1,633 32   | \$9,213 15            |
| Market value of stocks and bonds over book value..... |            | 39,924 50             |
| Gross premiums in course of collection.....           |            | 5,735 39              |
| Gross assets .....                                    |            | <u>\$1,338,648 75</u> |

## DEDUCT ASSETS NOT ADMITTED.

|                              |  |                       |
|------------------------------|--|-----------------------|
| Furniture and fixtures ..... |  | \$3,798 65            |
| Total admitted assets.....   |  | <u>\$1,334,850 10</u> |

## LIABILITIES.

|   |              |                       |
|---|--------------|-----------------------|
| Losses and claims, viz:                                       |              |                       |
| Fidelity (in process of adjustment)....                       | \$23,771 00  |                       |
| Deduct reinsurance.....                                       | 785 00       |                       |
| Net unpaid claims.....  |              | \$22,986 00           |
| Unearned premiums on outstanding risks.....                   |              | 102,779 31            |
| Commissions due agents and brokers.....                       |              | 286 77                |
| Salaries and other miscellaneous expenses due or accrued..... |              | 6,610 83              |
| Special reserve for contingencies.....                        |              | 20,000 00             |
| Statutory deposit .....                                       | \$250,000 00 |                       |
| Surplus over all liabilities.....                             | 932,187 19   |                       |
| Surplus to policy holders.....                                |              | 1,182,187 19          |
| Total liabilities .....                                       |              | <u>\$1,334,850 10</u> |

## EXHIBIT OF PREMIUMS.

|                                  |  |                     |
|----------------------------------|--|---------------------|
|                                  |  | <i>Fidelity.</i>    |
| In force December 31, 1904 ..... |  | \$242,513 34        |
| Written during the year .....    |  | 244,255 66          |
| Total.....                       |  | <u>\$486,769 00</u> |
| Expired and canceled.....        |  | 253,624 35          |
| In force December 31, 1905 ..... |  | \$233,144 65        |
| Deduct amount reinsured .....    |  | 30,644 02           |
| Net premiums in force .....      |  | <u>\$202,500 63</u> |

## BUSINESS IN MAINE.

|                |                  |               |                  |
|----------------|------------------|---------------|------------------|
|                | <i>Premiums</i>  | <i>Losses</i> | <i>Losses</i>    |
|                | <i>Received.</i> | <i>Paid.</i>  | <i>Incurred.</i> |
| Fidelity ..... | \$999 93         | \$775 49      | \$775 49         |

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) .....       |             | \$1,228,224 66 |
| Interest on mortgage loans.....                  | \$39,392 12 |                |
| Interest on bonds and dividends on stocks .....  | 97,015 76   |                |
| Interest from all other sources.....             | 3,362 01    |                |
| Rents.....                                       | 389 90      | 140,159 79     |
| Profit on sale or maturity of ledger assets..... |             | 29,133 00      |
| Inspections and expert mechanical services ..... |             | 18,155 81      |
| Total income.....                                |             | \$1,415,673 26 |
| Ledger assets Dec. 31, 1904 .....                |             | 3,051,113 62   |
| Total .....                                      |             | \$4,466,786 88 |

DISBURSEMENTS.

|  |                |
|--|----------------|
| Net amount paid for losses and claims (steam boiler).....                  | \$85,425 51    |
| Commissions or brokerage.....  | 280,523 11     |
| Interest and dividends to stockholders .....                               | 60,000 00      |
| Salaries, fees and compensation of officers and home office employes ..... | 52,550 00      |
| Salaries and expenses of agents not paid by commissions.....               | 126,092 44     |
| Inspections.....   | 461,568 80     |
| Rents—including company's own occupancy.....                               | 5,500 00       |
| Repairs and expenses on real estate .....                                  | 900 94         |
| Taxes on real estate.....  | 158 61         |
| All other taxes, licenses and insurance department fees.....               | 41,474 53      |
| Legal expenses.....  | 674 91         |
| Advertising .....  | 5,339 43       |
| Printing and stationery.....   | 17,397 79      |
| Postage and express .....  | 11,109 87      |
| Furniture and fixtures .....   | 2,706 42       |
| Loss on sale or maturity of ledger assets.....                             | 5,187 50       |
| Total disbursements .....  | \$1,156,609 86 |
| Balance.....   | \$3,310,177 02 |

LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of real estate .....              | \$14,690 00           |
| Mortgage loans on real estate.....           | 952,645 00            |
| Book value of bonds, excluding interest..... | 2,205,009 79          |
| Cash in office and in bank .....             | 137,832 23            |
| Total ledger assets .....                    | <u>\$3,310,177 02</u> |

NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest accrued on mortgages.....                    | \$24,082 58           |
| Market value of stocks and bonds over book value..... | 152,059 21            |
| Gross premiums in course of collection.....           | 308,698 57            |
| Gross assets.....                                     | <u>\$3,795,017 38</u> |

DEDUCT ASSETS NOT ADMITTED.

|   |                       |
|---|-----------------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$106,870 88          |
| Total admitted assets.....  | <u>\$3,688,146 50</u> |

LIABILITIES.

|  |                       |
|--|-----------------------|
| Losses and claims, viz:                      |                       |
| Steam boiler (in process of adjustment)..... | \$34,614 94           |
| Unearned premiums on outstanding risks.....  | 1,851,706 33          |
| Commissions due agents and brokers.....      | 40,365 54             |
| Cash capital.....                            | \$500,000 00          |
| Surplus over all liabilities .....           | <u>1,261,459 69</u>   |
| Surplus to policy holders.....               | 1,761,459 69          |
| Total liabilities.....                       | <u>\$3,688,146 50</u> |

EXHIBIT OF PREMIUMS.

|                                  |                       |
|----------------------------------|-----------------------|
|                                  | <i>Steam Boiler.</i>  |
| In force December 31, 1904 ..... | \$3,553,529 90        |
| Written during the year .....    | 1,429,695 08          |
| Total.....                       | <u>\$4,983,224 98</u> |
| Expired and canceled .....       | 1,398,103 26          |
| In force December 31, 1905 ..... | <u>\$3,585,121 72</u> |

BUSINESS IN MAINE.

|                   |                  |               |                  |
|-------------------|------------------|---------------|------------------|
|                   | <i>Premiums</i>  | <i>Losses</i> | <i>Losses</i>    |
|                   | <i>Received.</i> | <i>Paid.</i>  | <i>Incurred.</i> |
| Steam boiler..... | \$11,270 31      | \$207 81      | \$120 91         |



## LLOYD'S PLATE GLASS INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

WILLIAM T. WOODS, *President*. CHARLES E. W. CHAMBERS, *Secretary*.

Cash Capital, \$250,000.

## INCOME.

|  |             |                |
|--|-------------|----------------|
| Net premiums received (plate glass).....         |             | \$444,003 54   |
| Interest on bonds and dividends on stocks.....   | \$19,112 52 |                |
| Rents .....                                      | 14,177 65   | 33,290 17      |
| Profit on sale or maturity of ledger assets..... |             | 433 50         |
| Profit and loss .....                            |             | 18 23          |
| Total income.....                                |             | \$477,745 44   |
| Ledger assets Dec. 31, 1904 .....                |             | 701,112 83     |
| Total.....                                       |             | \$1,178,858 27 |

## DISBURSEMENTS.

|  |              |
|--|--------------|
| Net amount paid for losses and claims (plate glass).....             | \$129,464 22 |
| Commissions or brokerage.....  | 149,093 32   |
| Interest and dividends to stockholders .....                         | 50,000 00    |
| Salaries, fees and compensation of officers and home office employes | 54,938 00    |
| Salaries and expenses of agents not paid by commissions. ....        | 611 13       |
| Rents .....  | 1,074 55     |
| Repairs and expenses on real estate .....                            | 5,121 32     |
| Taxes on real estate .....   | 5,165 49     |
| All other taxes, licenses and insurance department fees.....         | 13,596 42    |
| Legal expenses .....   | 121 25       |
| Advertising .....  | 2,310 01     |
| Printing and stationery .....  | 2,656 85     |
| Postage and express .....  | 4,083 67     |
| Furniture and fixtures .....   | 258 14       |
| Profit and loss .....  | 1 06         |
| Miscellaneous expenditures .....                                     | 5,173 86     |
| Total disbursements .....  | \$423,669 29 |
| Balance.....   | \$755,188 98 |

## LEDGER ASSETS.

|   |              |
|---|--------------|
| Book value of real estate .....                         | \$245,763 18 |
| Book value of stocks and bonds, excluding interest..... | 477,728 55   |
| Cash in office and in bank .....                        | 31,697 22    |
| Total ledger assets .....                               | \$755,188 98 |

## NON-LEDGER ASSETS.

|  |                     |
|--|---------------------|
| Market value of real estate over book value .....      | \$19,236 82         |
| Market value of stocks and bonds over book value ..... | 9,311 20            |
| Gross premiums in course of collection .....           | 79,534 43           |
| Salvage glass on hand .....                            | 4,371 52            |
| Sundry accounts .....                                  | 220 00              |
| Gross assets .....                                     | <u>\$867,562 35</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                     |
|---|------------|---------------------|
| Gross premiums in course of collection—written prior to<br>Oct. 1 ..... | \$3,103 28 |                     |
| Salvage glass on hand .....   | 4,371 52   |                     |
| Sundry accounts .....   | 220 00     | \$7,694 80          |
| Total admitted assets .....   |            | <u>\$860,168 15</u> |

## LIABILITIES.

|  |              |                     |
|--|--------------|---------------------|
| Losses and claims, viz:                      |              |                     |
| Plate glass (in process of adjustment) ..... | \$5,973 35   |                     |
| Unearned premiums on outstanding risks ..... | 250,152 19   |                     |
| Commissions due agents and brokers .....     | 25,477 05    |                     |
| Due for plate glass and glazing .....        | 11,815 48    |                     |
| Cash capital .....                           | \$250,000 00 |                     |
| Surplus over all liabilities .....           | 316,750 08   |                     |
| Surplus to policy holders .....              |              | 566,750 08          |
| Total liabilities .....                      |              | <u>\$860,168 15</u> |

## EXHIBIT OF PREMIUMS.

|                                  |                     |                     |
|----------------------------------|---------------------|---------------------|
|                                  |                     | <i>Plate Glass.</i> |
| In force December 31, 1904 ..... | \$479,206 72        |                     |
| Written during the year .....    | 468,877 44          |                     |
| Total .....                      | <u>\$948,084 16</u> |                     |
| Expired and canceled .....       | 455,578 11          |                     |
| In force December 31, 1905 ..... | <u>\$492,506 05</u> |                     |

## BUSINESS IN MAINE.

|                   |                  |               |                  |
|-------------------|------------------|---------------|------------------|
|                   | <i>Premiums</i>  | <i>Losses</i> | <i>Losses</i>    |
|                   | <i>Received.</i> | <i>Paid.</i>  | <i>Incurred.</i> |
| Plate glass ..... | \$2,742 25       | \$797 08      | \$767 30         |

LONDON GUARANTEE AND ACCIDENT COMPANY,  
LONDON, ENGLAND.

INCORPORATED IN 1869. COMMENCED BUSINESS IN UNITED STATES IN 1892.

A. W. MASTERS, *Manager*, Chicago, Ill.

Statutory Deposit, \$250,000.

INCOME.

|   |                |                |
|---|----------------|----------------|
| Net premiums received, viz:                   |                |                |
| Accident .....                                | \$159,998 39   |                |
| Liability .....                               | 1,112,063 87   |                |
| Credit .....                                  | 21,147 50      |                |
| Net premium income .....                      |                | \$1,293,209 76 |
| Interest on bonds .....                       | \$46,924 42    |                |
| Interest from all other sources .....         | 2,128 28       | 49,052 70      |
| Total income .....                            |                | \$1,342,262 46 |
| Ledger assets Dec. 31, 1904 .....             | \$1,429,929 78 |                |
| Increase of deposit capital during 1905 ..... | 50,000 00      | 1,479,929 78   |
| Total .....                                   |                | \$2,822,192 24 |

DISBURSEMENTS.

|  |             |                |
|--|-------------|----------------|
| Net amount paid for losses and claims, viz:                                |             |                |
| Accident .....   | \$85,380 01 |                |
| Liability .....  | 329,324 39  |                |
| Net payments to policy holders .....                                       |             | \$414,704 40   |
| Investigation and adjustment of claims .....                               |             | 139,326 93     |
| Commissions or brokerage .....   |             | 337,659 94     |
| Salaries, fees and compensation of officers and home office employes ..... |             | 70,911 74      |
| Salaries and expenses of agents not paid by commissions .....              |             | 26,626 69      |
| Inspections .....  |             | 9,189 08       |
| Rents .....  |             | 8,710 83       |
| Taxes, licenses and insurance department fees .....                        |             | 20,099 70      |
| Legal expenses .....   |             | 1,423 43       |
| Advertising .....  |             | 3,617 10       |
| Printing and stationery .....  |             | 11,812 60      |
| Postage and express .....  |             | 3,494 21       |
| Furniture and fixtures .....   |             | 2,426 21       |
| Remitted to home office .....  |             | 50,571 73      |
| Miscellaneous expenditures .....   |             | 15,466 83      |
| Total disbursements .....  |             | \$1,116,041 42 |
| Balance .....  |             | \$1,706,150 82 |

## LEDGER ASSETS.

|   |             |    |
|---|-------------|----|
| Book value of bonds, excluding interest ..... | \$1,573,172 | 37 |
| Cash in office and in bank .....              | 132,978     | 45 |
| Total ledger assets .....                     | \$1,706,150 | 82 |

## NON-LEDGER ASSETS.

|  |             |    |
|--|-------------|----|
| Interest accrued on bonds .....              | \$17,813    | 70 |
| Gross premiums in course of collection ..... | 232,535     | 96 |
| Gross assets .....                           | \$1,956,500 | 48 |

## DEDUCT ASSETS NOT ADMITTED.

|   |         |    |                |
|---|---------|----|----------------|
| Gross premiums in course of collection—written prior to<br>Oct. 1 ..... | \$9,080 | 04 |                |
| Book value of bonds over market value .....                             | 47,299  | 47 | \$56,379 51    |
| Total admitted assets .....   |         |    | \$1,900,120 97 |

## LIABILITIES.

Losses and claims, viz:

|  | <i>In Process of<br/>Adjustment.</i> | <i>Restated.</i> |                |
|--|--------------------------------------|------------------|----------------|
| Accident .....   | \$15,515 06                          | \$13,300 00      | \$28,815 06    |
| Special reserve for unpaid liability losses .....              |                                      |                  | 853,584 02     |
| Unearned premiums on outstanding risks .....                   |                                      |                  | 495,274 13     |
| Commissions due agents and brokers .....                       |                                      |                  | 61,557 25      |
| Salaries and other miscellaneous expenses due or accrued ..... |                                      |                  | 1,080 34       |
| Statutory deposit .....  |                                      | \$250,000 00     |                |
| Surplus over all liabilities .....                             |                                      | 209,810 17       |                |
| Surplus to policy holders .....                                |                                      |                  | 459,810 17     |
| Total liabilities .....  |                                      |                  | \$1,900,120 97 |

## EXHIBIT OF PREMIUMS.

|                                  | <i>Accident.</i> | <i>Liability.</i> | <i>Credit.</i> |
|----------------------------------|------------------|-------------------|----------------|
| In force December 31, 1904 ..... | \$114,186 97     | \$788,673 85      | -              |
| Written during the year .....    | 188,823 46       | 1,288,413 80      | \$27,422 50    |
| Totals .....                     | \$303,010 43     | \$2,077,087 65    | \$27,422 50    |
| Expired and canceled .....       | 189,946 69       | 1,240,234 50      | 2,300 00       |
| In force December 31, 1905 ..... | \$113,063 74     | \$836,853 15      | \$25,122 50    |

## BUSINESS IN MAINE.

|                 | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|-----------------|-------------------------------|-------------------------|-----------------------------|
| Accident .....  | \$199 33                      | \$81 00                 | \$81 00                     |
| Liability ..... | 2,316 44                      | 1,059 29                | 1,059 29                    |
| Totals .....    | \$2,515 77                    | \$1,140 29              | \$1,140 29                  |

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 .....                                    | \$426,442 33 |                |
| Health .....                                      | 51,254 38    |                |
| Liability .....                                   | 1,159,324 64 |                |
| Plate glass .....                                 | 163,363 24   |                |
| Steam boiler .....                                | 95,011 03    |                |
| Burglary and theft .....                          | 142,675 06   |                |
| Sprinkler .....                                   | 69,848 50    |                |
| Net premium income .....                          |              | \$2,107,919 18 |
| Interest on bonds and dividends on stocks .....   | \$94,659 96  |                |
| Interest from all other sources .....             | 1,162 86     |                |
| Rents .....                                       | 9,358 12     | 105,180 94     |
| Profit on sale or maturity of ledger assets ..... |              | 41,540 20      |
| Inspections .....                                 |              | 66,754 59      |
| Total income .....                                |              | \$2,321,394 91 |
| Ledger assets Dec. 31, 1904 .....                 |              | 2,888,726 70   |
| Total .....                                       |              | \$5,210,121 61 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz.:

|  |              |              |
|--|--------------|--------------|
| Accident .....   | \$195,606 48 |              |
| Health .....   | 28,525 81    |              |
| Liability .....  | 465,832 41   |              |
| Plate glass .....  | 60,708 02    |              |
| Steam boiler .....   | 5,503 85     |              |
| Burglary and theft .....   | 41,115 83    |              |
| Sprinkler .....  | 28,645 79    |              |
| Net payments to policy holders .....                                       |              | \$825,938 19 |
| Investigation and adjustment of claims .....                               |              | 246,687 07   |
| Commissions or brokerage .....   |              | 586,415 61   |
| Interest and dividends to stockholders .....                               |              | 90,000 00    |
| Salaries, fees and compensation of officers and home office employes ..... |              | 125,295 41   |
| Salaries and expenses of agents not paid by commissions .....              |              | 83,329 95    |
| Medical examiners fees and salaries .....                                  |              | 1,500 00     |
| Inspections .....  |              | 54,276 46    |
| Rents—including company's own occupancy .....                              |              | 9,803 22     |

|   |                       |
|---|-----------------------|
| Repairs and expenses on real estate .....           | \$2,406 90            |
| Taxes, licenses and insurance department fees ..... | 47,637 80             |
| Legal expenses .....                                | 4,999 92              |
| Advertising .....                                   | 11,987 31             |
| Printing and stationery .....                       | 13,540 07             |
| Postage and express .....                           | 3,728 37              |
| Miscellaneous expenditures .....                    | 9,756 82              |
| Total disbursements .....                           | <u>\$2,117,302 60</u> |
| Balance .....                                       | \$3,092,819 01        |

## LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of real estate .....                          | \$420,836 49          |
| Book value of stocks and bonds, excluding interest ..... | 2,445,519 95          |
| Cash in office and in bank .....                         | 110,770 17            |
| Bills receivable .....                                   | 4,859 22              |
| Ground rent .....  | 100,000 00            |
| Agents balances .....                                    | 10,833 18             |
| Total ledger assets .....                                | <u>\$3,092,819 01</u> |

## NON-LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Interest accrued on bonds .....              | \$13,384 60           |
| Gross premiums in course of collection ..... | 443,647 36            |
| Gross assets .....                           | <u>\$3,549,850 97</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                       |
|---|------------|-----------------------|
| Bills receivable .....                                | \$4,859 22 |                       |
| Book value of stocks and bonds over market value..... | 62,231 80  | \$67,091 02           |
| Total admitted assets .....                           |            | <u>\$3,482,759 95</u> |

## LIABILITIES.

Losses and claims, viz.:

|  | <i>In Process of<br/>Adjustment.</i> | <i>Resisted.</i> | <i>Estimated<br/>expenses of<br/>settlement.</i> |                       |
|--|--------------------------------------|------------------|--|-----------------------|
| Accident .....                                   | \$30,320 14                          | \$7,818 75       | \$3,442 89                                       |                       |
| Health .....                                     | 3,458 21                             | 337 50           | 175 79   |                       |
| Plate glass .....                                | 8,051 00                             | -                | 43 71  |                       |
| Steam boiler.....                                | 9,896 04                             | 3,975 00         | 2,138 96   |                       |
| Burglary and theft.....                          | 5,328 64                             | 1,837 50         | 1,075 86   |                       |
| Sprinkler.....                                   | 1,720 00                             | -                | -  |                       |
| Unpaid claims.....                               | \$58,774 03                          | \$13,968 75      | \$6,877 21                                       | \$79,619 99           |
| Special reserve for unpaid liability losses..... |                                      |                  |  | 533,689 00            |
| Unearned premiums on outstanding risks.....      |                                      |                  |  | 949,398 89            |
| Commissions due agents and brokers .....         |                                      |                  |  | 116,457 43            |
| Reserve for liability claims .....               |                                      |                  |  | 150,000 00            |
| Cash capital .....                               |                                      |                  | \$750,000 00                                     |                       |
| Surplus over all liabilities .....               |                                      |                  | 303,594 64                                       |                       |
| Surplus to policy holders .....                  |                                      |                  |  | <u>1,653,594 64</u>   |
| Total liabilities .....                          |                                      |                  |  | <u>\$3,482,759 95</u> |

## EXHIBIT OF PREMIUMS.

|                                  | <i>Accident.</i> | <i>Health.</i>                 | <i>Liability.</i>        |
|----------------------------------|------------------|--------------------------------|--------------------------|
| In force December 31, 1904 ..... | \$362,408 03     | \$46,308 75                    | \$885,725 13             |
| Written during the year .....    | 555,068 81       | 71,151 75                      | 1,445,368 70             |
| Totals .....                     | \$947,476 84     | \$117,460 50                   | \$2,331,093 83           |
| Expired and canceled .....       | 556,784 82       | 64,474 00                      | 1,496,629 17             |
| In force December 31, 1905 ..... | \$390,692 02     | \$52,986 50                    | \$834,464 66             |
| Deduct amount reinsured .....    | 19,945 43        | 427 62                         | 2,429 17                 |
| Net premiums in force .....      | \$370,746 59     | \$52,558 88                    | \$832,035 49             |
|                                  |                  | <i>Plate<br/>Glass.</i>        | <i>Steam<br/>Boiler.</i> |
| In force December 31, 1904 ..... |                  | \$180,619 72                   | \$172,568 06             |
| Written during the year .....    |                  | 212,287 47                     | 133,045 99               |
| Totals .....                     |                  | \$392,907 19                   | \$305,614 05             |
| Expired and canceled .....       |                  | 226,696 40                     | 109,167 73               |
| In force December 31, 1905 ..... |                  | \$166,210 79                   | \$196,446 32             |
| Deduct amount reinsured .....    |                  | 58 64                          | -                        |
| Net premiums in force .....      |                  | \$166,152 15                   | \$196,446 32             |
|                                  |                  | <i>Burglary<br/>and Theft.</i> | <i>Sprinkler.</i>        |
| In force December 31, 1904 ..... |                  | \$156,419 85                   | \$65,563 62              |
| Written during the year .....    |                  | 224,353 69                     | 92,000 48                |
| Totals .....                     |                  | \$380,773 54                   | \$157,564 10             |
| Expired and canceled .....       |                  | 178,358 62                     | 81,214 76                |
| In force December 31, 1905 ..... |                  | \$202,414 92                   | \$76,349 34              |
| Deduct amount reinsured .....    |                  | 29,822 85                      | 3,731 26                 |
| Net premiums in force .....      |                  | \$172,592 07                   | \$72,618 08              |

## BUSINESS IN MAINE.

|                          | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|--------------------------|-------------------------------|-------------------------|-----------------------------|
| Accident .....           | \$13,224 09                   | \$4,661 83              | \$5,361 83                  |
| Health .....             | 2,635 12                      | 1,401 36                | 1,461 36                    |
| Liability .....          | 7,795 45                      | 5,935 16                | 6,085 16                    |
| Plate glass .....        | 1,011 90                      | 153 15                  | 153 15                      |
| Steam boiler .....       | 248 88                        | -                       | -                           |
| Burglary and theft ..... | 576 58                        | 211 27                  | 211 27                      |
| Sprinkler .....          | 40 00                         | -                       | -                           |
| Totals .....             | \$25,535 02                   | \$12,362 77             | \$13,272 77                 |

METROPOLITAN PLATE GLASS AND CASUALTY  
INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

EUGENE H. WINSLOW, *President.*

S. WILLIAM BURTON, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net premiums received, viz:

|   |             |                |
|---|-------------|----------------|
| Accident.....                                   | \$51,015 27 |                |
| Health .....                                    | 7,849 10    |                |
| Plate glass .....                               | 421,787 31  |                |
| Net premium income .....                        |             | \$480,651 68   |
| Interest on bonds and dividends on stocks ..... | \$18,524 95 |                |
| Interest from all other sources .....           | 724 56      | 19,249 51      |
| Total income.....                               |             | \$499,901 19   |
| Ledger assets Dec. 31, 1904 .....               |             | 541,353 32     |
| Total.....                                      |             | \$1,041,254 51 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

|  |             |              |
|--|-------------|--------------|
| Accident.....  | \$13,995 41 |              |
| Health .....   | 1,584 25    |              |
| Plate glass.....   | 148,629 49  |              |
| Net payments to policy holders.....                                  |             | \$164,209 15 |
| Commissions or brokerage .....                                       |             | 175,238 47   |
| Interest and dividends to stockholders .....                         |             | 20,000 00    |
| Salaries, fees and compensation of officers and home office employes |             | 62,080 34    |
| Salaries and expenses of agents not paid by commissions.....         |             | 9,423 51     |
| Medical examiners fees and salaries.....                             |             | 530 30       |
| Rents .....  |             | 6,380 80     |
| Taxes, licenses and insurance department fees .....                  |             | 13,612 92    |
| Legal expenses.....  |             | 382 92       |
| Advertising .....  |             | 3,333 18     |
| Printing and stationery.....   |             | 9,692 42     |
| Postage and express .....  |             | 3,486 96     |
| Furniture and fixtures .....   |             | 1,117 36     |
| Profit and loss .....  |             | 747 19       |
| Miscellaneous expenditures .....                                     |             | 5,937 35     |
| Total disbursements .....  |             | \$476,172 87 |
| Balance.....   |             | \$565,081 64 |



LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Book value of stocks and bonds, excluding interest..... | \$517,934 95        |
| Cash in office and in bank .....                        | 47,146 69           |
| Total ledger assets .....                               | <u>\$565,081 64</u> |

NON-LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Interest accrued on bonds .....                       | \$4,410 80          |
| Market value of stocks and bonds over book value..... | 27,945 05           |
| Gross premiums in course of collection .....          | 78,466 97           |
| Plate glass on hand .....                             | 3,370 70            |
| Accounts due for glass sold .....                     | 88 01               |
| Gross assets.....                                     | <u>\$679,363 17</u> |

DEDUCT ASSETS NOT ADMITTED.

|   |                     |
|---|---------------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$1,268 62          |
| Total admitted assets .....   | <u>\$678,076 55</u> |

LIABILITIES.

Losses and claims, viz:

|   | <i>In Process of<br/>Adjustment.</i> | <i>Reported,<br/>No Proof.</i> | <i>Resisted.</i> |                     |
|---|--------------------------------------|--------------------------------|------------------|---------------------|
| Accident .....  | -                                    | \$2,631 00                     | \$2,500 00       |                     |
| Health .....  | -                                    | 277 50                         | -                |                     |
| Plate glass .....   | \$6,899 40                           | -                              | -                |                     |
| Unpaid claims .....   | \$6,899 40                           | \$2,908 50                     | \$2,500 00       | \$12,307 90         |
| Unearned premiums on outstanding risks.....                   |                                      |                                |                  | 245,670 28          |
| Commissions due agents and brokers.....                       |                                      |                                |                  | 27,328 41           |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                                |                  | 1,588 00            |
| Due for reinsurance.....                                      |                                      |                                |                  | 292 41              |
| Cash capital .....  |                                      |                                | \$200,000 00     |                     |
| Surplus over all liabilities.....                             |                                      |                                | 190,889 55       |                     |
| Surplus to policy holders.....                                |                                      |                                |                  | <u>390,889 55</u>   |
| Total liabilities .....                                       |                                      |                                |                  | <u>\$678,076 55</u> |

EXHIBIT OF PREMIUMS.

|                                  | <i>Accident.</i>   | <i>Health.</i>     | <i>Plate Glass.</i> |
|----------------------------------|--------------------|--------------------|---------------------|
| In force December 31, 1904. .... | \$15,510 64        | \$1,147 25         | \$402,220 66        |
| Written during the year.....     | 68,472 44          | 11,296 64          | 486,304 66          |
| Totals .....                     | <u>\$83,983 08</u> | <u>\$12,443 89</u> | <u>\$888,525 32</u> |
| Expired and canceled .....       | 32,714 34          | 3,237 50           | 457,272 39          |
| In force December 31, 1905.....  | \$51,268 74        | \$9,206 39         | \$431,252 93        |
| Deduct amount reinsured.....     | 362 50             | 35 00              | -                   |
| Net premiums in force .....      | <u>\$50,916 24</u> | <u>\$9,171 39</u>  | <u>\$431,252 93</u> |

BUSINESS IN MAINE.

|                  | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|------------------|-------------------------------|-------------------------|-----------------------------|
| Accident .....   | \$160 50                      | \$23 00                 | \$20 00                     |
| Plate glass..... | 1,044 05                      | 555 97                  | 648 30                      |
| Totals .....     | <u>\$1,204 55</u>             | <u>\$575 97</u>         | <u>\$668 30</u>             |

## METROPOLITAN SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1905.

JOHN J. CAULLET, *President*.FRANK A. CONDON, *Secretary*.

Cash Capital, \$500,000.

## INCOME.

|                                       |              |              |
|---------------------------------------|--------------|--------------|
| Net premiums received, viz:           |              |              |
| Fidelity .....                        | \$12,197 50  |              |
| Surety .....                          | 77,605 87    |              |
| Net premium income .....              |              | \$89,803 37  |
| Interest on bonds .....               | \$7,400 00   |              |
| Interest from all other sources ..... | 649 65       | 8,049 65     |
| Collateral deposits .....             |              | 7,413 89     |
| Increase of surplus .....             |              | 125,000 00   |
| Income from all other sources .....   |              | 117 94       |
| Total income .....                    |              | \$230,384 85 |
| Ledger assets April 1, 1905 .....     | \$275,000 00 |              |
| Increase of capital during 1905 ..... | 250,000 00   | 525,000 00   |
| Total .....                           |              | \$755,384 85 |

## DISBURSEMENTS.

|  |         |              |
|--|---------|--------------|
| Net amount paid for losses and claims, viz:                                |         |              |
| Fidelity .....   | \$70 00 |              |
| Surety .....   | 164 38  |              |
| Net payments to policy holders .....                                       |         | \$234 38     |
| Investigation and adjustment of claims .....                               |         | 41 50        |
| Commissions or brokerage .....   |         | 9,463 80     |
| Salaries, fees and compensation of officers and home office employes ..... |         | 23,905 03    |
| Salaries and expenses of agents not paid by commissions .....              |         | 16,534 01    |
| Rents—including company's own occupancy .....                              |         | 6,014 02     |
| Taxes, licenses and insurance department fees .....                        |         | 2,431 38     |
| Legal expenses .....   |         | 1,066 58     |
| Advertising .....  |         | 2,668 98     |
| Printing and stationery .....  |         | 5,957 67     |
| Postage and express .....  |         | 1,872 20     |
| Collateral deposits returned .....   |         | 3,031 00     |
| Organization expenses .....  |         | 6,816 70     |
| Interest accrued on securities purchased .....                             |         | 2,593 74     |
| Miscellaneous expenditures .....   |         | 2,652 38     |
| Total disbursements .....  |         | \$85,283 37  |
| Balance .....  |         | \$670,101 48 |

LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Book value of bonds, excluding interest ..... | \$272,443 75        |
| Cash in office and in bank .....              | 390,738 36          |
| Furniture and fixtures .....                  | 5,144 21            |
| All other ledger assets.....                  | 1,775 16            |
| <b>Total ledger assets .....</b>              | <b>\$670,101 48</b> |

NON-LEDGER ASSETS.

|   |                     |
|---|---------------------|
| Interest due and accrued on bonds .....     | \$2,579 18          |
| Gross premiums in course of collection..... | 39,147 56           |
| <b>Gross assets.....</b>                    | <b>\$711,828 22</b> |

DEDUCT ASSETS NOT ADMITTED.

|   |            |                     |
|---|------------|---------------------|
| Furniture and fixtures .....  | \$5,144 21 |                     |
| Gross premiums in course of collection—written prior to Oct. 1..... | 9,918 84   |                     |
| Book value of bonds over market value .....                         | 2,187 50   | \$17,250 55         |
| <b>Total admitted assets.....</b>                                   |            | <b>\$694,577 67</b> |

LIABILITIES.

Losses and claims, viz:

|   | <i>Adjusted.</i> | <i>Reported.<br/>No Proof.</i> |                     |
|---|------------------|--------------------------------|---------------------|
| Fidelity .....                              | -                | \$520 72                       |                     |
| Surety.....                                 | \$1,800 00       | -                              |                     |
| Unpaid claims.....                          | \$1,800 00       | \$520 72                       | \$2,320 72          |
| Unearned premiums on outstanding risks..... |                  |                                | 60,958 16           |
| Commissions due agents and brokers.....     |                  |                                | 4,578 47            |
| Trust funds.....                            |                  |                                | 4,382 89            |
| Cash capital .....                          |                  | \$500,000 00                   |                     |
| Surplus over all liabilities.....           |                  | 122,337 43                     |                     |
| Surplus to policy holders.....              |                  |                                | 622,337 43          |
| <b>Total liabilities .....</b>              |                  |                                | <b>\$694,577 67</b> |

EXHIBIT OF PREMIUMS.

|                                   | <i>Fidelity.</i>   | <i>Surety.</i>     |
|-----------------------------------|--------------------|--------------------|
| Written during the year .....     | \$20,433 09        | \$109,591 51       |
| Expired and canceled .....        | 548 81             | 11,343 87          |
| In force December 31, 1905 .....  | \$19,884 28        | \$98,247 64        |
| Deduct amount reinsured .....     | 174 79             | 11 25              |
| <b>Net premiums in force.....</b> | <b>\$19,709 49</b> | <b>\$98,236 39</b> |

BUSINESS IN MAINE.

|                    | <i>Premiums<br/>Received.</i> |
|--------------------|-------------------------------|
| Fidelity.....      | \$10 00                       |
| Surety .....       | 700 00                        |
| <b>Totals.....</b> | <b>\$710 00</b>               |

## NATIONAL SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

WILLIAM B. JOYCE, *President.*SAMUEL H. SHRIVER, *Secretary.*

Cash Capital, \$500,000.

## INCOME.

|   |              |                |  |
|---|--------------|----------------|--|
| Net premiums received, viz.:                      |              |                |  |
| Fidelity .....                                    | \$590,614 11 |                |  |
| Surety .....                                      | 495,176 27   |                |  |
| Burglary and theft .....                          | 125,241 23   |                |  |
| Net premium income .....                          |              | \$1,211,031 61 |  |
| Interest on mortgage loans .....                  | \$234 50     |                |  |
| Interest on collateral loans .....                | 560 00       |                |  |
| Interest on bonds and dividends on stocks .....   | 44,953 61    |                |  |
| Interest from all other sources .....             | 1,790 39     |                |  |
| Rents .....                                       | 4,791 10     | 52,329 60      |  |
| Profit on sale or maturity of ledger assets ..... |              | 7,342 00       |  |
| Refunded taxes .....                              |              | 8,310 26       |  |
| Collateral deposits .....                         |              | 61,751 05      |  |
| Interest on collateral deposits .....             |              | 5,363 28       |  |
| Salvage .....                                     |              | 7,245 52       |  |
| Income from all other sources .....               |              | 5,189 34       |  |
| Total income .....                                |              | \$1,348,562 66 |  |
| Ledger assets Dec. 31, 1904 .....                 |              | 1,891,889 30   |  |
| Total .....                                       |              | \$3,240,451 96 |  |

## DISBURSEMENTS.

|  |              |              |  |
|--|--------------|--------------|--|
| Net amount paid for losses and claims, viz.:                               |              |              |  |
| Fidelity .....   | \$169,843 02 |              |  |
| Surety .....   | 259,360 46   |              |  |
| Burglary and theft .....   | 23,424 54    |              |  |
| Net payments to policy holders .....                                       |              | \$452,628 02 |  |
| Investigation and adjustment of claims .....                               |              | 47,351 85    |  |
| Commissions or brokerage .....   |              | 218,547 82   |  |
| Salaries, fees and compensation of officers and home office employes ..... |              | 128,835 45   |  |
| Salaries and expenses of agents not paid by commissions .....              |              | 98,027 71    |  |
| Inspections .....  |              | 10,258 63    |  |
| Rents .....  |              | 12,177 29    |  |
| Repairs and expenses on real estate .....                                  |              | 1,023 81     |  |
| Taxes on real estate .....   |              | 1,913 76     |  |
| All other taxes, licenses and insurance department fees .....              |              | 27,114 08    |  |
| Advertising .....  |              | 4,045 57     |  |

|  |                       |
|--|-----------------------|
| Printing and stationery .....                  | \$22,505 79           |
| Postage and express.....                       | 21,192 93             |
| Furniture and fixtures .....                   | 3,272 99              |
| Depreciation in book value of securities ..... | 17,087 50             |
| Items not admitted December, 1904 .....        | 104,503 88            |
| Profit and loss .....                          | 290 00                |
| Miscellaneous expenditures.....                | 15,844 94             |
| <b>Total disbursements.....</b>                | <b>\$1,186,622 02</b> |
| <b>Balance.....</b>                            | <b>\$2,053,829 94</b> |

LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate .....                         | \$118,426 77          |
| Mortgage loans on real estate .....                     | 1,200 00              |
| Book value of stocks and bonds, excluding interest..... | 1,158,556 25          |
| Cash in office and in bank .....                        | 672,184 43            |
| Accounts receivable .....                               | 54,036 84             |
| Advance on contracts.....                               | 42,674 57             |
| Accrued interest .....                                  | 6,751 08              |
| <b>Total ledger assets.....</b>                         | <b>\$2,053,829 94</b> |

NON-LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Gross premiums in course of collection ..... | \$214,030 54          |
| <b>Gross assets .....</b>                    | <b>\$2,267,860 48</b> |

DEDUCT ASSETS NOT ADMITTED.

|  |                       |
|--|-----------------------|
| Gross premiums in course of collection—written prior to Oct. 1 ..... | \$51,146 60           |
| <b>Total admitted assets.....</b>                                    | <b>\$2,216,713 88</b> |

LIABILITIES.

|   |                      |                    |                     |                       |
|---|----------------------|--------------------|---------------------|-----------------------|
| Losses and claims, viz.:                      |                      |                    |                     |                       |
|   | <i>In Process of</i> | <i>Reported.</i>   | <i>Resisted.</i>    |                       |
|   | <i>Adjustment.</i>   | <i>No Proof.</i>   |                     |                       |
| Fidelity .....                                | \$13,309 45          | \$22,091 18        | \$30,175 27         |                       |
| Surety .....                                  | 27,622 84            | -                  | 111,461 92          |                       |
| Burglary and theft .....                      | 3,322 00             | -                  | -                   |                       |
| <b>Totals .....</b>                           | <b>\$44,254 29</b>   | <b>\$22,091 18</b> | <b>\$141,637 19</b> |                       |
| Deduct reinsurance .....                      | -                    | -                  | 9,354 53            |                       |
| <b>Net unpaid claims.....</b>                 | <b>\$44,254 29</b>   | <b>\$22,091 18</b> | <b>\$132,282 66</b> | \$198,626 13          |
| Unearned premiums on outstanding risks .....  |                      |                    |                     | 641,038 42            |
| Commissions due agents and brokers .....      |                      |                    |                     | 26,602 38             |
| Due for reinsurance .....                     |                      |                    |                     | 24,276 15             |
| Special reserve .....                         |                      |                    |                     | 200,000 00            |
| Collateral deposits and interest thereon..... |                      |                    |                     | 174,645 04            |
| Premiums unadjusted .....                     |                      |                    |                     | 3,922 06              |
| All other liabilities.....                    |                      |                    |                     | 7,441 29              |
| Cash capital .....                            |                      |                    | \$500,000 00        |                       |
| Surplus over all liabilities .....            |                      |                    | 440,160 41          |                       |
| <b>Surplus to policy holders .....</b>        |                      |                    |                     | <b>940,160 41</b>     |
| <b>Total liabilities.....</b>                 |                      |                    |                     | <b>\$2,216,713 88</b> |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Fidelity.</i> | <i>Surety.</i> | <i>Burglary<br/>and Theft.</i> |
|---------------------------------|------------------|----------------|--------------------------------|
| In force December 31, 1904..... | \$527,227 88     | \$591,621 16   | \$58,990 36                    |
| Written during the year.....    | 736,568 47       | 546,391 43     | 155,310 56                     |
| Totals.....                     | \$1,263,796 35   | \$1,138,012 59 | \$214,300 92                   |
| Expired and canceled .....      | 690,868 11       | 491,518 88     | 60,687 51                      |
| In force December 31, 1905..... | \$572,928 24     | \$646,493 71   | \$153,613 41                   |
| Deduct amount reinsured .....   | 42,670 06        | 35,045 24      | 13,243 21                      |
| Net premiums in force .....     | \$530,258 18     | \$611,448 47   | \$140,376 20                   |

## BUSINESS IN MAINE.

|                          | <i>Premiums<br/>Received.</i> |
|--------------------------|-------------------------------|
| Fidelity.....            | \$1,612 05                    |
| Surety .....             | 10 00                         |
| Burglary and theft ..... | ..                            |
| Totals.....              | \$1,622 05                    |

NEW AMSTERDAM CASUALTY COMPANY,  
NEW YORK, N. Y.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1899.

W. F. MOORE, *President.*

GEORGE E. TAYLOR, *Secretary.*

Cash Capital, \$314,400.

INCOME.

|  |           |                |
|--|-----------|----------------|
| Net premiums received, viz:                    |           |                |
| Accident.....                                  | \$101,274 | 47             |
| Health.....                                    | 24,928    | 96             |
| Liability.....                                 | 324,234   | 24             |
| Plate glass.....                               | 49,644    | 39             |
| Burglary and theft.....                        | 96,038    | 15             |
| Net premium income.....                        |           | \$596,120 21   |
| Interest on bonds and dividends on stocks..... | \$22,066  | 20             |
| Interest from all other sources.....           | 2,448     | 57             |
| Profit and loss.....                           |           | 76 57          |
| Total income.....                              |           | \$620,711 55   |
| Ledger assets Dec. 31, 1904.....               |           | 746,803 33     |
| Total.....                                     |           | \$1,367,514 88 |

DISBURSEMENTS.

|  |          |              |
|--|----------|--------------|
| Net amount paid for losses and claims, viz:                          |          |              |
| Accident.....  | \$41,248 | 35           |
| Health.....  | 6,920    | 57           |
| Liability.....   | 123,735  | 40           |
| Plate glass.....   | 18,400   | 62           |
| Burglary and theft.....  | 30,631   | 11           |
| Net payments to policy holders.....                                  |          | \$220,936 05 |
| Investigation and adjustment of claims.....                          |          | 29,017 58    |
| Commissions or brokerage.....  |          | 151,017 70   |
| Salaries, fees and compensation of officers and home office employes |          | 53,236 20    |
| Salaries and expenses of agents not paid by commissions.....         |          | 42,827 30    |
| Medical examiners fees and salaries.....                             |          | 525 00       |
| Inspections.....   |          | 5,854 89     |
| Rents.....   |          | 8,542 50     |
| Taxes, licenses and insurance department fees.....                   |          | 10,182 59    |
| Legal expenses.....  |          | 1,699 92     |
| Advertising.....   |          | 4,451 57     |
| Printing and stationery.....   |          | 13,531 18    |
| Postage and express.....   |          | 3,535 33     |
| Furniture and fixtures.....  |          | 1,657 98     |
| Loss on sale or maturity of ledger assets.....                       |          | 3,527 00     |
| Miscellaneous expenditures.....                                      |          | 6,183 78     |
| Total disbursements.....   |          | \$557,026 57 |
| Balance.....   |          | \$810,488 31 |

## LEDGER ASSETS.

|   |                  |           |
|---|------------------|-----------|
| Book value of stocks and bonds, excluding interest..... | \$716,900        | 45        |
| Cash in office and in bank .....                        | 90,340           | 97        |
| Agents debit balances .....                             | 3,246            | 89        |
| <b>Total ledger assets .....</b>                        | <b>\$810,488</b> | <b>31</b> |

## NON-LEDGER ASSETS.

|   |                  |           |
|---|------------------|-----------|
| Interest accrued on bonds .....                               | \$4,736          | 00        |
| Interest accrued on other assets.....                         | 1,746            | 00        |
| <b>Market value of stocks and bonds over book value .....</b> | <b>9,419</b>     | <b>30</b> |
| <b>Gross premiums in course of collection.....</b>            | <b>106,013</b>   | <b>15</b> |
| <b>Gross assets.....</b>                                      | <b>\$932,402</b> | <b>76</b> |

## DEDUCT ASSETS NOT ADMITTED.

|  |                  |           |
|--|------------------|-----------|
| Gross premiums in course of collection—written prior to<br>Oct. 1..... | \$102            | 19        |
| Book value of ledger assets over market value.....                     | 31,668           | 75        |
| <b>Total admitted assets .....</b>                                     | <b>\$900,631</b> | <b>82</b> |

## LIABILITIES.

Losses and claims, viz:

|   | <i>In Process of<br/>Adjustment.</i> | <i>Resisted.</i> |                  |
|---|--------------------------------------|------------------|------------------|
| Accident .....  | \$4,402                              | 50               | \$775            |
| Health.....   | 840                                  | 00               | -                |
| Plate glass.....  | 1,829                                | 00               | -                |
| Burglary and theft.....                                       | 3,845                                | 00               | 750              |
| Unpaid claims.....  | \$10,916                             | 50               | \$1,525          |
| Special reserve for unpaid liability losses.....              |                                      |                  | 156,174          |
| Unearned premiums on outstanding risks.....                   |                                      |                  | 284,912          |
| Commissions due agents and brokers.....                       |                                      |                  | 25,503           |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                  | 1,097            |
| Due for reinsurance.....                                      |                                      |                  | 1,078            |
| Cash capital .....  | \$314,490                            | 00               |                  |
| Surplus over all liabilities.....                             | 105,023                              | 09               |                  |
| Surplus to policy holders.....                                |                                      |                  | 419,423          |
| <b>Total liabilities .....</b>                                |                                      |                  | <b>\$900,631</b> |

## EXHIBIT OF PREMIUMS.

|                                    | <i>Accident.</i> | <i>Health.</i>  | <i>Liability.</i> |
|------------------------------------|------------------|-----------------|-------------------|
| In force December 31, 1904.....    | \$96,447         | \$19,414        | \$253,547         |
| Written during the year.....       | 164,931          | 42,714          | 489,273           |
| <b>Totals .....</b>                | <b>\$261,378</b> | <b>\$62,128</b> | <b>\$742,821</b>  |
| Expired and canceled .....         | 151,717          | 34,092          | 487,367           |
| In force December 31, 1905 .....   | \$109,660        | \$28,035        | \$255,453         |
| Deduct amount reinsured.....       | 488              | -               | 2,116             |
| <b>Net premiums in force .....</b> | <b>\$109,172</b> | <b>\$28,035</b> | <b>\$253,336</b>  |



|                                   | <i>Plate<br/>Glass.</i> | <i>Burglary<br/>and Theft.</i> |
|-----------------------------------|-------------------------|--------------------------------|
| In force December 31, 1904.....   | \$42,721 91             | \$107,054 29                   |
| Written during the year .....     | 67,684 41               | 124,741 76                     |
| <b>Totals .....</b>               | <b>\$110,406 32</b>     | <b>\$231,796 05</b>            |
| Expired and canceled .....        | 58,237 15               | 114,174 61                     |
| In force December 31, 1905 .....  | \$52,169 17             | \$117,921 44                   |
| Deduct amount reinsured.....      | -                       | 2,413 94                       |
| <b>Net premiums in force.....</b> | <b>\$52,169 17</b>      | <b>\$115,207 50</b>            |

## BUSINESS IN MAINE.

|                         | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|-------------------------|-------------------------------|-------------------------|-----------------------------|
| Accident .....          | \$527 16                      | \$203 29                | \$203 29                    |
| Health.....             | 44 50                         | -                       | -                           |
| Liability .....         | 81 13                         | 18 90                   | 18 90                       |
| Plate glass .....       | 32 41                         | -                       | -                           |
| Burglary and theft..... | 108 75                        | -                       | -                           |
| <b>Totals .....</b>     | <b>\$793 95</b>               | <b>\$222 19</b>         | <b>\$222 19</b>             |

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, \$200,000.  
—

INCOME.

|   |              |              |
|---|--------------|--------------|
| Net premiums received, viz:                       |              |              |
| Plate glass.....                                  | \$202,912 10 |              |
| Burglary and theft .....                          | 296 25       |              |
| Net premium income .....                          |              | \$203,208 35 |
| Interest on mortgage loans .....                  | \$12,531 55  |              |
| Interest on collateral loans .....                | 10 00        |              |
| Interest on bonds.....                            | 1,225 00     |              |
| Interest from all other sources .....             | 17 12        | 13,783 67    |
| Profit on sale or maturity of ledger assets ..... |              | 2,735 50     |
| Total income.....                                 |              | \$219,727 52 |
| Ledger assets Dec. 31, 1904 .....                 | \$279,827 88 |              |
| Increase of capital during 1905.....              | 100,000 00   | 379,827 88   |
| Total .....                                       |              | \$599,555 40 |

DISBURSEMENTS.

|  |              |
|--|--------------|
| Net amount paid for losses and claims (plate glass).....                   | \$63,241 88  |
| Commissions or brokerage.....  | 68,960 43    |
| Interest and dividends to stockholders .....                               | 109,000 00   |
| Salaries, fees and compensation of officers and home office employes ..... | 14,307 95    |
| Salaries and expenses of agents not paid by commissions .....              | 4,289 26     |
| Rents .....  | 1,000 00     |
| Taxes, licenses and insurance department fees.....                         | 7,595 19     |
| Legal expenses .....   | 151 07       |
| Advertising .....  | 865 00       |
| Printing and stationery.....   | 1,824 43     |
| Postage and express .....  | 1,995 57     |
| Miscellaneous expenditures .....   | 1,577 28     |
| Total disbursements .....  | \$274,748 06 |
| Balance.....   | \$324,807 34 |

LEDGER ASSETS.

|  |              |
|--|--------------|
| Mortgage loans on real estate .....          | \$273,712 00 |
| Book value of bonds, excluding interest..... | 31,106 00    |
| Cash in office and in bank .....             | 18,439 17    |
| Bills receivable .....                       | 1,427 03     |
| Agents balances .....                        | 123 14       |
| Total ledger assets .....                    | \$324,807 34 |

NEW JERSEY PLATE GLASS INSURANCE COMPANY. 561

NON-LEDGER ASSETS.

|  |            |                     |
|--|------------|---------------------|
| Interest due and accrued on mortgages.....   | \$3,814 69 |                     |
| Interest accrued on bonds .....              | 306 66     | \$4,121 35          |
| Market value of bonds over book value .....  |            | 437 75              |
| Gross premiums in course of collection ..... |            | 39,237 19           |
| Glass on hand.....                           |            | 4,977 00            |
| Gross assets .....                           |            | <u>\$373,580 63</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |            |                     |
|--|------------|---------------------|
| Bills receivable .....   | \$1,427 03 |                     |
| Gross premiums in course of collection—written prior to<br>October 1 ..... | 2,143 67   |                     |
| Agents debit balances .....  | 123 14     | \$3,693 84          |
| Total admitted assets.....   |            | <u>\$369,886 79</u> |

LIABILITIES.

|  |                      |                  |                     |
|--|----------------------|------------------|---------------------|
| Losses and claims, viz.:                     |                      |                  |                     |
|  | <i>In Process of</i> | <i>Reported.</i> |                     |
|  | <i>Adjustment.</i>   | <i>No Proof.</i> |                     |
| Plate glass .....                            | \$1,387 19           | \$334 50         | \$1,721 69          |
| Unearned premiums on outstanding risks ..... |                      |                  | 104,176 65          |
| Commissions due agents and brokers .....     |                      |                  | 12,728 95           |
| Cash capital .....                           | \$200,000 00         |                  |                     |
| Surplus over all liabilities .....           | 51,259 50            |                  |                     |
| Surplus to policy holders .....              |                      |                  | <u>251,259 50</u>   |
| Total liabilities.....                       |                      |                  | <u>\$369,886 79</u> |

EXHIBIT OF PREMIUMS.

|                                  |                     |                   |
|----------------------------------|---------------------|-------------------|
|                                  | <i>Plate Glass.</i> | <i>Burglary</i>   |
|                                  |                     | <i>and Theft.</i> |
| In force December 31, 1904 ..... | \$186,230 74        | -                 |
| Written during the year .....    | 232,061 38          | \$2,541 31        |
| Totals .....                     | <u>\$418,292 12</u> | <u>\$2,541 31</u> |
| Expired and canceled .....       | 212,367 20          | 99 40             |
| In force December 31, 1905 ..... | \$205,924 92        | \$2,441 91        |

BUSINESS IN MAINE.

|                   |                  |               |                  |
|-------------------|------------------|---------------|------------------|
|                   | <i>Premiums</i>  | <i>Losses</i> | <i>Losses</i>    |
|                   | <i>Received.</i> | <i>Paid.</i>  | <i>Incurred.</i> |
| Plate glass ..... | \$1,534 41       | \$170 00      | \$190 00         |

NEW YORK PLATE GLASS INSURANCE COMPANY,  
NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

MAJOR A. WHITE, *President*.

J. CARROLL FRENCH, *Secretary*.

Cash Capital, \$200,000.

INCOME.

|   |             |                |
|---|-------------|----------------|
| Net premiums received (plate glass) .....         |             | \$454,429 95   |
| Interest on bonds and dividends on stocks .....   | \$21,315 41 |                |
| Interest from all other sources .....             | 2,623 37    | 23,938 78      |
| Profit on sale or maturity of ledger assets ..... |             | 12,405 86      |
| Total income .....                                |             | \$490,774 59   |
| Ledger assets Dec. 31, 1904 .....                 |             | 589,508 24     |
| Total .....                                       |             | \$1,080,282 83 |

DISBURSEMENTS.

|  |  |              |
|--|--|--------------|
| Net amount paid for losses and claims (plate glass) .....                  |  | \$157,165 38 |
| Commissions or brokerage .....   |  | 159,830 30   |
| Interest and dividends to stockholders .....                               |  | 16,000 00    |
| Salaries, fees and compensation of officers and home office employes ..... |  | 42,962 66    |
| Salaries and expenses of agents not paid by commissions .....              |  | 5,363 36     |
| Rents .....  |  | 5,279 08     |
| Taxes, licenses and insurance department fees .....                        |  | 12,527 96    |
| Legal expenses .....   |  | 1,174 86     |
| Advertising .....  |  | 243 74       |
| Printing and stationery .....  |  | 2,065 11     |
| Postage and express .....  |  | 1,642 90     |
| Furniture and fixtures .....   |  | 420 59       |
| Miscellaneous expenditures .....   |  | 9,788 35     |
| Total disbursements .....  |  | \$414,459 29 |
| Balance .....  |  | \$665,823 54 |

LEDGER ASSETS.

|  |  |              |
|--|--|--------------|
| Book value of stocks and bonds, excluding interest ..... |  | \$610,045 61 |
| Cash in office and in bank .....                         |  | 55,777 93    |
| Total ledger assets .....                                |  | \$665,823 54 |

NON-LEDGER ASSETS.

|  |  |              |
|--|--|--------------|
| Market value of stocks and bonds over book value ..... |  | \$41,954 39  |
| Gross premiums in course of collection .....           |  | 88,331 17    |
| Gross assets .....                                     |  | \$796,109 10 |

DEDUCT ASSETS NOT ADMITTED.

|  |                     |
|--|---------------------|
| Gross premiums in course of collection—written prior to Oct. 1 ..... | \$439 35            |
| Total admitted assets.....   | <u>\$795,669 75</u> |

LIABILITIES.

Losses and claims, viz:

|   | <i>In Process of<br/>Adjustment.</i> | <i>Reported.<br/>No Proof.</i> |                     |
|---|--------------------------------------|--------------------------------|---------------------|
| Plate glass .....                           | \$6,473 95                           | \$2,114 00                     | \$8,587 95          |
| Unearned premiums on outstanding risks..... |                                      |                                | 239,600 11          |
| Commissions due agents and brokers.....     |                                      |                                | 30,341 34           |
| Dividends due stockholders.....             |                                      |                                | 12,000 00           |
| Cash capital.....                           |                                      | \$200,000 00                   |                     |
| Surplus over all liabilities.....           |                                      | <u>305,140 35</u>              |                     |
| Surplus to policy holders.....              |                                      |                                | <u>505,140 35</u>   |
| Total liabilities .....                     |                                      |                                | <u>\$795,669 75</u> |

EXHIBIT OF PREMIUMS.

|                                  | <i>Plate Glass.</i> |
|----------------------------------|---------------------|
| In force December 31, 1904 ..... | \$467,493 37        |
| Written during the year .....    | <u>529,419 40</u>   |
| Total.....                       | \$996,912 77        |
| Expired and canceled.....        | <u>520,864 85</u>   |
| In force December 31, 1905 ..... | \$476,047 92        |

BUSINESS IN MAINE.

|                   | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|-------------------|-------------------------------|-------------------------|-----------------------------|
| Plate glass ..... | \$1,562 86                    | \$322 55                | \$335 30                    |

\* NORTH AMERICAN ACCIDENT INSURANCE  
 COMPANY,  
 CHICAGO, ILL.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

E. C. WALLER, *President.*

A. E. FORREST, *Secretary.*

Cash Capital, \$100,000.

INCOME.

|  |            |              |
|--|------------|--------------|
| Net premiums received (accident) ..... |            | \$607,940 54 |
| Interest on mortgage loans .....       | \$3,259 28 |              |
| Interest on collateral loans .....     | 1,153 75   |              |
| Interest on bonds .....                | 7,330 66   |              |
| Interest from all other sources .....  | 3,123 26   | 15,066 95    |
| Appreciation in value of bonds .....   |            | 1,893 19     |
| Total income .....                     |            | \$624,900 68 |
| Ledger assets Dec. 31, 1904 .....      |            | 303,177 90   |
| Total .....                            |            | \$928,078 58 |

DISBURSEMENTS.

|  |              |
|--|--------------|
| Net amount paid for losses and claims (accident) .....                     | \$219,156 24 |
| Investigation and adjustment of claims .....                               | 5,437 42     |
| Commissions or brokerage .....   | 157,313 33   |
| Interest and dividends to stockholders .....                               | 20,000 00    |
| Salaries, fees and compensation of officers and home office employes ..... | 58,334 11    |
| Salaries and expenses of agents not paid by commissions .....              | 23,590 30    |
| Medical examiners fees and salaries .....                                  | 3,327 62     |
| Rents .....  | 4,471 70     |
| Taxes, licenses and insurance department fees .....                        | 11,407 32    |
| Legal expenses .....   | 699 40       |
| Advertising .....  | 1,246 56     |
| Printing and stationery .....  | 12,284 98    |
| Postage and express .....  | 7,706 65     |
| Furniture and fixtures .....   | 1,438 98     |
| Miscellaneous expenditures .....   | 19,330 02    |
| Total disbursements .....  | \$545,744 63 |
| Balance .....  | \$382,333 95 |

\* Admitted May 1, 1906.

## LEDGER ASSETS.

|  |  |                     |
|--|--|---------------------|
| Mortgage loans on real estate.....           |  | \$54,350 00         |
| Loans secured by collateral.....             |  | 39,000 00           |
| Book value of bonds, excluding interest..... |  | 222,893 60          |
| Cash in office and in bank.....              |  | 61,431 23           |
| All other ledger assets.....                 |  | 4,659 12            |
| Total ledger assets.....                     |  | <u>\$382,333 95</u> |

## NON-LEDGER ASSETS.

|   |          |                     |
|---|----------|---------------------|
| Interest accrued on mortgages.....          | \$759 56 |                     |
| Interest accrued on bonds.....              | 576 65   |                     |
| Interest accrued on collateral loans.....   | 402 76   | \$1,738 97          |
| Gross premiums in course of collection..... |          | 57,866 35           |
| Total admitted assets.....                  |          | <u>\$441,439 27</u> |

## LIABILITIES.

Losses and claims, viz:

|   | <i>In Process of<br/>Adjustment.</i> | <i>Resisted.</i> |                     |
|---|--------------------------------------|------------------|---------------------|
| Accident.....   | \$23,370 00                          | \$2,450 00       | \$25,820 00         |
| Estimated expenses incident to settlement of unpaid claims..... |                                      |                  | 500 00              |
| Unearned premiums on outstanding risks.....                     |                                      |                  | 83,640 53           |
| Commissions due agents and brokers.....                         |                                      |                  | 14,341 58           |
| Salaries and other miscellaneous expenses due or accrued.....   |                                      |                  | 973 38              |
| Cash capital.....   | \$100,000 00                         |                  |                     |
| Surplus over all liabilities.....                               | 216,163 78                           |                  |                     |
| Surplus to policy holders.....                                  |                                      |                  | <u>316,163 78</u>   |
| Total liabilities.....  |                                      |                  | <u>\$441,439 27</u> |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i>    |
|---------------------------------|---------------------|
| In force December 31, 1904..... | \$138,112 91        |
| Written during the year.....    | 705,456 45          |
| Total.....                      | <u>\$843,569 36</u> |
| Expired and canceled.....       | 675,153 07          |
| In force December 31, 1905..... | \$168,416 29        |
| Deduct amount reinsured.....    | 1,135 23            |
| Net premiums in force.....      | <u>\$167,281 06</u> |

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.....                                     | \$186,812 06 |                |
| Health .....                                      | 8,723 52     |                |
| Liability.....                                    | 924,135 57   |                |
| Steam boiler .....                                | 44,025 58    |                |
| Burglary and theft .....                          | 99,102 03    |                |
| Credit .....                                      | 390,040 12   |                |
| Net premium income .....                          |              | \$1,652,838 88 |
| Interest on bonds.....                            | \$75,808 56  |                |
| Interest from all other sources .....             | 4,278 36     | 80,086 92      |
| Profit on sale or maturity of ledger assets ..... |              | 13,463 25      |
| Income from all other sources .....               |              | 2,244 02       |
| Total income .....                                |              | \$1,748,633 07 |
| Ledger assets Dec. 31, 1904 .....                 |              | 2,394,079 42   |
| Total .....                                       |              | \$4,142,712 49 |

DISBURSEMENTS.

|  |             |              |
|--|-------------|--------------|
| Net amount paid for losses and claims, viz:                                |             |              |
| Accident.....  | \$64,386 71 |              |
| Health .....   | 1,185 03    |              |
| Liability .....  | 325,395 56  |              |
| Steam boiler.....  | 23,221 07   |              |
| Burglary and theft .....   | 14,144 33   |              |
| Credit .....   | 188,840 40  |              |
| Net payments to policy holders .....                                       |             | \$617,173 10 |
| Investigation and adjustment of claims .....                               |             | 133,660 12   |
| Commissions or brokerage .....   |             | 404,536 63   |
| Salaries, fees and compensation of officers and home office employes ..... |             | 101,932 67   |
| Salaries and expenses of agents not paid by commissions .....              |             | 29,363 86    |
| Medical examiners fees and salaries .....                                  |             | 97 00        |
| Inspections.....   |             | 18,556 09    |



|  |                       |
|--|-----------------------|
| Rents .....  | \$9,592 95            |
| Taxes, licenses and insurance department fees..... | 36,454 89             |
| Legal expenses .....                               | 6,197 35              |
| Advertising .....                                  | 8,165 65              |
| Printing and stationery .....                      | 10,226 65             |
| Postage and express .....                          | 4,487 61              |
| Furniture and fixtures .....                       | 3,151 39              |
| Remitted to home office .....                      | 108,212 94            |
| Miscellaneous expenditures .....                   | 9,784 51              |
| Total disbursements .....                          | <u>\$1,501,573 41</u> |
| Balance.....                                       | \$2,641,139 08        |

LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of bonds, excluding interest ..... | \$2,514,019 71        |
| Cash in office and in bank .....              | 121,274 43            |
| Premium notes .....                           | 5,844 94              |
| Total ledger assets .....                     | <u>\$2,641,139 08</u> |

NON-LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Interest due and accrued on bonds .....      | \$28,447 46           |
| Gross premiums in course of collection ..... | 174,223 33            |
| Gross assets .....                           | <u>\$2,843,509 87</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |           |                       |
|--|-----------|-----------------------|
| Gross premiums in course of collection—written prior to<br>Oct. 1..... | \$908 06  |                       |
| Book value of bonds over market value.....                             | 68,043 33 | \$68,951 39           |
| Total admitted assets .....  |           | <u>\$2,774,858 48</u> |

LIABILITIES.

|  |                      |                  |                       |
|--|----------------------|------------------|-----------------------|
| Losses and claims, viz.:                                       |                      |                  |                       |
|  | <i>In Process of</i> | <i>Resisted.</i> |                       |
|  | <i>Adjustment.</i>   |                  |                       |
| Accident.....  | \$18,316 00          | \$2,500 00       |                       |
| Health.....  | 275 00               | -                |                       |
| Steam boiler.....  | 2,230 00             | -                |                       |
| Burglary and theft.....  | 2,035 00             | -                |                       |
| Credit .....   | 15,504 00            | 9,500 00         |                       |
| Unpaid claims.....   | \$38,360 00          | \$12,000 00      | \$50,360 00           |
| Special reserve for unpaid liability losses .....              |                      |                  | 521,999 68            |
| Unearned premiums on outstanding risks .....                   |                      |                  | 659,174 77            |
| Commissions due agents and brokers .....                       |                      |                  | 45,027 36             |
| Salaries and other miscellaneous expenses due or accrued ..... |                      |                  | 40,000 00             |
| Agents credit balances .....                                   |                      |                  | 10,862 50             |
| Special reserve for credit insurance. ....                     |                      |                  | 40,000 00             |
| Contingent reserve .....                                       |                      |                  | 150,000 00            |
| Statutory deposit.....   | \$350,000 00         |                  |                       |
| Surplus over all liabilities.....                              | 907,434 17           |                  |                       |
| Surplus to policy holders.....                                 |                      |                  | <u>1,257,434 17</u>   |
| Total liabilities.....   |                      |                  | <u>\$2,774,858 48</u> |

EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i> | <i>Health.</i> | <i>Liability.</i> |
|---------------------------------|------------------|----------------|-------------------|
| In force December 31, 1904..... | \$126,601 33     | \$6,431 49     | \$597,652 57      |
| Written during the year.....    | 251,116 12       | 14,256 34      | 1,224,622 85      |
| Totals .....                    | \$377,717 45     | \$20,687 83    | \$1,822,275 42    |
| •Expired and canceled .....     | 222,266 10       | 11,469 06      | 1,233,766 77      |
| In force December 31, 1905..... | \$155,451 35     | \$9,218 77     | \$588,508 65      |
| Deduct amount reinsured .....   | 3,081 75         | 89 78          | 3,791 02          |
| Net premiums in force .....     | \$152,369 60     | \$9,128 99     | \$584,717 63      |

  

|                                 | <i>Steam Boiler.</i> | <i>Burglary and Theft.</i> | <i>Credit.</i> |
|---------------------------------|----------------------|----------------------------|----------------|
| In force December 31, 1904..... | \$82,376 60          | \$104,156 76               | \$371,842 36   |
| Written during the year .....   | 77,300 34            | 147,801 28                 | 395,207 71     |
| Totals .....                    | \$159,676 94         | \$251,958 04               | \$767,050 07   |
| Expired and canceled.....       | 62,658 91            | 135,852 40                 | 421,209 75     |
| In force December 31, 1905..... | \$97,018 03          | \$116,105 64               | \$345,840 32   |
| Deduct amount reinsured.....    | 64 33                | 10,096 01                  | -              |
| Net premiums in force .....     | \$96,953 70          | \$106,009 63               | \$345,840 32   |

BUSINESS IN MAINE.

|                         | <i>Premiums Received.</i> | <i>Losses Paid.</i> | <i>Losses Incurred.</i> |
|-------------------------|---------------------------|---------------------|-------------------------|
| Accident.....           | \$922 79                  | \$230 59            | \$105 59                |
| Health.....             | 61 25                     | -                   | -                       |
| Liability .....         | 2,667 42                  | 288 14              | 288 14                  |
| Steam boiler.....       | 216 30                    | -                   | -                       |
| Burglary and theft..... | 158 75                    | -                   | -                       |
| Credit .....            | 2,850 00                  | 632 16              | 187 58                  |
| Totals .....            | \$6,876 51                | \$1,150 89          | \$581 31                |

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.....                                     | \$1,182,507 45 |                |
| Health .....                                      | 192,774 85     |                |
| Net premium income .....                          |                | \$1,375,282 30 |
| Interest on bonds and dividends on stocks .....   | \$31,426 34    |                |
| Interest from all other sources .....             | 2,843 71       | 34,270 05      |
| Profit on sale or maturity of ledger assets ..... |                | 9,712 50       |
| Income from all other sources.....                |                | 205 36         |
| Total income.....                                 |                | \$1,419,470 21 |
| Ledger assets Dec. 31, 1904 .....                 |                | 1,072,707 62   |
| Total.....  |                | \$2,492,177 83 |

DISBURSEMENTS.

|  |              |                |
|--|--------------|----------------|
| Net amount paid for losses and claims, viz:                          |              |                |
| Accident.....  | \$418,169 49 |                |
| Health .....   | 75,295 09    |                |
| Net payments to policy holders.....                                  |              | \$493,464 58   |
| Investigation and adjustment of claims .....                         |              | 15,375 80      |
| Commissions or brokerage .....                                       |              | 446,291 12     |
| Interest and dividends to stockholders .....                         |              | 24,000 00      |
| Salaries, fees and compensation of officers and home office employes |              | 122,713 02     |
| Salaries and expenses of agents not paid by commissions.....         |              | 95,560 50      |
| Medical examiners fees and salaries .....                            |              | 14,796 44      |
| Inspections .....  |              | 9,712 25       |
| Rents—including company's own occupancy.....                         |              | 15,625 00      |
| Taxes, licenses and insurance department fees .....                  |              | 30,369 85      |
| Advertising .....  |              | 12,825 50      |
| Printing and stationery.....   |              | 26,575 12      |
| Postage and express .....  |              | 18,765 25      |
| Furniture and fixtures .....   |              | 1,252 65       |
| Total disbursements .....  |              | \$1,327,327 08 |
| Balance.....   |              | \$1,164,850 75 |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of stocks and bonds, excluding interest..... | \$1,020,281 24        |
| Cash in office and in bank .....                        | 144,569 51            |
| Total ledger assets .....                               | <u>\$1,164,850 75</u> |

## NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest due and accrued on bonds .....     | \$6,758 32            |
| Gross premiums in course of collection..... | 159,264 86            |
| Gross assets.....                           | <u>\$1,330,873 93</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                       |
|---|-----------------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$9,768 54            |
| Book value of stocks and bonds over market value.....               | 1,591 74              |
| Total admitted assets.....  | <u>\$1,319,513 65</u> |

## LIABILITIES.

Losses and claims, viz:

|   | <i>In Process of<br/>Adjustment.</i> | <i>Reported.<br/>No Proof.</i> | <i>Resisted.</i> | <i>Estimated<br/>expenses of<br/>settlement.</i> |                       |
|---|--------------------------------------|--------------------------------|------------------|--|-----------------------|
| Accident.....   | \$29,512 50                          | \$51,225 00                    | \$35,943 29      | \$2,500 00                                       |                       |
| Health .....  | 337 50                               | 4,050 00                       | -                | -  |                       |
| Unpaid claims .   | \$29,850 00                          | \$55,275 00                    | \$35,943 29      | \$2,500 00                                       | \$123,568 29          |
| Unearned premiums on outstanding risks.....                   |                                      |                                |                  |  | 570,913 96            |
| Commissions due agents and brokers.....                       |                                      |                                |                  |  | 39,057 39             |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                                |                  |  | 25,906 17             |
| Reserve for contingent instalment policies.....               |                                      |                                |                  |  | 86,434 00             |
| Cash capital.....   |                                      |                                |                  | \$200,000 00                                     |                       |
| Surplus over all liabilities .....                            |                                      |                                |                  | 274,633 84                                       |                       |
| Surplus to policy holders.....                                |                                      |                                |                  |  | 474,633 84            |
| Total liabilities .....                                       |                                      |                                |                  |  | <u>\$1,319,513 65</u> |

## EXHIBIT OF PREMIUMS.

|                                 | <i>Accident.</i>      | <i>Health.</i>      |
|---------------------------------|-----------------------|---------------------|
| In force December 31, 1904..... | \$903,631 14          | \$178,375 50        |
| Written during the year.....    | 1,356,026 93          | 229,646 04          |
| Totals.....                     | <u>\$2,259,658 07</u> | <u>\$408,021 54</u> |
| Expired and canceled .....      | 1,309,149 95          | 216,701 74          |
| In force December 31, 1905..... | \$950,508 12          | \$191,319 80        |

## BUSINESS IN MAINE.

|               | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|---------------|-------------------------------|-------------------------|-----------------------------|
| Accident..... | \$17,765 50                   | \$6,590 72              | \$1,740 72                  |
| Health.....   | 3,340 00                      | 2,123 18                | 2,093 18                    |
| Totals .....  | <u>\$21,105 50</u>            | <u>\$8,713 90</u>       | <u>\$3,833 90</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.....                        | \$518,973 00 |                |
| Health .....                         | 102,757 22   |                |
| Liability.....                       | 671,145 14   |                |
| Net premium income.....              |              | \$1,592,875 36 |
| Interest on mortgage loans .....     | \$30,674 13  |                |
| Interest on bonds .....              | 47,380 35    |                |
| Interest from all other sources..... | 3,043 58     | 81,098 06      |
| Suspense account.....                |              | 203 10         |
| Total income.....                    |              | \$1,674,176 52 |
| Ledger assets Dec. 31, 1904 .....    |              | 1,783,539 97   |
| Total.....                           |              | \$3,457,716 49 |

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:

|  |              |                |
|--|--------------|----------------|
| Accident.....  | \$384,733 35 |                |
| Health .....   | 40,970 71    |                |
| Liability.....   | 207,435 54   |                |
| Net payments to policy holders .....                                       |              | \$633,139 60   |
| Investigation and adjustment of claims .....                               |              | 69,778 23      |
| Commissions or brokerage.....  |              | 436,014 51     |
| Interest and dividends to stockholders .....                               |              | 30,000 00      |
| Salaries, fees and compensation of officers and home office employes ..... |              | 79,939 19      |
| Salaries and expenses of agents not paid by commissions.....               |              | 72,397 53      |
| Inspections .....  |              | 10,570 16      |
| Rents .....  |              | 12,790 87      |
| Taxes on real estate .....   |              | 1,128 76       |
| All other taxes, licenses and insurance department fees .....              |              | 47,380 65      |
| Advertising.....   |              | 8,458 77       |
| Printing and stationery.....   |              | 12,986 20      |
| Postage and express .....  |              | 9,434 56       |
| Furniture and fixtures .....   |              | 5,508 82       |
| Miscellaneous expenditures.....  |              | 16,132 07      |
| Total disbursements .....  |              | \$1,445,659 92 |
| Balance.....   |              | \$2,012,056 57 |

## LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Book value of real estate .....               | \$42,620 00           |
| Mortgage loans on real estate.....            | 544,503 56            |
| Book value of bonds, excluding interest ..... | 1,290,223 08          |
| Cash in office and in bank .....              | 134,174 05            |
| All other ledger assets.....                  | 585 88                |
| Total ledger assets .....                     | <u>\$2,012,056 57</u> |

## NON-LEDGER ASSETS.

|   |            |                       |
|---|------------|-----------------------|
| Interest due and accrued on mortgages ..... | \$7,774 48 |                       |
| Interest accrued on bonds .....             | 13,015 74  |                       |
| Interest accrued on other assets.....       | 104 90     | \$20,895 12           |
| Market value of bonds over book value ..... |            | 32,076 92             |
| Gross premiums in course of collection..... |            | 305,922 37            |
| Total admitted assets.....                  |            | <u>\$2,370,950 98</u> |

## LIABILITIES.

Losses and claims, viz:

|   | <i>Adjusted.</i> | <i>In Process of<br/>Adjustment.</i> | <i>Reported.<br/>No Proof.</i> | <i>Resisted.</i> |                       |
|---|------------------|--------------------------------------|--------------------------------|------------------|-----------------------|
| Accident.....   | \$10,500 00      | \$18,250 00                          | \$56,250 00                    | \$23,250 00      |                       |
| Health .....  | 1,500 00         | 2,175 00                             | 6,325 00                       | -                |                       |
| Unpaid claims .   | \$12,000 00      | \$20,425 00                          | \$62,575 06                    | \$23,250 00      | \$118,250 00          |
| Special reserve for unpaid liability losses.....              |                  |                                      |                                |                  | 474,833 70            |
| Unearned premiums on outstanding risks.....                   |                  |                                      |                                |                  | 682,309 82            |
| Commissions due agents and brokers.....                       |                  |                                      |                                |                  | 84,128 64             |
| Salaries and other miscellaneous expenses due or accrued..... |                  |                                      |                                |                  | 37,500 00             |
| Due for return premiums and cancellations.....                |                  |                                      |                                |                  | 13,766 50             |
| Due for reinsurance.....                                      |                  |                                      |                                |                  | 3,920 54              |
| Reserve for contingencies .....                               |                  |                                      |                                |                  | 100,000 00            |
| Cash capital .....  |                  |                                      |                                |                  | \$250,000 60          |
| Surplus over all liabilities.....                             |                  |                                      |                                |                  | 606,241 78            |
| Surplus to policy holders.....                                |                  |                                      |                                |                  | <u>856,241 78</u>     |
| Total liabilities.....  |                  |                                      |                                |                  | <u>\$2,370,950 98</u> |

## EXHIBIT OF PREMIUMS.

|                                  | <i>Accident.</i>      | <i>Health.</i>      | <i>Liability.</i>     |
|----------------------------------|-----------------------|---------------------|-----------------------|
| In force December 31, 1904 ..... | \$706,216 36          | \$90,841 06         | \$517,595 80          |
| Written during the year .....    | 1,076,906 88          | 116,279 40          | 754,865 47            |
| Totals .....                     | <u>\$1,783,123 24</u> | <u>\$207,120 46</u> | <u>\$1,272,461 27</u> |
| Expired and canceled .....       | 1,047,558 46          | 118,333 38          | 709,882 83            |
| In force December 31, 1905 ..... | \$735,564 78          | \$88,787 08         | \$562,578 44          |
| Deduct amount reinsured .....    | 17,654 40             | -                   | 4,656 26              |
| Net premiums in force.....       | <u>\$717,910 38</u>   | <u>\$88,787 08</u>  | <u>\$557,922 18</u>   |

## BUSINESS IN MAINE.

|                 | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|-----------------|-------------------------------|-------------------------|-----------------------------|
| Accident .....  | \$961 96                      | \$325 14                | \$325 14                    |
| Health.....     | 174 70                        | 80 35                   | 80 35                       |
| Liability ..... | 397 04                        | 12 00                   | 12 00                       |
| Totals .....    | <u>\$1,533 50</u>             | <u>\$417 49</u>         | <u>\$417 49</u>             |

TRAVELERS INSURANCE COMPANY,  
(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

S. C. DUNHAM, *President.*

JOHN E. MORRIS, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

|  |             |                 |
|--|-------------|-----------------|
| Net premiums received, viz:                      |             |                 |
| Accident.....                                    | \$2,722,552 | 93              |
| Health .....                                     | 266,421     | 22              |
| Liability.....                                   | 3,364,649   | 59              |
| Net premium income .....                         |             | \$6,353,623 74  |
| Interest on bonds and dividends on stocks .....  | \$358,640   | 12              |
| Interest from all other sources.....             | 36,352      | 43              |
|  |             | 394,992 55      |
| Profit on sale or maturity of ledger assets..... |             | 73,702 77       |
| Total income.....                                |             | \$6,822,319 06  |
| Ledger assets Dec. 31, 1904 .....                |             | 8,409,057 50    |
| Total.....                                       |             | \$15,231,376 56 |

DISBURSEMENTS.

|  |             |                |
|--|-------------|----------------|
| Net amount paid for losses and claims, viz:                                |             |                |
| Accident.....  | \$1,271,192 | 78             |
| Health .....   | 118,286     | 25             |
| Liability.....   | 856,007     | 66             |
| Net payments to policy holders.....  |             | \$2,245,486 69 |
| Investigation and adjustment of claims .....                               |             | 498,290 27     |
| Commissions or brokerage.....  |             | 1,682,671 72   |
| Interest and dividends to stockholders .....                               |             | 250,000 00     |
| Salaries, fees and compensation of officers and home office employes ..... |             | 215,803 15     |
| Salaries and expenses of agents not paid by commissions.....               |             | 378,658 75     |
| Medical examiners fees and salaries .....                                  |             | 27,525 15      |
| Inspections .....  |             | 56,626 29      |
| Rents—including company's own occupancy.....                               |             | 77,816 80      |
| Taxes on capital stock.....  |             | 58,918 04      |
| All other taxes, licenses and insurance department fees .....              |             | 116,160 76     |
| Legal expenses .....   |             | 19,858 84      |
| Advertising .....  |             | 52,783 24      |
| Printing and stationery.....   |             | 60,515 24      |
| Postage and express .....  |             | 42,649 27      |
| Furniture and fixtures .....   |             | 42,876 18      |
| Loss on sale or maturity of ledger assets .....                            |             | 14,107 50      |
| Profit and loss .....  |             | 21,604 53      |
| Miscellaneous expenditures.....  |             | 44,290 89      |
| Total disbursements .....  |             | \$5,906,670 31 |
| Balance.....   |             | \$9,324,706 25 |

## LEDGER ASSETS.

|   |                |
|---|----------------|
| Book value of stocks and bonds, excluding interest..... | \$8,746,233 62 |
| Cash in office and in bank .....                        | 527,212 08     |
| Bills receivable.....                                   | 8,876 48       |
| Agents debit balances .....                             | 42,384 07      |
| Total ledger assets .....                               | \$9,324,706 25 |

## NON-LEDGER ASSETS.

|  |                |
|--|----------------|
| Interest due and accrued on bonds .....                | \$151,676 23   |
| Market value of stocks and bonds over book value ..... | 490,442 69     |
| Gross assets.....                                      | \$9,966,825 17 |

## DEDUCT ASSETS NOT ADMITTED.

|                             |            |                |
|-----------------------------|------------|----------------|
| Bills receivable.....       | \$8,876 48 |                |
| Agents debit balances ..... | 42,384 07  | \$51,260 55    |
| Total admitted assets.....  |            | \$9,915,564 62 |

## LIABILITIES.

|   |                      |                  |                  |                  |
|---|----------------------|------------------|------------------|------------------|
| Losses and claims, viz:                                       | <i>In Process of</i> |                  |                  | <i>Reported.</i> |
|   | <i>Adjustment.</i>   | <i>No Proof.</i> | <i>Resisted.</i> |                  |
| Accident .....  | \$57,775 00          | \$31,175 00      | \$62,000 00      | \$150,950 00     |
| Special reserve for unpaid liability losses.....              |                      |                  |                  | 2,508,720 31     |
| Unearned premiums on outstanding risks.....                   |                      |                  |                  | 2,859,358 22     |
| Salaries and other miscellaneous expenses due or accrued..... |                      |                  |                  | 85,000 00        |
| Additional reserve (liability department).....                |                      |                  |                  | 100,000 00       |
| Reserve for unreported indemnity claims.....                  |                      |                  |                  | 64,647 61        |
| Cash capital.....   |                      |                  | \$1,000,000 00   |                  |
| Surplus over all liabilities.....                             |                      |                  | 3,146,888 48     |                  |
| Surplus to policy holders.....                                |                      |                  |                  | 4,146,888 48     |
| Total liabilities.....  |                      |                  |                  | \$9,915,564 62   |

## EXHIBIT OF PREMIUMS.

|                                 |                  |                |                   |
|---------------------------------|------------------|----------------|-------------------|
|                                 | <i>Accident.</i> | <i>Health.</i> | <i>Liability.</i> |
| In force December 31, 1904..... | \$1,877,054 30   | \$228,245 89   | \$2,096,921 13    |
| Written during the year.....    | 2,846,123 09     | 286,428 60     | 3,587,181 45      |
| Totals .....                    | \$4,723,177 39   | \$514,674 49   | \$5,684,102 58    |
| Expired and canceled .....      | 2,708,806 28     | 270,366 64     | 3,194,297 04      |
| In force December 31, 1905..... | \$2,014,371 11   | \$244,307 85   | \$2,489,805 54    |
| Deduct amount reinsured.....    | 8,780 91         | 2,465 00       | 608 82            |
| Net premiums in force.....      | \$2,005,590 20   | \$241,842 85   | \$2,489,196 72    |

## BUSINESS IN MAINE.

|                 |                  |               |                  |
|-----------------|------------------|---------------|------------------|
|                 | <i>Premiums</i>  | <i>Losses</i> | <i>Losses</i>    |
|                 | <i>Received.</i> | <i>Paid.</i>  | <i>Incurred.</i> |
| Accident .....  | \$58,939 23      | \$23,397 68   | \$22,797 68      |
| Health .....    | 6,197 11         | 4,210 66      | 4,210 66         |
| Liability ..... | 25,189 15        | 6,462 18      | 6,462 18         |
| Totals .....    | \$90,325 49      | \$34,070 52   | \$33,470 52      |



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.....                                    | \$509,527 69 |                |
| Health.....                                      | 119,319 43   |                |
| Liability.....                                   | 408,271 80   |                |
| Steam boiler.....                                | 37,952 63    |                |
| Burglary and theft.....                          | 11,493 81    |                |
| Sprinkler.....                                   | 27,109 66    |                |
| Net premium income.....                          |              | \$1,113,675 02 |
| Interest on mortgage loans.....                  | \$150 41     |                |
| Interest on bonds and dividends on stocks.....   | 61,600 65    | 61,751 06      |
| Profit on sale or maturity of ledger assets..... |              | 4,160 42       |
| Total income.....                                |              | \$1,179,586 50 |
| Ledger assets Dec. 31, 1904.....                 |              | 1,687,486 40   |
| Total.....                                       |              | \$2,867,072 90 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

|   |              |              |
|---|--------------|--------------|
| Accident.....   | \$250,274 07 |              |
| Health.....   | 46,245 74    |              |
| Liability.....  | 131,887 54   |              |
| Steam boiler.....   | 591 79       |              |
| Burglary and theft.....   | 1,335 61     |              |
| Sprinkler.....  | 7,863 73     |              |
| Net payments to policy holders.....                                       |              | \$438,198 48 |
| Investigation and adjustment of claims.....                               |              | 27,531 14    |
| Commissions or brokerage.....   |              | 317,860 82   |
| Salaries, fees and compensation of officers and home office employes..... |              | 98,312 82    |
| Salaries and expenses of agents not paid by commissions.....              |              | 37,652 84    |
| Inspections.....  |              | 18,449 65    |
| Rents.....  |              | 14,880 34    |
| Taxes on real estate.....   |              | 45 47        |
| All other taxes, licenses and insurance department fees.....              |              | 22,621 25    |
| Legal expenses.....   |              | 819 20       |
| Advertising.....  |              | 1,827 90     |
| Printing and stationery.....  |              | 24,776 89    |
| Postage and express.....  |              | 9,039 85     |

|  |                       |
|--|-----------------------|
| Furniture and fixtures .....                   | \$1,938 23            |
| Loss on sale or maturity of ledger assets..... | 849 17                |
| Profit and loss .....                          | 195 96                |
| Miscellaneous expenditures.....                | 12,534 43             |
| Total disbursements .....                      | <u>\$1,027,534 44</u> |
| Balance.....                                   | \$1,839,538 46        |

## LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of real estate .....                          | \$5,000 00            |
| Book value of stocks and bonds, excluding interest ..... | 1,729,988 76          |
| Cash in office and in bank .....                         | 163,520 23            |
| Bills receivable.....                                    | 1,029 47              |
| Total ledger assets .....                                | <u>\$1,839,538 46</u> |

## NON-LEDGER ASSETS.

|   |                       |
|---|-----------------------|
| Interest accrued on bonds.....              | \$16,719 85           |
| Gross premiums in course of collection..... | 124,165 93            |
| Gross assets.....                           | <u>\$1,980,424 24</u> |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                       |
|--|------------|-----------------------|
| Bills receivable .....   | \$1,029 47 |                       |
| Gross premiums in course of collection—written prior to<br>Oct. 1..... | 764 23     |                       |
| Book value of stocks and bonds over market value .....                 | 57,476 26  | \$59,269 96           |
| Total admitted assets.....   |            | <u>\$1,921,154 28</u> |

## LIABILITIES.

Losses and claims, viz:

|   | <i>In Process of<br/>Adjustment.</i> | <i>Resisted.</i> | <i>Estimated<br/>expenses of<br/>settlement.</i> |                       |
|---|--------------------------------------|------------------|--|-----------------------|
| Accident .....  | \$14,736 00                          | \$9,020 50       | \$2,558 50                                       |                       |
| Health.....   | 4,290 00                             | 426 00           | 524 00   |                       |
| Burglary and theft .....                                      | 750 00                               | -                | -  |                       |
| Sprinkler .....   | 250 00                               | -                | -  |                       |
| Unpaid claims.....  | \$20,026 00                          | \$9,446 50       | \$3,082 50                                       | \$32,555 00           |
| Special reserve for unpaid liability losses.....              |                                      |                  |  | 180,635 09            |
| Unearned premiums on outstanding risks.....                   |                                      |                  |  | 551,533 52            |
| Commissions due agents and brokers.....                       |                                      |                  |  | 30,850 44             |
| Salaries and other miscellaneous expenses due or accrued..... |                                      |                  |  | 121,409 31            |
| Due for reinsurance.....                                      |                                      |                  |  | 4,170 92              |
| Cash capital.....   |                                      |                  | \$300,000 00                                     |                       |
| Surplus over all liabilities .....                            |                                      |                  | 700,000 00                                       |                       |
| Surplus to policy holders.....                                |                                      |                  |  | <u>1,000,000 00</u>   |
| Total liabilities.....  |                                      |                  |  | <u>\$1,921,154 28</u> |

EXHIBIT OF PREMIUMS.

|                                    | <i>Accident.</i>         | <i>Health.</i>                 | <i>Liability.</i>   |
|------------------------------------|--------------------------|--------------------------------|---------------------|
| In force December 31, 1904 .....   | \$409,563 98             | \$114,615 70                   | \$368,179 27        |
| Written during the year .....      | 695,306 66               | 191,635 38                     | 533,562 67          |
| <b>Totals .....</b>                | <b>\$1,104,870 64</b>    | <b>\$306,251 08</b>            | <b>\$901,741 94</b> |
| Expired and canceled .....         | 659,503 64               | 175,331 85                     | 531,788 93          |
| In force December 31, 1905 .....   | \$445,367 00             | \$130,919 23                   | \$369,953 01        |
| Deduct amount reinsured .....      | -                        | -                              | 7,466 76            |
| <b>Net premiums in force .....</b> | <b>\$445,367 00</b>      | <b>\$130,919 23</b>            | <b>\$362,486 25</b> |
|                                    | <i>Steam<br/>Boiler.</i> | <i>Burglary<br/>and Theft.</i> | <i>Sprinkler.</i>   |
| In force December 31, 1904. ....   | \$79,766 85              | -                              | \$24,458 49         |
| Written during the year.....       | 51,719 82                | \$15,136 56                    | 40,008 62           |
| <b>Totals .....</b>                | <b>\$131,486 67</b>      | <b>\$15,136 56</b>             | <b>\$64,467 11</b>  |
| Expired and canceled .....         | 56,410 39                | 1,874 02                       | 35,587 18           |
| In force December 31, 1905.....    | \$75,076 28              | \$13,262 54                    | \$28,879 93         |

BUSINESS IN MAINE.

|                         | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|-------------------------|-------------------------------|-------------------------|-----------------------------|
| Accident .....          | \$10,554 28                   | \$6,361 67              | \$6,361 67                  |
| Health.....             | 3,655 66                      | 1,695 20                | 1,695 20                    |
| Liability .....         | 2,229 96                      | 791 76                  | 791 76                      |
| Steam boiler.....       | 147 50                        | -                       | -                           |
| Burglary and theft..... | 42 94                         | -                       | -                           |
| <b>Totals .....</b>     | <b>\$16,630 34</b>            | <b>\$8,848 63</b>       | <b>\$8,848 63</b>           |

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.....                                     | } | \$1,902,808 10 |                |
| Surety.....                                       |   |                |                |
| Burglary and theft.....                           |   | 328,073 05     |                |
| Net premium income .....                          |   |                | \$2,230,881 15 |
| Interest on mortgage loans .....                  |   | \$229 34       |                |
| Interest on collateral loans .....                |   | 2,320 40       |                |
| Interest on bonds and dividends on stocks .....   |   | 68,112 98      |                |
| Interest from all other sources .....             |   | 1,518 03       |                |
| Rents.....  |   | 1,055 10       | 73,235 85      |
| Profit on sale or maturity of ledger assets ..... |   |                | 343 75         |
| Appreciation in value of real estate.....         |   |                | 50,000 00      |
| Department of guaranteed attorneys .....          |   |                | 32,541 34      |
| Total income.....                                 |   |                | \$2,387,002 09 |
| Ledger assets Dec. 31, 1904 .....                 |   |                | 2,892,398 35   |
| Total .....                                       |   |                | \$5,379,398 44 |

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

|  |   |              |              |
|--|---|--------------|--------------|
| Fidelity.....  | } | \$857,369 43 |              |
| Surety.....  |   |              |              |
| Burglary and theft.....  |   | 126,058 38   |              |
| Net payments to policy holders.....  |   |              | \$983,427 81 |
| Investigation and adjustment of claims .....                               |   |              | 69,149 71    |
| Commissions or brokerage .....   |   |              | 521,435 45   |
| Interest and dividends to stockholders .....                               |   |              | 59,500 00    |
| Salaries, fees and compensation of officers and home office employes ..... |   |              | 165,976 01   |
| Salaries and expenses of agents not paid by commissions.....               |   |              | 201,238 60   |
| Inspections .....  |   |              | 5,215 04     |
| Rents .....  |   |              | 31,306 34    |
| Repairs and expenses on real estate .....                                  |   |              | 1,267 57     |
| Taxes on real estate.....  |   |              | 3,132 05     |
| All other taxes, licenses and insurance department fees .....              |   |              | 71,233 23    |
| Legal expenses .....   |   |              | 19,136 48    |

|   |                       |
|---|-----------------------|
| Advertising .....                               | \$17,966 45           |
| Printing and stationery.....                    | 31,473 65             |
| Postage and express .....                       | 15,306 14             |
| Furniture and fixtures .....                    | 4,128 24              |
| Loss on sale or maturity of ledger assets ..... | 7,130 16              |
| Miscellaneous expenditures.....                 | 32,127 42             |
| Total disbursements .....                       | <u>\$2,270,150 35</u> |
| Balance.....                                    | \$3,109,248 09        |

LEDGER ASSETS.

|  |                       |
|--|-----------------------|
| Book value of real estate .....                              | \$486,332 96          |
| Mortgage loans on real estate .....                          | 15,150 00             |
| Loans secured by collateral .....                            | 57,292 50             |
| Book value of stocks and bonds, excluding interest.....      | 2,096,810 24          |
| Cash in office and in bank .....                             | 358,789 20            |
| Due from other companies for reinsurance.....                | 20,931 63             |
| Due for subscriptions, department guaranteed attorneys ..... | 38,030 75             |
| Advanced account contracts (secured) .....                   | 35,910 81             |
| Total ledger assets .....                                    | <u>\$3,109,248 09</u> |

NON-LEDGER ASSETS.

|  |                   |
|--|-------------------|
| Interest due and accrued on mortgages.....         | \$154 97          |
| Interest due and accrued on bonds .....            | 27,101 11         |
| Interest due and accrued on collateral loans ..... | 1,065 18          |
| Interest due and accrued on other assets .....     | 389 63            |
| Gross premiums in course of collection.....        | <u>433,933 64</u> |
| Gross assets.....                                  | \$3,571,892 62    |

DEDUCT ASSETS NOT ADMITTED.

|   |             |                       |
|---|-------------|-----------------------|
| Gross premiums in course of collection—written prior to Oct. 1..... | \$24,427 53 |                       |
| Book value of stocks and bonds over market value .....              | 49,281 43   | \$73,708 96           |
| Total admitted assets.....  |             | <u>\$3,498,183 66</u> |

LIABILITIES.

|   |   |                      |                  |                    |                       |
|---|---|----------------------|------------------|--------------------|-----------------------|
| Losses and claims, viz:                     |   |                      |                  |                    |                       |
|   |   | <i>In Process of</i> | <i>Resisted.</i> | <i>Estimated</i>   |                       |
|   |   | <i>Adjustment.</i>   |                  | <i>expenses of</i> |                       |
| Fidelity .....                              | } | \$65,525 86          | \$215,225 50     | \$13,600 00        |                       |
| Surety .....                                |   |                      |                  |                    |                       |
| Burglary and theft .....                    |   | 5,896 50             | 9,150 00         | -                  |                       |
| Unpaid claims.....                          |   | \$74,422 36          | \$224,375 50     | \$13,600 00        | \$312,397 86          |
| Unearned premiums on outstanding risks..... |   |                      |                  |                    | 1,153,669 63          |
| Commissions due agents and brokers.....     |   |                      |                  |                    | 92,013 70             |
| Due for reinsurance.....                    |   |                      |                  |                    | 2,444 82              |
| Cash capital .....                          |   |                      |                  | \$1,700,000 00     |                       |
| Surplus over all liabilities.....           |   |                      |                  | <u>237,657 65</u>  |                       |
| Surplus to policy holders.....              |   |                      |                  |                    | 1,937,657 65          |
| Total liabilities .....                     |   |                      |                  |                    | <u>\$3,498,183 66</u> |

EXHIBIT OF PREMIUMS.

|                                   | <i>Fidelity<br/>and Surety.</i> | <i>Burglary<br/>and Theft.</i> |
|-----------------------------------|---------------------------------|--------------------------------|
| In force December 31, 1904 .....  | \$1,779,223 46                  | \$425,970 73                   |
| Written during the year .....     | 2,253,847 20                    | 470,770 08                     |
| <b>Totals</b> .....               | <b>\$4,033,070 66</b>           | <b>\$896,740 81</b>            |
| Expired and canceled ....         | 2,142,087 07                    | 471,614 71                     |
| In force, December 31, 1905 ..... | \$1,890,983 59                  | \$425,126 10                   |
| Deduct amount reinsured .....     | 5,335 41                        | 22,121 07                      |
| Net premiums in force.....        | \$1,885,648 18                  | \$403,005 03                   |

BUSINESS IN MAINE.

|                         | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|-------------------------|-------------------------------|-------------------------|-----------------------------|
| Fidelity .....          | \$6,757 89                    | \$692 46                | \$5,580 46                  |
| Surety.....             |                               |                         |                             |
| Burglary and theft..... | 479 69                        | 415 00                  | 415 00                      |
| <b>Totals</b> .....     | <b>\$7,237 58</b>             | <b>\$1,107 46</b>       | <b>\$5,995 46</b>           |

UNITED STATES HEALTH AND ACCIDENT  
INSURANCE COMPANY,

SAGINAW, MICH.

INCORPORATED IN 1900. COMMENCED BUSINESS IN 1901.

J. B. PITCHER, *President.*

V. D. CLIFF, *Secretary.*

Cash Capital, \$200,000.

INCOME.

|   |            |                |
|---|------------|----------------|
| Net premiums received, viz:                       |            |                |
| Accident .....                                    |            | \$778,651 13   |
| Health .....                                      |            |                |
| Interest on mortgage loans .....                  | \$2,448 40 |                |
| Interest on bonds .....                           | 11,913 17  |                |
| Interest from all other sources .....             | 1,741 40   | 16,102 97      |
| Profit on sale or maturity of ledger assets ..... |            | 1,300 00       |
| Income from all other sources .....               |            | 987 82         |
| Total income .....                                |            | \$797,041 92   |
| Ledger assets Dec. 31, 1904 .....                 |            | 415,739 53     |
| Total .....                                       |            | \$1,212,781 45 |

DISBURSEMENTS.

|  |  |              |
|--|--|--------------|
| Net amount paid for losses and claims, viz:                                |  |              |
| Accident.....  |  | \$366,942 40 |
| Health .....   |  |              |
| Investigation and adjustment of claims .....                               |  | 2,985 20     |
| Commissions or brokerage .....   |  | 174,501 37   |
| Interest and dividends to stockholders .....                               |  | 32,000 00    |
| Salaries, fees and compensation of officers and home office employes ..... |  | 40,762 53    |
| Salaries and expenses of agents not paid by commissions .....              |  | 17,424 53    |
| Medical examiners fees and salaries .....                                  |  | 5,065 30     |
| Rents .....  |  | 14,460 80    |
| Taxes, licenses and insurance department fees .....                        |  | 15,843 14    |
| Legal expenses .....   |  | 571 00       |
| Advertising .....  |  | 2,511 93     |
| Printing and stationery .....  |  | 8,172 90     |
| Postage and express .....  |  | 12,763 57    |
| Furniture and fixtures .....   |  | 631 96       |
| Miscellaneous expenditures .....   |  | 2,389 81     |
| Total disbursements .....  |  | \$697,026 44 |
| Balance .....  |  | \$515,755 01 |

LEDGER ASSETS.

|  |  |                     |
|--|--|---------------------|
| Mortgage loans on real estate.....           |  | \$24,519 20         |
| Book value of bonds, excluding interest..... |  | 353,977 35          |
| Cash in office and in bank.....              |  | 137,258 46          |
| Total ledger assets.....                     |  | <u>\$515,755 01</u> |

NON-LEDGER ASSETS.

|   |          |                     |
|---|----------|---------------------|
| Interest accrued on mortgages.....          | \$350 49 |                     |
| Interest accrued on bonds.....              | 3,452 77 | \$3,803 26          |
| Gross premiums in course of collection..... |          | 13,046 94           |
| Gross assets.....                           |          | <u>\$532,605 21</u> |

DEDUCT ASSETS NOT ADMITTED.

|  |                     |
|--|---------------------|
| Book value of bonds over market value..... | \$820 80            |
| Total admitted assets.....                 | <u>\$531,784 41</u> |

LIABILITIES.

Losses and claims, viz:

|   | <i>Reported.<br/>No Proof.</i> | <i>Resisted.</i> | <i>Estimated<br/>expenses of<br/>settlement.</i> |                     |
|---|--------------------------------|------------------|--|---------------------|
| Accident.....   | \$47,520 45                    | \$2,261 00       | \$1,360 00                                       | \$51,141 45         |
| Health.....   |                                |                  |  |                     |
| Unearned premiums on outstanding risks.....                   |                                |                  |  | 27,170 92           |
| Commissions due agents and brokers.....                       |                                |                  |  | 3,279 36            |
| Salaries and other miscellaneous expenses due or accrued..... |                                |                  |  | 745 53              |
| Due for reinsurance.....                                      |                                |                  |  | 1,835 17            |
| Suspense tax.....   |                                |                  |  | 15,000 00           |
| Contingent fund.....  |                                |                  |  | 20,000 00           |
| Commissions accrued.....                                      |                                |                  |  | 10,000 00           |
| Cash capital.....   |                                |                  | \$200,000 00                                     |                     |
| Surplus over all liabilities.....                             |                                |                  | 202,611 98                                       |                     |
| Surplus to policy holders.....                                |                                |                  |  | 402,611 98          |
| Total liabilities.....  |                                |                  |  | <u>\$531,784 41</u> |

EXHIBIT OF PREMIUMS.

|                                 | <i>Accident<br/>and Health.</i> |
|---------------------------------|---------------------------------|
| In force December 31, 1904..... | \$44,285 66                     |
| Written during the year.....    | 788,269 29                      |
| Total.....                      | <u>\$832,554 95</u>             |
| Expired and canceled.....       | 778,213 10                      |
| In force December 31, 1905..... | <u>\$54,341 85</u>              |

BUSINESS IN MAINE.

|               | <i>Premiums<br/>Received.</i> | <i>Losses<br/>Paid.</i> | <i>Losses<br/>Incurred.</i> |
|---------------|-------------------------------|-------------------------|-----------------------------|
| Accident..... | \$28,892 22                   | \$12,362 44             | \$13,050 60                 |
| Health.....   |                               |                         |                             |



---

---

ASSESSMENT INSURANCE COMPANIES.

---

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS  
SHOWING THEIR CONDITION DECEMBER 31, 1905.

---

---



# EQUITABLE ACCIDENT COMPANY,

BOSTON, MASS.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALBERT C. SMITH, *President.*

DAVID T. MONTAGUE, *Secretary.*

## INCOME.

|                                       |             |                     |
|---------------------------------------|-------------|---------------------|
| Membership fees .....                 | \$14,770 00 |                     |
| Expense assessments .....             | 31,160 44   |                     |
| Benefit assessments .....             | 54,011 15   |                     |
| <b>Total paid by members</b> .....    |             | <b>\$99,941 59</b>  |
| Interest .....                        |             | 1,811 50            |
| Profit on sale of securities .....    |             | 166 67              |
| Income from all other sources .....   |             | 733 70              |
| <b>Total income</b> .....             |             | <b>\$102,653 46</b> |
| Net ledger assets Dec. 31, 1904 ..... |             | 75,592 17           |
| <b>Total</b> .....                    |             | <b>\$178,245 63</b> |

## DISBURSEMENTS.

|  |             |                     |
|--|-------------|---------------------|
| Death claims .....   | \$16,975 00 |                     |
| Disability claims .....  | 36,983 56   |                     |
| Advance payments returned .....                                | 234 19      |                     |
| <b>Total paid to members</b> .....                             |             | <b>\$54,192 75</b>  |
| Membership fees retained by agents .....                       |             | 14,770 00           |
| Commissions to agents on account of dues and assessments ..... |             | 1,667 11            |
| Commissions for collecting assessments .....                   |             | 5,938 63            |
| Salaries of officers .....                                     |             | 6,731 78            |
| Salaries and other compensation of office employes .....       |             | 5,883 18            |
| Rent .....   |             | 1,800 40            |
| Taxes on premiums and insurance department fees .....          |             | 969 50              |
| Postage .....  |             | 1,799 29            |
| Advertising and printing .....                                 |             | 3,848 83            |
| Furniture .....  |             | 476 50              |
| Legal expenses .....   |             | 1,550 00            |
| Investigating and contesting claims .....                      |             | 3,800 67            |
| Traveling expenses .....                                       |             | 674 90              |
| All other disbursements .....                                  |             | 1,634 72            |
| <b>Total disbursements</b> .....                               |             | <b>\$105,738 26</b> |
| <b>Balance</b> .....   |             | <b>\$72,507 37</b>  |

## LEDGER ASSETS.

|                                      |                    |
|--------------------------------------|--------------------|
| Mortgage loans on real estate .....  | \$2,250 00         |
| Loans secured by collateral .....    | 12,000 00          |
| Cost value of stocks and bonds ..... | 33,641 25          |
| Cash in office and bank .....        | 23,882 42          |
| Other assets .....                   | 733 70             |
| <b>Total ledger assets</b> .....     | <b>\$72,507 37</b> |

## NON LEDGER ASSETS.

|  |                    |
|--|--------------------|
| Market value of stocks and bonds over cost value ..... | \$589 25           |
| Total admitted assets.....                             | <u>\$73,096 82</u> |

## LIABILITIES.

|                                    |                   |
|------------------------------------|-------------------|
| Indemnity claims (Resisted).....   | \$400 00          |
| Disability claims:                 |                   |
| In process of adjustment.....      | \$250 00          |
| Resisted .....                     | 400 00            |
| Accounts due and accrued.....      | 600 00            |
| Advance assessments.....           | 1,379 50          |
| Total liabilities .....            | <u>\$3,029 50</u> |
| Balance to protect contracts ..... | \$70,067 12       |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>         |
|---|----------------|------------------------|
| Policies in force Dec. 31, of previous year .....         | 7,013          | \$13,303,345 00        |
| Policies written during the year .....                    | 3,299          | 1,147,675 00           |
| Total .....   | <u>10,312</u>  | <u>\$14,451,020 00</u> |
| Policies decreased or terminated during the year.....     | 2,906          | 2,729,349 00           |
| Policies in force Dec. 31, 1905.....                      | 7,406          | \$11,721,671 00        |
| Losses and claims unpaid Dec. 31 of previous year.....    | 88             | \$14,177 56            |
| Losses and claims incurred during the year .....          | 1,259          | 57,156 00              |
| Total .....   | 1,347          | \$71,333 56            |
| Losses and claims paid and compromised during the year... | 1,277          | 70,283 56              |
| Losses and claims unpaid Dec. 31, 1905 .....              | 70             | \$1,050 00             |
| Policies terminated by death during the year .....        | 11             | \$18,625 00            |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31 of previous year.....             | 1,373          | \$2,170,100 00 |
| Policies written during the year .....                      | 533            | 188,700 00     |
| Total .....   | 1,906          | \$2,353,800 00 |
| Policies decreased or terminated during the year.....       | 638            | 540,949 00     |
| Policies in force Dec. 31, 1905 .....                       | 1,268          | \$1,817,851 00 |
| Losses and claims unpaid Dec. 31, of the previous year..... | 21             | \$802 95       |
| Losses and claims incurred during the year .....            | 311            | 13,446 77      |
| Total .....   | 332            | \$14,249 72    |
| Losses and claims paid and compromised during the year...   | 313            | 14,049 72      |
| Losses and claims unpaid Dec. 31, 1905.....                 | 19             | \$200 00       |
| Policies terminated by death during the year .....          | 3              | \$5,400 00     |
| Premiums or assessments collected during the year .....     |                | \$16,049 00    |

MASONIC MUTUAL ACCIDENT COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1902.

ROBERT H. KNEIL, *President.*

SAMUEL W. MUNSELL, *Secretary.*

INCOME.

|                                      |            |             |
|--------------------------------------|------------|-------------|
| Membership fees .....                | \$6,840 00 |             |
| Expense assessments .....            | 4,231 55   |             |
| Benefit assessments .....            | 7,733 85   |             |
| Total paid by members.....           |            | \$18,805 40 |
| Interest .....                       |            | 168 61      |
| Borrowed money .....                 |            | 300 00      |
| Total income.....                    |            | \$19,274 01 |
| Net ledger assets Dec. 31, 1904..... |            | 6,515 89    |
| Total.....                           |            | \$25,789 90 |

DISBURSEMENTS.

|  |            |             |
|--|------------|-------------|
| Disability claims .....  | \$5,464 42 |             |
| Advance payments returned .....                                | 22 50      |             |
| Total paid to members .....                                    |            | \$5,486 92  |
| Membership fees retained by agents .....                       |            | 6,840 00    |
| Commissions to agents on account of dues and assessments ..... |            | 436 06      |
| Commissions for collecting assessments .....                   |            | 324 03      |
| Salaries and allowances of managers and agents .....           |            | 156 25      |
| Salaries of officers.....                                      |            | 1,492 67    |
| Salaries and other compensation of office employes.....        |            | 510 50      |
| Medical examiners.....   |            | 41 00       |
| Insurance department fees.....                                 |            | 460 75      |
| Taxes .....  |            | 3 82        |
| Rent .....   |            | 199 00      |
| Postage .....  |            | 273 10      |
| Advertising and printing.....                                  |            | 260 24      |
| Legal expenses .....   |            | 25 00       |
| Investigating and contesting claims .....                      |            | 997 67      |
| Borrowed money repaid.....                                     |            | 200 00      |
| All other disbursements .....                                  |            | 317 21      |
| Total disbursements .....                                      |            | \$17,964 22 |
| Balance.....   |            | \$7,825 68  |

LEDGER ASSETS.

|                               |            |
|-------------------------------|------------|
| Cash in office and bank ..... | \$7,825 68 |
|-------------------------------|------------|

NON-LEDGER ASSETS.

|   |            |
|---|------------|
| Furniture, fixtures and safes.....            | \$370 00   |
| Supplies, printed matter and stationery ..... | 250 00     |
| Gross assets.....                             | \$8,345 68 |

## DEDUCT ASSETS NOT ADMITTED.

|   |          |                   |
|---|----------|-------------------|
| Furniture, fixtures and safes .....           | \$270 00 |                   |
| Supplies, printed matter and stationery ..... | 250 00   | \$520 00          |
| <b>Total admitted assets.....</b>             |          | <b>\$7,825 68</b> |

## LIABILITIES.

|  |  |                   |
|--|--|-------------------|
| Accounts due and accrued.....            |  | \$225 00          |
| Advance assessments.....                 |  | 227 00            |
| Borrowed money .....                     |  | 300 00            |
| <b>Total liabilities .....</b>           |  | <b>\$752 00</b>   |
| <b>Balance to protect contracts.....</b> |  | <b>\$7,073 68</b> |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|  | <i>Number.</i> | <i>Amount.</i>        |
|--|----------------|-----------------------|
| Policies in force Dec. 31, of previous year .....          | 1,143          | \$662,145 00          |
| Policies written during the year .....                     | 1,368          | 444,600 00            |
| <b>Total .....</b>   | <b>2,511</b>   | <b>\$1,106,745 00</b> |
| Policies decreased or terminated during the year.....      | 967            | 212,769 00            |
| <b>Policies in force Dec. 31, 1905.....</b>                | <b>1,544</b>   | <b>\$893,976 00</b>   |
| Losses and claims unpaid Dec. 31 of previous year .....    | 11             | \$330 00              |
| Losses and claims incurred during the year.....            | 232            | 5,134 42              |
| <b>Total .....</b>   | <b>243</b>     | <b>\$5,464 42</b>     |
| Losses and claims paid and compromised during the year ... | 211            | 5,464 42              |
| Losses and claims unpaid Dec. 31, 1905 .....               | 32             | -                     |
| Policies terminated by death during the year .....         | 14             | \$12,475 00           |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>      |
|--|----------------|---------------------|
| Policies written during the year .....                     | 656            | \$183,475 00        |
| Policies decreased or terminated during the year .....     | 166            | 47,425 00           |
| <b>Policies in force Dec. 31, 1905.....</b>                | <b>490</b>     | <b>\$136,050 00</b> |
| Losses and claims incurred during the year.....            | 92             | \$1,314 75          |
| Losses and claims paid and compromised during the year ... | 73             | 1,314 75            |
| Losses and claims unpaid Dec. 31, 1905.....                | 19             | -                   |
| Premiums or assessments collected during the year.....     |                | \$2,563 05          |

MASSACHUSETTS MUTUAL ACCIDENT  
ASSOCIATION,  
BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1884.

ALBERT C. WARREN, *President.* G. LEONARD MCNEILL, *Secretary.*

INCOME.

|                                      |             |              |
|--------------------------------------|-------------|--------------|
| Membership fees .....                | \$36,194 00 |              |
| Expense assessments .....            | 68,568 27   |              |
| Benefit assessments.....             | 50,315 94   |              |
| Renewal of policies .....            | 12,947 59   |              |
| Total paid by members.....           |             | \$168,025 80 |
| Interest.....                        |             | 1,021 11     |
| Total income.....                    |             | \$169,046 91 |
| Net ledger assets Dec. 31, 1904..... |             | 38,159 52    |
| Total.....                           |             | \$207,206 43 |

DISBURSEMENTS.

|   |            |              |
|---|------------|--------------|
| Death claims .....                                      | \$8,694 30 |              |
| Disability claims .....                                 | 42,732 21  |              |
| Total paid to members .....                             |            | \$51,426 51  |
| Membership fees retained by agents.....                 |            | 36,137 60    |
| Commissions for collecting assessments .....            |            | 22,743 83    |
| Salaries and allowances of managers and agents .....    |            | 3,940 67     |
| Salaries of officers.....                               |            | 9,350 00     |
| Salaries and other compensation of office employes..... |            | 9,604 00     |
| Medical examiners.....                                  |            | 1,040 80     |
| Taxes .....   |            | 419 09       |
| Insurance department fees.....                          |            | 775 46       |
| Rent .....  |            | 3,423 53     |
| Postage .....   |            | 3,468 26     |
| Advertising and printing.....                           |            | 7,858 33     |
| Furniture .....   |            | 442 22       |
| Legal expenses.....                                     |            | 280 00       |
| Adjustment of claims.....                               |            | 2,724 19     |
| All other disbursements.....                            |            | 9,436 06     |
| Total disbursements.....                                |            | \$163,069 95 |
| Balance.....  |            | \$44,136 48  |

**LEDGER ASSETS.**

|                              |             |                    |
|------------------------------|-------------|--------------------|
| Cost value of bonds.....     | \$35,570 64 |                    |
| Cash in office and bank..... | 6,270 56    |                    |
| Agents balances .....        | 1,836 38    |                    |
| Bills receivable.....        | 824 97      |                    |
| Other assets.....            | 375 78      |                    |
| <b>Total.....</b>            |             | <b>\$44,878 33</b> |

**DEDUCT LEDGER LIABILITIES.**

|                                |          |                    |
|--------------------------------|----------|--------------------|
| Balances due to agents.....    | \$739 11 |                    |
| All other.....                 | 2 74     | \$741 85           |
| <b>Net ledger assets .....</b> |          | <b>\$44,136 48</b> |

**NON-LEDGER ASSETS.**

|  |  |                    |
|--|--|--------------------|
| Interest accrued.....                        |  | \$164 00           |
| Furniture, fixtures and safes.....           |  | 5,322 00           |
| Supplies, printed matter and stationery..... |  | 1,780 00           |
| <b>Gross assets.....</b>                     |  | <b>\$51,402 48</b> |

**DEDUCT ASSETS NOT ADMITTED.**

|   |            |                    |
|---|------------|--------------------|
| Furniture, fixtures and safes .....           | \$5,322 00 |                    |
| Supplies, printed matter and stationery ..... | 1,780 00   |                    |
| Agents balances, not secured .....            | 1,627 02   |                    |
| Cost of ledger assets over market value.....  | 493 14     | \$9,222 16         |
| <b>Total admitted assets.....</b>             |            | <b>\$42,180 32</b> |

**LIABILITIES.**

|   |  |                    |
|---|--|--------------------|
| Accounts due and accrued.....             |  | \$1,183 72         |
| Advance assessments.....                  |  | 2,710 00           |
| Capital stock .....                       |  | 3,000 00           |
| <b>Total liabilities.....</b>             |  | <b>\$6,893 72</b>  |
| <b>Balance to protect contracts .....</b> |  | <b>\$35,286 60</b> |

**EXHIBIT OF POLICIES.**

**TOTAL BUSINESS.**

|   | <i>Number.</i> | <i>Amount.</i>         |
|---|----------------|------------------------|
| Policies in force Dec. 31, of previous year.....                    | 9,384          | \$14,690,070 00        |
| Policies written during the year.....                               | 12,307         | 4,991,365 00           |
| <b>Total .....</b>  | <b>21,691</b>  | <b>\$19,681,435 00</b> |
| Policies decreased or terminated during the year.....               | 9,547          | 5,217,597 00           |
| <b>Policies in force Dec. 31, 1905.....</b>                         | <b>12,144</b>  | <b>\$14,463,838 00</b> |
| <b>Losses and claims unpaid Dec. 31 of previous year.....</b>       | <b>125</b>     | <b>\$10,723 08</b>     |
| <b>Losses and claims incurred during the year.....</b>              | <b>1,720</b>   | <b>42,506 43</b>       |
| <b>Total .....</b>  | <b>1,845</b>   | <b>\$53,231 51</b>     |
| <b>Losses and claims paid and compromised during the year .....</b> | <b>1,688</b>   | <b>51,426 51</b>       |
| <b>Losses and claims unpaid Dec. 31, 1905 .....</b>                 | <b>157</b>     | <b>\$1,805 00</b>      |



BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force Dec. 31 of previous year.....            | 889            | \$1,370,625 00 |
| Policies written during the year .....                     | 1,260          | 448,315 00     |
| Total .....  | 2,149          | \$1,818,940 00 |
| Policies decreased or terminated during the year .....     | 818            | 470,325 00     |
| Policies in force Dec. 31, 1905.....                       | 1,331          | \$1,348,615 00 |
| Losses and claims unpaid Dec. 31, of the previous year ... | 19             | \$361 02       |
| Losses and claims incurred during the year .....           | 191            | 5,244 78       |
| Total .....  | 210            | \$5,605 80     |
| Losses and claims paid and compromised during the year .   | 193            | 5,400 80       |
| Losses and claims unpaid Dec. 31, 1905.....                | 17             | \$205 00       |
| Premiums or assessments collected during the year .....    |                | \$12,734 86    |

## PEERLESS CASUALTY COMPANY,

KEENE, N. H.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1903.

WALTER G. PERRY, *President.*WILLIAM F. PERRY, *Secretary.*

## INCOME.

|                                       |            |             |
|---------------------------------------|------------|-------------|
| Membership fees .....                 | \$7,589 00 |             |
| Expense assessments .....             | 10,434 00  |             |
| Benefit assessments .....             | 10,434 00  |             |
| Total paid by members .....           |            | \$28,457 00 |
| Interest .....                        |            | 1,051 76    |
| Profit on sale of securities .....    |            | 199 37      |
| Increase of capital stock .....       |            | 15,000 00   |
| Income from all other sources .....   |            | 17 00       |
| Total income .....                    |            | \$44,025 13 |
| Net ledger assets Dec. 31, 1904 ..... |            | 13,198 15   |
| Total .....                           |            | \$57,923 28 |

## DISBURSEMENTS.

|  |          |             |
|--|----------|-------------|
| Death claims .....   | \$400 00 |             |
| Disability claims .....  | 9,815 05 |             |
| Advance payments returned .....                                  | 17 50    |             |
| Total paid to members .....                                      |          | \$10,232 55 |
| Membership fees retained by agents .....                         |          | 7,057 49    |
| Commissions for collecting assessments .....                     |          | 826 67      |
| Salaries and allowances of managers and agents .....             |          | 1,842 22    |
| Salaries and other compensation of officers .....                |          | 828 00      |
| Salaries and other compensation of office employes .....         |          | 758 93      |
| Medical examiners .....  |          | 37 50       |
| Taxes on premiums and insurance department fees .....            |          | 437 37      |
| Taxes .....  |          | 45 12       |
| Rent .....   |          | 262 50      |
| Postage .....  |          | 505 03      |
| Advertising and printing .....                                   |          | 927 96      |
| Furniture .....  |          | 187 85      |
| Legal expenses .....   |          | 86 00       |
| Investigating and contesting claims and traveling expenses ..... |          | 1,545 17    |
| Telephone, telegraph, express and freight .....                  |          | 53 41       |
| All other disbursements .....                                    |          | 858 58      |
| Total disbursements .....  |          | \$26,492 55 |
| Balance .....  |          | \$31,430 43 |

## LEDGER ASSETS.

|                                      |             |
|--------------------------------------|-------------|
| Mortgage loans on real estate .....  | \$11,500 00 |
| Loans secured by collateral .....    | 6,350 00    |
| Cost value of bonds and stocks ..... | 11,718 00   |
| Cash in office and in bank .....     | 1,809 23    |
| Agents balances .....                | 53 20       |
| Total ledger assets .....            | \$31,430 43 |

NON-LEDGER ASSETS.

|   |  |             |
|---|--|-------------|
| Interest accrued on mortgages.....                    |  | \$107 75    |
| Market value of stocks and bonds over cost value..... |  | 222 00      |
| Furniture, fixtures and safes.....                    |  | 250 00      |
| Supplies, printed matter and stationery.....          |  | 150 00      |
|   |  | <hr/>       |
| Gross assets .....                                    |  | \$32,160 18 |

DEDUCT ASSETS NOT ADMITTED.

|   |          |             |
|---|----------|-------------|
| Furniture, fixtures and safes .....           | \$250 00 |             |
| Supplies, printed matter and stationery ..... | 150 00   |             |
| Agents balances, not secured .....            | 53 20    | \$455 20    |
|   |          | <hr/>       |
| Total admitted assets .....                   |          | \$31,706 28 |

LIABILITIES.

|   |  |             |
|---|--|-------------|
| Disability claims (Reported—probable liability) ..... |  | \$1,320 05  |
| Advance assessments.....                              |  | 1,193 76    |
|   |  | <hr/>       |
| Total liabilities .....                               |  | \$2,513 81  |
|   |  | <hr/>       |
| Balance to protect contracts .....                    |  | \$29,193 17 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force Dec. 31, of previous year.....           | 1,664          | \$430,800 00   |
| Policies written during the year.....                      | 2,497          | 596,600 00     |
|  |                | <hr/>          |
| Total .....  | 4,161          | \$1,027,400 00 |
| Policies decreased or terminated during the year .....     | 2,067          | 475,900 00     |
|  |                | <hr/>          |
| Policies in force Dec. 31, 1905.....                       | 2,094          | \$551,500 00   |
| Losses and claims unpaid Dec. 31 of previous year .....    | 21             | \$300 00       |
| Losses and claims incurred during the year .....           | 643            | 11,635 10      |
|  |                | <hr/>          |
| Total .....  | 664            | \$11,935 10    |
| Losses and claims paid and compromised during the year ... | 621            | 10,615 05      |
|  |                | <hr/>          |
| Losses and claims unpaid Dec. 31, 1905.....                | 43             | \$1,320 05     |
| Policies terminated by death during the year.....          | 2              | \$400 00       |

BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies written during the year.....                      | 305            | \$78,200 00    |
| Policies decreased or terminated during the year.....      | 130            | 28,300 00      |
|  |                | <hr/>          |
| Policies in force Dec. 31, 1905.....                       | 175            | \$49,900 00    |
| Losses and claims incurred during the year .....           | 16             | \$397 16       |
| Losses and claims paid and compromised during the year ... | 13             | 349 66         |
|  |                | <hr/>          |
| Losses and claims unpaid Dec. 31, 1905 .....               | 3              | \$47 50        |
| Premiums or assessments collected during the year .....    |                | \$558 68       |



---

MAINE FRATERNAL BENEFICIARY ORGANIZA-  
TIONS.

---

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,  
SHOWING THEIR CONDITION DECEMBER 31, 1905.

---



# AMERICAN ROYAL CIRCLE,

AUGUSTA, MAINE.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1905.

HIRAM CLARK, *President.*

FRANK J. PLUMMER, *Secretary.*

## INCOME.

|                                    |            |            |
|------------------------------------|------------|------------|
| Gross membership fees .....        | \$3,335 57 |            |
| All other payments by members..... | 24 50      |            |
| Total paid by members.....         |            | \$3,360 07 |
| Interest.....                      |            | 43         |
| Borrowed money .....               |            | 1,148 07   |
| Total income.....                  |            | \$4,508 57 |

## DISBURSEMENTS.

|  |          |            |
|--|----------|------------|
| Death claims .....                                   | \$500 00 |            |
| Payments returned to applicants or members.....      | 19 91    |            |
| Total paid to members .....                          |          | \$519 91   |
| Commissions to organizers.....                       |          | 450 73     |
| Salaries of organizers not paid by commissions ..... |          | 883 15     |
| Salaries of officers.....                            |          | 267 95     |
| Subordinate medical examiners fees.....              |          | 166 16     |
| Rent .....   |          | 52 10      |
| Postage, express and telegraph.....                  |          | 25 79      |
| Insurance department fees.....                       |          | 12 00      |
| Traveling expenses .....                             |          | 444 26     |
| Miscellaneous expenditures.....                      |          | 595 37     |
| Total disbursements .....                            |          | \$3,417 42 |
| Balance.....   |          | \$1,091 15 |

## LEDGER ASSETS.

|                                 |            |            |
|---------------------------------|------------|------------|
| Book value of bonds.....        | \$1,000 00 |            |
| Cash in office and in bank..... | 91 15      |            |
| Total ledger assets .....       |            | \$1,091 15 |

## NON-LEDGER ASSETS.

|  |         |            |
|--|---------|------------|
| Assessments in treasury of subordinate branches .....              | \$52 34 |            |
| Furniture, fixtures, supplies, printed matter and stationery ..... | 108 50  |            |
| Total.....   |         | \$160 84   |
| Gross assets.....  |         | \$1,251 99 |

## DEDUCT ASSETS NOT ADMITTED.

|  |          |                   |
|--|----------|-------------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$108 50 |                   |
| Personal or agents debit balances, unsecured .....           | 52 34    |                   |
| <b>Total</b> .....   |          | <b>\$160 84</b>   |
| <b>Total admitted assets</b> .....                           |          | <b>\$1,091 15</b> |

## LIABILITIES.

|  |                   |
|--|-------------------|
| Salaries, rents, taxes, fees and accounts due and accrued..... | \$123 99          |
| Borrowed money and interest thereon.....                       | 898 07            |
| All other liabilities .....                                    | 108 78            |
| <b>Total liabilities</b> .....                                 | <b>\$1,130 84</b> |
| <b>Balance</b> .....   | <b>-\$39 69</b>   |

## EXHIBIT OF POLICIES.

## BUSINESS ALL IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>      |
|--|----------------|---------------------|
| Policies written or increased during the year.....           | 680            | \$302,750 00        |
| Deduct policies decreased and terminated during the year ... | 238            | 93,750 00           |
| <b>Policies in force Dec. 31, 1905...</b> .....              | <b>442</b>     | <b>\$209,000 00</b> |
| Losses and claims incurred during the year .....             | 1              | \$500 00            |
| Losses and claims paid and compromised during the year ...   | 1              | 500 00              |



ANCIENT ORDER OF UNITED WORKMEN,  
AUGUSTA, MAINE.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

JOSEPH E. HALL, *Grand Master Workman*. A. G. ANDREWS, *Grand Recorder*.

INCOME.

|   |                     |
|---|---------------------|
| Per capita and extension taxes .....  | \$8,504 25          |
| Assessments: Mortuary and reserve, \$127,831.31; guaranty,<br>\$26,927.34 ..... | 154,758 65          |
| Medical examiners' fees paid by applicant .....                                 | 250 00              |
| New certificates.....   | 97 00               |
| Exchange certificates .....   | 64 00               |
| <b>Total paid by members.....</b>   | <b>\$163,673 90</b> |
| Interest.....   | 562 23              |
| Sale of supplies.....   | 4 52                |
| Income from all other sources .....   | 518 06              |
| <b>Total income.....</b>  | <b>\$164,758 71</b> |
| Net ledger assets Dec. 31, 1904.....  | 31,766 78           |
| <b>Total.....</b>   | <b>\$196,525 49</b> |

DISBURSEMENTS.

|   |                     |
|---|---------------------|
| Death claims .....                                      | \$117,423 76        |
| Premiums paid to subordinate bodies .....               | 288 00              |
| Salaries of organizers not paid by commissions .....    | 534 19              |
| Salaries and expenses of officers.....                  | 3,102 87            |
| Salaries and other compensation of office employes..... | 872 22              |
| Grand medical examiners' fees.....                      | 250 00              |
| Charity fund .....                                      | 180 00              |
| Supreme Lodge on account of reserve fund .....          | 33,510 96           |
| Advertising and printing.....                           | 527 86              |
| Postage, express and telegraph.....                     | 653 32              |
| Grand Lodge session.....                                | 658 33              |
| Per capita tax .....                                    | 1,152 30            |
| Official publication.....                               | 439 70              |
| Guaranty fund sent Supreme Lodge.....                   | 1,000 00            |
| Interest sent Supreme Lodge.....                        | 489 96              |
| Miscellaneous expenditures .....                        | 518 81              |
| <b>Total disbursements.....</b>                         | <b>\$163,601 65</b> |
| <b>Balance.....</b>                                     | <b>\$32,923 84</b>  |

LEDGER ASSETS.

|                                 |             |
|---------------------------------|-------------|
| Cash in office and in bank..... | \$32,923 84 |
|---------------------------------|-------------|

## NON-LEDGER ASSETS.

|  |                    |
|--|--------------------|
| Furniture, fixtures, supplies, printed matter and stationery ..... | \$860 00           |
| Gross assets.....  | <u>\$33,723 84</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |                    |
|---|--------------------|
| Furniture, fixtures, supplies, printed matter and stationery..... | \$800 00           |
| Total admitted assets.....  | <u>\$32,923 84</u> |

## LIABILITIES.

|   |                    |
|---|--------------------|
| Losses and claims reported—proofs not received..... | \$6,865 97         |
| Balance.....  | <u>\$26,057 87</u> |

## EXHIBIT OF POLICIES.

## BUSINESS ALL IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>        |
|---|----------------|-----------------------|
| Policies in force Dec. 31, of previous year.....          | 5,841          | \$9,817,200 00        |
| Policies written or increased during the year .....       | 103            | 116,000 00            |
| Total .....   | <u>5,944</u>   | <u>\$9,933,200 00</u> |
| Deduct policies decreased and terminated during the year. | 554            | 997,402 00            |
| Policies in force Dec. 31, 1905.....                      | 5,390          | <u>\$8,935,798 00</u> |
| Losses and claims unpaid Dec. 31, of previous year.....   | 2              | \$2,526 00            |
| Losses and claims incurred during the year .....          | 75             | 121,763 73            |
| Total .....   | <u>77</u>      | <u>\$124,289 73</u>   |
| Losses and claims paid and compromised during the year .  | 73             | 117,423 76            |
| Losses and claims unpaid Dec. 31, 1905.....               | 4              | \$6,865 97            |
| Assessments collected during the year .....               |                | <u>\$127,831 31</u>   |

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 .....                       | \$180 00  |             |
| Expense assessments, dues or per capita tax ..... | 8,235 50  |             |
| Assessments: mortuary .....                       | 16,878 00 |             |
| Total paid by members.....                        |           | \$25,293 50 |
| Interest and rent .....                           |           | 1,329 56    |
| Income from all other sources.....                |           | 100 00      |
| Total income.....                                 |           | \$26,723 06 |
| Net ledger assets Dec. 31, 1904 .....             |           | 27,537 33   |
| Total.....  |           | \$54,260 39 |

DISBURSEMENTS.

|  |             |             |
|--|-------------|-------------|
| Death claims .....                                       | \$19,000 00 |             |
| Disability claims .....                                  | 7,177 50    |             |
| Total paid to members .....                              |             | \$26,177 50 |
| Salaries of officers.....                                |             | 600 00      |
| Salaries and other compensation of office employes ..... |             | 44 00       |
| Rent of safe .....                                       |             | 5 00        |
| Advertising and printing.....                            |             | 283 10      |
| Postage, express and telegraph.....                      |             | 44 00       |
| Miscellaneous expenditures.....                          |             | 12 50       |
| Total disbursements.....                                 |             | \$27,166 10 |
| Balance .....  |             | \$27,094 29 |

LEDGER ASSETS.

|                           |             |             |
|---------------------------|-------------|-------------|
| Book value of bonds.....  | \$25,000 00 |             |
| Cash in bank .....        | 2,094 29    |             |
| Total ledger assets ..... |             | \$27,094 29 |

NON-LEDGER ASSETS.

|  |          |             |
|--|----------|-------------|
| Furniture, fixtures, supplies, printed matter and stationery ..... | \$200 00 |             |
| Gross assets.....  |          | \$27,294 29 |

DEDUCT ASSETS NOT ADMITTED.

|   |                    |
|---|--------------------|
| Furniture, fixtures, supplies, printed matter and stationery..... | \$200 00           |
| Total admitted assets.....  | <u>\$27,094 29</u> |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

|  | <i>Number.</i> | <i>Amount.</i>     |
|--|----------------|--------------------|
| Policies in force Dec. 31, of previous year.....             | 1,749          | -                  |
| Policies written or increased during the year .....          | 99             | -                  |
| Total .....  | <u>1,848</u>   | -                  |
| Deduct policies decreased and terminated during the year ... | 100            | -                  |
| Policies in force Dec. 31, 1905.....                         | 1,748          | -                  |
| Losses and claims unpaid Dec. 31, of previous year.....      | 4              | \$4,000 00         |
| Losses and claims incurred during the year.....              | 16             | 16,000 00          |
| Total .....  | <u>20</u>      | <u>\$20,000 00</u> |
| Losses and claims paid and compromised during the year ...   | 19             | 19,000 00          |
| Losses and claims unpaid Dec. 31, 1905.....                  | 1              | \$1,000 00         |
| Assessments collected during the year .....                  |                | \$16,878 00        |

BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>     |
|--|----------------|--------------------|
| Policies in force Dec. 31, of previous year.....             | 1,601          | -                  |
| Policies written or increased during the year .....          | 91             | -                  |
| Total .....  | <u>1,692</u>   | -                  |
| Deduct policies decreased and terminated during the year ... | 83             | -                  |
| Policies in force Dec. 31, 1905.....                         | 1,609          | -                  |
| Losses and claims unpaid Dec. 31, of previous year.....      | 4              | \$4,000 00         |
| Losses and claims incurred during the year .....             | 15             | 15,000 00          |
| Total .....  | <u>19</u>      | <u>\$19,000 00</u> |
| Losses and claims paid and compromised during the year ...   | 18             | 18,000 00          |
| Losses and claims unpaid Dec. 31, 1905 .....                 | 1              | \$1,000 00         |
| Assessments collected during the year .....                  |                | \$14,942 50        |

MAINE STATE RELIEF ASSOCIATION,

PORTLAND, MAINE.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

E. C. REYNOLDS, *President.*

WYER GREEN, *Secretary.*

INCOME.

|  |            |             |
|--|------------|-------------|
| Expense assessments, dues or per capita tax..... | \$1,905 60 |             |
| Assessments, mortuary .....                      | 18,178 00  |             |
| Total paid by members.....                       |            | \$20,083 60 |
| Interest.....                                    |            | 1,727 95    |
| Total income.....                                |            | \$21,811 55 |
| Net ledger assets Dec. 31, 1905 .....            |            | 41,728 40   |
| Total .....                                      |            | \$63,539 95 |

DISBURSEMENTS.

|                                     |  |             |
|-------------------------------------|--|-------------|
| Death claims... ..                  |  | \$18,187 96 |
| Salaries of officers.....           |  | 1,455 02    |
| Rent, \$108.00; taxes, \$50.00..... |  | 158 00      |
| Advertising and printing.....       |  | 222 20      |
| Postage, express and telegraph..... |  | 73 55       |
| Miscellaneous expenditures.....     |  | 15 00       |
| Total disbursements .....           |  | \$20,111 73 |
| Balance....                         |  | \$43,428 22 |

LEDGER ASSETS.

|                                     |             |             |
|-------------------------------------|-------------|-------------|
| Book value of stocks and bonds..... | \$30,800 00 |             |
| Cash in bank .....                  | 6,022 20    |             |
| Deposited with State treasurer....  | 6,606 02    |             |
| Total ledger assets .....           |             | \$43,428 22 |

NON-LEDGER ASSETS.

|                                    |  |             |
|------------------------------------|--|-------------|
| Furniture, fixtures and safes..... |  | \$40 00     |
| Gross assets.....                  |  | \$43,468 22 |

DEDUCT ASSETS NOT ADMITTED.

|                                    |  |             |
|------------------------------------|--|-------------|
| Furniture, fixtures and safes..... |  | \$40 00     |
| Total admitted assets.....         |  | \$43,428 22 |

LIABILITIES.

|   |  |             |
|---|--|-------------|
| Losses and claims in process of adjustment..... |  | \$2,328 95  |
| Assessments paid in advance .....               |  | 13 00       |
| Total liabilities.....                          |  | \$2,341 95  |
| Balance .....                                   |  | \$41,086 27 |

## EXHIBIT OF POLICIES.

## BUSINESS ALL IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year.....            | 954            | \$1,250,340 00 |
| Deduct policies decreased and terminated during the year... | 53             | \$89,404 00    |
| Policies in force Dec. 31, 1905.....                        | 901            | \$1,180,936 00 |
| Losses and claims unpaid Dec. 31, of previous year.....     | 5              | \$5,440 60     |
| Losses and claims incurred during the year.....             | 22             | 28,050 00      |
| Total .....   | 27             | \$33,490 00    |
| Losses and claims paid and compromised during the year....  | 24             | 29,725 00      |
| Losses and claims unpaid Dec. 31, 1905 .....                | 3              | \$3,765 00     |
| Assessments collected during the year .....                 |                | \$18,178 60    |

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 .....                      | \$57 00   |             |
| Expense assessments, dues or per capita tax..... | 5,887 00  |             |
| Assessments: mortuary .....                      | 35,065 00 |             |
| Total paid by members .....                      |           | \$41,009 00 |
| Interest.....                                    |           | 344 42      |
| Total income.....                                |           | \$41,353 42 |
| Net ledger assets Dec. 31, 1905 .....            |           | 15,014 26   |
| Total.....                                       |           | \$56,367 68 |

DISBURSEMENTS.

|                                     |             |
|-------------------------------------|-------------|
| Death claims.....                   | \$39,615 00 |
| Salaries of officers.....           | 1,624 99    |
| Advertising and printing.....       | 177 25      |
| Postage, express and telegraph..... | 610 67      |
| Insurance department fees.....      | 4 00        |
| Miscellaneous expenditures.....     | 2,741 90    |
| Total disbursements .....           | \$44,773 81 |
| Balance .....                       | \$11,593 87 |

LEDGER ASSETS.

|                           |             |
|---------------------------|-------------|
| Book value of bonds.....  | \$1,029 00  |
| Cash in bank .....        | 10,564 87   |
| Total ledger assets ..... | \$11,593 87 |

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force Dec. 31, of previous year.....             | 1,954          | -              |
| Policies written or increased during the year .....          | 27             | -              |
| Total .....  | 1,981          | -              |
| Deduct policies decreased and terminated during the year ... | 90             | -              |
| Policies in force Dec. 31, 1905.....                         | 1,891          | -              |
| Losses and claims incurred during the year.....              |                | \$39,615 00    |
| Losses and claims paid and compromised during the year ..... |                | 39,615 00      |
| Assessments collected during the year... ..                  |                | \$35,065 60    |





---

---

FRATERNAL BENEFICIARY ORGANIZATIONS OF  
OTHER STATES.

---

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS  
SHOWING THEIR CONDITION DECEMBER 31, 1905.

---

---



# AMERICAN BENEFIT SOCIETY,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WILLIAM H. CARBERRY, *President.*

BELA L. COLPITTS, *Secretary.*

## INCOME.

|   |             |              |
|---|-------------|--------------|
| Expense assessments, dues or per capita tax ..... | \$13,460 55 |              |
| Assessment, mortuary .....                        | 55,272 74   |              |
| Changing certificates.....                        | 106 00      |              |
| Total paid by members.....                        |             | \$68,839 29  |
| Interest.....                                     |             | 1,859 46     |
| Sale of supplies.....                             |             | 191 73       |
| Income from all other sources .....               |             | 57 60        |
| Total income.....                                 |             | \$70,948 08  |
| Net ledger assets Dec. 31, 1904.....              |             | 62,313 45    |
| Total.....  |             | \$133,261 53 |

## DISBURSEMENTS.

|  |             |
|--|-------------|
| Death claims .....                                       | \$67,250 00 |
| Commissions to organizers.....                           | 4,680 26    |
| Salaries of officers.....                                | 2,606 01    |
| Salaries and other compensation of office employes ..... | 782 50      |
| Rent, \$360.00; taxes, \$19.92 .....                     | 379 92      |
| Advertising and printing.....                            | 372 91      |
| Postage, express and telegraph. ....                     | 307 68      |
| Legal expenses.....                                      | 40 00       |
| Governing bodies .....                                   | 300 00      |
| Official publication.....                                | 1,070 20    |
| Insurance department fees.....                           | 23 00       |
| Supplies purchased .....                                 | 553 68      |
| Bills payable.....                                       | 992 73      |
| Traveling expenses .....                                 | 635 43      |
| National Fraternal Congress .....                        | 107 50      |
| Accrued interest and premium on bonds .....              | 813 18      |
| Miscellaneous expenditures .....                         | 342 34      |
| Total disbursements .....                                | \$81,258 14 |
| Balance.....   | \$52,003 39 |

## LEDGER ASSETS.

|                                 |             |             |
|---------------------------------|-------------|-------------|
| Book value of bonds.....        | \$48,000 00 |             |
| Cash in office and in bank..... | 4,003 39    |             |
| Total ledger assets .....       |             | \$52,003 39 |

## NON-LEDGER ASSETS.

|  |            |             |
|--|------------|-------------|
| Assessments in treasury of subordinate branches .....              | \$5,600 00 |             |
| Furniture, fixtures, supplies, printed matter and stationery ..... | 475 00     |             |
| Total.....   |            | \$6,075 00  |
| Gross assets.....  |            | \$58,078 39 |

## DEDUCT ASSETS NOT ADMITTED.

|   |          |             |
|---|----------|-------------|
| Furniture, fixtures, supplies, printed matter and stationery..... | \$475 00 |             |
| Total admitted assets.....  |          | \$57,603 39 |

## LIABILITIES.

|                                   |            |             |
|-----------------------------------|------------|-------------|
| Losses and claims, viz:           |            |             |
| Adjusted not yet due.....         | \$3,500 00 |             |
| Reported—proofs not received..... | 4,500 00   | \$8,000 00  |
| Assessments paid in advance ..... |            | 24 80       |
| Total liabilities .....           |            | \$8,024 80  |
| Balance.....                      |            | \$49,578 59 |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year.....              | 5,101          | \$4,937,000 00 |
| Policies written or increased during the year .....           | 1,512          | 1,109,500 00   |
| Total .....   | 6,613          | \$6,046,500 00 |
| Deduct policies decreased and terminated during the year..... | 835            | 662,500 00     |
| Policies in force Dec. 31, 1905.....                          | 5,778          | \$5,384,000 00 |
| Losses and claims unpaid Dec. 31, of previous year .....      | 1              | \$500 00       |
| Losses and claims incurred during the year.....               | 75             | 74,750 00      |
| Total .....   | 76             | \$75,250 00    |
| Losses and claims paid and compromised during the year .....  | 68             | 67,250 00      |
| Losses and claims unpaid Dec. 31, 1905 .....                  | 7              | \$8,000 00     |
| Assessments collected during the year .....                   |                | \$55,272 74    |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year.....              | 1,231          | \$1,115,250 00 |
| Policies written or increased during the year.....            | 505            | 374,000 00     |
| Total .....   | 1,736          | \$1,489,250 00 |
| Deduct policies decreased and terminated during the year..... | 227            | 173,000 00     |
| Policies in force Dec. 31, 1905.....                          | 1,509          | \$1,316,250 00 |
| Losses and claims incurred during the year.....               | 20             | \$14,750 00    |
| Losses and claims paid and compromised during the year .....  | 18             | 13,250 00      |
| Losses and claims unpaid Dec. 31, 1905.....                   | 2              | \$1,500 00     |
| Assessments collected during the year .....                   |                | \$12,371 55    |

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 .....                      | \$694 00            |
| Expense assessments, dues or per capita tax..... | 12,761 70           |
| Assessments .....                                | \$53,506 16         |
| All other payments by members .....              | 8,914 14            |
| <b>Total paid by members.....</b>                | <b>\$975,876 00</b> |
| Interest.....                                    | 1,362 53            |
| Sale of supplies.....                            | 502 02              |
| Income from all other sources .....              | 2,165 45            |
| <b>Total income.....</b>                         | <b>\$979,928 00</b> |
| Net ledger assets Dec. 1, 1904.....              | 9,076 05            |
| <b>Total .....</b>                               | <b>\$989,002 05</b> |

DISBURSEMENTS.

|   |                     |
|---|---------------------|
| Death claims .....                                      | \$915,496 74        |
| Disability claims .....                                 | 34,595 01           |
| <b>Total paid to members.....</b>                       | <b>\$950,091 75</b> |
| Salaries of officers.....                               | 7,625 84            |
| Salaries and other compensation of office employes..... | 7,495 00            |
| Rent .....  | 900 00              |
| Advertising and printing .....                          | 1,954 46            |
| Postage, express and telegraph .....                    | 1,185 93            |
| Legal expenses .....                                    | 988 35              |
| Official publication.....                               | 742 50              |
| Insurance department fees.....                          | 79 60               |
| Miscellaneous expenditures .....                        | 6,393 10            |
| <b>Total disbursements .....</b>                        | <b>\$977,456 43</b> |
| <b>Balance.....</b>                                     | <b>\$11,545 62</b>  |

LEDGER ASSETS.

|                   |             |
|-------------------|-------------|
| Cash in bank..... | \$11,545 62 |
|-------------------|-------------|

NON-LEDGER ASSETS.

|  |                     |
|--|---------------------|
| Assessments in treasury of subordinate branches .....          | \$106,000 00        |
| *Terminal reserve, \$40,000; optional reserve, \$240,000 ..... | 280,000 00          |
| <b>Total.....</b>  | <b>\$386,000 00</b> |
| <b>Gross assets.....</b>                                       | <b>\$397,545 62</b> |

\* 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.

## DEDUCT ASSETS NOT ADMITTED.

|   |              |
|---|--------------|
| Terminal reserve, \$40,000; optional reserve, \$240,000 ..... | \$280,000 00 |
| Total admitted assets.....                                    | \$117,545 62 |

## LIABILITIES.

## Losses and claims, viz:

|                                    |             |
|------------------------------------|-------------|
| Adjusted not yet due .....         | \$7,000 00  |
| In process of adjustment.....      | 3,000 00    |
| Reported—proofs not received ..... | 37,000 00   |
| Resisted .....                     | 16,000 00   |
| Total liabilities .....            | \$63,000 00 |
| Balance.....                       | \$54,545 62 |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>  |
|---|----------------|-----------------|
| Policies in force Dec. 31, of previous year.....            | 22,246         | \$31,322,250 00 |
| Policies written or increased during the year .....         | 255            | 126,500 00      |
| Total .....   | 22,501         | \$31,448,750 00 |
| Deduct policies decreased and terminated during the year... | 2,530          | 3,406,500 00    |
| Policies in force Dec. 31, 1905.....                        | 19,971         | \$28,042,250 00 |
| Losses and claims unpaid Dec. 31, of previous year.....     | 75             | \$138,600 00    |
| Losses and claims incurred during the year.....             | 526            | 850,000 00      |
| Total .....   | 601            | \$988,600 00    |
| Losses and claims paid and compromised during the year ...  | 564            | 925,000 00      |
| Losses and claims unpaid Dec. 31, 1905 .....                | 37             | \$63,000 00     |
| Assessments collected during the year .....                 |                | \$953,506 16    |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year.....            | 15             | \$18,000 00    |
| Deduct policies decreased and terminated during the year... | 1              | 1,000 00       |
| Policies in force Dec. 31, 1905 .....                       | 14             | \$17,000 00    |
| Losses and claims incurred during the year.....             | 1              | \$1,000 00     |
| Losses and claims paid and compromised during the year...   | 1              | 1,000 00       |

CATHOLIC ORDER OF FORESTERS,  
CHICAGO, ILL.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1883.

THOMAS H. CANNON, *High Chief Ranger.*

THOMAS F. McDONALD, *High Secretary.*

INCOME.

|   |                |
|---|----------------|
| Expense assessments, dues or per capita tax ..... | \$55,025 00    |
| Assessments, mortuary .....                       | 1,276,119 72   |
| Total paid by members.....                        | \$1,334,147 72 |
| Interest .....                                    | 30,921 08      |
| Sale of supplies .....                            | 5,404 58       |
| Subordinate Court bonds .....                     | 5,790 31       |
| Certificate fees, policies written .....          | 6,936 00       |
| Charter fees .....                                | 3,350 00       |
| Income from all other sources .....               | 3,917 66       |
| Total income.....                                 | \$1,390,467 35 |
| Net ledger assets Dec. 31, 1904 .....             | 863,960 35     |
| Total.....  | \$2,254,427 70 |

DISBURSEMENTS.

|  |                |
|--|----------------|
| Death claims.....  | \$990,060 00   |
| Commissions to organizers.....                           | 5,105 39       |
| Salaries and other compensation of officers .....        | 8,434 40       |
| Salaries and other compensation of office employees..... | 17,014 00      |
| Rent .....   | 3,405 96       |
| Advertising and printing.....                            | 4,124 02       |
| Postage, express and telegraph.....                      | 3,444 08       |
| Legal expenses .....                                     | 2,639 96       |
| Governing bodies .....                                   | 5,716 48       |
| Official publication .....                               | 17,077 46      |
| Insurance department fees.....                           | 303 25         |
| Profit and loss .....                                    | 8,175 80       |
| Expense, International Convention.....                   | 19,315 67      |
| Supplies .....   | 3,548 57       |
| National Fraternal Congress .....                        | 310 91         |
| Official bonds .....                                     | 5,358 56       |
| Miscellaneous expenditures .....                         | 1,855 20       |
| Total disbursements .....                                | \$1,095,886 71 |
| Balance.....   | \$1,158,540 99 |

LEDGER ASSETS.

|   |              |
|---|--------------|
| * Cash on deposit, Province of Quebec ..... | \$5,000 00   |
| Book value of bonds .....                   | 1,053,052 10 |
| Accrued interest on bonds purchased .....   | 875 46       |
| Fixtures and supplies .....                 | 4,360 00     |
| Cash in bank .....                          | 50,277 42    |

\* Special deposit for protection of policy holders in Province of Quebec.

|                                    |                |                |
|------------------------------------|----------------|----------------|
| Outstanding, benefit account ..... | \$42,373 62    |                |
| Outstanding, general account ..... | 4,601 75       |                |
| Other ledger assets .....          | 80 00          |                |
| Total ..                           | \$1,160,620 35 |                |
| Deduct ledger liabilities .....    | 2,079 36       |                |
| Total ledger assets .....          |                | \$1,158,540 99 |

## NON-LEDGER ASSETS.

|                                |  |                |
|--------------------------------|--|----------------|
| Interest due and accrued ..... |  | \$11,850 03    |
| Gross assets.....              |  | \$1,170,391 02 |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                |
|--|------------|----------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$4,360 00 |                |
| Outstanding, benefit account .....                           | 42,373 62  |                |
| Outstanding, general account .....                           | 4,601 75   |                |
| All other .....  | 80 00      |                |
| Total.....   |            | \$51,415 37    |
| Total admitted assets.....                                   |            | \$1,118,975 65 |

## LIABILITIES.

|                                    |            |              |
|------------------------------------|------------|--------------|
| Losses and claims, viz:            |            |              |
| Due and unpaid.....                | \$2,383 33 |              |
| In process of adjustment .....     | 109,000 00 |              |
| Reported—proofs not received ..... |            |              |
| Resisted .....                     | 26,500 00  |              |
| Total liabilities .....            |            | \$137,883 33 |
| Balance .....                      |            | \$981,092 32 |

## EXHIBIT OF POLICIES.

| TOTAL BUSINESS.  | Number. | Amount.          |
|--|---------|------------------|
| Policies in force Dec. 31, of previous year.....           | 114,266 | \$120,564,509 00 |
| Policies written or increased during the year .....        | 10,443  | 10,289,000 00    |
| Total .....  | 124,709 | \$130,853,509 00 |
| Deduct policies decreased and terminated during the year.. | 6,648   | 6,993,000 00     |
| Policies in force Dec. 31, 1905.....                       | 118,061 | \$123,860,500 00 |
| Losses and claims unpaid Dec. 31, of previous year.....    | 112     | \$123,593 33     |
| Losses and claims incurred during the year .....           | 940     | 1,006,500 00     |
| Total .....  | 1,052   | \$1,130,093 33   |
| Losses and claims paid and compromised during the year..   | 931     | 992,210 00       |
| Losses and claims unpaid Dec. 31, 1905 .....               | 121     | \$137,883 33     |
| Assessments collected during the year.....                 |         | \$1,270,960 22   |

| BUSINESS IN MAINE.   | Number. | Amount.        |
|--|---------|----------------|
| Policies in force Dec. 31, of previous year.....           | 1,985   | \$2,019,000 00 |
| Policies written or increased during the year.....         | 263     | 261,000 00     |
| Total .....  | 2,248   | \$2,280,000 00 |
| Deduct policies decreased and terminated during the year.. | 52      | 52,000 00      |
| Policies in force Dec. 31, 1905.....                       | 2,196   | \$2,228,000 00 |
| Losses and claims incurred during the year.....            | 11      | \$11,000 00    |
| Losses and claims paid and compromised during the year..   | 9       | 9,000 00       |
| Losses and claims unpaid Dec. 31, 1905.....                | 2       | \$2,000 00     |
| Assessments collected during the year .....                |         | \$19,709 65    |



## HOME CIRCLE,

BOSTON, MASS.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1879.

CHAS. P. BATTELLE, *Supreme Leader*. JULIUS M. SWAIN, *Supreme Secretary*.

## INCOME.

|                                       |            |              |
|---------------------------------------|------------|--------------|
| Dues for expenses .....               | \$168 00   |              |
| Assessments:                          |            |              |
| Mortuary .....                        | \$9,518 76 |              |
| Expense .....                         | 9,908 07   |              |
| Total paid by members .....           |            | \$99,504 83  |
| Interest .....                        |            | 846 88       |
| Sale of supplies .....                |            | 103 18       |
| Income from all other sources .....   |            | 70 30        |
| Total income .....                    |            | \$100,615 19 |
| Net ledger assets Dec. 31, 1904 ..... |            | 14,346 12    |
| Total .....                           |            | \$114,961 31 |

## DISBURSEMENTS.

|  |              |
|--|--------------|
| Death claims .....                                       | \$92,611 95  |
| Salaries of officers .....                               | 3,500 00     |
| Salaries and other compensation of office employes ..... | 1,871 00     |
| Supreme medical supervisors fees .....                   | 300 00       |
| Rent, \$694.20; taxes, \$67.66 .....                     | 761 86       |
| Advertising and printing .....                           | 1,086 40     |
| Postage, express and telegraph .....                     | 437 36       |
| Legal expenses .....                                     | 68 00        |
| Governing bodies .....                                   | 176 04       |
| Official publication .....                               | 1,165 77     |
| Insurance department fees .....                          | 84 05        |
| Supplies .....   | 137 91       |
| Supreme Council session and official visitations .....   | 588 64       |
| Miscellaneous expenditures .....                         | 238 92       |
| Total disbursements .....                                | \$103,027 90 |
| Balance .....  | \$11,933 41  |

## LEDGER ASSETS.

|   |             |
|---|-------------|
| Loans on mortgages of real estate ..... | \$3,695 00  |
| Cash in bank .....                      | 8,238 41    |
| Total ledger assets .....               | \$11,933 41 |

## NON-LEDGER ASSETS.

|  |             |
|--|-------------|
| Interest accrued .....   | \$104 25    |
| Due from Grand and Subordinate Councils .....                      | 21 69       |
| Assessments in treasury of subordinate branches .....              | 7,300 08    |
| Furniture, fixtures, supplies, printed matter and stationery ..... | 2,804 00    |
| Total .....  | \$10,329 94 |
| Gross assets .....   | \$22,263 35 |

## DEDUCT ASSETS NOT ADMITTED.

|  |                    |
|--|--------------------|
| Furniture, fixtures, supplies, printed matter and stationery ..... | \$2,904 00         |
| Total admitted assets .....  | <u>\$19,359 35</u> |

## LIABILITIES.

## Losses and claims, viz:

|                                    |                     |
|------------------------------------|---------------------|
| Due and unpaid .....               | \$27,373 99         |
| Adjusted not yet due .....         | 9,489 58            |
| Reported—proofs not received ..... | <u>9,207 42</u>     |
| Total liabilities .....            | <u>\$46,070 99</u>  |
| Balance .....                      | <u>-\$26,711 64</u> |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|  | <i>Number.</i> | <i>Amount.</i>        |
|--|----------------|-----------------------|
| Policies in force Dec. 31, of previous year .....            | 2,713          | \$3,547,667 00        |
| Policies written or increased during the year .....          | 44             | 30,860 00             |
| Total .....  | <u>2,757</u>   | <u>\$3,578,527 00</u> |
| Deduct policies decreased and terminated during the year ... | 660            | 945,795 50            |
| Policies in force Dec. 31, 1905 .....                        | <u>2,097</u>   | <u>\$2,632,731 50</u> |
| Losses and claims unpaid Dec. 31, of previous year .....     | 35             | \$53,094 00           |
| Losses and claims incurred during the year .....             | 61             | 88,265 78             |
| Total .....  | <u>96</u>      | <u>\$141,359 78</u>   |
| Losses and claims paid and compromised during the year ...   | 65             | 95,288 79             |
| Losses and claims unpaid Dec. 31, 1905 .....                 | 31             | \$46,070 99           |
| Assessments collected during the year .....                  |                | \$89,518 76           |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>     |
|--|----------------|--------------------|
| Policies in force Dec. 31, of previous year .....            | 28             | \$49,394 00        |
| Policies written or increased during the year .....          | 1              | 1,360 00           |
| Total .....  | <u>29</u>      | <u>\$50,754 00</u> |
| Deduct policies decreased and terminated during the year ... | 5              | 11,253 00          |
| Policies in force Dec. 31, 1905 .....                        | <u>24</u>      | <u>\$39,501 00</u> |
| Losses and claims unpaid Dec. 31, of previous year .....     | 1              | \$2,000 00         |
| Losses and claims incurred during the year .....             | 1              | 2,000 00           |
| Total .....  | <u>2</u>       | <u>\$4,000 00</u>  |
| Losses and claims paid and compromised during the year ...   | 2              | 4,000 00           |
| Assessments collected during the year .....                  |                | \$1,629 93         |

## 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 .....                                 | \$15,688 61     |
| Expense assessments, dues or per capita tax .....           | 263,916 06      |
| Assessments:  |                 |
| Mortuary, \$3,007,921.64; sick and funeral, \$256,063.05... | 3,263,984 69    |
| Change of policies .....                                    | 2,894 35        |
| Total paid by members.....                                  | \$3,546,483 71  |
| Interest, \$308,884.90; rent, \$4,275.44.....               | 313,160 34      |
| Sale of supplies.....                                       | 6,173 18        |
| Sundry refunds .....  | 1,546 84        |
| Redeposits, 1904 claims .....                               | 179 34          |
| Total income.....   | \$3,867,537 41  |
| Net ledger assets Dec. 31, 1904.....                        | 8,126,594 73    |
| Total.....  | \$11,994,132 14 |

## DISBURSEMENTS.

|  |                |
|--|----------------|
| Death claims.....  | \$1,813,353 33 |
| Disability claims .....                                  | 104,046 97     |
| Expectation of life .....                                | 7,950 00       |
| Sick claims.....   | 199,154 96     |
| Funeral claims.....                                      | 13,665 77      |
| Old age benefits.....                                    | 53,242 45      |
| Payments returned to applicants or members .....         | 6,215 62       |
| Total paid to members.....                               | \$2,197,629 10 |
| Commissions and expenses of organizers .....             | 122,136 07     |
| Salaries of organizers not paid by commissions.....      | 133,049 13     |
| Salaries of officers.....                                | 34,974 87      |
| Salaries and other compensation of office employes ..... | 70,378 38      |
| Medical examiners' fees.....                             | 849 38         |
| Rent .....   | 17,495 09      |
| Advertising and printing.....                            | 12,016 55      |
| Postage, express and telegraph .....                     | 3,080 72       |
| Legal expenses.....                                      | 4,823 05       |
| Official publication.....                                | 21,691 43      |
| Insurance department fees.....                           | 1,520 32       |
| Investigating claims.....                                | 16,477 03      |
| Temporary advances, reloans .....                        | 760 89         |
| General expense account.....                             | 15,923 43      |
| Furniture .....  | 1,977 60       |
| Traveling and executive expenses .....                   | 14,526 03      |
| Office stationery, etc.....                              | 9,078 11       |
| Fraternal Congress.....                                  | 2,226 45       |
| Supreme Court expenses.....                              | 39,767 12      |
| Miscellaneous expenditures .....                         | 1,720 88       |
| Total disbursements.....                                 | \$2,727,501 93 |
| Balance.....   | \$9,266,630 21 |

## LEDGER ASSETS.

|  |              |                |
|--|--------------|----------------|
| Book value of real estate .....        | \$925,159 19 |                |
| Loans on mortgages of real estate..... | 2,163,488 89 |                |
| Book value of stocks and bonds.....    | 3,430,796 79 |                |
| Union Trust Co., investment account..  | 2,553,383 04 |                |
| Special bank deposit in France .....   | 10,000 00    |                |
| Letters of credit .....                | 7,488 33     |                |
| Cash in bank .....                     | 176,313 97   |                |
|  | <hr/>        |                |
| Total ledger assets .....              |              | \$9,266,630 21 |

## NON-LEDGER ASSETS.

|  |             |                      |
|--|-------------|----------------------|
| Interest due and accrued .....                               | \$97,287 03 |                      |
| Rents due.....   | 162 00      |                      |
| Due from subordinate courts for fees.....                    | 431 86      |                      |
| Due from high and subordinate courts for supplies.....       | 1,121 28    |                      |
| Saleable supplies on hand .....                              | 26,778 44   |                      |
| Assessments in treasury of subordinate branches .....        | 5,598 30    |                      |
| Furniture, fixtures, supplies, printed matter and stationery | 26,525 09   |                      |
| Fire insurance .....   | 2,549 09    |                      |
| Temporary advances, re-loans .....                           | 955 83      |                      |
|  | <hr/>       |                      |
| Total.....   |             | \$161,408 92         |
| Gross assets.....  |             | <hr/> \$9,428,039 13 |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                      |
|--|-------------|----------------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$53,303 53 |                      |
| Due from high and subordinate courts for supplies.....       | 1,121 28    |                      |
|  | <hr/>       |                      |
| Total.....   |             | \$54,424 81          |
| Total admitted assets.....                                   |             | <hr/> \$9,373,614 32 |

## LIABILITIES.

|   |            |                      |
|---|------------|----------------------|
| Death losses:   |            |                      |
| Due and unpaid.....                                       | \$8,500 00 |                      |
| Resisted, in suit.....                                    | 25,348 15  |                      |
| Resisted, not in suit .....                               | 157,602 19 |                      |
| Total and permanent disability claims, not yet due .....  | 191,450 34 |                      |
| Funeral benefits .....                                    | 1,375 00   |                      |
| Sick claims.....  | 3,912 75   |                      |
| Present value of unpaid instalments of old age annuities. | 318,558 35 |                      |
| Present value of unpaid instalments of disability claims. | 5,983 70   |                      |
|   | <hr/>      |                      |
| Accounts due and accrued.....                             |            | 3,650 36             |
| Assessments paid in advance.....                          |            | 6,378 28             |
|   | <hr/>      |                      |
| Total liabilities.....                                    |            | \$616,194 10         |
| Balance.....  |            | <hr/> \$8,757,420 22 |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>          |
|---|----------------|-------------------------|
| Policies in force Dec. 31, of previous year .....         | 225,876        | \$242,896,000 00        |
| Policies written or increased during the year.....        | 29,091         | 23,719,250 00           |
| Total .....   | <u>254,967</u> | <u>\$266,615,250 00</u> |
| Deduct policies decreased and terminated during the year. | 21,674         | 17,814,250 00           |
| Policies in force Dec. 31, 1905.....                      | <u>233,293</u> | <u>\$248,801,000 00</u> |
| Losses and claims unpaid Dec. 31, of previous year.....   | 359            | \$186,288 60            |
| Losses and claims incurred during the year.....           | 11,736         | 2,272,069 55            |
| Total .....   | <u>12,095</u>  | <u>\$2,458,358 15</u>   |
| Losses and claims paid and compromised during the year .  | 11,699         | 2,261,620 06            |
| Losses and claims unpaid Dec. 31, 1905.....               | 396            | \$196,738 09            |
| Assessments collected during the year .....               |                | \$3,263,984 69          |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>        |
|---|----------------|-----------------------|
| Policies in force Dec. 31, of previous year.....          | 5,538          | \$4,756,500 00        |
| Policies written or increased during the year.....        | 803            | 569,250 00            |
| Total .....   | <u>6,341</u>   | <u>\$5,325,750 00</u> |
| Deduct policies decreased and terminated during the year. | 505            | 399,500 00            |
| Policies in force Dec. 31, 1905.....                      | <u>5,836</u>   | <u>\$4,926,250 00</u> |
| Losses and claims unpaid Dec. 31, of previous year.....   | 5              | \$2,100 00            |
| Losses and claims incurred during the year.....           | 641            | 45,366 61             |
| Total .....   | <u>646</u>     | <u>\$47,466 61</u>    |
| Losses and claims paid and compromised during the year .  | 635            | 43,411 17             |
| Losses and claims unpaid Dec. 31, 1905.....               | 11             | \$4,055 44            |
| Assessments collected during the year .....               |                | \$75,804 88           |

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..... | \$131,556 50 |                |
| Assessments, mortuary.....                       | 533,249 16   |                |
| Medical examiners' fees paid by applicant.....   | 3,703 50     |                |
| Total paid by members.....                       |              | \$668,509 16   |
| Interest, \$41,210.02; rent, \$176.06.....       |              | 41,386 08      |
| Sale of supplies.....                            |              | 9,275 13       |
| Income from all other sources.....               |              | 3,331 24       |
| Total income.....                                |              | \$722,501 61   |
| Net ledger assets Dec. 31, 1904.....             |              | 1,243,536 24   |
| Total.....                                       |              | \$1,966,027 85 |

DISBURSEMENTS.

|   |              |                |
|---|--------------|----------------|
| Death claims.....                                       | \$315,000 00 |                |
| Payments returned to members.....                       | 284 17       |                |
| Total paid to members.....                              |              | \$315,284 17   |
| Salaries of organizers not paid by commissions.....     |              | 18,112 40      |
| Salaries and other compensation of officers.....        |              | 11,642 73      |
| Salaries and other compensation of office employes..... |              | 10,520 95      |
| Supreme or grand medical supervisors fees.....          |              | 4,747 50       |
| Rent, \$1,200.00; taxes, \$808.25.....                  |              | 2,008 25       |
| Advertising and printing.....                           |              | 3,967 10       |
| Postage, express and telegraph.....                     |              | 4,632 64       |
| Legal expenses.....                                     |              | 2,893 33       |
| Governing bodies.....                                   |              | 49,639 26      |
| Official publication.....                               |              | 23,118 64      |
| Insurance department fees.....                          |              | 542 25         |
| Supplies purchased.....                                 |              | 5,590 59       |
| Miscellaneous expenditures.....                         |              | 3,675 28       |
| Total disbursements.....                                |              | \$456,375 09   |
| Balance.....  |              | \$1,509,652 76 |

LEDGER ASSETS.

|   |              |                |
|---|--------------|----------------|
| Book value of real estate.....              | \$125,602 15 |                |
| Loans on mortgages of real estate.....      | 182,000 00   |                |
| Cost value of bonds.....                    | 1,007,928 03 |                |
| Cash in office and in bank.....             | 189,122 58   |                |
| * Deposit Quebec insurance department... .. | 5,000 00     |                |
| Total ledger assets.....                    |              | \$1,509,652 76 |

\* Special deposit for the exclusive protection of policy holders in Province of Quebec.

## NON-LEDGER ASSETS.

|  |             |                |
|--|-------------|----------------|
| Interest accrued.....  | \$11,612 50 |                |
| Assessments in treasury of subordinate branches .....              | 47,571 24   |                |
| Furniture, fixtures, supplies, printed matter and stationery ..... | 12,539 13   |                |
| Total.....   |             | \$71,722 87    |
| Gross assets.....  |             | \$1,581,375 63 |

## DEDUCT ASSETS NOT ADMITTED,

|  |             |                |
|--|-------------|----------------|
| Furniture, fixtures, supplies, printed matter and stationery ..... | \$12,539 13 |                |
| Depreciation of ledger assets to bring same to market value .....  | 8,681 77    |                |
| Total.....   |             | \$21,220 90    |
| Total admitted assets.....   |             | \$1,560,154 73 |

## LIABILITIES.

|                           |             |                |
|---------------------------|-------------|----------------|
| Losses and claims, viz:   |             |                |
| Due and unpaid.....       | \$11,450 00 |                |
| Adjusted not yet due..... | 31,000 00   |                |
| Resisted.....             | 23,000 00   |                |
| Total liabilities.....    |             | \$65,450 00    |
| Balance.....              |             | \$1,494,704 73 |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>  |
|---|----------------|-----------------|
| Policies in force Dec. 31, of previous year.....              | 43,314         | \$43,821,000 00 |
| Policies written or increased during the year.....            | 8,088          | 8,646,000 00    |
| Total .....   | 51,402         | \$52,467,000 00 |
| Deduct policies decreased and terminated during the year..... | 1,927          | 1,943,000 00    |
| Policies in force Dec. 31, 1905.....                          | 49,475         | \$50,524,000 00 |
| Losses and claims unpaid Dec. 31, of previous year.....       | 37             | \$37,450 00     |
| Losses and claims incurred during the year.....               | 337            | 343,000 00      |
| Total .....   | 374            | \$380,450 00    |
| Losses and claims paid and compromised during the year.....   | 310            | 315,000 00      |
| Losses and claims unpaid Dec. 31, 1905.....                   | 64             | \$65,450 00     |
| Assessments collected during the year.....                    |                | \$508,285 32    |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year.....              | 635            | \$637,000 00   |
| Policies written or increased during the year.....            | 73             | 75,000 00      |
| Total.....  | 708            | \$712,000 00   |
| Deduct policies decreased and terminated during the year..... | 24             | 24,000 00      |
| Policies in force Dec. 31, 1905.....                          | 684            | \$688,000 00   |
| Losses and claims unpaid Dec. 31, of previous year.....       | 1              | \$1,000 00     |
| Losses and claims incurred during the year.....               | 4              | 4,000 00       |
| Total.....  | 5              | \$5,000 00     |
| Losses and claims paid and compromised during the year.....   | 4              | 4,000 00       |
| Losses and claims unpaid Dec. 31, 1905.....                   | 1              | \$1,000 00     |
| Assessments collected during the year.....                    |                | \$6,480 69     |

## 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..... | \$80,769 77  |                |
| Assessments, mortuary.....                       | 2,729,665 43 |                |
| Total paid by members.....                       |              | \$2,810,435 20 |
| Interest.....                                    |              | 4,073 58       |
| Sale of supplies.....                            |              | 606 03         |
| Benefit certificates.....                        |              | 1,655 00       |
| Income from all other sources.....               |              | 126 01         |
| Total income.....                                |              | \$2,816,895 82 |
| Net ledger assets Dec. 31, 1904.....             |              | 64,938 48      |
| Total.....                                       |              | \$2,881,834 30 |

## DISBURSEMENTS.

|   |                |
|---|----------------|
| Death claims.....                                       | \$2,741,885 29 |
| Commissions to organizers.....                          | 33,504 18      |
| Salaries and other compensation of officers.....        | 11,889 71      |
| Salaries and other compensation of office employes..... | 12,107 94      |
| Supreme or grand medical supervisors fees.....          | 2,333 31       |
| Rent, \$2,700.00; taxes, \$4.04.....                    | 2,704 04       |
| Advertising and printing.....                           | 3,674 49       |
| Postage, express and telegraph.....                     | 2,704 34       |
| Legal expenses.....                                     | 1,742 48       |
| Governing bodies.....                                   | 6,031 70       |
| Official publication.....                               | 2,500 00       |
| Insurance department fees.....                          | 678 51         |
| Supreme Lodge session.....                              | 14,243 31      |
| Miscellaneous expenditures.....                         | 1,968 14       |
| Total disbursements.....                                | \$2,837,967 35 |
| Balance.....  | \$43,866 95    |

## LEDGER ASSETS.

|  |             |
|--|-------------|
| Cash in office and in bank.....                                    | \$38,237 75 |
| Deposited at court in contested case.....                          | 1,629 20    |
| * Cash on deposit with Insurance Department of North Carolina..... | 4,000 00    |
| Total ledger assets.....   | \$43,866 95 |

\* Special deposit for protection of policy holders in North Carolina only.



## NON-LEDGER ASSETS.

|  |            |                     |
|--|------------|---------------------|
| Interest due .....   | \$688 63   |                     |
| Assessments in treasury of subordinate branches.....         | 218,714 14 |                     |
| Furniture, fixtures, supplies, printed matter and stationery | 10,465 10  |                     |
| Judgment .....   | 2,691 05   |                     |
| Expense assessment in hands of lodges .....                  | 8,127 23   |                     |
| <b>Total</b> .....   |            | <b>\$240,686 15</b> |
| <b>Gross assets</b> .....                                    |            | <b>\$284,553 10</b> |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                     |
|--|-------------|---------------------|
| Furniture, fixtures, supplies, printed matter and stationery | \$10,465 10 |                     |
| Judgment .....   | 2,691 05    |                     |
| <b>Total</b> .....   |             | <b>\$13,156 15</b>  |
| <b>Total admitted assets</b> .....                           |             | <b>\$271,396 95</b> |

## LIABILITIES.

|  |             |                      |  |
|--|-------------|----------------------|--|
| Losses and claims, viz:  |             |                      |  |
| Due and unpaid.....  | \$15,409 00 |                      |  |
| Adjusted not yet due .....                                     | 535,350 00  |                      |  |
| Reported—proofs not received .....                             | 151,987 50  |                      |  |
| Resisted .....   | 18,500 00   | \$721,237 50         |  |
| Salaries, rents, taxes, fees and accounts due and accrued..... |             | 82 14                |  |
| <b>Total liabilities</b> .....                                 |             | <b>\$721,319 64</b>  |  |
| <b>Balance</b> .....   |             | <b>—\$449,922 69</b> |  |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>         |
|---|----------------|------------------------|
| Policies in force Dec. 31, of previous year.....          | 49,175         | \$82,334,000 00        |
| Policies written or increased during the year .....       | 2,769          | 2,489,500 00           |
| <b>Total</b> .....  | 51,944         | \$84,823,500 00        |
| Deduct policies decreased and terminated during the year. | 11,818         | 18,863,300 00          |
| <b>Policies in force Dec. 31, 1905</b> .....              | 40,126         | <b>\$65,960,200 00</b> |
| Losses and claims unpaid Dec. 31, of previous year.....   | 358            | \$660,671 45           |
| Losses and claims incurred during the year.....           | 1,558          | 2,508,337 50           |
| <b>Total</b> .....  | 1,916          | <b>\$3,469,008 95</b>  |
| Losses and claims paid and compromised during the year..  | 1,503          | 2,747,771 45           |
| Losses and claims unpaid Dec. 31, 1905.....               | 413            | \$721,237 50           |
| Assessments collected during the year .....               |                | \$2,729,665 43         |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>      |
|---|----------------|---------------------|
| Policies in force Dec. 31, of previous year.....          | 162            | \$284,000 00        |
| Policies written or increased during the year .....       | 1              | 1,000 00            |
| <b>Total</b> .....  | 163            | <b>\$285,000 00</b> |
| Deduct policies decreased and terminated during the year. | 35             | 72,000 00           |
| <b>Policies in force Dec. 31, 1905</b> .....              | 128            | <b>\$213,000 00</b> |
| Losses and claims incurred during the year.....           | 3              | \$6,000 00          |
| Losses and claims paid and compromised during the year..  | 3              | 6,000 00            |
| Assessments collected during the year .....               |                | \$11,955 41         |

KNIGHTS OF PYTHIAS,  
CHICAGO, ILL.

RE-INCORPORATED IN 1894. COMMENCED BUSINESS IN 1877.

CHARLES F. S. NEAL, *President.*

CARLOS S. HARDY, *Secretary.*

INCOME.

|  |                |
|--|----------------|
| Expense assessments, dues or per capita tax..... | \$208,471 96   |
| Assessments: mortuary .....                      | 1,876,247 96   |
| Advance assessments .....                        | 340 30         |
| Total paid by members .....                      | \$2,085,060 22 |
| Interest, \$34,641.44; rent, \$585.85.....       | 35,227 29      |
| Appreciation in book value of real estate .....  | 53,521 00      |
| Received from Lexington Company .....            | 1,300 00       |
| Refund of death claim .....                      | 700 00         |
| Income from all other sources .....              | 2,167 37       |
| Total income.....                                | \$2,177,975 88 |
| Net ledger assets Dec. 31, 1904 .....            | 1,017,418 20   |
| Total.....                                       | \$3,195,394 08 |

DISBURSEMENTS.

|   |                |
|---|----------------|
| Death claims .....                                      | \$1,458,004 95 |
| Payments returned to applicants or members.....         | 597 25         |
| Total paid to members .....                             | \$1,458,602 20 |
| Commissions to organizers .....                         | 102,095 75     |
| Commissions to local secretaries .....                  | 101,033 20     |
| Salaries of officers .....                              | 10,999 92      |
| Salaries and other compensation of office employes..... | 22,477 88      |
| Subordinate medical examiners fees.....                 | 30,305 50      |
| Rent .....  | 3,870 00       |
| Advertising and printing.....                           | 9,933 83       |
| Postage, express and telegraph.....                     | 9,174 56       |
| Legal expenses .....                                    | 955 85         |
| Governing bodies .....                                  | 3,558 40       |
| Official publication.....                               | 1,183 55       |
| Insurance department fees.....                          | 714 32         |
| Expenses on account of Lexington hotel investment ..... | 1,445 11       |
| Expenses on account of death claims .....               | 6,087 47       |
| Expenses on account of other investments.....           | 4,433 64       |
| Accrued interest on bonds purchased.....                | 4,128 61       |
| Loss on sale of bonds .....                             | 75 00          |
| Miscellaneous expenditures .....                        | 6,698 19       |
| Total disbursements .....                               | \$1,777,772 98 |
| Balance.....  | \$1,417,621 10 |

## LEDGER ASSETS.

|  |             |                |
|--|-------------|----------------|
| Book value of real estate .....                    | \$21,800 00 |                |
| Loans on mortgages of real estate.....             | 20,000 00   |                |
| Loans secured by collateral .....                  | 3,317 78    |                |
| Book value of bonds .....                          | 912,564 92  |                |
| Lexington hotel investment.....                    | 328,521 00  |                |
| Cash in office and in bank.....                    | 131,351 40  |                |
| Tenders outstanding in contested death claim ..... | 66 00       |                |
| Total ledger assets .....                          |             | \$1,417,621 10 |

## NON-LEDGER ASSETS.

|   |            |                |
|---|------------|----------------|
| Interest accrued .....                                | \$7,198 34 |                |
| Rents due .....                                       | 175 00     |                |
| Due from organizers .....                             | 987 36     |                |
| Market value of bonds over book value.....            | 238 30     |                |
| Assessments in treasury of subordinate branches ..... | 9,499 38   |                |
| Furniture, fixtures and safes .....                   | 5,148 65   |                |
| Total.....  |            | \$23,247 03    |
| Gross assets .....                                    |            | \$1,440,868 13 |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                |
|--|------------|----------------|
| Furniture, fixtures and safes .....                | \$5,148 65 |                |
| Personal or agents debit balances, unsecured ..... | 987 36     |                |
| Total.....   |            | \$6,136 01     |
| Total admitted assets.....                         |            | \$1,434,732 12 |

## LIABILITIES.

|  |             |                |
|--|-------------|----------------|
| Losses and claims, viz:  |             |                |
| In process of adjustment .....                                 | \$36,500 00 |                |
| Reported—proofs not received .....                             | 68,500 00   |                |
| Resisted .....   | 19,000 00   | \$124,000 00   |
| Salaries, rents, taxes, fees and accounts due and accrued..... |             | 28,510 65      |
| Assessments paid in advance.....                               |             | 1,923 72       |
| Total liabilities.....   |             | \$154,434 37   |
| Balance.....   |             | \$1,280,297 75 |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|   | Number. | Amount.          |
|---|---------|------------------|
| Policies in force Dec. 31, of previous year .....             | 68,203  | \$109,787,000 00 |
| Policies written or increased during the year .....           | 14,796  | 17,652,500 00    |
| Total .....   | 82,999  | \$127,439,500 00 |
| Deduct policies decreased and terminated during the year..... | 8,142   | 10,234,000 00    |
| Policies in force Dec. 31, 1905.....                          | 74,857  | \$117,205,500 00 |
| Losses and claims unpaid Dec. 31, of previous year.....       | 78      | 255,000 00       |
| Losses and claims incurred during the year.....               | 794     | 1,468,500 00     |
| Total .....   | 872     | \$1,623,500 00   |
| Losses and claims paid and compromised during the year..      | 800     | 1,499,500 00     |
| Losses and claims unpaid Dec. 31, 1905.....                   | 72      | \$124,000 00     |
| Assessments collected during the year .....                   |         | \$2,085,060 22   |

## KNIGHTS OF PYTHIAS.

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year.....          | 496            | \$585,000 00   |
| Policies written or increased during the year .....       | 25             | 26,500 00      |
|   | <hr/>          | <hr/>          |
| Total .....   | 521            | \$611,500 00   |
| Deduct policies decreased and terminated during the year. | 34             | 35,500 00      |
|   | <hr/>          | <hr/>          |
| Policies in force Dec. 31, 1905 .....                     | 487            | \$576,000 00   |
| <br>  |                |                |
| Losses and claims incurred during the year.....           | 7              | \$7,500 00     |
| Losses and claims paid and compromised during the year..  | 6              | 6,500 00       |
|   | <hr/>          | <hr/>          |
| Losses and claims unpaid Dec. 31, 1905 .....              | 1              | \$1,000 00     |
| <br>  |                |                |
| Assessments collected during the year .....               |                | \$10,681 20    |

KNIGHTS OF THE MACCABEES OF THE WORLD,  
 PORT HURON, MICH.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1883.

D. P. MARKEY, *Supreme Commander*. L. E. SISLER, *Supreme Record Keeper*.

INCOME.

|  |              |                |
|--|--------------|----------------|
| Gross membership fees.....   | \$30,825 95  |                |
| Expense assessments, dues or per capita tax.....   | 372,726 68   |                |
| Assessments: mortuary, \$4,266,679.25; sick and accident,<br>\$89,277.22; expense, \$22,318.26 ..... | 4,378,274 73 |                |
| Total paid by members .....  |              | \$4,781,827 36 |
| Interest, \$141,023.15; rent, \$2,280.00.....  |              | 143,363 15     |
| Total income.....  |              | \$4,925,190 51 |
| Net ledger assets Dec. 31, 1904.....   |              | 3,957,725 68   |
| Total.....   |              | \$8,882,856 19 |

DISBURSEMENTS.

|   |                |                |
|---|----------------|----------------|
| Death claims .....                                      | \$3,106,372 98 |                |
| Disability claims .....                                 | 249,894 59     |                |
| Relief fund loans.....                                  | 744 15         |                |
| Payments returned to applicants or members.....         | 5,108 79       |                |
| Total paid to members.....                              |                | \$3,362,120 51 |
| Commissions to organizers.....                          |                | 98,705 50      |
| Paid to Great Camp organizations.....                   |                | 145,973 14     |
| Salaries of officers.....                               |                | 24,794 76      |
| Salaries and other compensation of office employes..... |                | 47,499 25      |
| Medical examiners' fees, viz:                           |                |                |
| Subordinate Examiners.....                              | \$12,399 90    |                |
| Supreme or Grand Supervisors.....                       | 14,375 59      | 26,775 49      |
| Rent, \$261.00; taxes, \$1,246.56.....                  |                | 1,507 56       |
| Advertising and printing.....                           |                | 20,463 38      |
| Postage, express and telegraph.....                     |                | 11,981 50      |
| Legal expenses .....                                    |                | 20,633 78      |
| Official publication.....                               |                | 59,494 71      |
| Insurance department fees.....                          |                | 470 07         |
| Supplies purchased.....                                 |                | 23,747 69      |
| Traveling expenses.....                                 |                | 4,943 76       |
| Miscellaneous expenditures.....                         |                | 201 40         |
| Total disbursements.....                                |                | \$3,849,312 50 |
| Balance.....  |                | \$5,033,543 69 |

LEDGER ASSETS.

|                                  |              |                |
|----------------------------------|--------------|----------------|
| Book value of real estate.....   | \$87,707 72  |                |
| Book value of bonds.....         | 4,513,586 87 |                |
| Agents or personal balances..... | 54,552 56    |                |
| Cash in office and in bank.....  | 377,696 54   |                |
| Total ledger assets.....         |              | \$5,033,543 69 |

## NON-LEDGER ASSETS.

|  |             |                |
|--|-------------|----------------|
| Interest due and accrued.....                        | \$65,759 97 |                |
| Rents due.....                                       | 190 00      |                |
| Loans to members.....                                | 44,535 34   |                |
| Market value of bonds over book value.....           | 9,199 61    |                |
| Assessments in treasury of subordinate branches..... | 354,942 05  |                |
| Assessments due from members.....                    | 7,430 40    |                |
| Supplies on hand.....                                | 6,097 56    |                |
| Total.....   |             | \$488,154 93   |
| Gross assets.....                                    |             | \$5,521,698 62 |

## DEDUCT ASSETS NOT ADMITTED.

|  |            |                |
|--|------------|----------------|
| Supplies on hand.....  | \$6,097 56 |                |
| Personal or agents debit balances, unsecured.....                          | 54,552 56  |                |
| Excess of assessments held by subordinate bodies over claims reported..... | 102,752 07 |                |
| Total.....   |            | \$163,402 19   |
| Total admitted assets.....   |            | \$5,358,296 43 |

## LIABILITIES.

|  |              |                |
|--|--------------|----------------|
| Losses and claims, viz:  |              |                |
| In process of adjustment.....                                  | \$164,127 76 |                |
| Resisted.....  | 64,145 90    | \$228,273 66   |
| Salaries, rents, taxes, fees and accounts due and accrued..... | 26,566 23    |                |
| Sick and accident claims.....                                  | 4,780 49     |                |
| Total liabilities.....   |              | \$259,620 38   |
| Balance.....   |              | \$5,098,676 05 |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>   |
|---|----------------|------------------|
| Policies in force Dec. 31, of previous year.....              | 322,376        | \$409,851,474 16 |
| Policies written or increased during the year.....            | 39,141         | 30,362,250 00    |
| Total.....  | 361,517        | \$440,213,724 16 |
| Deduct policies decreased and terminated during the year..... | 62,626         | 65,037,361 68    |
| Policies in force Dec. 31, 1905.....                          | 298,891        | \$375,176,362 48 |
| Losses and claims unpaid Dec. 31, of previous year.....       | 167            | \$227,287 57     |
| Losses and claims incurred during the year.....               | 2,402          | 3,267,349 94     |
| Total.....  | 2,569          | \$3,494,637 51   |
| Losses and claims paid and compromised during the year.....   | 2,408          | 3,206,363 85     |
| Losses and claims unpaid Dec. 31, 1905.....                   | 161            | \$228,273 66     |
| Assessments collected during the year.....                    |                | \$4,266,679 25   |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year.....              | 3,935          | \$3,755,000 00 |
| Policies written or increased during the year.....            | 1,235          | 739,750 00     |
| Total.....  | 5,170          | \$4,494,750 00 |
| Deduct policies decreased and terminated during the year..... | 1,153          | 857,000 00     |
| Policies in force Dec. 31, 1905.....                          | 4,017          | \$3,637,750 00 |
| Losses and claims unpaid Dec. 31, of previous year.....       | 4              | \$5,000 00     |
| Losses and claims incurred during the year.....               | 21             | 20,250 00      |
| Total.....  | 25             | \$25,250 00    |
| Losses and claims paid and compromised during the year.....   | 23             | 23,750 00      |
| Losses and claims unpaid Dec. 31, 1905.....                   | 2              | \$1,500 00     |
| Assessments collected during the year.....                    |                | \$37,280 80    |

LOYAL PROTECTIVE ASSOCIATION,  
BOSTON, MASS.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

S. AUGUSTUS ALLEN, *President.*

FRANCIS R. PARKS, *Secretary.*

INCOME.

|  |                     |
|--|---------------------|
| Gross membership fees .....                                      | \$66,085 00         |
| Expense assessments, dues or per capita tax .....                | 100,401 00          |
| Assessments: mortuary, \$19,045.25; disability, \$184,064.75.... | 203,110 00          |
| <b>Total paid by members.....</b>                                | <b>\$369,596 00</b> |
| Interest.....  | 839 51              |
| Policy fees.....   | 145 00              |
| <b>Total income.....</b>   | <b>\$370,580 51</b> |
| Net ledger assets Dec. 31, 1904 .....                            | 54,433 23           |
| <b>Total.....</b>  | <b>\$425,013 74</b> |

DISBURSEMENTS.

|  |                     |
|--|---------------------|
| Death claims .....                                       | \$15,340 00         |
| Disability claims .....                                  | 186,666 75          |
| Payments returned to applicants or members .....         | 633 01              |
| <b>Total paid to members .....</b>                       | <b>\$202,639 76</b> |
| Commissions to organizers.....                           | 75,442 48           |
| Salaries of organizers not paid by commissions .....     | 3,575 26            |
| Salaries and other compensation of officers .....        | 33,959 46           |
| Salaries and other compensation of office employes ..... | 12,465 60           |
| Rent, \$2,158.68; taxes, \$690.83.....                   | 2,847 51            |
| Advertising and printing .....                           | 5,558 52            |
| Postage, express and telegraph.....                      | 3,946 72            |
| Legal expenses .....                                     | 3,023 54            |
| Insurance department fees.....                           | 657 00              |
| Investigating claims .....                               | 1,798 81            |
| Collection expenses.....                                 | 13,952 34           |
| Traveling expenses .....                                 | 1,106 31            |
| Miscellaneous expenditures.....                          | 2,410 93            |
| <b>Total disbursements.....</b>                          | <b>\$363,384 24</b> |
| <b>Balance .....</b>                                     | <b>\$61,629 50</b>  |

LEDGER ASSETS.

|  |                    |
|--|--------------------|
| Book value of bonds.....   | \$8,900 65         |
| Cash in office and in bank.....                                  | 52,332 12          |
| Certificates of deposit with Massachusetts State Treasurer ..... | 396 73             |
| <b>Total ledger assets .....</b>                                 | <b>\$61,629 50</b> |

## NON-LEDGER ASSETS.

|                       |             |
|-----------------------|-------------|
| Interest accrued..... | \$156 66    |
| Gross assets.....     | \$61,786 16 |

## DEDUCT ASSETS NOT ADMITTED.

|   |             |
|---|-------------|
| Depreciation of ledger assets to bring same to market value ..... | \$157 75    |
| Total admitted assets.....  | \$61,628 41 |

## LIABILITIES.

|   |             |
|---|-------------|
| Losses and claims, viz:   |             |
| Reported—proofs not received .....                              | \$1,900 00  |
| Resisted .....  | 525 00      |
| Salaries, rents, taxes, fees and accounts due and accrued ..... | 9,486 08    |
| Assessments paid in advance .....                               | 579 00      |
| Total liabilities.....  | \$12,490 08 |
| Balance .....   | \$49,138 33 |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>  |
|---|----------------|-----------------|
| Policies in force Dec. 31, of previous year.....            | 24,122         | \$8,437,700 00  |
| Policies written or increased during the year .....         | 13,217         | 4,500,550 00    |
| Total .....   | 37,339         | \$12,938,250 00 |
| Deduct policies decreased and terminated during the year... | 7,293          | 2,591,150 00    |
| Policies in force Dec. 31, 1905.....                        | 30,046         | \$10,347,100 00 |
| Losses and claims unpaid Dec. 31, of previous year.....     | 638            | \$49,352 50     |
| Losses and claims incurred during the year.....             | 4,673          | 155,754 25      |
| Total .....   | 5,311          | \$205,106 75    |
| Losses and claims paid and compromised during the year...   | 4,749          | 202,681 75      |
| Losses and claims unpaid Dec. 31, 1905.....                 | 562            | \$2,425 00      |
| Assessments collected during the year .....                 |                | \$303,511 00    |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i> |
|--|----------------|----------------|
| Policies in force Dec. 31, of previous year.....             | 289            | \$99,400 00    |
| Policies written or increased during the year .....          | 1,808          | 609,750 00     |
| Total .....  | 2,097          | \$709,150 00   |
| Deduct policies decreased and terminated during the year ... | 156            | 55,500 00      |
| Policies in force Dec. 31, 1905.....                         | 1,941          | \$653,650 00   |
| Losses and claims unpaid Dec. 31, of previous year.....      | 10             | \$817 50       |
| Losses and claims incurred during the year .....             | 122            | 3,339 75       |
| Total .....  | 132            | \$4,157 25     |
| Losses and claims paid and compromised during the year ...   | 104            | 4,157 25       |
| Losses and claims unpaid Dec. 31, 1905 .....                 | 28             | -              |
| Assessments collected during the year .....                  |                | \$6,478 50     |



L'UNION ST. JEAN BAPTISTE D'AMERIQUE,  
WOONSOCKET, R. I.

INCORPORATED IN 1900. COMMENCED BUSINESS IN 1900.

FELIX GATINEAU, *President.*

J. AD. CARON, *Secretary.*

INCOME.

|  |              |
|--|--------------|
| Gross membership fees .....                                  | \$1,425 50   |
| Expense assessments, dues or per capita tax .....            | 8,312 25     |
| Assessments, mortuary, \$47,017.16; emergency, \$737.45..... | 47,754 61    |
| Total paid by members.....                                   | \$57,492 36  |
| Interest, \$1,854.42; rent, \$1,660.18.....                  | 3,514 60     |
| Sale of supplies .....                                       | 2,726 13     |
| Total income.....  | \$63,733 09  |
| Net ledger assets Dec. 31, 1904.....                         | 42,838 22    |
| Total.....   | \$106,571 31 |

DISBURSEMENTS.

|   |             |
|---|-------------|
| Death claims.....                                       | \$23,325 00 |
| Commissions to organizers.....                          | 2,138 18    |
| Salaries of organizers not paid by commissions .....    | 1,350 00    |
| Salaries of officers.....                               | 2,170 50    |
| Salaries and other compensation of office employes..... | 734 70      |
| Supreme or Grand Medical Supervisors fees.....          | 1,330 00    |
| Rent .....  | 216 00      |
| Advertising and printing.....                           | 377 63      |
| Postage, express and telegraph.....                     | 355 10      |
| Legal expenses.....                                     | 119 00      |
| Governing bodies .....                                  | 745 17      |
| Official publication.....                               | 520 90      |
| Insurance department fees .....                         | 79 00       |
| Supplies purchased .....                                | 1,971 22    |
| Miscellaneous expenditures.....                         | 1,380 51    |
| Total disbursements .....                               | \$36,812 91 |
| Balance.....  | \$69,758 40 |

LEDGER ASSETS.

|   |             |
|---|-------------|
| Book value of real estate.....          | \$52,000 00 |
| Loans on mortgages of real estate ..... | 3,730 00    |
| Book value of bonds.....                | 1,000 00    |
| Cash in bank .....                      | 13,028 40   |
| Total ledger assets .....               | \$69,758 40 |

## NON-LEDGER ASSETS.

|  |          |                    |
|--|----------|--------------------|
| Interest due.....  | \$32 50  |                    |
| Rents due.....   | 623 50   |                    |
| Market value of real estate over book value.....                   | 1,500 00 |                    |
| Market value of bonds over book value .....                        | 50 00    |                    |
| Assessments in treasury of subordinate branches .....              | 8,300 00 |                    |
| Furniture, fixtures, supplies, printed matter and stationery ..... | 2,500 00 |                    |
| Total.....   |          | <u>\$13,006 00</u> |
| Gross assets.....  |          | <u>\$82,764 40</u> |

## DEDUCT ASSETS NOT ADMITTED.

|   |            |                    |
|---|------------|--------------------|
| Furniture, fixtures, supplies, printed matter and stationery..... | \$2,500 00 |                    |
| Total admitted assets.....  |            | <u>\$80,264 40</u> |

## LIABILITIES.

|  |          |                    |
|--|----------|--------------------|
| Salaries, rents, taxes, fees and accounts due and accrued..... | \$132 15 |                    |
| Balance.....   |          | <u>\$80,132 25</u> |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|  | <i>Number.</i> | <i>Amount.</i>        |
|--|----------------|-----------------------|
| Policies in force Dec. 31, of previous year.....               | 7,606          | \$3,268,525 00        |
| Policies written or increased during the year.....             | 3,433          | 1,140,800 00          |
| Total .....  | <u>11,039</u>  | <u>\$4,409,325 00</u> |
| Deduct policies decreased and terminated during the year ..... | 581            | 251,675 00            |
| Policies in force Dec. 31, 1905... ..                          | 10,458         | <u>\$4,157,450 00</u> |
| Losses and claims incurred during the year .....               | 53             | \$23,325 00           |
| Losses and claims paid and compromised during the year..       | 53             | 23,325 00             |
| Assessments collected during the year .....                    |                | \$47,017 16           |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies written or increased during the year ..... | 227            | \$65,400 00    |
| Assessments collected during the year .....         |                | \$679 85       |

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..... | \$716,261 00 |                       |
| Assessments, mortuary .....                      | 7,653,706 88 |                       |
| <b>Total paid by members.....</b>                |              | <b>\$8,369,967 88</b> |
| Interest, \$31,208.64; rent, \$920.00.....       |              | 32,128 64             |
| Sale of supplies .....                           |              | 71,923 53             |
| Certificate fees .....                           |              | 18,635 75             |
| Advertising and printing.....                    |              | 11,316 88             |
| <b>Total income.....</b>                         |              | <b>\$8,503,972 68</b> |
| Net ledger assets Dec. 31, 1904 .....            |              | 1,437,478 07          |
| <b>Total .....</b>                               |              | <b>\$9,941,450 75</b> |

DISBURSEMENTS.

|   |                |                       |
|---|----------------|-----------------------|
| Death claims .....                                      | \$6,611,360 86 |                       |
| Payments returned to applicants or members.....         | 4,683 53       |                       |
| <b>Total paid to members.....</b>                       |                | <b>\$6,616,044 39</b> |
| Commissions to organizers.....                          |                | 289,524 96            |
| Head officers traveling expenses .....                  |                | 11,804 54             |
| Salaries and other compensation of officers .....       |                | 43,544 03             |
| Salaries and other compensation of office employes..... |                | 158,097 36            |
| Supreme or grand medical supervisors fees.....          |                | 12,600 00             |
| Rent, \$1,008.00; taxes, \$1,772.40 .....               |                | 2,780 40              |
| Advertising and printing.....                           |                | 14,753 13             |
| Postage, express and telegraph.....                     |                | 38,710 77             |
| Legal expenses .....                                    |                | 22,273 07             |
| Governing bodies .....                                  |                | 184,512 25            |
| Official publication.....                               |                | 95,288 43             |
| Insurance department fees.....                          |                | 435 00                |
| Expense of head physician.....                          |                | 3,540 67              |
| Camp bond account .....                                 |                | 17,722 48             |
| Supplies purchased .....                                |                | 46,765 32             |
| Miscellaneous expenditures.....                         |                | 45,667 56             |
| <b>Total disbursements .....</b>                        |                | <b>\$7,554,064 36</b> |
| Balance.....  |                | \$2,387,386 39        |

LEDGER ASSETS.

|                                  |              |                       |
|----------------------------------|--------------|-----------------------|
| Book value of real estate .....  | \$321,894 40 |                       |
| Cash in office and in bank ..... | 1,975,750 73 |                       |
| Furniture.....                   | 84,533 86    |                       |
| Library .....                    | 5,207 40     |                       |
| <b>Total ledger assets .....</b> |              | <b>\$2,387,386 39</b> |

## NON-LEDGER ASSETS.

|  |             |                |
|--|-------------|----------------|
| Interest accrued .....   | \$10,607 35 |                |
| Rents accrued .....  | 50 00       |                |
| Assessments in treasury of subordinate branches .....              | 870,000 00  |                |
| Furniture, fixtures, supplies, printed matter and stationery ..... | 19,771 18   |                |
| Total.....   |             | \$900,428 53   |
| Gross assets.....  |             | \$3,287,814 92 |

## DEDUCT ASSETS NOT ADMITTED.

|  |              |                |
|--|--------------|----------------|
| Furniture, fixtures, supplies, printed matter and stationery ..... | \$104,305 04 |                |
| Library .....  | 5,207 40     |                |
| Total.....   |              | \$109,512 44   |
| Total admitted assets.....   |              | \$3,178,302 48 |

## LIABILITIES.

|  |             |                |
|--|-------------|----------------|
| Losses and claims, viz:  |             |                |
| Due and unpaid.....  | \$90,519 04 |                |
| In process of adjustment .....                                 | 490,500 00  |                |
| Resisted .....   | 77,500 00   | \$658,519 04   |
| Salaries, rents, taxes, fees and accounts due and accrued..... |             | 30,707 90      |
| Total liabilities.....   |             | \$689,226 94   |
| Balance .....  |             | \$2,489,075 54 |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|  | <i>Number.</i> | <i>Amount.</i>  |
|--|----------------|-----------------|
| Policies in force Dec. 31, of previous year.....           | 660,952        | \$1,136,678,500 |
| Policies written or increased during the year .....        | 96,010         | 132,424,000     |
| Total .....  | 756,962        | \$1,269,102,500 |
| Deduct policies decreased and terminated during the year.. | 43,125         | 65,057,000      |
| Policies in force Dec. 31, 1905.....                       | 713,837        | \$1,204,045,500 |
| Losses and claims unpaid Dec. 31, of previous year.....    | 382            | \$668,661 90    |
| Losses and claims incurred during the year .....           | 3,788          | 6,674,000 00    |
| Total .....  | 4,170          | \$7,342,661 90  |
| Losses and claims paid and compromised during the year .   | 3,779          | 6,684,142 86    |
| Losses and claims unpaid Dec. 31, 1905.....                | 391            | \$653,519 04    |
| Assessments collected during the year .....                |                | \$7,653,706 88  |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year.....          | 3,371          | \$4,745,500 00 |
| Policies written or increased during the year .....       | 1,208          | 1,397,500 00   |
| Total .....   | 4,579          | \$6,143,000 00 |
| Deduct policies decreased and terminated during the year. | 478            | 589,500 00     |
| Policies in force Dec. 31, 1905.....                      | 4,101          | \$5,553,500 00 |
| Losses and claims unpaid Dec. 31, of previous year.....   | 1              | \$1,000 00     |
| Losses and claims incurred during the year .....          | 23             | 33,000 00      |
| Total .....   | 24             | \$34,000 00    |
| Losses and claims paid and compromised during the year .  | 22             | 30,000 00      |
| Losses and claims unpaid Dec. 31, 1905 .....              | 2              | \$4,000 00     |
| Assessments collected during the year .....               |                | \$34,579 45    |

## NEW ENGLAND ORDER OF PROTECTION,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

HARRY MANSER, *President.*DANIEL M. FRYE, *Secretary.*

## INCOME.

|   |            |              |
|---|------------|--------------|
| Gross membership fees .....                       | \$7,571 00 |              |
| Expense assessments, dues or per capita tax ..... | 39,748 40  |              |
| Assessments, mortuary .....                       | 669,226 29 |              |
| Medical examiners' fees paid by applicant.....    | 10,768 00  |              |
| Total paid by members.....                        |            | \$727,313 69 |
| Interest .....                                    |            | 2,236 72     |
| Sale of supplies .....                            |            | 1,652 51     |
| Total income.....                                 |            | \$731,202 92 |
| Net ledger assets Dec. 31, 1904 .....             |            | 90,635 13    |
| Total.....  |            | \$821,838 03 |

## DISBURSEMENTS.

|   |            |              |
|---|------------|--------------|
| Death claims.....                                       |            | \$613,000 00 |
| Commissions to organizers.....                          |            | 3,753 96     |
| Salaries of organizers not paid by commissions .....    |            | 4,633 00     |
| Salaries and other compensation of officers .....       |            | 6,245 96     |
| Salaries and other compensation of office employes..... |            | 2,470 00     |
| Medical examiners' fees, viz.:                          |            |              |
| Subordinate Examiners.....                              | \$8,076 00 |              |
| Supreme or Grand Supervisors.....                       | 2,692 00   | 10,768 00    |
| Rent .....  |            | 1,999 92     |
| Advertising and printing.....                           |            | 2,905 32     |
| Postage, express and telegraph.....                     |            | 1,317 55     |
| Legal expenses .....                                    |            | 600 00       |
| Governing bodies .....                                  |            | 20,592 25    |
| Official publication .....                              |            | 420 16       |
| Insurance department fees.....                          |            | 30 00        |
| Traveling expenses .....                                |            | 3,076 02     |
| Miscellaneous expenditures .....                        |            | 2,525 81     |
| Total disbursements .....                               |            | \$674,340 95 |
| Balance.....  |            | \$147,497 13 |

## LEDGER ASSETS.

|                    |              |
|--------------------|--------------|
| Cash in bank ..... | \$147,497 13 |
|--------------------|--------------|

## NON-LEDGER ASSETS.

|  |              |
|--|--------------|
| Assessments in treasury of subordinate branches..... | \$56,720 52  |
| Total admitted assets.....                           | \$204,217 65 |

## LIABILITIES.

## Losses and claims, viz:

|                                    |             |                     |
|------------------------------------|-------------|---------------------|
| In process of adjustment .....     | \$10,000 00 |                     |
| Reported—proofs not received ..... | 26,000 00   |                     |
| Resisted .....                     | 1,000 00    |                     |
| <b>Total liabilities .....</b>     |             | <b>\$37,000 00</b>  |
| <b>Balance .....</b>               |             | <b>\$167,217 65</b> |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|  | <i>Number.</i> | <i>Amount.</i>         |
|--|----------------|------------------------|
| Policies in force Dec. 31, of previous year.....           | 38,416         | \$59,879,000 00        |
| Policies written or increased during the year .....        | 4,927          | 5,550,500 00           |
| <b>Total .....</b>   | <b>43,343</b>  | <b>\$65,429,500 00</b> |
| Deduct policies decreased and terminated during the year.. | 2,033          | 2,755,000 00           |
| <b>Policies in force Dec. 31, 1905.....</b>                | <b>41,310</b>  | <b>\$62,674,500 00</b> |
| Losses and claims unpaid Dec. 31, of previous year.....    | 22             | \$39,000 00            |
| Losses and claims incurred during the year .....           | 354            | 611,000 00             |
| <b>Total .....</b>   | <b>376</b>     | <b>\$650,000 00</b>    |
| Losses and claims paid and compromised during the year..   | 355            | 613,000 00             |
| Losses and claims unpaid Dec. 31, 1905 .....               | 21             | \$37,000 00            |
| Assessments collected during the year.....                 |                | \$669,226 29           |

## BUSINESS IN MAINE.

|  | <i>Number.</i> | <i>Amount.</i>        |
|--|----------------|-----------------------|
| Policies in force Dec. 31, of previous year.....           | 5,114          | \$7,146,000 00        |
| Policies written or increased during the year.....         | 456            | 482,000 00            |
| <b>Total .....</b>   | <b>5,570</b>   | <b>\$7,628,000 00</b> |
| Deduct policies decreased and terminated during the year.. | 273            | 349,000 00            |
| <b>Policies in force Dec. 31, 1905.....</b>                | <b>5,297</b>   | <b>\$7,288,000 00</b> |
| Losses and claims unpaid Dec. 31, of previous year.....    | 2              | \$4,000 00            |
| Losses and claims incurred during the year.....            | 39             | 61,000 00             |
| <b>Total .....</b>   | <b>41</b>      | <b>\$65,000 00</b>    |
| Losses and claims paid and compromised during the year..   | 35             | 58,000 00             |
| Losses and claims unpaid Dec. 31, 1905.....                | 6              | \$7,000 00            |
| Assessments collected during the year .....                |                | \$79,317 87           |

## ROYAL ARCANUM,

BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

HOWARD C. WIGGINS, *Supreme Regent.* W. O. ROBSON, *Supreme Secretary.*

## INCOME.

|   |              |                 |
|---|--------------|-----------------|
| Changes of benefit certificates .....           | \$3,782 50   |                 |
| Supreme Council dues.....                       | 244,457 30   |                 |
| Assessment, mortuary .....                      | 8,094,565 97 |                 |
| Members at large—cards, etc.....                | 70 00        |                 |
| Total paid by members.....                      |              | \$8,342,875 77  |
| Interest.....                                   |              | 79,294 36       |
| Sale of supplies.....                           |              | 3,746 44        |
| Recovered on account of claim paid in 1903..... |              | 1,000 00        |
| Income from all other sources .....             |              | 852 34          |
| Total income.....                               |              | \$8,427,768 91  |
| Net ledger assets Dec. 31, 1904.....            |              | 2,716,540 55    |
| Total.....                                      |              | \$11,144,309 46 |

## DISBURSEMENTS.

|  |                |                |
|--|----------------|----------------|
| Death claims .....                                       | \$8,021,412 84 |                |
| Benefit certificate fees returned.....                   | 16 00          |                |
| Total paid to members.....                               |                | \$8,021,428 84 |
| Salaries and other compensation of officers.....         |                | 40,267 56      |
| Salaries and other compensation of office employes ..... |                | 48,282 18      |
| Official visits, mileage and per diem.....               |                | 33,527 19      |
| Supplies purchased for sale.....                         |                | 425 07         |
| Office furniture and printing plant.....                 |                | 27 70          |
| Assistance to Grand Councils.....                        |                | 27,063 88      |
| Instituting Councils .....                               |                | 2,420 00       |
| Extension of the Order.....                              |                | 8,152 52       |
| Taxes .....  |                | 944 00         |
| Advertising and printing.....                            |                | 11,295 05      |
| Postage, express and telegraph.. ..                      |                | 8,431 65       |
| Legal expenses.....                                      |                | 4,499 40       |
| Supreme Council session.....                             |                | 4,342 78       |
| Official publication.....                                |                | 19,321 28      |
| Insurance department fees.....                           |                | 501 75         |
| Profit and loss .....                                    |                | 43,382 15      |
| Miscellaneous expenditures .....                         |                | 29,458 23      |
| Total disbursements .....                                |                | \$8,504,871 23 |
| Balance.....   |                | \$2,839,438 23 |

## LEDGER ASSETS.

|                                |              |                |
|--------------------------------|--------------|----------------|
| Book value of real estate..... | \$51,170 97  |                |
| Book value of bonds.....       | 1,814,455 67 |                |
| Cash in bank.....              | 973,811 59   |                |
| Total ledger assets .....      |              | \$2,839,438 23 |

## NON-LEDGER ASSETS.

|  |             |                |
|--|-------------|----------------|
| Interest due and accrued.....                                      | \$23,200 22 |                |
| Council credit balances.....                                       | 3,688 23    |                |
| Assessments in treasury of subordinate branches .....              | 768,193 30  |                |
| Assessments paid in advance .....                                  | 19 46       |                |
| Furniture, fixtures, supplies, printed matter and stationery ..... | 20,484 88   |                |
| Total.....   |             | \$815,586 09   |
| Gross assets.....  |             | \$3,655,024 32 |

## DEDUCT ASSETS NOT ADMITTED.

|  |             |                |
|--|-------------|----------------|
| Furniture, fixtures, supplies, printed matter and stationery ..... | \$20,484 88 |                |
| Bills receivable, unsecured.....                                   | 3,688 23    |                |
| Assessments paid in advance.....                                   | 19 46       |                |
| Depreciation of ledger assets to bring same to market value .....  | 57,104 87   |                |
| Total.....   |             | \$81,297 44    |
| Total admitted assets.....   |             | \$3,573,726 88 |

## LIABILITIES.

|  |              |                |
|--|--------------|----------------|
| Losses and claims, viz:  |              |                |
| Due and unpaid .....   | \$367,450 00 |                |
| In process of adjustment.....                                  | 630,000 00   |                |
| Resisted.....  | 39,000 00    | \$1,036,450 00 |
| Salaries, rents, taxes, fees and accounts due and accrued..... |              | 3,293,66       |
| All other liabilities.....                                     |              | 499 15         |
| Total liabilities .....  |              | \$1,040,242 81 |
| Balance.....   |              | \$2,533,484 07 |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|   | Number. | Amount.          |
|---|---------|------------------|
| Policies in force Dec. 31, of previous year.....              | 305,083 | \$680,848,000 00 |
| Policies written or increased during the year .....           | 22,678  | 54,929,000 00    |
| Total .....   | 327,761 | \$735,777,000 00 |
| Deduct policies decreased and terminated during the year..... | 73,005  | 184,859,000 00   |
| Policies in force Dec. 31, 1905.....                          | 254,756 | \$550,918,000 00 |
| Losses and claims unpaid Dec. 31, of previous year .....      | 357     | \$899,650 00     |
| Losses and claims incurred during the year.....               | 3,225   | 8,167,500 00     |
| Total .....   | 3,582   | \$9,067,150 00   |
| Losses and claims paid and compromised during the year .....  | 3,173   | 8,050,700 00     |
| Losses and claims unpaid Dec. 31, 1905.....                   | 409     | \$1,016,450 00   |
| Assessments collected during the year .....                   |         | \$8,094,565 97   |



## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>        |
|---|----------------|-----------------------|
| Policies in force Dec. 31, of previous year.....          | 1,042          | \$2,086,500 00        |
| Policies written or increased during the year.....        | <u>36</u>      | <u>104,000 00</u>     |
| Total .....   | 1,078          | \$2,190,500 00        |
| Deduct policies decreased and terminated during the year. | 213            | 508,000 00            |
| Policies in force Dec. 31, 1905.....                      | <u>865</u>     | <u>\$1,682,500 00</u> |
| Losses and claims unpaid Dec. 31 of previous year.....    | 2              | \$6,000 00            |
| Losses and claims incurred during the year.....           | <u>10</u>      | <u>22,500 00</u>      |
| Total .....   | 12             | \$28,500 00           |
| Losses and claims paid and compromised during the year .  | 12             | 28,500 00             |
| Assessments collected during the year .....               |                | \$26,185 36           |

ROYAL NEIGHBORS OF AMERICA,  
ROCK ISLAND, ILL.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

BENJAMIN D. SMITH, *Chairman Beneficiary Committee.*

MYRTLE E. DADE, *Beneficiary Recorder.*

INCOME.

|   |              |
|---|--------------|
| Gross membership fees.....                        | \$16,056 00  |
| Expense assessments, dues or per capita tax ..... | 105,576 80   |
| Assessments, mortuary.....                        | 546,532 65   |
| Total paid by members .....                       | \$668,165 45 |
| Interest.....                                     | 3,912 48     |
| Sale of supplies .....                            | 11,120 18    |
| Advertising .....                                 | 1,755 43     |
| Income from all other sources.....                | 4,083 66     |
| Total income.....                                 | \$689,037 20 |
| Net ledger assets Dec. 31, 1904 .....             | 196,269 59   |
| Total.....  | \$885,306 79 |

DISBURSEMENTS.

|   |              |
|---|--------------|
| Death claims .....                                      | \$506,878 72 |
| Payments returned to applicants or members.....         | 88 40        |
| Total paid to members.....                              | \$506,967 12 |
| Commissions to organizers .....                         | 21,193 28    |
| Salaries and other compensation of officers.....        | 19,929 01    |
| Salaries and other compensation of office employes..... | 13,299 44    |
| Supreme or grand medical supervisors expense.....       | 1,534 95     |
| Rent .....  | 2,144 00     |
| Advertising and printing.....                           | 9,568 49     |
| Postage, express and telegraph.....                     | 16,687 31    |
| Legal expenses.....                                     | 2,085 35     |
| Governing bodies.....                                   | 21,611 25    |
| Official publication.....                               | 21,331 41    |
| Insurance department fees.....                          | 752 55       |
| Furniture .....   | 926 05       |
| Supplies purchased.....                                 | 9,225 41     |
| Miscellaneous expenditures.....                         | 11,480 99    |
| Total disbursements.....                                | \$658,736 61 |
| Balance.....  | \$226,570 18 |

LEDGER ASSETS.

|                   |              |
|-------------------|--------------|
| Cash in bank..... | \$226,570 18 |
|-------------------|--------------|

## NON-LEDGER ASSETS.

|  |             |              |
|--|-------------|--------------|
| Assessments in treasury of subordinate branches .....              | \$50,000 00 |              |
| Furniture, fixtures, supplies, printed matter and stationery ..... | 23,634 70   |              |
| Total.....   |             | \$73,634 70  |
| Gross assets.....  |             | \$300,204 88 |

## DEDUCT ASSETS NOT ADMITTED,

|  |             |              |
|--|-------------|--------------|
| Furniture, fixtures, supplies, printed matter and stationery ..... | \$23,634 70 |              |
| Total admitted assets.. .....                                      |             | \$276,570 18 |

## LIABILITIES.

## Losses and claims, viz:

|                               |             |              |
|-------------------------------|-------------|--------------|
| In process of adjustment..... | \$72,500 00 |              |
| Resisted.....                 | 20,000 00   |              |
| Total liabilities.....        |             | \$92,500 00  |
| Balance.....                  |             | \$184,070 18 |

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>   |
|---|----------------|------------------|
| Policies in force Dec. 31, of previous year.....              | 84,538         | \$91,875,000 00  |
| Policies written or increased during the year.....            | 16,209         | 17,275,500 00    |
| Total .....   | 160,747        | \$109,150,500 00 |
| Deduct policies decreased and terminated during the year..... | 3,400          | 3,824,750 00     |
| Policies in force Dec. 31, 1905.....                          | 97,347         | \$105,325,750 00 |
| Losses and claims unpaid Dec. 31, of previous year.....       | 78             | \$93,000 00      |
| Losses and claims incurred during the year.....               | 473            | 514,500 00       |
| Total .....   | 551            | \$607,500 00     |
| Losses and claims paid and compromised during the year.....   | 472½           | 515,000 00       |
| Losses and claims unpaid Dec. 31, 1905.....                   | 78½            | \$92,500 00      |
| Assessments collected during the year.....                    |                | \$546,532 65     |

## BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year.....              | 321            | \$301,000 00   |
| Policies written or increased during the year.....            | 169            | 161,000 00     |
| Total.....  | 490            | \$462,000 00   |
| Deduct policies decreased and terminated during the year..... | 29             | 29,000 00      |
| Policies in force Dec. 31, 1905.....                          | 461            | \$433,000 00   |
| Losses and claims incurred during the year.....               | 5              | \$6,000 00     |
| Losses and claims paid and compromised during the year..      | 3              | 3,000 00       |
| Losses and claims unpaid Dec. 31, 1905.....                   | 2              | \$3,000 00     |
| Assessments collected during the year.....                    |                | \$1,887 15     |

## SOCIÉTÉ DES ARTISANS,

MONTREAL, CANADA.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1877.

ALFRED LAMBERT, *President.*GERMAIN BEAULIEU, *Secretary.*

## INCOME.

|   |            |              |
|---|------------|--------------|
| Gross membership fees .....                           | \$61 00    |              |
| Expense assessments, dues or per capita tax.....      | 31,233 53  |              |
| Assessments:  |            |              |
| Mortuary, \$256,970.77; disability, \$82,161.05 ..... | 339,131 82 |              |
| Medical examiners' fees paid by applicant .....       | 1,420 40   |              |
| Cards.....  | 1,580 40   |              |
| Total paid by members.....                            |            | \$373,427 15 |
| Interest.....   |            | 28,212 16    |
| Sale of supplies .....                                |            | 1,671 34     |
| Income from all other sources.....                    |            | 288 80       |
| Total income.....                                     |            | \$403,599 45 |
| Net ledger assets Dec. 31, 1904.....                  |            | 555,346 93   |
| Total .....   |            | \$958,946 38 |

## DISBURSEMENTS.

|   |              |              |
|---|--------------|--------------|
| Death claims ....                                       | \$141,500 00 |              |
| Disability claims .....                                 | 75,418 42    |              |
| Payments returned to applicants or members.....         | 61 75        |              |
| Total paid to members.....                              |              | \$216,960 17 |
| Commissions to organizers.....                          |              | 1,363 90     |
| Salaries of organizers not paid by commissions .....    |              | 2,733 32     |
| Salaries and other compensation of officers .....       |              | 7,443 58     |
| Salaries and other compensation of office employes..... |              | 4,300 66     |
| Medical examiners' fees, viz:                           |              |              |
| Subordinate Examiners.....                              | \$38 00      |              |
| Supreme or Grand Supervisors .....                      | 1,579 00     | 1,617 00     |
| Rent, \$818.76; taxes, \$138.12.....                    |              | 956 88       |
| Advertising and printing.....                           |              | 2,923 58     |
| Postage, express and telegraph.....                     |              | 1,508 35     |
| Legal expenses.....                                     |              | 2,247 60     |
| Governing bodies .....                                  |              | 1,766 15     |
| Official publication.....                               |              | 3,759 90     |
| Insurance department fees.....                          |              | 91 50        |
| Supplies purchased .....                                |              | 2,586 54     |
| Traveling expenses .....                                |              | 2,483 51     |
| Miscellaneous expenditures.....                         |              | 546 81       |
| Total disbursements .....                               |              | \$253,209 45 |
| Balance.....  |              | \$705,736 93 |

LEDGER ASSETS.

|  |              |                     |
|--|--------------|---------------------|
| Loans on mortgages of real estate..... | \$224,642 47 |                     |
| Book value of bonds.....               | 418,342 81   |                     |
| Bills receivable.....                  | 392 25       |                     |
| Cash in office and in bank.....        | 57,359 40    |                     |
| Deposit, Province of Ontario.....      | 5,000 00     |                     |
| <b>Total ledger assets.....</b>        |              | <b>\$705,736 93</b> |

NON-LEDGER ASSETS.

|  |            |                     |
|--|------------|---------------------|
| Interest accrued.....  | \$6,511 69 |                     |
| Furniture, fixtures, supplies, printed matter and stationery | 8,700 00   |                     |
| Assessments due.....   | 6,606 24   |                     |
| <b>Total.....</b>  |            | <b>\$21,517 93</b>  |
| <b>Gross assets.....</b>                                     |            | <b>\$727,554 86</b> |

DEDUCT ASSETS NOT ADMITTED.

|   |            |                     |
|---|------------|---------------------|
| Furniture, fixtures, supplies, printed matter and stationery..... | \$8,700 00 |                     |
| <b>Total admitted assets.....</b>                                 |            | <b>\$718,854 86</b> |

LIABILITIES.

|                               |            |                     |
|-------------------------------|------------|---------------------|
| Losses and claims, viz:       |            |                     |
| Due and unpaid.....           | \$4,900 00 |                     |
| Adjusted not yet due.....     | 17,600 00  |                     |
| <b>Total liabilities.....</b> |            | <b>\$22,500 00</b>  |
| <b>Balance.....</b>           |            | <b>\$696,354 86</b> |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>         |
|---|----------------|------------------------|
| Policies in force Dec. 31, of previous year.....              | 23,020         | \$22,020,800 00        |
| Policies written or increased during the year.....            | 5,377          | 4,537,000 00           |
| <b>Total.....</b>   | <b>28,397</b>  | <b>\$26,557,800 00</b> |
| Deduct policies decreased and terminated during the year..... | 1,451          | 1,272,700 00           |
| <b>Policies in force Dec. 31, 1905.....</b>                   | <b>26,946</b>  | <b>\$25,285,100 00</b> |
| Losses and claims unpaid Dec. 31, of previous year.....       | 9              | \$8,500 00             |
| Losses and claims incurred during the year.....               | 166            | 155,500 00             |
| <b>Total.....</b>   | <b>175</b>     | <b>\$164,000 00</b>    |
| Losses and claims paid and compromised during the year.....   | 149            | 141,500 00             |
| <b>Losses and claims unpaid Dec. 31, 1905.....</b>            | <b>26</b>      | <b>\$22,500 00</b>     |
| <b>Assessments collected during the year.....</b>             |                | <b>\$256,970 77</b>    |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i>      |
|---|----------------|---------------------|
| Policies in force Dec. 31, of previous year.....              | 639            | \$569,500 00        |
| Policies written or increased during the year.....            | 189            | 135,000 00          |
| <b>Total.....</b>   | <b>828</b>     | <b>\$704,500 00</b> |
| Deduct policies decreased and terminated during the year..... | 62             | 44,500 00           |
| <b>Policies in force Dec. 31, 1905.....</b>                   | <b>766</b>     | <b>\$660,000 00</b> |
| Losses and claims incurred during the year.....               | 2              | \$2,000 00          |
| Losses and claims paid and compromised during the year..      | 2              | 2,000 00            |
| <b>Assessments collected during the year.....</b>             |                | <b>\$6,616 99</b>   |

## UNITED ORDER OF THE GOLDEN CROSS,

KNOXVILLE, TENN.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

JOSEPH P. BURLINGAME, *President*. WILLIAM R. COOPER, *Secretary*.

## INCOME.

|  |            |              |
|--|------------|--------------|
| Certificate fees.....  | \$386 50   |              |
| Expense assessments, dues or per capita tax.....               | 952 80     |              |
| Assessments, mortuary, \$434,605.53; expense, \$40,467.70..... | 475,073 23 |              |
| Total paid by members.....                                     |            | \$476,412 53 |
| Interest.....  |            | 3,547 39     |
| Sale of supplies.....  |            | 67 29        |
| Fines paid by subordinate bodies.....                          |            | 73 51        |
| Income from all other sources.....                             |            | 23 26        |
| Total income.....  |            | \$480,124 48 |
| Net ledger assets Dec. 31, 1904.....                           |            | 77,351 00    |
| Total.....   |            | \$557,475 48 |

## DISBURSEMENTS.

|   |              |
|---|--------------|
| Death claims.....                                       | \$395,250 00 |
| Salaries of organizers not paid by commissions.....     | 20,174 00    |
| Salaries and other compensation of officers.....        | 9,306 42     |
| Salaries and other compensation of office employes..... | 5,159 97     |
| Supreme or grand medical supervisors fees.....          | 1,332 50     |
| Rent.....   | 560 67       |
| Advertising and printing.....                           | 1,377 14     |
| Postage, express and telegraph.....                     | 1,048 23     |
| Legal expenses.....                                     | 1,359 79     |
| Governing bodies.....                                   | 713 00       |
| Official publication.....                               | 750 60       |
| Insurance department fees.....                          | 134 00       |
| Supplies purchased.....                                 | 828 60       |
| Miscellaneous expenditures.....                         | 3,967 24     |
| Total disbursements.....                                | \$441,961 56 |
| Balance.....  | \$115,513 92 |

## LEDGER ASSETS.

|                                 |              |
|---------------------------------|--------------|
| Book value of real estate.....  | \$6,500 00   |
| Book value of bonds.....        | 45,550 00    |
| Cash in office and in bank..... | 63,463 92    |
| Total ledger assets.....        | \$115,513 92 |

NON-LEDGER ASSETS.

|   |           |              |
|---|-----------|--------------|
| Interest accrued .....                                | \$420 83  |              |
| Uninvested emergency funds .....                      | 237 25    |              |
| Market value of bonds over book value .....           | 350 00    |              |
| Assessments in treasury of subordinate branches ..... | 40,420 26 |              |
| Total .....   |           | \$41,428 34  |
| Total admitted assets .....                           |           | \$156,942 26 |

LIABILITIES.

|   |            |              |
|---|------------|--------------|
| Losses and claims, viz:   |            |              |
| Due and unpaid .....  | \$2,000 00 |              |
| Reported—proofs not received .....                              | 14,000 00  |              |
| Resisted .....  | 25,000 00  | \$18,500 00  |
| Salaries, rents, taxes, fees and accounts due and accrued ..... |            | 202 41       |
| Total liabilities .....   |            | \$18,702 41  |
| Balance .....   |            | \$138,239 85 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year.....            | 18,590         | \$21,380,500   |
| *Policies written or increased during the year .....        | 2,333          | 1,591,000      |
| Total .....   | 20,923         | \$22,971,500   |
| Deduct policies decreased and terminated during the year... | 2,531          | 2,350,250      |
| Policies in force Dec. 31, 1905.....                        | 18,392         | \$20,621,250   |
| Losses and claims unpaid Dec. 31, of previous year.....     | 15             | \$19,250 00    |
| Losses and claims incurred during the year.....             | 304            | 396,500 00     |
| Total.....  | 319            | \$415,750 00   |
| Losses and claims paid and compromised during the year ...  | 303            | 397,250 00     |
| Losses and claims unpaid Dec. 31, 1905 .....                | 16             | \$18,500 00    |
| Assessments collected during the year .....                 |                | \$475,073 23   |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year.....            | 2,708          | \$2,640,000    |
| †Policies written or increased during the year .....        | 382            | 199,250        |
| Total.....  | 3,090          | \$2,839,250    |
| Deduct policies decreased and terminated during the year... | 363            | 307,000        |
| Policies in force Dec. 31, 1905 .....                       | 2,727          | \$2,532,250    |
| Losses and claims unpaid Dec. 31, of previous year.....     | 2              | \$2,000 00     |
| Losses and claims incurred during the year .....            | 56             | 57,750 00      |
| Total .....   | 58             | \$59,750 00    |
| Losses and claims paid and compromised during the year ...  | 54             | 55,750 00      |
| Losses and claims unpaid Dec. 31, 1905.....                 | 4              | \$4,000 00     |
| Assessments collected during the year .....                 |                | \$60,711 55    |

\* Includes reinstated policies, 50, \$43,750.00.

† Includes reinstated policies, 9, \$6,750.00.

## UNITED ORDER OF THE PILGRIM FATHERS,

LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

EDWARD P. LINCOLN, *President*.NATHAN CRARY, *Secretary*.

## INCOME.

|  |             |              |
|--|-------------|--------------|
| Expense assessments, dues or per capita tax..... | \$22,497 25 |              |
| Assessments, mortuary.....                       | 593,963 26  |              |
| Medical examiners' fees paid by applicant.....   | 2,308 00    |              |
| Total paid by members.....                       |             | \$618,768 51 |
| Interest.....                                    |             | 2,649 34     |
| Sale of supplies.....                            |             | 1,037 73     |
| Income from all other sources.....               |             | 352 24       |
| Total income.....                                |             | \$622,807 82 |
| Net ledger assets Dec. 31, 1904.....             |             | 14,021 43    |
| Total.....                                       |             | \$636,829 25 |

## DISBURSEMENTS.

|   |            |              |
|---|------------|--------------|
| Death claims.....                                       |            | \$494,300 00 |
| Commissions to organizers.....                          |            | 129 00       |
| Salaries of organizers not paid by commissions.....     |            | 6,478 90     |
| Salaries and other compensation of officers.....        |            | 7,778 98     |
| Salaries and other compensation of office employes..... |            | 1,860 00     |
| Medical examiners' fees, viz.:                          |            |              |
| Subordinate Examiners.....                              | \$1,996 50 |              |
| Supreme or Grand Supervisors.....                       | 665 50     | 2,662 00     |
| Rent.....   |            | 375 00       |
| Advertising and printing.....                           |            | 1,959 84     |
| Postage, express and telegraph.....                     |            | 871 69       |
| Legal expenses.....                                     |            | 463 82       |
| Governing bodies.....                                   |            | 1,677 85     |
| Official publication.....                               |            | 780 00       |
| Insurance department fees.....                          |            | 25 00        |
| Deputies' traveling expenses.....                       |            | 1,353 00     |
| Officers bonds.....                                     |            | 378 38       |
| Miscellaneous expenditures.....                         |            | 1,651 53     |
| Total disbursements.....                                |            | \$522,744 99 |
| Balance.....  |            | \$114,084 26 |

## LEDGER ASSETS.

|                           |            |              |
|---------------------------|------------|--------------|
| Book value of stocks..... | \$3,000 00 |              |
| Cash in bank.....         | 111,084 26 |              |
| Total ledger assets.....  |            | \$114,084 26 |



NON-LEDGER ASSETS.

|  |            |              |
|--|------------|--------------|
| Market value of real estate over book value.....     | \$1,000 00 |              |
| Assessments in treasury of subordinate branches..... | 47,699 85  |              |
| Dividends on stock.....                              | 150 00     |              |
| Total .....  |            | \$48,849 85  |
| Total admitted assets.....                           |            | \$162,934 11 |

LIABILITIES.

|                                       |              |
|---------------------------------------|--------------|
| Losses and claims due and unpaid..... | \$42,000 00  |
| Balance .....                         | \$120,934 11 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i>  |
|---|----------------|-----------------|
| Policies in force Dec. 31, of previous year.....              | 19,698         | \$28,528,000 00 |
| Policies written or increased during the year .....           | 1,192          | 817,000 00      |
| Total .....   | 20,890         | \$29,345,000 00 |
| Deduct policies decreased and terminated during the year..... | 1,289          | 1,747,500 00    |
| Policies in force Dec. 31, 1905.....                          | 19,601         | \$27,597,500 00 |
| Losses and claims unpaid Dec. 31, of previous year.....       | 43             | \$68,500 00     |
| Losses and claims incurred during the year.....               | 295            | 470,000 00      |
| Total .....   | 338            | \$538,500 00    |
| Losses and claims paid and compromised during the year..      | 312            | 496,500 00      |
| Losses and claims unpaid Dec. 31, 1905.....                   | 26             | \$42,000 00     |
| Assessments collected during the year .....                   |                | \$593,963 26    |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year.....              | 1,533          | \$2,122,000 00 |
| Policies written or increased during the year .....           | 41             | 30,500 00      |
| Total .....   | 1,574          | \$2,152,500 00 |
| Deduct policies decreased and terminated during the year..... | 80             | 117,500 00     |
| Policies in force Dec. 31, 1905.....                          | 1,494          | \$2,035,000 00 |
| Losses and claims unpaid Dec. 31, of previous year.....       | 4              | \$4,000 00     |
| Losses and claims incurred during the year.....               | 35             | 55,500 00      |
| Total.....  | 39             | \$59,500 00    |
| Losses and claims paid and compromised during the year..      | 38             | 57,500 00      |
| Losses and claims unpaid Dec. 31, 1905.....                   | 1              | \$2,000 00     |
| Assessments collected during the year .....                   |                | \$45,311 12    |

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 .....                                  | \$1,112 00 |                     |
| Expense assessments, dues or per capita tax.....             | 17,705 00  |                     |
| Assessments: mortuary, \$71,660.00; reserve, \$5,791.00..... | 77,451 00  |                     |
| New certificates and fines.....                              | 145 85     |                     |
| <b>Total paid by members.....</b>                            |            | <b>\$96,413 85</b>  |
| Interest, \$1,249.96; rent, \$250.00.....                    |            | 1,499 96            |
| <b>Total income.....</b>                                     |            | <b>\$97,913 81</b>  |
| Net ledger assets Dec. 1, 1904.....                          |            | 36,226 37           |
| <b>Total.....</b>  |            | <b>\$134,140 18</b> |

DISBURSEMENTS.

|   |          |                    |
|---|----------|--------------------|
| Death claims .....                                      |          | \$64,000 00        |
| Commissions to organizers.....                          |          | 1,181 00           |
| Salaries of organizers not paid by commissions .....    |          | 3,614 00           |
| Salaries and other compensation of officers .....       |          | 4,749 92           |
| Salaries and other compensation of office employes..... |          | 3,017 00           |
| Medical examiners' fees, viz:                           |          |                    |
| Subordinate Examiners.....                              | \$723 67 |                    |
| Supreme Supervisors.....                                | 329 50   | 1,053 17           |
| Rent .....  |          | 1,855 00           |
| Advertising and printing.....                           |          | 643 55             |
| Postage, express, telephone and telegraph.....          |          | 1,436 97           |
| Legal expenses .....                                    |          | 39 63              |
| Governing bodies.....                                   |          | 473 47             |
| Official publication.....                               |          | 344 39             |
| Insurance department fees.....                          |          | 15 00              |
| Subordinate lodges.....                                 |          | 1,936 16           |
| Miscellaneous expenditures .....                        |          | 1,137 98           |
| <b>Total disbursements .....</b>                        |          | <b>\$84,947 24</b> |
| Balance.....  |          | \$49,192 94        |

LEDGER ASSETS.

|                                  |             |                    |
|----------------------------------|-------------|--------------------|
| Book value of bonds.....         | \$36,837 06 |                    |
| Cash in office and in bank.....  | 12,355 88   |                    |
| <b>Total ledger assets .....</b> |             | <b>\$49,192 94</b> |

NON-LEDGER ASSETS.

|  |            |                    |
|--|------------|--------------------|
| Furniture, fixtures, supplies, printed matter and stationery ..... | \$6,500 00 |                    |
| <b>Gross assets.....</b>   |            | <b>\$55,692 94</b> |

DEDUCT ASSETS NOT ADMITTED.

|  |             |
|--|-------------|
| Furniture, fixtures, supplies, printed matter and stationery ..... | \$8,500 00  |
| Total admitted assets.....   | \$49,192 94 |

LIABILITIES.

|   |             |
|---|-------------|
| Losses and claims, reported—proofs not received ..... | \$1,000 00  |
| Balance.....  | \$48,192 94 |

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year.....            | 6,203          | \$6,203,000 00 |
| Policies written or increased during the year .....         | 556            | 556,000 00     |
| Total .....   | 6,759          | \$6,759,000 00 |
| Deduct policies decreased and terminated during the year... | 914            | 914,000 00     |
| Policies in force Dec. 31, 1905.....                        | 5,845          | \$5,845,000 00 |
| Losses and claims unpaid Dec. 31, of previous year.....     | 6              | \$6,000 00     |
| Losses and claims incurred during the year .....            | 59             | 59,000 00      |
| Total .....   | 65             | \$65,000 00    |
| Losses and claims paid during the year.....                 | 64             | 64,000 00      |
| Losses and claims unpaid Dec. 31, 1905.....                 | 1              | \$1,000 00     |
| Assessments collected during the year .....                 |                | \$77,451 00    |

BUSINESS IN MAINE.

|   | <i>Number.</i> | <i>Amount.</i> |
|---|----------------|----------------|
| Policies in force Dec. 31, of previous year.....            | 239            | \$239,000 00   |
| Policies written or increased during the year .....         | 1              | 1,000 00       |
| Total .....   | 240            | \$240,000 00   |
| Deduct policies decreased and terminated during the year... | 17             | 17,000 00      |
| Policies in force Dec. 31, 1905 .....                       | 223            | \$223,000 00   |
| Losses and claims incurred during the year.....             | 3              | \$3,000 00     |
| Losses and claims paid during the year .....                | 3              | 3,000 00       |
| Assessments collected during the year .....                 |                | \$2,981 00     |

LICENSED AGENTS.

REVISED TO MAY 15, 1906.

MAINE STOCK MARINE INSURANCE COMPANIES.

MERCHANTS.

Butler, Edward A.....Rockland Elliot, George .....Thomaston  
Crosby, Elwell S.....Bath

UNION.

Butler, Edward A..... Rockland

MAINE MUTUAL FIRE INSURANCE COMPANIES.

AROOSTOOK COUNTY PATRONS.

|                                     |                                    |
|-------------------------------------|------------------------------------|
| Albee, C. H.....Norridgewock        | McMullin, John.....Kingman         |
| Albee, E. G.....Sprague's Mills     | Mitchell, Adelbert.....Haynesville |
| Archibald, S. P.....Monticello      | Parkhurst, E. E.....Presque Isle   |
| Bradford, Truman B.....Golden Ridge | Perry, George W.....Presque Isle   |
| Crosby, W. S.....Littleton          | Porter, F. J.....Castle Hill       |
| Darling, J. M.....Sherman Mills     | Powers, C.....Caribou              |
| Edgerly, J. W.....Princeton         | Ringdahl, N. E.....New Sweden      |
| Gilpatrick, W. D.....Danforth       | Rogers, L. B.....Patten            |
| Goodrich, L. M.....Goodrich         | Spaulding, C. I.....Perham         |
| Griffin, Osgood B.....Caribou       | Springer, Lew.....Wytotitlock      |
| Hagerty, Charles.....Houlton        | Stackpole, A. M.....Bridgewater    |
| Haines, A. L.....Fort Fairfield     | Tapley, Norman.....Robinson        |
| Hines, E. M.....Washburn            | Tarr, Frank E.....Mapleton         |
| Lane, C.....Island Falls            | Tilley, E. G.....Ashland           |
| Libby, D. H.....North Amity         | White, Samuel.....Burleigh         |

BRUNSWICK FARMERS.

|                                  |                                 |
|----------------------------------|---------------------------------|
| Bowker, Edwin T.....Brunswick    | Fuller, Rolvin L.....Brunswick  |
| Bradley, Anthony F.....Brunswick | Little, Hartwell.....Brunswick  |
| Donnell, Alvah H.....West Bath   | Spinney, Palmer O.....Brunswick |

CAPE ELIZABETH AND SCARBORO.

|                                     |                                    |
|-------------------------------------|------------------------------------|
| Dyer, Ephraim.....Cape Elizabeth    | Larrabee, E. Scott.....Scarboro    |
| Hannaford, Albert F. Cape Elizabeth | Murray, William D., Cape Elizabeth |

DANVILLE.

|                                     |                                   |
|-------------------------------------|-----------------------------------|
| Bodge, William.....Auburn           | Vickery, Frank G.....Auburn       |
| Harriman, Randall.....Auburn        | Vosmus, Milton H.....Auburn       |
| Plummer, William H.....Auburn       | Webb, Arthur....Danville Junction |
| Robinson, Charles E., Danville Junc |                                   |

DIRIGO.

|                                    |                                      |
|------------------------------------|--------------------------------------|
| Ames, Frank L.....Norridgewock     | Howard, Lot.....North Leeds          |
| Boynton, E. D.....Cornish          | Libby, H. B.....Bridgton             |
| Briggs, E. C.....Turner Center     | Littlefield, E. N....Goodwin's Mills |
| Buswell, Turner.....Solon          | Lord, J. Merrill.....Kezar Falls     |
| Cabel, J. E.....Enfield            | Ludden, Forest E.....Auburn          |
| Carll, Jason S.....South Waterboro | Mason, E. M.....Raymond              |
| Churchill, W. L....Leeds Junction  | Miles, F. A.....West Baldwin         |
| Cobb, C. F.....Augusta             | Millett, J. C.....Newport            |
| Drummond, A. M.....Waterville      | Peaslee, Myrick.....Albion           |
| Fitch, M. P.....East Sebago        | Purinton, Alonzo...West Bowdoin      |
| Greenleaf, F. E.....Starks         | Remick, S. E.....Madison             |
| Hanscom, William.....Eustis        | Rigby, J. P.....Hampden Corner       |
| Harriman, Merle J....Kent's Hill   | Sanborn, W. E.....Springvale         |
| Harvey, E. B.....Carmel            | Sawyer, F. D.....Gray                |
| Hatch, E. J.....Greene             | Smith, Alonzo.....Skowhegan          |
| Heath, Henry A.....Augusta         | Stevens, H. F.....Oakland            |
| Hewes, Leon M.....Bangor           | Tarbox, John M.....West Buxton       |
| Hill, S. A.....Buxton Center       | Timberlake, A. G., South Livermore   |
| Holman, John F.....Athens          |                                      |

DRESDEN.

Mayers, John H..... Dresden

FALMOUTH.

|                                 |                                |
|---------------------------------|--------------------------------|
| Blanchard, Frank B.....Falmouth | Winslow, William E....Falmouth |
| Lunt, Daniel W.....Falmouth     |                                |

FARMINGTON.

|                              |                                  |
|------------------------------|----------------------------------|
| Dill, Elbridge.....Phillips  | Pierce, Charles H.....Farmington |
| Goodwin, R. W.....Farmington | Tufts, M. P.....Farmington       |
| Hunt, John J.....Farmington  | Woodcock, S. G.....Farmington    |
| Mitchell, H. H.....Temple    |                                  |

FREEPORT AND YARMOUTH.

|                              |                            |
|------------------------------|----------------------------|
| Cleaves, J. D.....Yarmouth   | Seabury, E. C.....Yarmouth |
| Gould, Floris E.....Freeport | Talbot, H. S.....Freeport  |

GARDINER AND RICHMOND.

Peacock, John W.....Gardiner Totman, Edwin.....Richmond

GORHAM FARMERS.

|                            |                               |
|----------------------------|-------------------------------|
| Chase, John L.....Standish | Moulton, L. W.....Standish    |
| Cloudman, S. B.....Gorham  | Plaisted, George P.....Gorham |
| Deering, C. W.....Gorham   | Sanborn, O. S.....Standish    |
| Knight, J. W.....Gorham    | Scammon, F. D.....Gorham      |
| Libby, Wm. M.....Standish  | Whitney, A. V.....Gorham      |

HAMPDEN.

|                               |                              |
|-------------------------------|------------------------------|
| Dunton, Horace.....Hampden    | Miller, Calvin W.....Hampden |
| Emerson, W. W.....Hampden     | Page, Charles W.....Hampden  |
| Goodell, George W.....Hampden | Reed, Frank P.....Hampden    |
| Learey, John.....Hampden      |                              |

HARPSWELL.

|                                  |                                  |
|----------------------------------|----------------------------------|
| Curtis, J. W.....North Harpswell | Stover, D. R.....South Harpswell |
| Hodgkins, E. K..Harpswell Center | Trufant, C. E.....East Harpswell |
| Stevens, Oliver.....Orr's Island |                                  |

HARRISON.

Grover, W. L.....Harrison Lowell, H. I.....Bolster's Mills

## HOMESTEAD.

|                          |                |                         |             |
|--------------------------|----------------|-------------------------|-------------|
| Allen, D. H.....         | Garland        | Lord, J. Merrill.....   | Kezar Falls |
| Auber, George W.....     | Houlton        | Lumbert, Wallace R..... | Caribou     |
| Austin, E. E.....        | Fort Fairfield | Perkins, J. A.....      | Nobleboro   |
| Barnes, Holman M.....    | Woodfords      | Perry, C. A.....        | Limestone   |
| Boynton, R. H.....       | Portland       | Plummer, Charles A..... | Portland    |
| Boynton, Randolph H..... | Portland       | Plummer, Charles C..... | Portland    |
| Collins, George H.....   | Presque Isle   | Rankin, F. E.....       | Wells       |
| Collins, James T.....    | Manchester     | Redlon, S. J.....       | Stetson     |
| Coombs, B. D.....        | Bowdoin Center | Ringdahl, N. E.....     | New Sweden  |
| Cousens, S. H.....       | Steep Falls    | Selwood, W. B.....      | Perry       |
| Cushman, Isaac.....      | Sherman Mills  | Smith, Vin.....         | Ellsworth   |
| Dudley, Carl C.....      | Bryant's Pond  | Staples, A. D.....      | Orland      |
| Enemark, H. Jacob P..... | Portland       | Swett, M. W.....        | Brooks      |
| Hanson, W. C.....        | Machiasport    | Taylor, O. H.....       | Topsfield   |
| Hatch, E. J.....         | Liberty        | Tolman, James H.....    | Westbrook   |
| Hewes, Leon M.....       | Bangor         | Wood, J. B.....         | Robbinston  |
| Johnson, J. O.....       | Liberty        | Young, F. M.....        | Dexter      |

## JAY.

|                     |     |                   |     |
|---------------------|-----|-------------------|-----|
| Allen, H. H.....    | Jay | Ranger, F. H..... | Jay |
| Macomber, A. C..... | Jay |                   |     |

## KENNEBUNK FARMERS.

|                        |           |
|------------------------|-----------|
| Perkins, George A..... | Biddeford |
|------------------------|-----------|

## LITCHFIELD.

|                      |            |
|----------------------|------------|
| Earle, George W..... | Litchfield |
|----------------------|------------|

## MAINE FARMERS.

|                          |              |                         |              |
|--------------------------|--------------|-------------------------|--------------|
| Canham, Vincent W.....   | Lisbon       | MacFadden, A. S.....    | Bath         |
| Chase, Warren B.....     | Bowdoin      | Morrison, Samuel.....   | Arrowsic     |
| Collins, Jas. T.....     | Manchester   | Perkins, S. S.....      | Durham       |
| Coolidge, Charles W..... | Lisbon       | Perkins, D. T.....      | Gardiner     |
| Cushing, L. L.....       | Lisbon       | Perkins, T. R.....      | Damariscotta |
| Dickinson, R. A.....     | Richmond     | Perkins, W. A. S.....   | Gardiner     |
| Eustis, W. O.....        | Gilbertville | Plummer, H. A., No. New | New Portland |
| Gould, R. E.....         | Lisbon       | Richardson, Otis M..... | Canton       |
| Hanson, Geo. M.....      | Calais       | Rowe, Clinton C.....    | Chesterville |
| Hatch, E. J.....         | Liberty      | Small, O. H.....        | Gardiner     |
| Heath, Roscoe.....       | Salem        | Stacey, John H.....     | Popham       |
| Holbrook, A. J.....      | Bowdoin      | St. Clair, Ashley.....  | Calais       |
| Hunt, U. M.....          | Strong       | Thurston, C. E.....     | Danville     |
| Jones, A. E.....         | Washington   | Tinkham, A. F.....      | Monmouth     |
| Lane, Albert W.....      | Skowhegan    | York, C. I.....         | Windsor      |

## MERCANTILE AND MANUFACTURERS.

|                         |          |                         |           |
|-------------------------|----------|-------------------------|-----------|
| Hunt, Lee B.....        | Gray     | Plummer, Charles C..... | Portland  |
| Plummer, Charles A..... | Portland | Tolman, James H.....    | Westbrook |

## NEWBURGH.

|                       |                 |                     |                  |
|-----------------------|-----------------|---------------------|------------------|
| Bickford, Geo.....    | South Newburgh  | Newcomb, E. L.....  | Newburgh Center  |
| Cookson, A. A.....    | Carmel          | Parsons, Moses..... | Newburgh         |
| Dillingham, W. H..... | Newburgh Center | Porter, M. S.....   | Newburgh Center  |
| Hollis, W. H.....     | Newburgh        | Snow, Geo. 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, Chas. H.....              | Pownal                            |
| Lawrence, James, North Yarmouth    | Small, L. B.....                  |

## OXFORD COUNTY PATRONS OF HUSBANDRY.

|                         |                  |                          |                   |
|-------------------------|------------------|--------------------------|-------------------|
| Abbott, W. D.....       | Houghton         | Emerson, S. F.....       | Skowhegan         |
| Adams, F. S.....        | Bowdoin          | Emery, Julian.....       | Salisbury Cove    |
| Albee, F. H.....        | Head Tide        | Farwell, W. A.....       | Bethel            |
| Allen, D. H.....        | Garland          | Fields, E. E.....        | West Paris        |
| Ames, H. G.....         | South Hope       | Foster, B. F.....        | Freedom           |
| Arey, L. J.....         | Vassalboro       | Foster, Geo. H.....      | Canaan            |
| Arnold, C. A.....       | Arnold           | French, C. N.....        | Phillips          |
| Auber, Geo. W.....      | Houlton          | Fuller, Albert.....      | Winslow           |
| Axtell, F. H.....       | Oakland          | Gerald, Ralph.....       | Clinton           |
| Bailey, E. M.....       | Andover          | Gilbert, G. B.....       | Brewer            |
| Baker, E. F.....        | Cooper's Mills   | Gilman, D. W.....        | Sprague's Mills   |
| Bartlett, H. E.....     | Hampden          | Goding, D. W.....        | Peru              |
| Bartlett, Z. W.....     | East Bethel      | Goff, Sewell.....        | Hale              |
| Bates, I. M.....        | Corinna          | Goodwin, J. L.....       | Minot             |
| Bean, C. S.....         | Wellington       | Goodrich, Granville..... | Bingham           |
| Bean, H. H.....         | Bethel           | Goodrich, L. M.....      | Goodrich          |
| Bean, M. R.....         | South Hudson     | Gould, Ralph E.....      | Lisbon Falls      |
| Bearce, Boyden.....     | Eddington        | Grant, Geo. E.....       | Columbia Falls    |
| Bennett, Ernest.....    | Wilson's Mills   | Gray, A. D.....          | Harmony           |
| Billings, S. B.....     | North Bluehill   | Griffin, O. B.....       | Caribou           |
| Bishop, J. W.....       | Sangerville      | Haines, A. L.....        | Fort Fairfield    |
| Blackstone, B. R.....   | Perham           | Haines, Frank H.....     | Fort Fairfield    |
| Blackwell, C. H.....    | Skowhegan        | Hamlin, Clarence E.....  | Thorndike         |
| Bowman, O. A.....       | Fairfield Center | Hamlin, C. S.....        | South Waterford   |
| Bucknam, Fred.....      | Whiting          | Hardy, A. W.....         | Winterport        |
| Burrill, E. W.....      | Dedham           | Haynes, Frank.....       | Passadumkeag      |
| Carter, Willis.....     | Pembroke         | Hill, James K.....       | East Brownfield   |
| Caswell, A. G.....      | Searsmont        | Hills, Levi J.....       | Warren            |
| Chapman, C. K.....      | Lovell           | Hines, E. M.....         | Washburn          |
| Chapman, William E..... | Waldoboro        | Hobart, W. C.....        | Skowhegan         |
| Cilley, James H.....    | Waldo            | Hobbs, Levi.....         | North Berwick     |
| Clark, E. A.....        | Levant           | Ingersoll, W. E.....     | Epping            |
| Cleaves, F. W.....      | Sangerville      | Jones, B. F.....         | Union             |
| Clemons, Eli.....       | Hiram            | Jones, Edward.....       | Wiscasset         |
| Coburn, W. R.....       | Gulford          | Jones, S. C.....         | Canton            |
| Cole, Chas.....         | Stanley          | Judkins, A. W.....       | Upton             |
| Cole, L. M.....         | Bucks Harbor     | Keith, W. H.....         | North Monmouth    |
| Collins, James T.....   | Hallowell        | Keller, V. O.....        | Appleton          |
| Comstock, Geo. H.....   | Lubec            | Kimball, Geo. E.....     | Woodville         |
| Conant, J. E.....       | Peru             | Knight, W. F.....        | Indian River      |
| Corey, R. V.....        | Cooper's Mills   | Ladd, W. S.....          | South Sebec       |
| Craig, John E.....      | Dixmont Center   | Lane, F. B.....          | Burnham           |
| Cummings, A. E.....     | Bethel           | Lane, J. H.....          | Dexter            |
| Curtis, A. M.....       | West Peru        | Larrabee, W. S.....      | Auburn            |
| Cushing, A. M.....      | Milbridge        | Leach, E. R.....         | Newport           |
| Cushman, Isaac.....     | Sherman Mills    | Lee, C. C.....           | Foxcroft          |
| Cushman, S. K.....      | Steuben          | Libbey, R. H.....        | Newport           |
| Daggett, A. P.....      | Smyrna Mills     | Libby, E. H.....         | Auburn            |
| Daggett, Thomas.....    | Foxcroft         | Lindsey, A. F.....       | Jonesboro         |
| Davis, Geo. E.....      | Porter           | Littlefield, W. S.,      | Ellingwood's Cor. |
| Dean, W. A.....         | Medford Center   | Lord, Wentworth.....     | Limerick          |
| Doble, L. F.....        | Kingman          | Lovett, W. H.....        | Lincoln Center    |
| Dodge, M. T.....        | Troy             | Lowell, A. S.....        | Bucksport         |
| Dodge, S. A.....        | Burnham          | Lowell, Harry I.....     | Harrison          |
| Dole, C. H.....         | Holden           | Martin, D. F.....        | Mattawamkeag      |
| Dore, Ira.....          | Harmony          | Maxwell, Jacob S.....    | Dixfield          |
| Dow, Marcellus J.....   | Brooks           | McGlauffin, Ernest T.    | Presque Isle      |
| Dow, Maurice.....       | Roque Bluffs     | McKeene, H. B.....       | North Lovell      |
| Dowe, Sewal E.....      | Riverton         | Meador, Otis.....        | Albion            |
| Drake, Charles F.....   | Kittery          | Meands, Nathan L.....    | Kingfield         |
| Drake, Darius K.....    | Frankfort        | Merrill, W. T.....       | South Dover       |
| Edwards, Chas.....      | South Paris      | Merritt, G. F.....       | Houlton           |
| Elliott, H. N.....      | Steuben          | Miller, Stephen B.....   | Burkettville      |
| Elliott, H. S.....      | Athens           | Millett, James M.,       | North Buckfield   |
| Elliott, L. C.....      | Athens           | Morrill, Josiah A.,      | Farmington Falls  |
| Ellis, J. E.....        | Brooks           | Moody, Thos. B.....      | Benner            |

## OXFORD COUNTY PATRONS OF HUSBANDRY—Concluded.

|                            |                 |                            |                |
|----------------------------|-----------------|----------------------------|----------------|
| Moore, L. E. ....          | Bowerbank       | Smart, J. E. ....          | Seboeis        |
| Moulton, L. H., North New  | Portland        | Smith, Walter L. ....      | Ellsworth      |
| Nash, H. L. ....           | Cutler          | Spaulding, E. G. ....      | Shirley        |
| Noyes, Fred A. ....        | Sullivan        | Sprague, G. Will. ....     | Presque Isle   |
| Oxnard, H. C. ....         | Norway          | Stetson, T. B. W. ....     | Canton         |
| Page, Pitt M. ....         | Drew            | Stevens, Hiram. ....       | Springfield    |
| Page, R. E. ....           | East Jackson    | Stinson, Alfred. ....      | Searsport      |
| Page, Thomas D. ....       | Burlington      | Sukeforth, A. G. ....      | Washington     |
| Parsons, R. B. ....        | Dryden          | Sylvester, H. M. ....      | Casco          |
| Patterson, Frank M. ....   | Belfast         | Tarbox, O. S. ....         | Red Beach      |
| Perkins, J. Y. ....        | Castine         | Tarr, Frank E. ....        | Mapleton       |
| Phillips, L. L. ....       | Hebron          | Taylor, L. E. ....         | Stratton       |
| Plummer, Geo. ....         | Charleston      | Taylor, M. S. ....         | Blanchard      |
| Porter, Frank. ....        | Winterport      | Taylor, O. H. ....         | Topsfield      |
| Powers, A. T. ....         | Hanover         | Tibbets, R. G. ....        | Brownville     |
| Powers, Corydon. ....      | Caribou         | Tobey, E. H. ....          | Noridgewock    |
| Powers, F. W. ....         | Medway          | Towle, Abner F. ....       | Enfield        |
| Pugsley, Franklin. ....    | Cornish         | True, N. E. ....           | Mercer         |
| Purinton, John. ....       | Richmond        | Valentine, C. E. ....      | Bethel         |
| Putnam, F. P. ....         | Rumford Falls   | Vose, Wm. S. ....          | Robbinston     |
| Ramsdell, C. T. ....       | South Montville | Walker, Wm. P. ....        | Readfield      |
| Ramsdell, E. P. ....       | East Hebron     | Ward, George C. ....       | Frankfort      |
| Rand, Edwin. ....          | Unity           | Ward, H. L. ....           | Addison        |
| Reed, Chas. ....           | Madison         | Waugh, A. C. ....          | Corinth        |
| Reed, W. B. ....           | Readfield       | Waugh, W. D. ....          | Starks         |
| Rigby, J. P. ....          | South Newburgh  | Weeks, Geo. L. ....        | Augusta        |
| Ringdahl, N. E. ....       | New Sweden      | Welt, Joseph B. ....       | Waldoboro      |
| Robbins, O. P. ....        | Augusta         | Wentworth, G. M. R., West  | Gardiner       |
| Roberts, J. A. ....        | Norway          | Whitcomb, A. H., East New  | Sharon         |
| Rowe, C. H. ....           | Bradford Center | Whitman, Chas. W. ....     | Gilead         |
| Rowell, A. S. ....         | Bucksport       | Whitney, Chester. ....     | Madrid         |
| Russell, A. F. ....        | Canton          | Wiggin, Fred S., Maysville | Center         |
| Russell, James L. ....     | Welchville      | Winslow, G. R. ....        | Strong         |
| Russell, W. W. ....        | Solon           | Wise, W. E. ....           | North Guilford |
| Sanborn, A. J. ....        | Wales           | Witham, F. H. ....         | Raymond        |
| Savage, George E. ....     | North Anson     | Withie, Frank. ....        | Blanchard      |
| Scott, George E., West New | Portland        | Woodard, A. H. ....        | Auburn         |
| Shorey, L. D. ....         | Burleigh        | Woolster, C. H. ....       | Hancock        |
| Sinclair, N. T. ....       | Palmyra         | Wylie, David R. ....       | West Bath      |
| Small, H. W. ....          | Webb            | Young, Daniel G. ....      | Mariaville     |
| Smart, Edwin. ....         | Olamon          |                            |                |

## PATRONS ANDROSCOGGIN.

|                       |                |                           |               |
|-----------------------|----------------|---------------------------|---------------|
| Aborn, B. L. ....     | Knox           | Bearce, Boyden. ....      | Eddington     |
| Adams, F. S. ....     | Bowdoin        | Bishop, J. W. ....        | Sangerville   |
| Albee, T. G. ....     | Machias        | Blackwell, C. H. ....     | Skowhegan     |
| Alexander, F. W. .... | Warren         | Bowman, O. A. ....        | Fairfield     |
| Allen, Chas. H. ....  | Mercer         | Bradford, Geo. B., Turner | Center        |
| Allen, D. H. ....     | Garland        | Briggs, Ansel. ....       | Auburn        |
| Allen, G. M. ....     | North Sedgwick | Bucklin, Levi R. ....     | South Warren  |
| Ames, Henry G. ....   | West Rockport  | Burrill, Chas. E. ....    | Canaan        |
| Arnold, C. A. ....    | Dixmont        | Burrill, E. W. ....       | Dedham        |
| Austin, Elmer B. .... | Buckfield      | Butler, G. B. ....        | Thomaston     |
| Averill, Nathan. .... | Lee            | Caddy, W. J. ....         | St. George    |
| Axtell, Frank. ....   | Oakland        | Cameron, G. F. ....       | Bangor        |
| Ayer, H. D. B. ....   | Vassalboro     | Campbell, N. H. ....      | East Dixfield |
| Babb, H. H. ....      | Dixfield       | Carle, Thos. J. ....      | Hollis Center |
| Bailey, E. M. ....    | Andover        | Carville, H. J. ....      | Sabattus      |
| Bailey, Lincoln. .... | Woolwich       | Clark, H. H. ....         | Lebanon       |
| Baker, E. Frank. .... | Cooper's Mills | Clarke, Chas. H. ....     | Bowerbank     |
| Barrows, E. C. ....   | Vassalboro     | Clemmons, Eli. ....       | Hiram         |
| Bartlett, L. A. ....  | Belgrade       | Cobb, Edwin. ....         | Limerick      |
| Bates, I. M. ....     | Corinna        | Coburn, A. L. ....        | Carthage      |
| Bean, M. R. ....      | South Hudson   | Coffin, H. E. ....        | Berwick       |
| Bean, Will. ....      | Appleton       | Collins, James T. ....    | Manchester    |



## PATRONS ANDROSCOGGIN—Continued.

|                          |                 |                                    |                  |
|--------------------------|-----------------|------------------------------------|------------------|
| Condon, J. H. ....       | Orland          | Jones, S. C. ....                  | Canton           |
| Coolidge, N. B. ....     | Lamoine         | Jordan, F. A. ....                 | Lisbon           |
| Corson, E. L. ....       | New Sharon      | Kane, A. P. ....                   | Brooklin         |
| Cousins, Benj. E. ....   | Limington       | Keene, S. O. ....                  | West Poland      |
| Crooker, W. J. ....      | Mechanic Falls  | Keith, W. H. ....                  | Winthrop         |
| Cushman, Isaac. ....     | Sherman Mills   | Kempton, L. J. ....                | Rangeley         |
| Cutting, Herbert. ....   | Phippsburg      | King, A. W. ....                   | Charleston       |
| Daggett, A. A. ....      | Maple           | King, A. W. ....                   | Orrington        |
| Davis, E. W. ....        | Guilford        | Knight, A. P. ....                 | Lincolnton       |
| Deering, Charles W. .... | Gorham          | Ladd, Walter S. ....               | South Sebec      |
| Dennis, Manson W. ....   | Augusta         | Lane, J. H. ....                   | Dexter           |
| Dodge, M. T. ....        | Troy            | Leavitt, A. R. ....                | Parsonsfield     |
| Dodge, S. A. ....        | Burnham         | Leavitt, R. D. ....                | Auburn           |
| Dole, C. H. ....         | Holden          | Leighton, E. C. ....               | Sheepscot        |
| Donnell, A. H. ....      | West Bath       | Leland, W. E. ....                 | Sangerville      |
| Dow, M. J. ....          | Brooks          | Libby, Lewis B. ....               | Standish         |
| Drake, Charles F. ....   | Eliot           | Libby, R. H. ....                  | Newport          |
| Dunham, W. H. ....       | Amherst         | Littlefield, W. S. ....            | Winterport       |
| Dunn, J. E. ....         | Franklin        | Loring, Fred. ....                 | Parkman          |
| Elliott, H. S. ....      | Athens          | Lovett, W. H. ....                 | Lincoln Center   |
| Elliott, L. C. ....      | Athens          | Macomber, A. C. ....               | North Jay        |
| Emerson, S. F. ....      | Skowhegan       | Mathews, W. J. ....                | Searsport        |
| Emery, H. B. ....        | Glenburn        | Maxwell, Cleff. ....               | Weld             |
| Emery, Julien. ....      | Eden            | McGlauffin, L. ....                | West Pembroke    |
| Farnum, F. H. ....       | Palmyra         | McKenney, S. D. ....               | Phillips         |
| Fisher, Ansel W. ....    | Charlotte       | Meador, F. C. ....                 | Chelsea          |
| Foster, B. F. ....       | Freedom         | Meador, Otis. ....                 | Albion           |
| Friend, Geo. A. ....     | Etna            | Merriam, Elisha. ....              | Morrill          |
| Fuller, Albert. ....     | Winslow         | Merrill, Milton L. ....            | St. Albans       |
| Gatchell, C. H. ....     | Jackson         | Merrill, W. T. ....                | South Dover      |
| Gerald, Nettie M. ....   | Clinton         | Metcalf, C. A. ....                | Litchfield       |
| Gilbert, G. B. ....      | Brewer          | Miller, H. B. ....                 | Durham           |
| Gilman, O. E. ....       | Blanchard       | Miller, S. B. ....                 | Burkettville     |
| Given, Stanwood. ....    | Wales           | Millett, James M. ....             | North Buckfield  |
| Glover, G. A. ....       | Naples          | Minott, A. B. ....                 | Brunswick        |
| Googins, G. S. ....      | Eastbrook       | Mitchell, G. W. ....               | East Dover       |
| Googins, John E. ....    | West Peru       | Morison, H. A. ....                | East Livermore   |
| Gordon, Joseph. ....     | North Bucksport | Morrill, J. A. ....                | Farmington Falls |
| Greely, S. C. ....       | Foxcroft        | Morton, Fred. ....                 | Phillips         |
| Griffin, John T. ....    | Freeport        | Moulton, J. M. ....                | Wayne            |
| Gross, Eugene E. ....    | North Penobscot | Moulton, L. H., North New Portland |                  |
| Hackett, E. H. ....      | New Vineyard    | Murch, Albert R. ....              | Thorndike        |
| Hall, Manderville. ....  | Peru            | Nelson, W. A. ....                 | Palermo          |
| Hamlin, W. W. ....       | Casco           | Norton, N. F. ....                 | South Penobscot  |
| Harding, J. G. ....      | Waldo           | Oliver, Henry. ....                | Industry         |
| Hardy, James L. ....     | Westbrook       | Page, Pitt M. ....                 | Drew             |
| Haskell, Harry L. ....   | Auburn          | Page, R. E. ....                   | Jackson          |
| Hatch, John. ....        | Alton           | Pease, R. G. ....                  | Cornish          |
| Heath, A. T. ....        | Bethel          | Perkins, J. A. ....                | Nobleboro        |
| Herrick, F. H. ....      | West Leeds      | Perkins, J. Y. ....                | Castine          |
| Hicks, J. A. ....        | Danville        | Philbrick, F. S. ....              | West Rockport    |
| Hilton, G. W. ....       | Bremen          | Pollard, M. P. ....                | Solon            |
| Hinkley, Salvador. ....  | Rangeley        | Porter, Byron. ....                | Stillwater       |
| Hobart, Willis C. ....   | Cornville       | Powers, C. ....                    | Caribou          |
| Hobbs, Walter A. ....    | Milo            | Pratt, Leonard. ....               | Phillips         |
| Hodgkins, Eli. ....      | Greene          | Purinton, John. ....               | Richmond Corner  |
| Hunt, M. B. ....         | Belmont         | Rackliff, B. W. ....               | Industry         |
| Jackson, Charles A. .... | Monson          | Ramsay, A. D. ....                 | Montville Center |
| Jewett, P. E. ....       | Whitefield      | Ramsdell, E. P. ....               | East Hebron      |
| Johnson, A. C. ....      | Phippsburg      | Randall, C. T. ....                | South Montville  |
| Johnson, E. E. ....      | Pittsfield      | Reed, Charles. ....                | Madison          |
| Johnson, John H. ....    | South Portland  | Reed, L. S. ....                   | Harmony          |
| Johnson, J. O. ....      | Liberty         | Reed, Wm. B. ....                  | Mt. Vernon       |
| Johnson, Lyndon. ....    | Appleton        | Richardson, M. M. ....             | Monmouth         |
| Jones, Edward. ....      | Wiscasset       | Ridlon, S. J. ....                 | Stetson          |
| Jones, O. F. ....        | Wilton          | Rigby, I. P. ....                  | Newburgh         |

## PATRONS ANDROSCOGGIN—Concluded.

|                         |                 |                        |                  |
|-------------------------|-----------------|------------------------|------------------|
| Ritchie, Geo. W.....    | Winterport      | Tobey, Geo. W.....     | East Jefferson   |
| Robertson, E. S.....    | Detroit         | Tolman, A. J.....      | Rockland         |
| Rogers, W. S.....       | Topsham         | Treworgy, Albert.....  | Surry            |
| Rollins, Byron P.....   | Plymouth        | True, Daniel G.....    | Windsor          |
| Rollins, Edward E.....  | North Belgrade  | True, J. H.....        | Fayette          |
| Rowe, C. H.....         | Bradford Center | Tryon, Mellen.....     | Pownal           |
| Russell, James L.....   | Oxford          | Walker, A. B.....      | Peru             |
| Sampson, Frank D.....   | Temple          | Walker, A. B.....      | Solon            |
| Sanborn, L. E.....      | Maplewood       | Walker, Daniel W.....  | Peru             |
| Savage, Arthur E.....   | Kingfield       | Walker, Wm. P.....     | Readfield        |
| Savage, Geo. E.....     | North Anson     | Ward, Geo. C.....      | Prospect         |
| Selwood, W. B.....      | Perry           | Warren, James S.....   | Benton           |
| Shaw, Daniel P.....     | Springvale      | Washburne, W. S.....   | Exeter           |
| Shaw, Silas A.....      | Auburn          | Waterhouse, V. P.....  | Poland           |
| Shepardson, J. E.....   | North Newport   | Waterman, Chas. H..... | Belfast          |
| Skelton, N. H.....      | Richmond        | Waugh, A. C.....       | East Corinth     |
| Small, H. M.....        | Camden          | Waugh, W. D.....       | Starks           |
| Smith, I. M.....        | Dixmont         | Webb, Eugene E.....    | Auburn           |
| Smith, O. P.....        | Mexico          | Webber, Martin.....    | South China      |
| Smith, Walter L.....    | Ellsworth       | Welt, Joseph B.....    | Waldoboro        |
| Soper, Alvah P.....     | Bluehill        | Wentworth, R. G. M.,   | West Gardiner    |
| Spaulding, E. G.....    | Shirley         | Wentworth, W. P.....   | Knox             |
| Sprague, G. Will.....   | Presque Isle    | Weymouth, F. H.....    | Guilford         |
| Staples, S. B.....      | North Berwick   | White, Charles M.....  | Bowdoinham       |
| Stetson, T. B. W.....   | East Sumner     | White, Hosea P.....    | Belfast          |
| Stevens, B. L.....      | South Cushing   | Whitehouse, J. M.....  | Wellington       |
| Stevens, Hiram.....     | Carroll         | Whitney, D. B.....     | Cambridge        |
| Stewart, Ellis.....     | Harrington      | Whitney, Josiah.....   | Jonesboro        |
| Stewart, J. L.....      | Lewiston        | Wiggin, Fred S.....    | Maysville Center |
| Straw, L. O.....        | Newfield        | Wilson, O. D.....      | Searsmont        |
| Sukeforth, A. G.....    | Washington      | Winslow, Geo. R.....   | Strong           |
| Sweetsir, S. F.....     | New Gloucester  | Withee, Everett.....   | Augusta          |
| Tibbetts, Chandler..... | Levant          | Woodman, N. T.....     | Monroe           |
| Tilley, L. G.....       | Sidney          | Wooster, C. H.....     | Hancock          |
| Titcomb, B. M.....      | Farmington      | Worcester, H. L.....   | Epping           |
| Tobey, E. H.....        | Norridgewock    | Young, Daniel G.....   | Tilden           |

## PINE TREE STATE.

|                         |                   |                        |                 |
|-------------------------|-------------------|------------------------|-----------------|
| Arnold, C. A.....       | Arnold            | Lahey, Thos.....       | Skowhegan       |
| Blake, A. G.....        | Brooklin          | Lewis, W. E.....       | Cherryfield     |
| Bradley, W. S.....      | East Vassalboro   | Libby, H. W.....       | Leeds           |
| Chase, W. B.....        | Bowdoinham        | Maxfield, Chas. H..... | Waterville      |
| Clark, Geo. H.....      | Moody Mountain    | Maxwell, J. W.....     | Sabattus        |
| Clark, Leslie A. W..... | Damariscotta      | Neily, I. B.....       | Bath            |
| Collins, James T.....   | Manchester        | Pearson, M. T.....     | Houlton         |
| Coombs, John C.....     | Damariscotta      | Plummer, Hiram A.,     | N. New Portland |
| Hanscom, Wm. B.....     | Stratton          | Reily, I. B.....       | Bath            |
| Heath, Henry A.....     | Augusta           | Small, O. H.....       | Gardiner        |
| Hebert, J. A.....       | Van Buren         | Tinkham, A. F.....     | Monmouth        |
| Holbrook, A. J.....     | Sabattus          | Turner, S. E.....      | North Cutler    |
| Humes, A. O.....        | Stickney's Corner | Tuttle, Geo. H.....    | Norridgewock    |
| Hunt, U. M.....         | Strong            | Woodside, Edwin.....   | Sabattus        |
| Jacobs, H. R.....       | Readfield         |                        |                 |

## PITTSTON AND WHITEFIELD.

|                     |            |                          |            |
|---------------------|------------|--------------------------|------------|
| Bailey, Geo. O..... | Whitefield | Northey, C. D.....       | Whitefield |
| Bailey, John.....   | Pittston   | Philbrick, Carleton..... | Whitefield |
| Britton, J. W.....  | Pittston   | Scott, John.....         | Pittston   |
| Ford, L. H.....     | Whitefield | Thompson, Herbert L..... | Pittston   |
| Marson, Isaac.....  | Pittston   |                          |            |

## SAGADAHOOC.

|                        |            |                    |           |
|------------------------|------------|--------------------|-----------|
| Douglass, Benj. B..... | Bowdoinham | Morrill, W. S..... | Brunswick |
| Hutchins, Wm. D.....   | Bowdoinham | Totman, Edwin..... | Richmond  |
| Marshall, C. M.....    | Bowdoin    |                    |           |

WEST BANGOR AND HERMON.

|                             |                         |
|-----------------------------|-------------------------|
| Chase, T. J.....West Bangor | Snow, L. D.....Hermon   |
| Harding, W. F.....Hermon    | Swan, W. A.....Hermon   |
| Leathers, H. B.....Hermon   | Taylor, J. M.....Hermon |
| Luce, S. M.....Hermon       |                         |

WINDHAM.

|                                 |                                    |
|---------------------------------|------------------------------------|
| Boody, Howard H., North Windham | Hawkes, Hiram C., South Windham    |
| Clay, Willis.....South Windham  | Nichols, Charles A., South Windham |
| Douglass, T. M.....Newhall      | Thompson, William A., E. Windham   |

WOOLWICH.

|                       |          |
|-----------------------|----------|
| Lilly, Winship R..... | Woolwich |
|-----------------------|----------|

YORK COUNTY.

|                                       |                                      |
|---------------------------------------|--------------------------------------|
| Austin, N. S.....North Berwick        | Grant, Bodwell J.....Acton           |
| Batchelder Bros.....Sanford           | Haines, Stephen.....North Saco       |
| Brackett, James F.....Limington       | Hutchinson, H. G.....Biddeford       |
| Brooks, A. V.....Standish             | Lewis, A. F.....Fryeburg             |
| Brown, Dearborn P.....Biddeford       | Littlefield, A. M.....West Kennebunk |
| Brierly, E.J.&Son, Milton Mills, N.H. | Lord, J. Merrill.....Limerick        |
| Burnham, Joseph L.....Saco            | Lord, Stephen D.....East Lebanon     |
| Carll, E. C.....Gorham                | Mason, E. M.....Raymond              |
| Chase, George P.....Sanford           | Merrill, George E.....East Gray      |
| Davis, George E.....Kezar Falls       | Plummer, Frank H.....Portland        |
| Dyer, Arthur.....Sebago               | Smith, Herbert.....Saco              |
| Fuller, S. T.....Kennebunk            | Thompson, Usher B.....Maplewood      |
| Garey, Otis T.....Biddeford           | Waterhouse, V. P.....Mechanic Falls  |

STOCK FIRE AND MARINE COMPANIES OF OTHER STATES.

ETNA.

|                                      |                                     |
|--------------------------------------|-------------------------------------|
| Austin, David S....North Berwick     | Genthner, Eugene S.....Foxcroft     |
| Austin, Nathaniel S., North Berwick  | Gentle, Geo. S.....Houlton          |
| Batchelder Bros.....Sanford          | Gove, Edward H.....Biddeford        |
| Beedy, Harry F.....Phillips          | Haskell Ins. Agency.....Pittsfield  |
| Bird, Maynard S.....Warren           | Hersom, Frank M.....South Berwick   |
| Blake, Barrows & Brown...Bangor      | Howard Ins. Agency.....Waldoboro    |
| Boothby, L. T. & Son Co., Waterville | Howe, Freeland.....Norway           |
| Bradley, Wm. S....East Vassalboro    | Hoyt, F. Roland.....Kittery         |
| Bucknam, J.A. & Co., Mechanic Falls  | Hume, Charles W.....Eastport        |
| Campbell, Fred I. & Co., Cherryfield | Humphreys, Denny M.....Bath         |
| Carll, Eugene C.....Gorham           | Judkins, Wesley H.....Dexter        |
| Carter, Geo. A.....Biddeford         | Knight, J. Edward, Boothbay Harbor  |
| Chapman, D.W. & Son, Damariscotta    | Lee, Jos. A. & Son.....Calais       |
| Cochran, Baker & Cross...Rockland    | Libby, Horace B. & Son...Bridgton   |
| Cole, Charles H.....Kennebunk        | Little, H. C. & Son.....Lewiston    |
| Dinsmore & Bickford...Skowhegan      | Longfellow, Phineas H....Machias    |
| Dow & Pinkham.....Portland           | Lynam, Fred C. & Co....Bar Harbor   |
| Field & Quimby.....Belfast           | Macomber, Farr & Whitten, Augusta   |
| Fletcher, Luman E....Cape Porpoise   | Maxcy, Josiah & Sons....Gardiner    |
| Floyd, Howard N.....Brewer           | McFadden & Co.....Fairfield         |
| Furbish, Harry A.....Rangeley        | Morrill, Charles H.....Newport      |
| Gardner, Eben B. & Son, Bucksport    | Morrison, A.E. & Co., Rumford Falls |

## ÆTNA—Concluded.

|                                 |                |                                   |            |
|---------------------------------|----------------|-----------------------------------|------------|
| Patterson, William D. . . . .   | Wiscasset      | Straw & Martin. . . . .           | Guilford   |
| Perry, Arthur C. . . . .        | Presque Isle   | Sturtevant & Ham, Livermore Falls |            |
| Perry, H. O. & Son. . . . .     | Fort Fairfield | Talbot, George H. . . . .         | Camden     |
| Riley, Thomas H. . . . .        | Brunswick      | Tapley, Omar W. . . . .           | Ellsworth  |
| Sawyer, Harry S. . . . .        | Biddeford      | Tarbox, Wallace R. . . . .        | Fryeburg   |
| Smith, Wesley G. . . . .        | Old Orchard    | Tolles, Benjamin D. . . . .       | Berwick    |
| Soule, Willis H. . . . .        | Freeport       | Voter, Floramond E. . . . .       | Farmington |
| Stearns & Heebner. . . . .      | Millinocket    | Waterhouse, Wm. H. . . . .        | Old Town   |
| Spaulding & Stuart. . . . .     | Richmond       | Wing, Herbert S. . . . .          | Kingfield  |
| Stockbridge, Mrs. C. A. . . . . | Yarmouth       |                                   |            |

## AGRICULTURAL.

|                                      |            |                                     |                |
|--------------------------------------|------------|-------------------------------------|----------------|
| Andrews, Walter D. . . . .           | Camden     | Morrill, Charles H. . . . .         | Newport        |
| Bailey, Augustus. . . . .            | Gardiner   | Parcher, Sumner C. . . . .          | Saco           |
| Boothby, William G. . . . .          | Augusta    | Pattee, James & Son. . . . .        | Belfast        |
| Drake, James B. . . . .              | Bath       | Plummer, Charles A. . . . .         | Portland       |
| Friel, John B. . . . .               | Waterville | Rollins, David C. . . . .           | Pittsfield     |
| Gallagher, Hugh T. . . . .           | Bangor     | Shearman, John E. . . . .           | Deering Center |
| Gastonguay, Albert T. . . . .        | Lewiston   | Southard, Thomas J. . . . .         | Richmond       |
| Griffin, John C. . . . .             | Skowhegan  | Staples, Lytton E. . . . .          | Biddeford      |
| Lord, Albert H. . . . .              | Oakland    | Tolman, Chas. E. & Co., South Paris |                |
| Ludden, Forest E. . . . .            | Auburn     | Voter, Floramond E. . . . .         | Farmington     |
| Macomber, Farr & Whitten, Augusta    |            | Walls, Frank E. . . . .             | Bar Harbor     |
| Mason, Chas. W. & Fred L., Ellsworth |            | Wood, William E. . . . .            | Portland       |
| Moran, E. C. & Co. . . . .           | Rockland   |                                     |                |

## ALLIANCE.

|                               |                  |  |               |
|-------------------------------|------------------|--|---------------|
| Anderson, Adams & Co. . . . . | Portland         | Macomber, Farr & Whitten, Augusta      |               |
| Bumps & Owen. . . . .         | Milo             | McClure, James W. . . . .              | Bangor        |
| Chase, George P. . . . .      | Sanford          | Morrison, A. E. & Co., Rumford Falls   |               |
| Crosby, Elwell S. . . . .     | Bath             | Nickerson, Hanover S. . . . .          | Pittsfield    |
| Erskine, A. J. & Co. . . . .  | Rockland         | Pattee, James & Son. . . . .           | Belfast       |
| Grant, George H. . . . .      | Ellsworth        | Reed, James. . . . .                   | Biddeford     |
| Hamlin, Joseph W. . . . .     | Stockton Springs | Sanborn, Willis E. . . . .             | Springvale    |
| Holmes, Minnie E. . . . .     | Ellsworth        | Tracy, Bedford E. . . . .              | Winter Harbor |
| Leavitt, Charles A. . . . .   | Lewiston         | Wheeler, William J. & Co., South Paris |               |

## AMERICAN (Newark, N. J.)

|                               |            |                              |          |
|-------------------------------|------------|------------------------------|----------|
| Byrnes, Patrick J. . . . .    | Bangor     | Hagerty, Michael J. . . . .  | Lewiston |
| Carter, Geo. A. & Co. . . . . | Saco       | Harmon, Herbert A. . . . .   | Portland |
| Curran, William F. . . . .    | Bangor     | Jordan, Nathaniel I. . . . . | Auburn   |
| Friel, John B. . . . .        | Waterville | Knowlton, John R. . . . .    | Bath     |
| Gastonguay, Albert T. . . . . | Lewiston   | Merrill, George W. . . . .   | Augusta  |
| Goodwin, Albert R. . . . .    | Biddeford  |                              |          |

## AMERICAN CENTRAL.

|                                      |                 |                                      |                |
|--------------------------------------|-----------------|--------------------------------------|----------------|
| Allen, Charles A. . . . .            | Waterville      | Haskell Ins. Agency. . . . .         | Pittsfield     |
| Baker, Ernest G. . . . .             | Bangor          | Haskell, O. S. . . . .               | Pittsfield     |
| Boothby, L. T. & Son Co., Waterville |                 | Lord, A. H. . . . .                  | Oakland        |
| Burr, E. B. . . . .                  | Brewer          | Macomber, Farr & Whitten, Augusta    |                |
| Chase, George P. . . . .             | Sanford         | Morrison, A. E. & Co., Rumford Falls |                |
| Cronin, Patrick J. . . . .           | Lewiston        | Perry, H. O. & Son. . . . .          | Fort Fairfield |
| Cummings, Chas. S. . . . .           | Auburn          | Remick, Samuel E. . . . .            | Madison        |
| Cutter, Wm. W. . . . .               | Westbrook       | Shaw, J. K. . . . .                  | Kittery        |
| Dwelle & Clary. . . . .              | Livermore Falls | Small, Oliver H. . . . .             | Gardiner       |
| Field & Quimby. . . . .              | Belfast         | Smith, Sidney B. . . . .             | Berwick        |
| Folsom, Leroy R. . . . .             | Norridgewock    | Sylvester, Alonzo. . . . .           | Farmington     |
| Gentle, Geo. S. . . . .              | Houlton         | Wilson, Geo. O. . . . .              | Kittery        |
| Gentner, Eugene S. . . . .           | Foxcroft        | Woodman, Melville. . . . .           | Biddeford      |
| Harmon, Herbert A. . . . .           | Portland        |                                      |                |

## ASSURANCE COMPANY OF AMERICA.

|                                   |                                      |
|-----------------------------------|--------------------------------------|
| Andrews, Walter D.....Camden      | Knowlton, John R.....Bath            |
| Bradford, Wm. H.....Bangor        | Mason, Charles W.....Ellsworth       |
| Clair, F. W.....Waterville        | Mason, Fred L.....Ellsworth          |
| Dinsmore & Bickford...Skowhegan   | Renouf, Narcisse P.....Biddeford     |
| Flaherty, Thomas H.....Portland   | Sturtevant, C. H.....Livermore Falls |
| Hagerty, M. J.....Lewiston        | Veilleux, L. H.....Rumford Falls     |
| Ham, Joseph G.....Livermore Falls |                                      |

## BOSTON.

|                                   |                                      |
|-----------------------------------|--------------------------------------|
| Allen, George E.....Camden        | Judkins, Wesley H.....Dexter         |
| Bailey, Augustus.....Gardiner     | Little, H. C. & Son.....Lewiston     |
| Bird, Maynard S. & Co...Rockland  | Lord, Henry & Co.....Bangor          |
| Boothby, W. G.....Augusta         | Libby, H. B. & Son.....Bridgton      |
| Bowker & Humphrey...Brunswick     | Maddocks, John A., Boothbay Harbor   |
| Burrill, F. Carroll.....Ellsworth | Maddocks, Sewell T., Boothbay Harbor |
| Chase, George P.....Sanford       | Mansfield, George F.....Jonesport    |
| Cobb, Wight & Co.....Rockland     | Marr, Charles H.....Gardiner         |
| Colcord, Benj. F.....Searsport    | Merrill & Hinckley.....Bluehill      |
| Cole, Charles H.....Kennebunk     | Morse & Guptill.....Portland         |
| Crosby, Elwell S.....Bath         | Parlin, W. B.....Machias             |
| Cushman, Victor H....Bar Harbor   | Perry, Wallace H.....Hallowell       |
| Drummond, A. M. & Co..Waterville  | Randall, Smith S.....Augusta         |
| Field, George W.....Oakland       | Sawyer, Warren.....Milbridge         |
| Gardner, E. B.....Bucksport       | Simpson, Trueman H.....Sullivan      |
| Gastonguay, Albert T...Lewiston   | Spofford, E. E.....Stonington        |
| Goodwin, Henry W.....Biddeford    | Sweet, Jefferson M.....Eastport      |
| Grant, The Geo. H. Co...Ellsworth | Tapley, Omar W.....Ellsworth         |
| Hanson, William C....Machiasport  | Tolles, Benjamin D.....Berwick       |
| Hinckley, Frederick J.....Bath    | Wheeler, Wm. J. & Co., South Paris   |
| Hinman, Otis.....Sullivan         | White, Albert.....Orono              |
| Hutchinson, J. P.....Auburn       | White, E. I.....Machias              |
| Jones, Charles Folsom..Skowhegan  |                                      |

## CALEDONIAN—AMERICAN.

|                              |                                |
|------------------------------|--------------------------------|
| Conant, Frank A.....Lewiston | Garey, Otis T.....Biddeford    |
| Corey, John L.....Portland   | Jones, E. C. & Co.....Portland |
| Finnigan, James P.....Bangor |                                |

## CAPITAL FIRE.

|                                      |                                    |
|--------------------------------------|------------------------------------|
| Allen, Charles P.....Presque Isle    | Haskell, George B.....Lewiston     |
| Ambrose, J. H.....Old Town           | Howard, Geo. E. & Co.....Dover     |
| Atwood, Fred.....Winterport          | Hume, C. W.....Eastport            |
| Baker, Ernest G.....Bangor           | Jewett, Reed V.....Calais          |
| Barrows, Geo. L.....Sangerville      | Jones, Charles Folsom..Skowhegan   |
| Batchelder Bros.....Sanford          | Jordan, Alfred E.....Lisbon        |
| Bird, Maynard S.....Rockland         | Jordan, W. R.....Bingham           |
| Blaisdell, C. H.....Augusta          | Judkins, Wesley H.....Dexter       |
| Blake, Fred H.....Presque Isle       | Knowlton, John R.....Bath          |
| Bradford, William H.....Bangor       | Ludden, Forest E.....Auburn        |
| Bucknam, J.A. & Co., Mechanic Falls  | McFadden & Co.....Fairfield        |
| Burr, E. B.....Brewer                | Miles, J. H. & Co.....Saco         |
| Carll, E. C.....Gorham               | Murch, James T.....Newport         |
| Crosby, E. S.....Bath                | O'Brien, E. C.....Portland         |
| Drummond, A. M. & Co., Waterville    | Patterson, Wm. D.....Wiscasset     |
| Dwellely & Clary.....Livermore Falls | Plummer, C. A.....Portland         |
| Foster, John W.....Madison           | Richardson, O. M.....Canton        |
| Freeman, George G....Cherryfield     | Smith, Wesley G.....Old Orchard    |
| Gastonguay, A. T.....Lewiston        | Springer, Rufus F.....Lisbon Falls |
| Gentle, Geo. S.....Houlton           | Stiles, M. S.....Brooks            |
| Gray, James W.....Lubec              | Tolles, Benjamin D.....Berwick     |
| Hall, Willis B.....Caribou           | Tolman, C. E.....South Paris       |
| Hanson & St. Clair.....Calais        | Tracy, Bedford E....Winter Harbor  |
| Haskell Ins. Agency.....Pittsfield   | Veilleux, L. H.....Rumford Falls   |
| Haskell, O. S.....Pittsfield         | Walls, Frank E.....Bar Harbor      |
| Manager, Haskell Ins. Agency.        | West, J. W.....Auburn              |

## CITY OF NEW YORK.

|                                   |                         |             |
|-----------------------------------|-------------------------|-------------|
| Drummond, A. M. & Co., Waterville | O'Brien, Edward C. .... | Portland    |
| Gastonguay, A. T. ....            | Randall, John W. ....   | Biddeford   |
| Gurdy, H. O. ....                 | Shearman, John E. ....  | Portland    |
| Hall, Wm. T. ....                 | Staples, Thomas F. .... | South Eliot |
| Humphreys, D. M. ....             | Webber & Webber. ....   | Auburn      |
| Kneeland, James H. ....           |                         | Searsport   |

## COLONIAL ASSURANCE

|                                |         |
|--------------------------------|---------|
| Macomber, Farr & Whitten ..... | Augusta |
|--------------------------------|---------|

## COMMERCE.

|                                     |                          |          |
|-------------------------------------|--------------------------|----------|
| Elliott, H. L. & Co., Rumford Falls | Singleton, James F. .... | Bangor   |
| Norton, Hall & Webster. ....        |                          | Portland |

## COMMERCIAL UNION FIRE.

|                                      |                          |          |
|--------------------------------------|--------------------------|----------|
| Boothby, L. T. & Son Co., Waterville | Stewart, Charles M. .... | Bangor   |
| Morse & Guptill. ....                |                          | Portland |

## CONNECTICUT FIRE.

|                                   |            |                                      |            |
|-----------------------------------|------------|--------------------------------------|------------|
| Allen, Geo. E. ....               | Camden     | Hoyt, F. Roland. ....                | Kittery    |
| Batchelder Bros. ....             | Sanford    | Jordan, Nathaniel I. ....            | Auburn     |
| Blake, Barrows & Brown. ....      | Bangor     | Lee, Joseph A. & Son. ....           | Calais     |
| Boynnton, Edward D. ....          | Cornish    | Libby, H. B. & Son. ....             | Bridgton   |
| Carter, George A. & Co. ....      | Biddeford  | 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       |
| Currier, George M. ....           | Farmington | Morrison, A. E. & Co., Rumford Falls |            |
| Drew, Forrest R. ....             | Waterville | Parks Bros. ....                     | Pittsfield |
| Gardner, E. B. & Son. ....        | Bucksport  | Shepherd & Dow. ....                 | Dexter     |
| Gove, Edward H. ....              | Biddeford  | Teague, William H. ....              | Lewiston   |
| Griffin, John C. ....             | Skowhegan  | Thompson, Harry F. ....              | Brunswick  |
| Howe, Freeland. ....              | Norway     |                                      |            |

## CONTINENTAL.

|                                     |                 |                                      |                 |
|-------------------------------------|-----------------|--------------------------------------|-----------------|
| Allen, Elmer W. ....                | Oakland         | Gardner, E. B. & Son. ....           | Bucksport       |
| Allen & Gould. ....                 | North Berwick   | Gooding, Howard G. ....              | Yarmouthville   |
| Anderson, Adams & Co. ....          | Portland        | Guptill, Edward W. ....              | Gorham          |
| Austin, D. S. Agency, North Berwick |                 | Hanson & St. Clair. ....             | Calais          |
| Bartol, G. E. & Co. ....            | Gardiner        | Hatch, Chas., Jr. ....               | Saco            |
| Batchelder Bros. ....               | Sanford         | Hersom, Frank M. ....                | South Berwick   |
| Bragdon, Albert M. ....             | York            | Hooper, Charles H. ....              | Castine         |
| Bumps & Owen. ....                  | Milo            | Howard, Geo. E. & Co. ....           | Dover           |
| Burrill, Chas. C. & Son. ....       | Ellsworth       | Howard Ins. Agency. ....             | Waldoboro       |
| Buswell, Turner. ....               | Solon           | Howe, Freeland. ....                 | Norway          |
| Came, Samuel M. ....                | Alfred          | Hutchinson, Henry G. ....            | Biddeford       |
| Carr, T. A. & Co. ....              | Thomaston       | Johnson, W. W. ....                  | Madison         |
| Carter, Geo. A. & Co. ....          | Saco            | Jordan, A. H. ....                   | Gardiner        |
| Chapman, D.W. & Son, Damariscotta   |                 | Judkins, Wesley H. ....              | Dexter          |
| Cole, Chas. H. ....                 | Kennebunk       | Knight, J. Edw. ....                 | Boothbay Harbor |
| Conant, F. A. ....                  | Lewiston        | Libby, H. B. & Son. ....             | Bridgton        |
| Coolidge, H. E. ....                | Lisbon Falls    | Lord & Fenderson. ....               | Limerick        |
| Crummett, Chas. H. ....             | Fairfield       | Lovell, George C. ....               | Richmond        |
| Curtis, Daniel A. ....              | Machias         | Lynam, F. C. & Co. ....              | Bar Harbor      |
| Cutter, W. W. ....                  | Westbrook       | Mathews, C. K. & Co. ....            | Waterville      |
| Dinsmore & Bickford. ....           | Skowhegan       | McClure, J. W. ....                  | Bangor          |
| Donnell, William C. ....            | Houlton         | Miller & Owen. ....                  | Auburn          |
| Downing, Chas S. & Son. ....        | Augusta         | Mitchell, Horace. ....               | Kittery Point   |
| Drake, James B. ....                | Bath            | Morrell, H. K. & Son. ....           | Gardiner        |
| Dwelley & Clary. ....               | Livermore Falls | Morrill, C. H. ....                  | Newport         |
| Erskine, A. J. & Co. ....           | Rockland        | Morrison, A. E. & Co., Rumford Falls |                 |
| Field & Quimby. ....                | Belfast         | Parks Bros. ....                     | Pittsfield      |
| Freeman, G. G. ....                 | Cherryfield     | Patterson, William D. ....           | Wiscasset       |

## CONTINENTAL—Concluded.

|                        |                |                         |             |
|------------------------|----------------|-------------------------|-------------|
| Perry, Arthur C.....   | Presque Isle   | Stearns, George W.....  | Millinocket |
| Perry, H. O. & Son...  | Fort Fairfield | Straw & Martin.....     | Guilford    |
| Pinkham, Ernest E..... | Freeport       | Talbot, George H.....   | Camden      |
| Sargent, Walter J..... | Brewer         | Thompson, Harry F.....  | Brunswick   |
| Sawyer, F. D.....      | Gray           | Tolles, Benjamin D..... | Berwick     |
| Shea, Wilbor A.....    | Eastport       | Voter, Floramond E..... | Farmington  |

## DELAWARE.

|                        |            |                          |             |
|------------------------|------------|--------------------------|-------------|
| Bailey, A. & Co.....   | Gardiner   | Ludden, Forest E.....    | Auburn      |
| Belleau, F. X.....     | Lewiston   | Miller, C. K. & Son..... | Camden      |
| Drummond, A. M. & Co., | Waterville | Morse Bros.....          | Bath        |
| Garey, Otis T.....     | Biddeford  | Otis, Samuel G.....      | Hallowell   |
| Hewett, J. H. H.....   | Thomaston  | Singleton, J. F.....     | Bangor      |
| Jones, E. C. & Co..... | Portland   | Tolman, Chas. E. & Co.,  | South Paris |

## DUTCHESS.

|                          |           |                         |                |
|--------------------------|-----------|-------------------------|----------------|
| Andrews, Walter D.....   | Camden    | Harmon, Herbert A.....  | Portland       |
| Belleau, Francois X..... | Lewiston  | Miller, Samuel L.....   | Waldoboro      |
| Black, Alfred S.....     | Rockland  | Perry, Arthur C.....    | Presque Isle   |
| Curran, Wm. F.....       | Bangor    | Perry, H. O. & Son...   | Fort Fairfield |
| Donnell, Wm. C.....      | Houlton   | Vickery, Fred W. R..... | Auburn         |
| Downing, C. S. & Son...  | Augusta   | Wheeler, W. J. & Co...  | South Paris    |
| Griffin, John C.....     | Skowhegan |                         |                |

## EQUITABLE FIRE AND MARINE.

|                             |            |                              |          |
|-----------------------------|------------|------------------------------|----------|
| Boothby, L. T. & Son Co.,   | Waterville | Curran, W. F.....            | Bangor   |
| Carter, George A. & Co..... | Saco       | Loring, Prentiss, Son & Co., | Portland |
| Conant, Frank A.....        | Lewiston   |                              |          |

## FEDERAL.

|                          |                 |                        |               |
|--------------------------|-----------------|------------------------|---------------|
| Black, Alfred S.....     | Rockland        | Griffin, John C.....   | Skowhegan     |
| Callahan, T. F.....      | Lewiston        | Hutchinson, H. G.....  | Biddeford     |
| Clary, Isaac B.....      | Livermore Falls | Jones, Edward C.....   | Portland      |
| Dwellely, Albert F.....  | Livermore Falls | Jones, Philip I.....   | Portland      |
| Finnigan, James P.....   | Bangor          | Luce, Arthur L.....    | Rumford Falls |
| Grant, The Geo. H. Co... | Ellsworth       | Searles, George W..... | Augusta       |

## FIRE ASSOCIATION.

|                                  |               |                           |                 |
|----------------------------------|---------------|---------------------------|-----------------|
| Allen, George E.....             | Camden        | Drake, James B.....       | Bath            |
| Allen & Gould.....               | North Berwick | Dwellely & Clary...       | Livermore Falls |
| Anderson, Adams & Co...          | Portland      | Fessenden, Nicholas...    | Fort Fairfield  |
| Atwood, Fred.....                | Winterport    | Fogg, S. L.....           | Bath            |
| Austin, The David S. Agency..... | North Berwick | Furbish, Harry A.....     | Rangeley        |
| Bailey, Augustus.....            | Gardiner      | Gastonguay, Albert T....  | Lewiston        |
| Batchelder Bros.....             | Sanford       | Genthner, Eugene S.....   | Foxcroft        |
| Beedy, Harry F.....              | Phillips      | Gentle, Geo. S.....       | Houlton         |
| Bird, Maynard S. & Co...         | Rockland      | Gibbs, Bernard.....       | Madison         |
| Bird, M. S.....                  | Rockland      | Goodwin, Henry H.....     | Biddeford       |
| Boothby, L. T. & Son Co.,        | Waterville    | Grant, Geo. H. Co.....    | Ellsworth       |
| Bradish, Scott P.....            | Eastport      | Griffin, John C.....      | Skowhegan       |
| Bragdon, Albert M....            | York Village  | Hayes, Calvin L.....      | Kittery         |
| Bumps & Owen.....                | Milo          | Hutchinson, James P.....  | Auburn          |
| Burrill, Will I.....             | Corinna       | Jones, C. Fred.....       | Castine         |
| Carll, Eugene C.....             | Gorham        | Jordan, N. I.....         | Auburn          |
| Carr, T. A. & Co.....            | Thomaston     | Jordan, William R.....    | Bingham         |
| Carter, Geo. A. & Co.....        | Saco          | Little, H. C. & Son.....  | Lewiston        |
| Chase, Geo. P.....               | Sanford       | Macomber, Farr & Whitten, | Augusta         |
| Cole, Chas. H.....               | Kennebunk     | Marr, Willard F.....      | Boothbay Harbor |
| Coolidge, Henry E....            | Lisbon Falls  | Maxey, J. & Son.....      | Gardiner        |
| Cousens, E. & Sons,              | Kennebunkport | McDougall, H. N.....      | Rockland        |
| Cowing, Wm. A.....               | Waterville    | McFadden & Co.....        | Fairfield       |
| Currier, Geo. M.....             | Farmington    | Miller & Littlefield,     | South Penobscot |
| Downes & Curran.....             | Calais        | Norton, Hall & Webster... | Portland        |
|                                  |               | Norton, Hall & Webster,   | Westbrook       |

## FIRE ASSOCIATION—Concluded.

|                        |              |                         |             |
|------------------------|--------------|-------------------------|-------------|
| Parks Bros.....        | Pittsfield   | Tyler, Fogg & Co.....   | Bangor      |
| Pearl & Dennett.....   | Bangor       | Voter, Floramond E....  | Farmington  |
| Perry, Arthur C.....   | Presque Isle | Warren, Edward L.....   | Bucksport   |
| Pinkham, Ernest E..... | Freeport     | Wheeler, W. J. & Co.... | South Paris |
| Tarbox, Wallace R..... | Fryeburg     | Woodman, Melville.....  | Biddeford   |

## FIREMANS FUND.

|                           |             |                          |                |
|---------------------------|-------------|--------------------------|----------------|
| Allen, Elmer W.....       | Oakland     | Hobbs, Stephen F.....    | Kittery        |
| Allen, George E.....      | Camden      | Hodgdon, H. G.....       | Bath           |
| Barrows, George L.....    | Sangerville | Howe, Freeland.....      | Norway         |
| Barton, Lewis H.....      | Pittsfield  | Hutchinson, J. P.....    | Auburn         |
| Bird, Maynard S.....      | Rockland    | Jordan, Augustus H....   | Gardiner       |
| Boothby, L. T. & Son Co., | Waterville  | Lovell, George C.....    | Richmond       |
| Boyd, J. Herbert.....     | Bangor      | McDougall, H. N.....     | Rockland       |
| Crane, Frank T.....       | Machias     | Morse, Nellie L.....     | Dexter         |
| Durocher, Hector.....     | Lewiston    | Newell, George F.....    | Anson          |
| Dyer, Elberton P.....     | Hartland    | Peabody, Frank A. & Co.. | Houlton        |
| Foster, John W.....       | Madison     | Perkins, Daniel F.....   | Augusta        |
| Frizzell, B. F.....       | Oakland     | Perkins, Howard E.....   | Sanford        |
| Garey, Otis T.....        | Biddeford   | Perkins, Thomas R....    | Damariscotta   |
| Glass, Frank M.....       | Gardiner    | Rollins, Daniel C.....   | Pittsfield     |
| Grant, The Geo. H. Co.,   | Ellsworth   | Stanwood, R. H.....      | Brunswick      |
| Hall, Melville C.....     | Topsham     | Strout, J. Walter.....   | Thomaston      |
| Hall, Frank C.....        | Madison     | Sweet, Jefferson M.....  | Eastport       |
| Hamlin, J. W.....         | Searsport   | Veilleux, Louis H....    | Rumford Falls  |
| Hanson, George W.....     | Sanford     | Weeks, E. W.....         | Pittsfield     |
| Harmon, Herbert A.....    | Portland    | Wentworth, Herbert....   | Skowhegan      |
| Hill, Melville C.....     | Belfast     | Woodsum, Albert A.,      | Mechanic Falls |

## FIREMENS (N. J.)

|                          |            |                         |            |
|--------------------------|------------|-------------------------|------------|
| Beane & Beane.....       | Hallowell  | Loring & Bishop.....    | Portland   |
| Brackett, Dana A.....    | Gorham     | Ludden, Forrest E.....  | Auburn     |
| Boyd & Co.....           | Bangor     | Merrill, Geo. W.....    | Augusta    |
| Cutter, William W.....   | Westbrook  | Pattee, James & Son.... | Belfast    |
| Drew, F. R.....          | Waterville | Randall, John W.....    | Biddeford  |
| Gastonguay, A. T.....    | Lewiston   | Sanborn, W. E.....      | Springvale |
| Kirstein, Louis & Sons.. | Bangor     | Simonton, T. E.....     | Rockland   |

## FRANKLIN FIRE.

|                           |          |                          |             |
|---------------------------|----------|--------------------------|-------------|
| Anderson, Adams & Co....  | Portland | Maxwell, H. D. & Co..... | Bath        |
| Bright, Joseph M.....     | Bangor   | Read, James.....         | Biddeford   |
| Little, H. C. & Son.....  | Lewiston | Renouf, Narcisse P.....  | Biddeford   |
| Macomber, Farr & Whitten, | Augusta  | Wheeler, W. J. & Co....  | South Paris |

## GERMAN (ILLINOIS)

|                       |            |                         |           |
|-----------------------|------------|-------------------------|-----------|
| Black, Alfred S.....  | Rockland   | Hutchinson, Henry G.... | Biddeford |
| Friel, John B.....    | Waterville | Loring & Bishop.....    | Portland  |
| Gastonguay, A. T..... | Lewiston   | Miller & Owen.....      | Auburn    |

## GERMAN ALLIANCE.

|                           |            |                         |               |
|---------------------------|------------|-------------------------|---------------|
| Cronin, Patrick J.....    | Lewiston   | Randall, J. W.....      | Biddeford     |
| Drummond, A. M. & Co.,    | Waterville | Sanborn, 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.

|                                      |                                     |
|--------------------------------------|-------------------------------------|
| Alien, Geo. E.....Camden             | Herrick, Eugene P.....Rangeley      |
| Ambrose, James H.....Old Town        | Ludden, Forest E.....Auburn         |
| Anderson, Bion B.....Dover           | Lynam, Fred C. & Co...Bar Harbor    |
| Barrows, Geo. L.....Sangerville      | Macomber, Farr & Whitten, Augusta   |
| Batchelder Bros.....Sanford          | Macurda, Charles L.....Wiscasset    |
| Beedy, Harry F.....Phillips          | Marr, Charles H.....Gardiner        |
| Boothby, L. T. & Son Co., Waterville | Meservey, Charles E.....Rockland    |
| Bowker & Humphreys...Brunswick       | Miller, Samuel L.....Waldoboro      |
| Bragdon, Albert M...York Village     | Morse & Guptill.....Portland        |
| Bumps & Owen.....Milo                | Norton, Hall & Webster, Westbrook   |
| Carr, T. A. & Co.....Thomaston       | O'Brien, Edward C.....Deering       |
| Carter, George A. & Co.....Saco      | Parks Bros.....Pittsfield           |
| Clark, Frank L.....Gray              | Pattee, James & Son.....Belfast     |
| Cole, Charles H.....Kennebunk        | Pearl & Dennett.....Bangor          |
| Conant, Frank A.....Lewiston         | Perry, Arthur C.....Presque Isle    |
| Curtis, Daniel A.....Machias         | Perry, H. O. & Son...Fort Fairfield |
| Donnell, William C.....Houlton       | Pettingill, Geo. A.....Lisbon Falls |
| Drake, James B.....Bath              | Remick, S. E.....Madison            |
| Goldermann, F. A...Mechanic Falls    | Shea, Wilbor A.....Eastport         |
| Gould, Walter B.....Dexter           | Soule, Willis H.....Freeport        |
| Grant, George H. Co.....Ellsworth    | Stearns & Heebner.....Millinocket   |
| Griffin, John C.....Skowhegan        | Turner, Philip F.....Portland       |
| Hall, W. T.....Richmond              | West, J. W.....Lewiston             |
| Hanson & St. Clair.....Calais        | Wheeler, W. J. & Co...South Paris   |

GERMANIA.

|                                  |                                   |
|----------------------------------|-----------------------------------|
| Bailey, Augustus & Co...Gardiner | 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   | Sawyer, Harry S.....Saco          |

GLENS FALLS.

|                                 |                                   |
|---------------------------------|-----------------------------------|
| Allen, Elmer W.....Waterville   | Flaherty, Thomas H.....Portland   |
| Boyd, J. Herbert.....Bangor     | Kirstein, Louis & Sons.....Bangor |
| Dinsmore & Bickford...Skowhegan | Waterhouse, Wm. H.....Old Town    |

GRANITE STATE.

|                                      |                                    |
|--------------------------------------|------------------------------------|
| Adams, Benjamin.....Bowdoinham       | Frost, Horace C.....Monmouth       |
| Atwood, Fred.....Winterport          | Gastonguay, Albert T....Lewiston   |
| Austin, David S.....North Berwick    | Gentle, George S.....Houlton       |
| Austin, David S. Agency, N. Berwick  | Grant, George E.....Saco           |
| Bailey, Augustus.....Gardiner        | Grant, George H.....Ellsworth      |
| Boothby, L. T. & Son Co., Waterville | Grant, George H.....Bucksport      |
| Boynton, Edward D.....Cornish        | Hall, Lewis.....Warren             |
| Bradford, Martha E.....Westbrook     | Hall, Wm. T.....Richmond           |
| Bradford, Wm. B.....Turner           | Hathaway Ins. Agency...Canton      |
| Bradish, Scott P.....Eastport        | Hayes, Calvin L.....Kittery        |
| Bradley, Wm. S...East Vassalboro     | Hersom, Frank M...South Berwick    |
| Bragdon, Albert M.....York           | Hinkley, Chas. S.....Jonesport     |
| Burrill, Wm. I.....Corinna           | Holmes, Minnie E.....Ellsworth     |
| Campbell, F. I. & Co...Cherryfield   | Hooper, Charles H.....Castine      |
| Carll, Eugene C.....Gorham           | Hopkins, Geo. A.....Milbridge      |
| Chase, Geo. P.....Sanford            | Howard, Geo. E. & Co.....Dover     |
| Chase, Geo. P. & Co.....Alfred       | Howe, Freeland.....Norway          |
| Cole, Chas. H.....Kennebunk          | Hoyt, F. Roland.....Kittery        |
| Conant, Frank A.....Lewiston         | Humphrey, G. Howard...Yarmouth     |
| Cousens, E. & Sons, Kennebunkport    | Jones, Charles Folsom...Skowhegan  |
| Davis, George E.....Kezar Falls      | Jones & Carr.....Norridgewock      |
| Erskine, A. J. & Co.....Rockland     | Jordan, Alfred E.....Lisbon        |
| Evans, James.....East Hiram          | Jordan, Austin T...Mechanic Falls  |
| Flaherty, Thomas H.....Portland      | Judkins, Wesley H.....Dexter       |
| Fogg & Glidden.....Bath              | Knight, J. Edward, Boothbay Harbor |
| Fowler & Gardner.....Calais          | Libby, Horace B. & Son...Bridgton  |

## GRANITE STATE—Concluded.

|                              |                 |                          |                 |
|------------------------------|-----------------|--------------------------|-----------------|
| Loder, Charles P.....        | Clinton         | Plummer, Chas. A.....    | Scarboro        |
| Longfellow, Phineas H....    | Machias         | Remick, Samuel E.....    | Madison         |
| Loring, Prentiss, Son & Co., | Portland        | Richards, William A....  | Waldoboro       |
| Macomber, Farr & Whitten,    | Augusta         | Sanborn, Willis E.....   | Springvale      |
| McClure, Jas. W.....         | Bangor          | Smith, Wesley G.....     | Old Orchard     |
| Miller, Frank A.....         | South Penobscot | Stearns, George W.....   | Millinocket     |
| Miller & Owen.....           | Auburn          | Straw & Martin.....      | Gulfport        |
| Mills, Sumner P.....         | Stonington      | Strout, J. Walter.....   | Thomaston       |
| Mitchell, Horace.....        | Kittery Point   | Sturtevant & Ham,        | Livermore Falls |
| Morrison, A. E. & Co.,       | Rumford Falls   | Talbot, Geo. H.....      | Camden          |
| Nickerson, Hanover S....     | Pittsfield      | Tarbox, Wallace R.....   | Fryeburg        |
| Palmer, Edwin A.....         | Buxton          | Thompson, Harry F....    | Brunswick       |
| Parks Bros.....              | Pittsfield      | Tolles, Benjamin D.....  | Berwick         |
| Pattee, James & Son.....     | Belfast         | Voter, Floramond E....   | Farmington      |
| Patterson, William D....     | Wiscasset       | Warren, Edward L.....    | Bucksport       |
| Perry, H. O. & Son....       | Fort Fairfield  | Waterhouse, Virgil P.... | Poland          |
| Pettengill, George A....     | Lisbon Falls    | Welch, George A.....     | Lewiston        |
| Pinkham, Ernest E.....       | Freeport        | Woodman, Melville.....   | Biddeford       |

## HANOVER.

|                            |            |                              |               |
|----------------------------|------------|------------------------------|---------------|
| Bailey, Augustus.....      | Gardiner   | Little, Horace C. & Son...   | Lewiston      |
| Batchelder Bros.....       | Sanford    | Loring, Prentiss, Son & Co., | Portland      |
| Bird, Maynard S.....       | Rockland   | McDougall, H. N.....         | Rockland      |
| Burrill, Chas. C. & Son... | Ellsworth  | Moore, Dayton T.....         | Biddeford     |
| 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.

|                           |                 |                            |                |
|---------------------------|-----------------|----------------------------|----------------|
| Allen, Elmer W.....       | Waterville      | Gove, Edward H.....        | Biddeford      |
| Anderson, Adams & Co....  | Portland        | Grant, George H.....       | Bucksport      |
| Atwood, Fred.....         | Winterport      | Griffin, John C.....       | Skowhegan      |
| Batchelder Bros.....      | Sanford         | Hall, Lewis.....           | Warren         |
| Black, Joshua W.....      | Searsport       | Hanson, Geo. W.....        | Sanford        |
| Blake, Barrows & Brown... | Bangor          | Hill, Montrose E.....      | Old Orchard    |
| Boothby, L. T. & Son Co., | Waterville      | Howard, George E. & Co.... | Dover          |
| Bowker & Humphreys...     | Brunswick       | Howe, Freeland.....        | Norway         |
| Bragdon, Albert M....     | York Village    | Hoyt, F. Roland.....       | Kittery        |
| Burrill, William I.....   | Corinna         | Hume, Chas. W.....         | Eastport       |
| Carl, Eugene C.....       | Gorham          | Jones, Chas. Folsom....    | Skowhegan      |
| Carter, Geo. A. & Co....  | Biddeford       | Jordan, Nathaniel I....    | Auburn         |
| Chapman, D. W. & Son...   | Newcastle       | Judkins, Wesley H.....     | Dexter         |
| Chase, Geo. P.....        | West Buxton     | Lee, Joseph A. & Son....   | Calais         |
| Cochran, Baker & Cross... | Rockland        | Libby, H. B. & Son.....    | Bridgton       |
| Cole, Chas. H.....        | Kennebunk       | Libby, R. C.....           | Portland       |
| Conant, F. A.....         | Lewiston        | Little, H. C. & Son.....   | Lewiston       |
| Cousens, E. & Sons,       | Kennebunkport   | Lovell, George C.....      | Richmond       |
| Crosby, Elwell S.....     | Bath            | Lumbert, Wallace R.....    | Caribou        |
| 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       |
| Drummond, Anna M....      | Waterville      | McFadden & Co.....         | Fairfield      |
| Dwellely & Clary...       | Livermore Falls | Miller, C. K. & Son.....   | Camden         |
| Erskine, A. J. & Co.....  | Rockland        | Morrison, A. E. & Co.,     | Rumford Falls  |
| Farrington, Everett....   | Waldoboro       | Morse, Nellie G.....       | Dexter         |
| Flint, Alfonso F.....     | West Buxton     | Parks Bros.....            | Pittsfield     |
| Fogg, Sanford L.....      | Bath            | Parlin, W. B.....          | Machias        |
| Freeman, George G....     | Cherryfield     | Pattee, James & Son....    | Belfast        |
| Gardner, E. B. & Son....  | Bucksport       | Patterson, William D....   | Wiscasset      |
| Gentle, George S.....     | Houlton         | Perry, Arthur C.....       | Presque Isle   |
| Goodwin, H. H.....        | Biddeford       | Perry, H. O. & Son...      | Fort Fairfield |

HARTFORD FIRE—Concluded.

|                                     |                                    |
|-------------------------------------|------------------------------------|
| Perkins, Howard E.....Sanford       | Stearns, Geo. W.....Millinocket    |
| Pettingill, Geo. A.....Lisbon Falls | Stockbridge, Mrs. C. A...Yarmouth  |
| Remick, Sam'l E.....Madison         | Talbot, Geo. H.....Camden          |
| Richards, Wm. A.....Waldoboro       | Tapley, Omar W.....Ellsworth       |
| Ricker, Maria L.....South Berwick   | Tarbox, Wallace R.....Fryeburg     |
| Sanborn, W. E.....Springvale        | Taylor, Richard H. T.....Wiscasset |
| Sawyer, Harry S.....Saco            | Thompson, Harry F.....Brunswick    |
| Shea, Wilbor A.....Eastport         | Waterhouse, William H....Oldtown   |
| Smith, Wesley G.....Old Orchard     | Wheeler, W. J. & Co....South Paris |
| Snow, Willis.....Freeport           | Wing, Herbert S.....Kingfield      |
| Spencer, Wilbur D.....Berwick       |                                    |

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, Helen L.....Thomaston          | Maxey, Josiah & Sons....Gardiner       |
| Carter, George A. & Co...Biddeford   | Morrison, A. E. & Co., Rumford Falls   |
| Chapman, D. W. & Son, Damariscotta   | Nelson, Frank & Son.....Calais         |
| Cochran, Baker C. & Cross...Rockland | Palmer, Wm. W.....Bangor               |
| Cousens, E. & Sons, Kennebunkport    | Pearl & Dennett.....Bangor             |
| Dinsmore & Bickford...Skowhegan      | Remick, Sam'l E.....Madison            |
| Donnell, Wm. C.....Houlton           | Ricker, Maria Louise, South Berwick    |
| Dow & Pinkham.....Portland           | Riley, Thomas H.....Brunswick          |
| Dwellely & Clary...Livermore Falls   | Soule, Willis H.....Freeport           |
| Farrington, Everett....Waldoboro     | Stevens, Clinton C....Millinocket      |
| French & Longley.....Solon           | Stockbridge, Mrs. C. A., Yarmouthville |
| Furbish, Harry A.....Rangely         | Talbot, George H.....Camden            |
| Gardner, E. B. & Son....Bucksport    | Taylor, Richard H. T.....Wiscasset     |
| Harriman, Merle J.....Kent's Hill    | Tolles, Benjamin D.....Berwick         |
| Hayes, Elijah H.....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    |
| Byrnes, P. J.....Bangor           | Mason, C. W. & F. L....Ellsworth  |
| Dow, James, Jr.....Dexter         | Payson, Charles B.....Auburn      |
| Drummond, A. M. & Co., Waterville | Perkins, Daniel T.....Gardiner    |
| Frizzell, B. F.....Oakland        | Perkins, William A. S....Gardiner |
| Harmon, Herbert A.....Portland    | Varney, Harry M.....Lebanon       |
| Hodgdon, H. G.....Woolwich        | Welch, George A.....Lewiston      |

INDEMNITY.

|                                       |                               |
|---------------------------------------|-------------------------------|
| Beane & Beane.....Hallowell           | Read, James.....Biddeford     |
| Loring, Prentiss, Son & Co., Portland | Stewart, Charles M.....Bangor |
| Peaslee, Lorenzo P.....Gardiner       |                               |

INSURANCE COMPANY OF NORTH AMERICA.

|                                      |                                   |
|--------------------------------------|-----------------------------------|
| Allen, Geo. E.....Camden             | Burrill, F. Carroll.....Ellsworth |
| Bailey, Augustus.....Gardiner        | Burrill, Will I.....Corinna       |
| Batchelder Bros.....Sanford          | Butler, Edward A.....Rockland     |
| Bird, Maynard S.....Rockland         | Carr, Geo. O.....Norridgewock     |
| Bird, Maynard S. & Co....Rockland    | Carter, Geo. A. & Co....Biddeford |
| 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      |

## INSURANCE COMPANY OF NORTH AMERICA—Concluded.

|   |  |
|---|--|
| Cousens, E. & Sons, Kennebunkport           | Macurda, Charles L. . . . . Wiscasset      |
| Cowing, Wm. A. . . . . Waterville           | Maxey, Josiah & Sons. . . . . Gardiner     |
| Currier, Geo. M. . . . . Farmington         | McClure, James W. . . . . Bangor           |
| Dow & Pinkham. . . . . Portland             | McFadden & Co. . . . . Fairfield           |
| Downes & Curran. . . . . Calais             | Miller & Owen. . . . . Auburn              |
| Drake, James B. . . . . Bath                | Morrison, A. E. & Co., Rumford Falls       |
| Dwellely & Clary. . . . . Livermore Falls   | Murch, James T. . . . . Newport            |
| Emery, Wallace. . . . . North Anson         | Nickerson, Hanover S. . . . . Pittsfield   |
| Erskine, A. J. & Co. . . . . Rockland       | Norton, Hall & Webster. . . . . Portland   |
| Fessenden, Nicholas. . . . . Fort Fairfield | Parks Bros. . . . . Pittsfield             |
| Field & Quimby. . . . . Belfast             | Pearl & Dennett. . . . . Bangor            |
| Fowler & Gardner. . . . . Calais            | Perry, Arthur C. . . . . Presque Isle      |
| Genthner, Eugene S. . . . . Foxcroft        | Perry, H. O. & Son. . . . . Fort Fairfield |
| Gentle, Geo. S. . . . . Houlton             | Pinkham, Ernest E. . . . . Freeport        |
| Grant, Geo. H. . . . . Ellsworth            | Remick, Sam'l E. . . . . Madison           |
| Griffin, John C. . . . . Skowhegan          | Richards, Wm. A. . . . . Waldoboro         |
| Hall, W. T. . . . . Richmond                | Richardson, Otis M. . . . . Canton         |
| Hayes, Calvin L. . . . . Kittery            | Riley, Thomas H. . . . . Brunswick         |
| Hersom, F. M. . . . . South Berwick         | Shea, Wilbor A. . . . . Eastport           |
| Hobson, Edwin A. . . . . West Buxton        | Smith, Wesley G. . . . . Old Orchard       |
| Holmes, Minnie E. . . . . Ellsworth         | Stearns, George W. . . . . Millinocket     |
| Hooper, Chas. H. . . . . Castine            | Steward, Daniel. . . . . North Anson       |
| Hopkins, Geo. A. . . . . Milbridge          | Straw & Martin. . . . . Guilford           |
| Howe, Freeland. . . . . Norway              | Strout, J. Walter. . . . . Thomaston       |
| Humphrey, G. Howard. . . . . Yarmouth       | Sturtevant & Ham, Livermore Falls          |
| Hutchinson, James P. . . . . Auburn         | Swett, Jethro H. . . . . Kittery           |
| Jones, Charles Folsom. . . . . Skowhegan    | Talbot, Geo. H. . . . . Camden             |
| Jordan, William R. . . . . Bingham          | Tolles Benjamin D. . . . . Berwick         |
| Judkins, Wesley H. . . . . Dexter           | Voter, Floramond E. . . . . Farmington     |
| Kenniston, Geo. B., Boothbay Harbor         | Warren, Edward L. . . . . Bucksport        |
| Libby, H. B. & Son. . . . . Bridgton        | Wheeler, Wm. J. & Co. . . . . South Paris  |
| Little, H. C. & Son. . . . . Lewiston       | Wing, Herbert S. . . . . Kingfield         |
| Longfellow, P. H. . . . . Machias           | Woodman, Melville. . . . . Biddeford       |
| Macomber, Farr & Whitten, Augusta           |  |

## MERCANTILE FIRE AND MARINE.

|  |   |
|--|---|
| Austin & Shearman, Deering Center        | Mathews, C. K. & Co. . . . . Waterville |
| Bartlett, Martin F. . . . . Waterville   | Morse & Guptill. . . . . Portland       |
| Benson, F. . . . . Westbrook             | Pattee, James & Son. . . . . Belfast    |
| Bird, Maynard S. & Co. . . . . Rockland  | Pendleton, Chas. R. . . . . Islesboro   |
| Burr, Edwin B. . . . . Brewer            | Reynolds, B. B. . . . . North Lubec     |
| Carter, G. A. & Co. . . . . Saco         | Small, Frank A. . . . . Bath            |
| Conant, F. A. . . . . Lewiston           | Sturtevant & Ham, Livermore Falls       |
| Heath, Henry A. . . . . Augusta          | Tapley, O. W. . . . . Ellsworth         |
| Hume, C. W. . . . . Eastport             | Tyler, Fogg & Co. . . . . Bangor        |
| Jones, Charles Folsom. . . . . Skowhegan | Wilson, Geo. O. . . . . Kittery         |
| Jordan, A. H. . . . . Gardiner           |   |

## NATIONAL FIRE.

|  |  |
|--|--|
| Alden, Frank W. . . . . Waterville         | Field & Quimby. . . . . Belfast            |
| Anderson, Adams & Co. . . . . Portland     | Haskell Ins. Agency. . . . . Pittsfield    |
| Atwood, Fred. . . . . Winterport           | Hoyt, F. Roland. . . . . Kittery           |
| Austin & Shearman. . . . . Deering         | Humphreys, D. M. . . . . Bath              |
| Batchelder Bros. . . . . Sanford           | Kelley, M. H. . . . . Saco                 |
| Boothby, L. T. & Son Co., Waterville       | Luce, Arthur L. . . . . Rumford Falls      |
| Bryant, Geo. H. . . . . Oakland            | Lynam, Fred C. & Co. . . . . Bar Harbor    |
| Cochran, Baker & Cross. . . . . Rockland   | Macomber, Farr & Whitten, Augusta          |
| Cole, Charles H. . . . . Kennebunk         | Maxey, Josiah & Sons. . . . . Gardiner     |
| Conant, F. A. . . . . Lewiston             | Miller & Owen. . . . . Auburn              |
| Currier, George M. . . . . Farmington      | Morrill, Chas. H. . . . . Newport          |
| Dinsmore & Bickford. . . . . Skowhegan     | Pearl & Dennett. . . . . Bangor            |
| Donnell, Wm. C. . . . . Houlton            | Perry, H. O. & Son. . . . . Fort Fairfield |
| Downes & Curran. . . . . Calais            | Remick, Sam'l E. . . . . Madison           |
| Dwellely & Clary. . . . . Livermore Falls  | Riley, Thos. H. . . . . Brunswick          |
| Elliott, H. L. & Co. . . . . Rumford Falls | Shea, Wilbor A. . . . . Eastport           |

## NATIONAL FIRE—Concluded.

|                              |                                    |
|------------------------------|------------------------------------|
| Shepherd & Dow.....Dexter    | Tolles, Benjamin D.....Berwick     |
| Talbot, G. H.....Camden      | Wheeler, W. J. & Co....South Paris |
| Tapley, Omar W.....Ellsworth | Woodman, Melville.....Biddeford    |

## NATIONAL UNION FIRE.

|                                   |                                   |
|-----------------------------------|-----------------------------------|
| Bird, Maynard S. & Co....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       |
| Austin, Nathaniel S., North Berwick | Macomber, Farr & Whitten, Augusta    |
| Batchelder, Geo. A.....Sanford      | Miller & Owen.....Auburn             |
| Bradish, Scott P.....Eastport       | Morrison, A. E. & Co., Rumford Falls |
| Carter, G. A. & Co.....Saco         | Murchie, J. T.....Newport            |
| Cole, Charles H.....Kennebunk       | Murchie, Howard.....Calais           |
| Conant, Frank A.....Lewiston        | Parks Bros.....Pittsfield            |
| Coolidge, H. E.....Lisbon Falls     | Perry, Arthur C.....Presque Isle     |
| Dow & Pinkham.....Portland          | Perry, H. O. & Son...Fort Fairfield  |
| Drew & Robinson.....Waterville      | Pinkham, Ernest E.....Freeport       |
| Durocher, Hector.....Lewiston       | Remick, S. E.....Madison             |
| Erskine, A. J. & Co.....Rockland    | Rogers, Oscar C.....Bath             |
| Garey, Otis T.....Biddeford         | Straw & Martin.....Guilford          |
| Genthner, Eugene S.....Foxcroft     | Talbot, Geo. H.....Camden            |
| Gentle, Geo. S.....Houlton          | Thompson, Harry F....Brunswick       |
| Grant, The Geo. H. Co...Ellsworth   | Tolles, Benjamin D.....Berwick       |
| 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      | Herrick, Eugene I.....Rangeley      |
| Batchelder Bros.....Sanford       | Howard, Geo. E. & Co.....Dover      |
| Beedy, Harry F.....Phillips       | Jordan, Alfred E.....Lisbon         |
| Black, Alfred S.....Rockland      | Macomber, Farr & Whitten, Augusta   |
| Bradish, Scott P.....Eastport     | Mathews, C. K. & Co....Waterville   |
| Bragdon, Albert M....York Village | Miller & Owen.....Auburn            |
| Curtis, Dan'l A.....Machias       | Norton, Hall & Webster...Portland   |
| Drake, J. B.....Bath              | Palmer, Wm. W.....Bangor            |
| Fowler & Gardner.....Calais       | Pattee, Jas. & Son.....Belfast      |
| Gentle, George S.....Houlton      | Pettingell, Geo. A.....Lisbon Falls |
| Goodwin, H. H.....Biddeford       | Rhoades, H. E. & Co.....Oldtown     |
| Grant, The Geo. H. Co...Ellsworth | Tolles, Benjamin D.....Berwick      |
| Griffin, John C.....Skowhegan     | Veilleux, Louis H....Rumford Falls  |
| Hall, Melville C.....Brunswick    | Wheeler, W. J. & Co....South Paris  |
| Hall, The Co.....Richmond         |                                     |

## NORTH BRITISH AND MERCANTILE (New York.)

|                           |                               |
|---------------------------|-------------------------------|
| Norton, R. S.....Portland | Singleton, James F.....Bangor |
|---------------------------|-------------------------------|

## NORTH GERMAN FIRE.

|                                   |                                  |
|-----------------------------------|----------------------------------|
| Bailey, Augustus.....Gardiner     | Mason, C. W. & F. L....Ellsworth |
| Black, Alfred Snow.....Rockland   | Morse Bros.....Bath              |
| Curran, William F.....Bangor      | Peabody, F. A. & Co.....Houlton  |
| Garey, Otis T.....Biddeford       | Perry, Arthur C.....Presque Isle |
| Griffin, John C.....Skowhegan     | Stubbs, P. H. & P. D.....Strong  |
| Jones, E. C. & Co.....Portland    | Welch, Geo. A.....Lewiston       |
| Macomber, Farr & Whitten, Augusta |                                  |

## ORIENT.

|                                    |               |                                    |            |
|------------------------------------|---------------|------------------------------------|------------|
| Bailey, Augustus & Co....          | Gardiner      | Kneeland, Jas. H.....              | Searsport  |
| Batchelder Bros.....               | Sanford       | Macomber, Farr & Whitten, Augusta  |            |
| Bradish, Scott P.....              | Eastport      | Mathews, C. K. & Co....            | Waterville |
| Byrnes, Patrick J.....             | Bangor        | Miller & Owen.....                 | Auburn     |
| Conant, Frank A.....               | Lewiston      | Morse Bros.....                    | Bath       |
| Cousens, E. & Sons., Kennebunkport |               | Norton, Hall & Webster, Westbrook  |            |
| Currier, George M.....             | Farmington    | Spaulding & Stuart.....            | Richmond   |
| Curtis, Daniel A.....              | Machias       | Thompson, Harry F.....             | Brunswick  |
| Drake, Orville H.....              | Pittsfield    | Timberlake, Fremont E....          | Phillips   |
| Elliott, H. L. & Co....            | Rumford Falls | Walls, Frank Eben.....             | Bar Harbor |
| Field & Quimby.....                | Belfast       | Wheeler, Wm. J. & Co., South Paris |            |
| Jones, E. C. & Co.....             | Portland      |                                    |            |

## PELICAN.

|                        |       |                     |         |
|------------------------|-------|---------------------|---------|
| Staples, Thomas F..... | Eliot | Shaw, Justin H..... | Kittery |
|------------------------|-------|---------------------|---------|

## PENNSYLVANIA FIRE.

|                                      |               |                                    |           |
|--------------------------------------|---------------|------------------------------------|-----------|
| Bird, Maynard S. & Co....            | Rockland      | Knight, J. Edward, Boothbay Harbor |           |
| Blake, Barrows & Brown....           | Bangor        | Libby, Rufus Cutler.....           | Portland  |
| 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  |
| Goodwin, Henry H.....                | Biddeford     | Riley, Thomas H.....               | Brunswick |
| Hobbs, Chas. C.....                  | South Berwick | Smith, S. B.....                   | Berwick   |
| Hoyt, F. Roland.....                 | Kittery       | Varney, Harry M.....               | Lebanon   |
| Hutchinson, James P.....             | Auburn        | Wentworth, Herbert.....            | Skowhegan |

## PHENIX (Brooklyn, N. Y.)

|                                      |               |                                       |              |
|--------------------------------------|---------------|---------------------------------------|--------------|
| Allen, George E.....                 | Camden        | Hoyt, F. Roland.....                  | Kittery      |
| Batchelder Bros.....                 | Sanford       | Hunnell, William R....                | Pittsfield   |
| Blake, Barrows & Brown....           | Bangor        | Jones, Charles F.....                 | Skowhegan    |
| Boothby, L. T. & Son Co., Waterville |               | Little, H. C. & Son.....              | Lewiston     |
| Bradish, Scott P.....                | Eastport      | Loring, Prentiss, Son & Co., Portland |              |
| Bucknam, J. A. & Co., Mechanic Falls |               | Macomber, Farr & Whitten, Augusta     |              |
| Bumps & Owen.....                    | Milo          | Marr, Charles H.....                  | Gardiner     |
| Campbell, F. I. & Co....             | Cherryfield   | Miles, J. H. & Co.....                | Saco         |
| Carll, Eugene C.....                 | Gorham        | Morrill, Charles H.....               | Newport      |
| Cochran, Baker & Cross... Rockland   |               | Perry, Arthur C.....                  | Presque Isle |
| Cole, Charles H.....                 | Kennebunk     | Perry, H. O. & Son... Fort Fairfield  |              |
| Coolidge, Henry E....                | Lisbon Falls  | Snow, Willis.....                     | Freeport     |
| Crummett & Bragg.....                | Fairfield     | Staples, Lytton E.....                | Biddeford    |
| Donnell, William C.....              | Houlton       | Straw & Martin.....                   | Guilford     |
| Downes & Curran.....                 | Calais        | Sturtevant & Ham, Livermore Falls     |              |
| Elliott, H. L. & Co....              | Rumford Falls | 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      | Buswell, Turner.....                | Solon      |
| Austin, David S.....                 | North Berwick | Carll, Eugene Claremont... Gorham   |            |
| Austin, Nathaniel S., North Berwick  |               | Carter, Geo. A. & Co....            | Biddeford  |
| Austin & Shearman.....               | Deering       | Cole, Chas. H.....                  | Kennebunk  |
| Bailey, Augustus.....                | Gardiner      | Crane, Frank T.....                 | Machias    |
| Batchelder Bros.....                 | Sanford       | Donnell, Wm. C.....                 | Houlton    |
| Beauchesne, Frank... South Berwick   |               | Dwellely & Clary... Livermore Falls |            |
| Bird, Maynard S.....                 | Rockland      | Floyd, Howard N.....                | Brewer     |
| Bird, Maynard S. & Co....            | Rockland      | Gardner, Eben B.....                | Bucksport  |
| Boothby, L. T. & Son Co., Waterville |               | Gilman, A. W. & Co.....             | Dover      |
| Bradish, S. P.....                   | Eastport      | Gove, Edward H.....                 | Biddeford  |
| Bragdon, A. M.....                   | York          | Grant, The Geo. H. Co....           | Bar Harbor |
| Bumps & Owen.....                    | Milo          | Griffin, John C. & Co....           | Skowhegan  |
| Burrill, F. Carroll.....             | Ellsworth     | Haskell, Ins. Agency.....           | Pittsfield |

PHOENIX (Hartford, Conn.)—Concluded.

|                           |               |                         |                  |
|---------------------------|---------------|-------------------------|------------------|
| Hoyt, F. Roland.....      | Kittery       | Perry, Arthur C.....    | Presque Isle     |
| Humphreys, D. M.....      | Bath          | Pettengill, Geo. A..... | Lisbon Falls     |
| Judkins, Wesley H.....    | Dexter        | Richards, Wm. A.....    | Waldoboro        |
| Lee, Jos. A. & Son.....   | Calais        | Riley, Thos. H.....     | Brunswick        |
| Little, H. C. & Son.....  | Lewiston      | Shaw, Adalbert W.,      | Cumberland Mills |
| Macomber, Farr & Whitten, | Augusta       | Smith, Wesley G.....    | Old Orchard      |
| McFadden & Co.....        | Fairfield     | Soule, Willis H.....    | Freeport         |
| Miller, Alonzo Q.....     | Auburn        | Spaulding & Stuart..... | Richmond         |
| Morrill, Chas. H.....     | Newport       | Stevens, Clinton C..... | Millinocket      |
| Morrison, A. E. & Co.,    | Rumford Falls | Straw & Martin.....     | Guilford         |
| Nelson, Frank.....        | Calais        | Talbot, Geo. H.....     | Camden           |
| Nelson, Frank & Son.....  | Calais        | Voter, Floramond E....  | Farmington       |
| Palmer, William W.....    | Bangor        | Wheeler, Wm. J. & Co..  | South Paris      |

PROVIDENCE WASHINGTON.

|                          |             |                          |             |
|--------------------------|-------------|--------------------------|-------------|
| Batchelder Bros.....     | Sanford     | Jordan, Nathaniel I..... | Auburn      |
| Beane & Beane.....       | Hallowell   | Lynam, Fred C. & Co...   | Bar Harbor  |
| Campbell, F. I. & Co.... | Cherryfield | Mason, C. W. & F. L..... | Ellsworth   |
| Cronin, Patrick J.....   | Lewiston    | Miller, Samuel L.....    | Waldoboro   |
| Downes & Curran.....     | Calais      | Morse & Guptill.....     | Portland    |
| Downing, C. S. & Son.... | Augusta     | Parks Bros.....          | Pittsfield  |
| Drake, James B.....      | Bath        | Peabody, F. A. & Co..... | Houlton     |
| Drummond, A. M. & Co..   | Waterville  | Shea, Wilbor A.....      | Eastport    |
| Erskine, A. J. & Co..... | Rockland    | Snow, William B.....     | Bangor      |
| Goodwin, Henry H.....    | Biddeford   | Straw & Martin.....      | Guilford    |
| Griffin, John C.....     | Skowhegan   | Talbot, George H.....    | Camden      |
| Hall, William T.....     | Richmond    | Tyler, Fogg & Co.....    | Bangor      |
| Howe, Freeland.....      | Norway      | Wheeler, W. J. & Co...   | South Paris |

QUEEN.

|                           |            |                         |               |
|---------------------------|------------|-------------------------|---------------|
| Allen, George E.....      | Camden     | Huff, Charles O....     | Kennebunkport |
| Batchelder Bros.....      | Sanford    | Hume, Charles W.....    | Eastport      |
| Blake, Barrows & Brown... | Bangor     | Lowell & Jewett.....    | Calais        |
| Boothby, L. T. & Son Co., | Waterville | Marr, Charles H.....    | Gardiner      |
| Bowker & Humphreys...     | Brunswick  | Miller & Owen.....      | Auburn        |
| Conant, Frank A.....      | Lewiston   | Morrill, Charles H..... | Newport       |
| Dow & Pinkham.....        | Portland   | Norton, Hall & Webster, | Westbrook     |
| Drake, James B.....       | Bath       | Soule, Willis H.....    | Freeport      |
| Foster, Herbert E.....    | Winthrop   | Tolles, Benjamin D..... | Berwick       |
| Gentle, George S.....     | Houlton    | Waterhouse, William H.. | Old Town      |
| Gurdy, Harry O.....       | Rockland   | Wentworth, Herbert....  | Skowhegan     |
| Hoyt, Fred Roland.....    | Kittery    | Wheeler, W. J. & Co.... | South Paris   |

RELIANCE.

|                          |           |                      |          |
|--------------------------|-----------|----------------------|----------|
| Gastonguay, Albert T.... | Lewiston  | Morse & Guptill..... | Portland |
| Hutchinson, Henry G....  | Biddeford | Palmer, W. W.....    | Bangor   |
| Miller, A. A.....        | Auburn    |                      |          |

ROCHESTER GERMAN.

|                          |          |                          |          |
|--------------------------|----------|--------------------------|----------|
| Anderson, Adams & Co.... | Portland | Gastonguay, Albert T.... | Lewiston |
| Bird, Maynard S.....     | Rockland | Hinckley, F. J.....      | Bath     |
| Byrnes, Patrick J.....   | Bangor   | Hutchinson, J. P.....    | Auburn   |

SECURITY.

|                             |              |                           |           |
|-----------------------------|--------------|---------------------------|-----------|
| Carter, George A. & Co..... | Saco         | Goodwin, Henry H.....     | Biddeford |
| Coolidge, Henry E.....      | Lisbon Falls | Grant, The Geo. H. Co.... | Ellsworth |
| Friel, John B.....          | Waterville   | Humphreys, D. M.....      | Bath      |
| Garcelon, Charles E.....    | Auburn       | Morse & Guptill.....      | Portland  |
| Gastonguay, Albert T....    | Lewiston     | Singleton, James F.....   | Bangor    |
| Gentle, George S.....       | Houlton      | Staples, Lytton E.....    | Biddeford |

## SPRINGFIELD FIRE AND MARINE.

|                           |               |                              |              |
|---------------------------|---------------|------------------------------|--------------|
| Allen, George E.....      | Camden        | Jones, Charles Folsom..      | Skowhegan    |
| Atwood, Fred.....         | Winterport    | Judkins, Wesley H.....       | Dexter       |
| Bailey, Augustus.....     | Gardiner      | Little, H. C. & Son.....     | Lewiston     |
| Batchelder Bros.....      | Sanford       | Loring, Prentiss, Son & Co., | Portland     |
| Bird, Maynard S.....      | Rockland      | Macomber, Farr & Whitten,    | Augusta      |
| Bird, Maynard S. & Co.... | Rockland      | Miller & Owen.....           | Auburn       |
| Boothby, L. T. & Son Co., | Waterville    | Nelson, Frank.....           | Calais       |
| Bradish, Scott P.....     | Eastport      | Nelson, Frank & Son.....     | Calais       |
| Bragdon, Albert M....     | York Village  | Palmer, Wm. W.....           | Bangor       |
| Cole, Chas. H.....        | Kennebunk     | Parks Bros.....              | Pittsfield   |
| Currier, Geo. M.....      | Farmington    | Riley, Thos. H.....          | Brunswick    |
| Donnell, Wm. C.....       | Houlton       | Spaulding & Stuart.....      | Richmond     |
| Garey, Otis T.....        | Biddeford     | Springer, Rufus F.....       | Lisbon Falls |
| Grant, The Geo. H. Co.... | Ellsworth     | Straw & Martin.....          | Guilford     |
| Haskell, Wm. E.....       | Union         | Tolles, Benjamin D.....      | Berwick      |
| Huff, Chas. O.....        | Kennebunkport | Welch, Geo. A.....           | Lewiston     |
| Humphreys, D. M.....      | Bath          |                              |              |

## ST. PAUL FIRE AND MARINE.

|                         |               |                          |             |
|-------------------------|---------------|--------------------------|-------------|
| Alford, E. R.....       | Old Town      | Maxwell, H. D.....       | Bath        |
| Ballard, S. K.....      | Auburn        | Maxwell, H. D. & Co..... | Bath        |
| Chase, George P.....    | Sanford       | Merrill, George W.....   | Augusta     |
| Clair, F. W.....        | Waterville    | Miller, C. K. & Son..... | Camden      |
| Elliott, H. L. & Co..   | Rumford Falls | Perry, W. H.....         | Hallowell   |
| Gastonguay, A. T.....   | Lewiston      | Smith, Wesley G.....     | Old Orchard |
| Gurdy, Harry O.....     | Rockland      | Staples, Lytton E.....   | Biddeford   |
| Hill, Melville C.....   | Belfast       | Studley, W. F.....       | Freeport    |
| Jones, E. C. & Co.....  | Portland      | Tyler, Fogg & Co.....    | Bangor      |
| Lynam, Fred C. & Co.... | Bar Harbor    | Webber & Webber.....     | Auburn      |
| Mason, C. W. & F. L.... | Ellsworth     | Wheeler, W. J. & Co....  | South Paris |

## UNION.

|                           |            |                             |                 |
|---------------------------|------------|-----------------------------|-----------------|
| Atwood, Fred.....         | Winterport | Kirstein, Louis & Sons..... | Bangor          |
| Boyd, J. Herbert.....     | Bangor     | Luce, Arthur L.....         | Rumford Falls   |
| Cochran, Baker & Cross... | Rockland   | Maddocks, S. T....          | Boothbay Harbor |
| Doore, George W.....      | Dover      | Mason, C. W. & F. L....     | Ellsworth       |
| Downing, C. S. & Son..... | Augusta    | Mathews, C. K. & Co....     | Waterville      |
| Durocher, Hector.....     | Lewiston   | Morse & Guptill.....        | Portland        |
| Gastonguay, Albert T....  | Lewiston   | Pratt, B. Emery....         | Livermore Falls |
| Gilman, A. W. & Co.....   | Dover      | Renouf, Narcisse P....      | Biddeford       |
| Gould, Walter B.....      | Dexter     | Rhoades, H. E. & Co....     | Old Town        |
| Hinckley, Frederick J.... | Bath       | Talbot, George H.....       | Camden          |
| Hutchinson, J. P.....     | Auburn     | Voter, Floramond E....      | Farmington      |

## UNITED FIREMEN'S.

|                            |            |                           |                 |
|----------------------------|------------|---------------------------|-----------------|
| Allen, George E.....       | Camden     | Grant, The Geo. H. Co.... | Ellsworth       |
| Atwood, Fred.....          | Winterport | Griffin, John C.....      | Skowhegan       |
| Baker, Ernest G.....       | Bangor     | Gurdy, Harry O.....       | Rockland        |
| Beane & Beane.....         | Hallowell  | Haskell, Orin S.....      | Pittsfield      |
| Burnham, Joseph E.....     | Saco       | Haskell Ins. Agency.....  | Pittsfield      |
| Carleton, Edward D....     | Thomaston  | Hoyt, Fred Roland.....    | Kittery         |
| Champlin, John.....        | Brunswick  | Hutchinson, Henry G....   | Biddeford       |
| Conant, Frank A.....       | Lewiston   | Miller, Addison A.....    | Auburn          |
| Crosby, Elwell S.....      | Bath       | Nelke, Solomon A..        | Livermore Falls |
| Danforth, Fred'k A. & Co., | Gardiner   | Pattee, James & Son.....  | Belfast         |
| Downing, Charles S. & Son, | Augusta    | Sanborn, Willis E.....    | Springvale      |
| Drummond, A. M. & Co..     | Waterville | Shea, Wilbor A.....       | Eastport        |
| Fogg, Sanford L.....       | Bath       | Theriault, Philip H....   | Brunswick       |
| Gastonguay, Albert T....   | Lewiston   | Wheeler, Wm. J. & Co..    | South Paris     |
| Gentle, George S.....      | Houlton    |                           |                 |



## 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          |
| Carleton, E. D.....        | Thomaston  | Pennell & Co.....        | Skowhegan       |
| Dow & Pinkham.....         | Portland   | Renouf, N. P.....        | Biddeford       |
| Downing, C. S. & Son.....  | Augusta    | Riley, Thomas H.....     | Brunswick       |
| Drummond, A. M. & Co..     | Waterville | Veillieux, L. H.....     | Rumford Falls   |
| Field & Quimby.....        | Belfast    | Wilson, John C.....      | Bangor          |
| Gastonguay, A. T.....      | Lewiston   |                          |                 |

## WILLIAMSBURG CITY.

|                          |            |                          |               |
|--------------------------|------------|--------------------------|---------------|
| Bailey Augustus.....     | Gardiner   | McFadden & Co.....       | Fairfield     |
| Curran, William F.....   | Bangor     | Morrison, A. E. & Co.,   | Rumford Falls |
| Dinsmore & Bickford....  | Skowhegan  | Norton, Hall & Webster,  | Westbrook     |
| Drake, James B.....      | Bath       | Pattee, James & Son..... | Belfast       |
| Drummond, A. M. & Co.    | Waterville | Talbot, George H.....    | Camden        |
| Goggin & Marble.....     | Lewiston   | Tapley, Omar W.....      | Ellsworth     |
| Howe, Freeland.....      | Norway     | Thompson, Harry F....    | Brunswick     |
| Jones, E. C. & Co.....   | Portland   | Woodman, Melville.....   | Biddeford     |
| Little, H. C. & Son..... | Lewiston   |                          |               |

## MUTUAL FIRE COMPANIES OF OTHER STATES.

## HOLYOKE MUTUAL.

|                             |                 |                           |              |
|-----------------------------|-----------------|---------------------------|--------------|
| Batchelder Bros.....        | Sanford         | Lewis, A. F.....          | Fryeburg     |
| Bright, Joseph M.....       | Bangor          | Libby, H. B. & Son.....   | Bridgton     |
| Carter, George A. & Co..... | Saco            | Morse, Mrs. C. E.....     | Dexter       |
| Downing, Chas. E.....       | Augusta         | Norton, Hall & Webster... | Portland     |
| Drummond, A. M. & Co.       | Waterville      | 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      |
| Hoyt, F. Roland.....        | Kittery         | Talbot, George H.....     | Camden       |
| Humphreys, Denny M.....     | Bath            | Tapley, Omar W.....       | Ellsworth    |
| Kenniston, Geo. B.          | Boothbay Harbor | Taylor, Everett C.....    | Skowhegan    |
| Kingsley, Frank W....       | East Machias    | Tolles, Benjamin D.....   | Berwick      |

## PROVIDENCE MUTUAL.

|                           |          |                         |            |
|---------------------------|----------|-------------------------|------------|
| Bright, Joseph M.....     | Bangor   | Payson, Charles B.....  | Auburn     |
| Carter, G. A. & Co.....   | Saco     | Sanborn, Willis E.....  | Springvale |
| Downing, Charles E.....   | Augusta  | Talbot, George H.....   | Camden     |
| Haskell, George B.....    | Lewiston | Tolles, Benjamin D..... | Berwick    |
| Norton, Hall & Webster... | Portland | Woodman, Melville.....  | Biddeford  |

## QUINCY MUTUAL.

|                                   |                 |                           |               |
|-----------------------------------|-----------------|---------------------------|---------------|
| Austin & Shearman, Deering Center |                 | Grant, Geo. H. Co.....    | Ellsworth     |
| Batchelder Bros.....              | Sanford         | Haskell, Geo. B.....      | Lewiston      |
| Boyd, J. Herbert.....             | Bangor          | Hersom, F. M.....         | South Berwick |
| Bright, Joseph M.....             | Bangor          | Hill, Samuel A.....       | Buxton        |
| Bryant, Judson B.....             | Portland        | Howard, Geo. E. & Co..... | Dover         |
| Chase, George P..                 | North Waterboro | Hoyt, F. Roland.....      | Kittery       |
| Cochran, Baker & Cross...         | Rockland        | Humphrey, G. Howard...    | Yarmouth      |
| Cole, Charles H.....              | Kennebunk       | Jones, Chas. Folsom...    | Skowhegan     |
| Cousens, E. & Sons, Kennebunkport |                 | Judkins, Wesley H.....    | Dexter        |
| Downing, Chas. E.....             | Augusta         | Lewis, A. F.....          | Fryeburg      |
| Flint, A. B.....                  | West Buxton     | Ludden, Forest E.....     | Auburn        |
| Frost, H. C.....                  | Monmouth        | Macomber, Farr & Whitten, | Augusta       |
| Gove, Edward H.....               | Biddeford       | Norton, Hall & Webster... | Portland      |

## QUINCY MUTUAL—Concluded.

|                        |                |                         |            |
|------------------------|----------------|-------------------------|------------|
| Nowell, Charles H..... | Sanford        | Straw & Martin.....     | Guilford   |
| Pattee & Son.....      | Belfast        | Talbot, George H.....   | Camden     |
| Perry, W. H.....       | Hallowell      | Tolles, Benjamin D..... | Berwick    |
| Prince, Charles H..... | Buckfield      | Voter, F. E.....        | Farmington |
| Richardson, O. M.....  | Canton         | Woodward, Henry.....    | Winthrop   |
| Rigby, J. P.....       | South Newburgh |                         |            |

## TRADERS AND MECHANICS.

|                               |              |                          |                 |
|-------------------------------|--------------|--------------------------|-----------------|
| Batchelder Bros.....          | Sanford      | Haskell, George B.....   | Lewiston        |
| Bragdon, A. M.....            | York Village | Hersom, F. M.....        | South Berwick   |
| Bright, Joseph M.....         | Bangor       | Hoyt, F. Roland.....     | Kittery         |
| Carter, G. A. & Co.....       | Saco         | Jones, Charles Folsom..  | Skowhegan       |
| Davenport, Geo. P.....        | Bath         | Lewis, Alonzo F.....     | Fryeburg        |
| Downing, Charles E.....       | Augusta      | Luce, Arthur L.....      | Rumford Falls   |
| Drew, Forrest R.....          | Waterville   | Matthews, B. C.....      | Boothbay Harbor |
| Fowler & Gardner.....         | Calais       | Norton, Hall & Webster.. | Portland        |
| Garey, Otis T.....            | Biddeford    | Pattee, James & Son..... | Belfast         |
| Gilman, A. W. & Co.....       | Foxcroft     | Perry, Wallace H.....    | Hallowell       |
| Grant, The G. H. Co.....      | Ellsworth    | Riley, T. H.....         | Brunswick       |
| Haskell Ins. Agency.....      | Pittsfield   | Straw & Martin.....      | Guilford        |
| Haskell, O. S.....            | Pittsfield   | Talbot, Geo. H.....      | Camden          |
| Manager, Haskell Ins. Agency. |              |                          |                 |

## UNITED STATES BRANCHES

OF

## FIRE AND MARINE COMPANIES OF FOREIGN COUNTRIES.

## AACHEN AND MUNICH.

|                           |             |                         |             |
|---------------------------|-------------|-------------------------|-------------|
| Baker, M. A.....          | South Paris | Morse, Franklin H.....  | Portland    |
| Byrnes, Patrick J.....    | Bangor      | Renouf, Narcisse P..... | Biddeford   |
| Gastonguay, Albert T..... | Lewiston    | Stewart, Charles M..... | Bangor      |
| Guptill, Edward W.....    | Portland    | Wheeler, Wm. J.....     | South Paris |

## ATLAS ASSURANCE.

|                           |            |                           |            |
|---------------------------|------------|---------------------------|------------|
| Anderson, Adams & Co....  | Portland   | Howard Ins. Agency....    | Waldoboro  |
| Austin & Shearman....     | Woodfords  | Hutchinson, J. P.....     | Auburn     |
| Beale, William C.....     | Eastport   | Macomber, Farr & Whitten, | Augusta    |
| Boothby, L. T. & Son Co., | Waterville | Michaud, Joseph W.....    | Brunswick  |
| Boyd, J. Herbert.....     | Bangor     | Randall, J. W.....        | Biddeford  |
| Downing, C. S. & Son..... | Augusta    | Sanborn, Willis E.....    | Springvale |
| Durocher, Hector.....     | Lewiston   | Sylvester, Alonzo.....    | Farmington |
| Field & Quimby.....       | Belfast    | Tapley, Omar W.....       | Ellsworth  |
| Griffin, John C.....      | Skowhegan  | Wheeler, W. J. & Co.....  | Paris      |

## BRITISH AMERICA.

|                           |           |                           |               |
|---------------------------|-----------|---------------------------|---------------|
| Ballard, S. K.....        | Auburn    | Elliott, H. L. & Co..     | Rumford Falls |
| Beane & Beane.....        | Hallowell | Field & Quimby.....       | Belfast       |
| Bird, M. S.....           | Rockland  | Foster & Holt.....        | Madison       |
| Carter, Geo. A. & Co..... | Saco      | Gallagher, Hugh T.....    | Bangor        |
| Danforth, F. A. & Co..... | Gardiner  | Gastonguay, Albert T..... | Lewiston      |

BRITISH AMERICA—Concluded.

|                                |                 |                            |           |
|--------------------------------|-----------------|----------------------------|-----------|
| Jones, Edward C. & Co. . . . . | Portland        | Merrill, George W. . . . . | Augusta   |
| Kneeland, James H. . . . .     | Searsport       | Michaud, Jos. W. . . . .   | Brunswick |
| Maddocks, J. A. . . . .        | Boothbay Harbor | Morse, Nellie G. . . . .   | Dexter    |
| Mason, C. W. & F. L. . . . .   | Ellsworth       | Morse, Bros. . . . .       | Bath      |
| Mathews, C. K. & Co. . . . .   | Waterville      | Pennell & Co. . . . .      | Skowhegan |
| McDougall, H. N. . . . .       | Rockland        | Sawyer, Harry S. . . . .   | Saco      |

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 |             |
| Burrill, Frank Carroll. . . . .      | Ellsworth     | McClure, James W. . . . .         | Bangor      |
| Crosby, E. S. . . . .                | Bath          | Pattee, James & Son. . . . .      | Belfast     |
| Elliott, H. L. & Co. . . . .         | Rumford Falls | Sanborn, W. E. . . . .            | Springvale  |
| Foster, H. E. . . . .                | Winthrop      | Spaulding & Stuart. . . . .       | Richmond    |
| Fowler & Gardner. . . . .            | Calais        | Straw & Martin. . . . .           | Guilford    |
| Fuller, B. B. . . . .                | Lewiston      | Tolles, Benjamin D. . . . .       | Berwick     |
| Gilman, A. W. & Co. . . . .          | Foxcroft      | Wheeler, W. J. & Co. . . . .      | South Paris |
| Goodwin, H. H. . . . .               | Biddeford     | Wilson, Geo. O. . . . .           | Kittery     |
| Jones, Charles Folsom. . . . .       | Skowhegan     |                                   |             |

COMMERCIAL UNION (England.)

|                                      |              |                                   |               |
|--------------------------------------|--------------|-----------------------------------|---------------|
| Barrows, Geo. M. . . . .             | Newport      | Kent & Jones. . . . .             | Madison       |
| Batchelder Bros. . . . .             | Sanford      | Little, H. C. & Son. . . . .      | Lewiston      |
| Blake, Barrows & Brown. . . . .      | Bangor       | Macomber, Farr & Whitten, Augusta |               |
| Boothby, L. T. & Son Co., Waterville |              | Maxcy, Josiah & Sons. . . . .     | 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      | Tolles, Benjamin D. . . . .       | Berwick       |
| Dow & Pinkham. . . . .               | Portland     | Tolman, Chas. E. . . . .          | South Paris   |
| Fogg & Glidden. . . . .              | Bath         | Veilleux, L. H. . . . .           | Rumford Falls |
| Goodwin, Henry H. . . . .            | Biddeford    | Voter, F. E. . . . .              | Farmington    |
| Jones, Charles Folsom. . . . .       | Skowhegan    | Waldron, L. B. . . . .            | Dexter        |
| Jones & Field. . . . .               | Hartland     | White, Albert. . . . .            | Orono         |

HAMBURG BREMEN.

|                                      |              |                                      |                |
|--------------------------------------|--------------|--------------------------------------|----------------|
| Alford, E. R. . . . .                | Old Town     | Lewis, A. F. . . . .                 | Fryeburg       |
| Batchelder Bros. . . . .             | Sanford      | Miller, Samuel L. . . . .            | Waldoboro      |
| Boothby, L. T. & Son Co., Waterville |              | Morrill, Charles H. . . . .          | Newport        |
| Burr, Edward B. . . . .              | Brewer       | Morrison, A. E. & Co., Rumford Falls |                |
| Cochran, Baker & Cross. . . . .      | Rockland     | Norton, Hall & Webster. . . . .      | Portland       |
| Conant, Frank A. . . . .             | Lewiston     | Perry, Arthur C. . . . .             | Presque Isle   |
| Curran, William F. . . . .           | Bangor       | Perry, H. O. & Son. . . . .          | Fort Fairfield |
| Downing, Chas. S. & Son. . . . .     | Augusta      | Remick, Samuel E. . . . .            | Madison        |
| Field & Quimby. . . . .              | Belfast      | Small, Frank A. . . . .              | Bath           |
| Folsom, Leroy R. . . . .             | Norridgewock | Spencer, Wilbur D. . . . .           | Berwick        |
| Freeman, George G. . . . .           | Cherryfield  | Staples, Lytton E. . . . .           | Biddeford      |
| Gentle, George S. . . . .            | Houlton      | Straw & Martin. . . . .              | Guilford       |
| Goodwin, H. H. . . . .               | Biddeford    | Sturtevant & Ham, Livermore Falls    |                |
| Grant, Geo. H. . . . .               | Bucksport    | Sylvester, Alonzo. . . . .           | Farmington     |
| Haskell Ins. Agency. . . . .         | Pittsfield   | Talbot, George H. . . . .            | Camden         |
| Haskell, O. S. . . . .               | Pittsfield   | Tapley, Omar W. . . . .              | Ellsworth      |
| Manager, Haskell Ins. Agency.        |              | Timberlake, Fremont E. . . . .       | Phillips       |
| Hovey, George L. . . . .             | North Anson  | Tracy, Bedford E. . . . .            | Winter Harbor  |
| Howard, George E. & Co. . . . .      | Dover        | Warren, E. L. . . . .                | Bucksport      |
| Howe, Freeland. . . . .              | Norway       | Wentworth, Herbert. . . . .          | Skowhegan      |
| Hume, Charles W. . . . .             | Eastport     | Wing, Herbert S. . . . .             | Kingfield      |
| Hutchinson, J. P. . . . .            | Auburn       | Wilson, George O. . . . .            | Kittery        |
| Jordan, Augustus H. . . . .          | Gardiner     |                                      |                |

## LAW UNION AND CROWN.

|                        |          |                        |           |
|------------------------|----------|------------------------|-----------|
| Adams, Chas. C.....    | Portland | Griffin, John C.....   | Skowhegan |
| Anderson, Horace.....  | Portland | Leach, Converse E..... | Portland  |
| Finnegan, James P..... | Bangor   | Little, Thomas J.....  | Portland  |

## LIVERPOOL AND LONDON AND GLOBE.

|                           |                |                          |               |
|---------------------------|----------------|--------------------------|---------------|
| Bailey, A. & Co.....      | Gardiner       | Mathews, C. K. & Co....  | Waterville    |
| Blake, Barrows & Brown... | Bangor         | Morrison, Arthur E.....  | Rumford Falls |
| Burrill, C. C. & Son..... | Ellsworth      | Parks Bros.....          | Pittsfield    |
| Cochran, Baker & Cross... | Rockland       | Pattee, James & Son..... | Belfast       |
| Donnell, Wm. C.....       | Houlton        | Perkins, H. E. & Co..... | Sanford       |
| Dow & Pinkham.....        | Portland       | Perkins, Howard E.....   | Sanford       |
| Drake, James B.....       | Bath           | Perry, Arthur C.....     | Presque Isle  |
| Fessenden, Nicholas...    | Fort Fairfield | Spencer, Wilbur D.....   | Berwick       |
| Howe, Freeland.....       | Norway         | Straw & Martin.....      | Guilford      |
| Jones, Chas. Folsom....   | Skowhegan      | Talbot, Geo. H.....      | Camden        |
| Kneeland, James H.....    | Searsport      | Taylor, Richard H. T.... | Wiscasset     |
| Little, H. C. & Son.....  | Lewiston       | Thompson, Harry F....    | Brunswick     |
| 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         | Hutchinson, H. G.....        | Biddeford     |
| Batchelder Bros.....        | Sanford         | Jordan, Augustus H.....      | Gardiner      |
| Boothby, L. T. & Son Co.,   | Waterville      | Loring, Prentiss, Son & Co., | Portland      |
| Bowker & Humphreys...       | Brunswick       | Lynam, Fred C. & Co....      | Bar Harbor    |
| Carter, George A. & Co..... | Saco            | Marston, Ray G.....          | Hallowell     |
| Cochran, Baker & Cross...   | Rockland        | Miller & Owen.....           | Auburn        |
| Cook & West.....            | Lewiston        | Pearl & Dennett.....         | Bangor        |
| Crosby, E. S.....           | Bath            | Sawyer, Harry S.....         | Saco          |
| Dwellely & Clary...         | Livermore Falls | Thwing, Joseph P.....        | Farmington    |
| Foster, Herbert E.....      | Winthrop        | Tracy, Bedford E.....        | Winter Harbor |
| Gastonguay, A. T.....       | Lewiston        | Wentworth, Herbert....       | Skowhegan     |
| Heath, Henry A.....         | Augusta         | Wheeler, W. J. & Co....      | South Paris   |
| Hobbs, Charles C....        | South Berwick   |                              |               |

## LONDON AND LANCASHIRE.

|                           |           |                          |                 |
|---------------------------|-----------|--------------------------|-----------------|
| Anderson, Adams & Co....  | Portland  | Mathews, C. K. & Co....  | Waterville      |
| Batchelder Bros.....      | Sanford   | McFadden & Co.....       | Fairfield       |
| Blake, Barrows & Brown... | Bangor    | Morrison, A. E. & Co.,   | Rumford Falls   |
| Cochran, Baker & Cross... | Rockland  | Pennell & Co.....        | Skowhegan       |
| Cole, C. H.....           | Kennebunk | Renouf, N. P.....        | Biddeford       |
| Conant, F. A.....         | Lewiston  | Rhoades, H. E. & Co..... | Old Town        |
| Danforth, F. A. & Co..... | Gardiner  | Rogers, Oscar C.....     | Bath            |
| Gentle, George S.....     | Houlton   | Sturtevant & Ham,        | Livermore Falls |
| Howe, Freeland.....       | Norway    | Tapley, O. W.....        | Ellsworth       |
| Hoyt, F. Roland.....      | Kittery   | Thompson, Harry F....    | Brunswick       |
| Hutchinson, J. P.....     | Auburn    | Tolles, Benjamin D.....  | Berwick         |
| Kneeland, James H.....    | Searsport | Voter, F. E.....         | Farmington      |
| Macomber, Farr & Whitten, | Augusta   |                          |                 |

## MANNHEIM.

|                              |          |
|------------------------------|----------|
| Roberts, George L. & Co..... | Rockland |
|------------------------------|----------|

## NORTH BRITISH AND MERCANTILE.

|                           |                  |                         |              |
|---------------------------|------------------|-------------------------|--------------|
| Adams, Benjamin.....      | Bowdoinham       | Came, Samuel M.....     | Alfred       |
| Ames, Albert M.....       | Stockton Springs | Carll, E. C.....        | Gorham       |
| Austin & Shearman,        | Deering Center   | Chapman, D. W. & Son,   | Damariscotta |
| Bailey, Augustus.....     | Gardiner         | Cole, Chas H.....       | Kennebunk    |
| Batchelder Bros.....      | Sanford          | Davis, Geo. E.....      | Parsonsfeld  |
| Bird, Maynard S.....      | Rockland         | Downes & Curran.....    | Calais       |
| Blake, Barrows & Brown... | Bangor           | Fox, Francis A.....     | Porter       |
| Bradish, Scott P.....     | Eastport         | Gentle, Geo. S.....     | Houlton      |
| Bragdon, Albert M.....    | York             | Gerrish, L. H., Jr..... | Westbrook    |

## NORTH BRITISH AND MERCANTILE—Concluded.

|                                     |               |                                   |                |
|-------------------------------------|---------------|-----------------------------------|----------------|
| Grant, The Geo. H. Co. . . . .      | Ellsworth     | Palmer, Edwin A. . . . .          | Buxton         |
| Hall, Melville C. . . . .           | Topsham       | Parks Bros. . . . .               | Pittsfield     |
| Hall, William T. . . . .            | Richmond      | Perkins, Walter P. . . . .        | Cornish        |
| Howard, Geo. E. & Co. . . . .       | Dover         | Remick, Samuel E. . . . .         | Madison        |
| Humphreys, D. M. . . . .            | Bath          | Soule, Willis H. . . . .          | Freeport       |
| Humphrey, G. Howard. . . . .        | Yarmouth      | Spear, William F. . . . .         | South Portland |
| Jones, Charles Folsom. . . . .      | Skowhegan     | Spencer, W. D. . . . .            | Berwick        |
| Libby, H. B. & Son. . . . .         | Bridgton      | Sturtevant & Ham, Livermore Falls |                |
| Libby, R. Cutler. . . . .           | Portland      | Talbot, Geo. H. . . . .           | Camden         |
| Luce, Arthur L. . . . .             | Rumford Falls | Tarbox, W. R. . . . .             | Fryeburg       |
| Macomber, Farr & Whitten, Augusta   |               | Thompson, Harry F. . . . .        | Brunswick      |
| Mathews, Chas. K. & Co., Waterville |               | Thwing, Joseph P. . . . .         | Farmington     |
| McDougall, H. N. . . . .            | Rockland      | Welch, Geo. A. . . . .            | Lewiston       |
| Miller, Alonzo Q. . . . .           | Auburn        | Wheeler, W. J. & Co. . . . .      | South Paris    |
| Morrill, Chas. H. . . . .           | Newport       | Woodman, Melville. . . . .        | Biddeford      |
| Norton, Hall & Webster. . . . .     | Portland      |                                   |                |

## NORTHERN ASSURANCE.

|                                      |           |                                      |            |
|--------------------------------------|-----------|--------------------------------------|------------|
| Allen, Geo. E. . . . .               | Camden    | Howe, Freeland. . . . .              | Norway     |
| Black, Alfred S. . . . .             | Rockland  | Hutchinson, J. P. . . . .            | Auburn     |
| Boothby, J. T. & Son Co., Waterville |           | Lynam, Fred C. & Co. . . . .         | Bar Harbor |
| Carter, G. A. & Co. . . . .          | Saco      | 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 |

## NORWICH UNION.

|                                      |               |                                       |             |
|--------------------------------------|---------------|---------------------------------------|-------------|
| Allen, Geo. E. . . . .               | Camden        | Humphreys, Denny M. . . . .           | Bath        |
| Batchelder Bros. . . . .             | Sanford       | Judkins, Wesley H. . . . .            | Dexter      |
| Beane & Beane. . . . .               | Hallowell     | Loring, Prentiss, Son & Co., Portland |             |
| Blake, Barrows & Brown. . . . .      | Bangor        | Lovell, George C. . . . .             | Richmond    |
| Bowker & Humphreys. . . . .          | Brunswick     | Lynam, Fred C. & Co. . . . .          | Bar Harbor  |
| Bucknam, J. A. & Co., Mechanic Falls |               | Marr, Charles H. . . . .              | Gardiner    |
| Cole, C. H. . . . .                  | Kennebunk     | Mathews, C. K. & Co. . . . .          | Waterville  |
| Conant, Frank A. . . . .             | Lewiston      | McFadden & Co. . . . .                | Fairfield   |
| Dinsmore & Bickford. . . . .         | Skowhegan     | Miller & Owen. . . . .                | Auburn      |
| Field & Quimby. . . . .              | Belfast       | Parks Bros. . . . .                   | Pittsfield  |
| Foster, Herbert E. . . . .           | Winthrop      | Remick, Sam'l E. . . . .              | Madison     |
| Freeman, Fred H. . . . .             | South Windham | Renouf, Narcisse P. . . . .           | Biddeford   |
| Gardner, E. B. & Son. . . . .        | Bucksport     | Snow, Willis. . . . .                 | Freeport    |
| 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 |

## PALATINE.

|                                   |          |                            |            |
|-----------------------------------|----------|----------------------------|------------|
| Anderson, Adams & Co. . . . .     | Portland | Hoyt, F. Rowland. . . . .  | Kittery    |
| Drummond, A. M. & Co., Waterville |          | Hutchinson, J. P. . . . .  | Auburn     |
| Gallagher, Hugh T. . . . .        | Bangor   | Kneeland, James H. . . . . | Searsport  |
| Gastonguay, Albert T. . . . .     | Lewiston | Sanborn, Willis E. . . . . | Springvale |
| Haskell, George B. . . . .        | Lewiston |                            |            |

## PHENIX ASSURANCE.

|                                 |          |                                |               |
|---------------------------------|----------|--------------------------------|---------------|
| Baker, Ernest G. . . . .        | Bangor   | Elliott, H. L. & Co. . . . .   | Rumford Falls |
| Bird, Maynard S. & Co. . . . .  | Rockland | Grant, The Geo. H. Co. . . . . | Ellsworth     |
| Boothby, Wm. G. . . . .         | Augusta  | Miller & Owen. . . . .         | Auburn        |
| Carter, George A. & Co. . . . . | Saco     | Shaw, Justin H. . . . .        | Kittery       |
| Cronin, Patrick J. . . . .      | Lewiston | Staples, Thomas F. . . . .     | Eliot         |
| Dow & Pinkham. . . . .          | Portland | Wheeler, W. J. & Co. . . . .   | South Paris   |
| Drake, James B. . . . .         | Bath     |                                |               |

## PRUSSIAN NATIONAL.

|                         |            |                           |           |
|-------------------------|------------|---------------------------|-----------|
| Bailey, Augustus.....   | Gardiner   | Grant, The Geo. H. Co.... | Ellsworth |
| Byrnes, Patrick J.....  | Bangor     | Heath, Henry A.....       | Augusta   |
| Drummond, Anna M.....   | Waterville | Staples, Lytton E.....    | Biddeford |
| Flaherty, Thomas H..... | Portland   | Welch, Geo. A.....        | Lewiston  |

## ROYAL.

|                           |               |                           |                  |
|---------------------------|---------------|---------------------------|------------------|
| Adams, Charles C.....     | Deering       | Howe, Freeland.....       | Norway           |
| Allen, George E.....      | Camden        | Hoyt, F. Roland.....      | Kittery          |
| Anderson, Adams & Co....  | Portland      | Knight, John Edw.,        | Boothbay Harbor  |
| Bailey, Augustus.....     | Gardiner      | Knowles, Belle S.,        | Northeast Harbor |
| Batchelder Bros.....      | Sanford       | Little, H. C. & Son.....  | Lewiston         |
| Bird, Maynard S.....      | Rockland      | Longfellow, Phineas H.... | Machias          |
| Bird, Maynard S. & Co.... | Rockland      | Lynam, F. C. & Co....     | Bar Harbor       |
| Blake, Barrows & Brown... | Bangor        | Macomber, Farr & Whitten, | Augusta          |
| Boothby, L. T. & Son Co., | Waterville    | Morrison, A. E. & Co.,    | Rumford Falls    |
| Drake, James B.....       | Bath          | Riley, Thomas H.....      | Brunswick        |
| Gentle, Geo. S.....       | Houlton       | Tapley, Omar W.....       | Ellsworth        |
| Hobbs, Chas. C.....       | South Berwick | Wentworth, Herbert....    | Skowhegan        |

## ROYAL EXCHANGE.

|                             |            |                          |           |
|-----------------------------|------------|--------------------------|-----------|
| Batchelder, Geo. A.....     | Sanford    | Heath, Henry A.....      | Augusta   |
| Batchelder, William, Jr.... | Sanford    | Holmes, Minnie E.....    | Ellsworth |
| Bradish, Scott P.....       | Eastport   | Hussey, Frederick C..... | Portland  |
| Burnham, Joseph E.....      | Saco       | Hutchinson, Henry G....  | Biddeford |
| Carleton, Edward D.....     | Thomaston  | Miles, James H.....      | Saco      |
| Drummond, A. F.....         | Waterville | Miller, Addison A.....   | Auburn    |
| Drummond, A. M.....         | Waterville | Miller, Charles K.....   | Camden    |
| Fogg, Sanford L.....        | Bath       | Miller, Frank H.....     | Camden    |
| Gallagher, Hugh T.....      | Bangor     | Murchie, Howard.....     | Calais    |
| Gastonguay, A. T.....       | Lewiston   | Pinkham, H. N.....       | Portland  |
| Glidden, Walter L.....      | Bath       | Simonton, Thomas E....   | Rockland  |
| Grant, George.....          | Ellsworth  | Susskraut, H. W.....     | Portland  |
| Griffin, John C.....        | Skowhegan  |                          |           |

## SCOTTISH UNION.

|                           |            |                           |               |
|---------------------------|------------|---------------------------|---------------|
| Anderson, Adams & Co....  | Portland   | Garey, Otis T.....        | Biddeford     |
| Black, Alfred S.....      | Rockland   | Griffin, John C.....      | Skowhegan     |
| Boothby, L. T. & Son Co., | Waterville | Macomber, Farr & Whitten, | Augusta       |
| Conant, Frank A.....      | Lewiston   | Morrison, A. E. & Co.,    | Rumford Falls |
| Field & Quimby.....       | Belfast    | Tyler, Fogg & Co.....     | Bangor        |

## STATE FIRE.

|                           |            |                        |           |
|---------------------------|------------|------------------------|-----------|
| Adams, Chas. C.....       | Portland   | Griffin, John C.....   | Skowhegan |
| Anderson, Horace.....     | Portland   | Leach, Converse E..... | Portland  |
| Boothby, L. T. & Son Co., | Waterville | Little, Thomas J.....  | Portland  |
| Finnigan, Jas. P.....     | Bangor     |                        |           |

## SUN.

|                           |                  |                              |              |
|---------------------------|------------------|------------------------------|--------------|
| Batchelder Bros.....      | Sanford          | Hume, Charles W.....         | Eastport     |
| Bowker & Humphreys...     | Brunswick        | Jordan, Nathaniel I....      | Auburn       |
| Carter, Geo. A. & Co..... | Saco             | Loring, Prentiss, Son & Co., | Portland     |
| Chase & Boothby.....      | Augusta          | Lynam, Fred C. & Co....      | Bar Harbor   |
| Cutter, Wm. W.....        | Westbrook        | Parks Bros.....              | Pittsfield   |
| Drew, Forrest R.....      | Waterville       | Pattee, James & Son.....     | Belfast      |
| Erskine, A. J. & Co.....  | Rockland         | Pearl & Dennett.....         | Bangor       |
| Fogg, Sanford L.....      | Bath             | Sawyer, Harry Shackford...   | Saco         |
| Goodell, Mary....         | Cumberland Mills | Springer, Rufus F.....       | Lisbon Falls |
| Grant, The Geo. H. Co.... | Ellsworth        | Welch, George A.....         | Lewiston     |
| Griffin, John C.....      | Skowhegan        | Woodman, Melville.....       | Biddeford    |
| Howe, Freeland.....       | Norway           |                              |              |

UNION ASSURANCE.

|                         |            |                         |           |
|-------------------------|------------|-------------------------|-----------|
| Adams, Chas. C.....     | Portland   | Carll, Eugene C.....    | Augusta   |
| Anderson, Horace.....   | Portland   | Griffin, John C.....    | Skowhegan |
| Barrows, Geo. W. E..... | Bangor     | Howard, Chas. H.....    | Augusta   |
| Bartlett, M. F.....     | Waterville | Leach, Converse E.....  | Portland  |
| Batchelder, Geo. A..... | Sanford    | Little, Jacob R.....    | Lewiston  |
| Bodwell, Royal H.....   | Augusta    | Little, Thomas J.....   | Portland  |
| Boothby, W. A. R.....   | Waterville | Macomber, Geo. E.....   | Augusta   |
| Brown, Wm. E.....       | Bangor     | Tolles, Benjamin D..... | Berwick   |

WESTERN ASSURANCE.

|                           |            |                           |             |
|---------------------------|------------|---------------------------|-------------|
| Adams, B.....             | Bowdoinham | Hilton, John M.....       | Madison     |
| Alford, E. R.....         | Old Town   | Lynam, Fred C. & Co...    | Bar Harbor  |
| Baillard, S. K.....       | Auburn     | Norton, Hall & Webster... | Portland    |
| Bird, Maynard S. & Co...  | Rockland   | Sanborn, W. E.....        | Springvale  |
| Boothby, L. T. & Son Co., | Waterville | Smith, Wesley G.....      | Old Orchard |
| Callahan, T. F.....       | Lewiston   | Tapley, O. W.....         | Ellsworth   |
| Carter, Geo. A. & Co..... | Saco       | Tyler, Fogg & Co.....     | Bangor      |
| Danforth, F. A. & Co..... | Gardiner   | Webber & Webber.....      | Auburn      |
| Emerson, G. A.....        | Lewiston   | Wentworth, Herbert....    | Skowhegan   |
| Field & Quimby.....       | Belfast    | Wheeler, W. J. & Co...    | South Paris |

MAINE LIFE COMPANY.

UNION MUTUAL.

|                            |               |                           |                |
|----------------------------|---------------|---------------------------|----------------|
| Allen, Charles P.....      | Presque Isle  | Gagnon, Joseph A.....     | Van Buren      |
| Anderson, S. A.....        | Bar Harbor    | Gledhill, T. H. & W. W... | Lewiston       |
| Axtell, Henry E.....       | Portland      | Gowen, Frank W.....       | Waterville     |
| Binette, E. E.....         | Waterville    | Hall, William E.....      | Portland       |
| Bondy, Edouard.....        | Lewiston      | Hammond, Fred P.....      | Lewiston       |
| Bragg, Albert C.....       | Portland      | Harvey, William.....      | Augusta        |
| Brillard, Simeon.....      | Waterville    | Haskell, Edgar W.....     | Deer Isle      |
| Brown, H. C.....           | Portland      | Hatch, Fred C.....        | Bangor         |
| Brown, R. M.....           | Wilton        | Hayes, Isaac A.....       | Portland       |
| Buzzell, H. C.....         | Monroe        | Hebert, J. A.....         | Van Buren      |
| Campbell, A. A.....        | Fayette       | Hemond, Edouard.....      | Lewiston       |
| Carl, Truman B.....        | North Anson   | Hodgkins, Frank L.....    | Lamoine        |
| Carleton, Franklin A.....  | Bangor        | Holt, Frank C.....        | Norridgewock   |
| Carll, E. C.....           | Buxton        | Hooper, Lewis F.....      | Ellsworth      |
| Chaplin, John.....         | Brunswick     | Houston, Harry W.....     | Portland       |
| Clark, L. A. W.....        | Damariscotta  | Howison, Ludwell L.....   | Portland       |
| Coffin, Edwin V.....       | Harrington    | Ingraham, Maude J.....    | Portland       |
| Connors, A. E.....         | Bar Harbor    | Jewell, Milton A.....     | Portland       |
| Craig, W. E.....           | Dixmont       | Jobin, C. E.....          | Lewiston       |
| Daigle, Remi.....          | Fort Kent     | Johnson, Warren M.....    | Portland       |
| Daring, Sherman T.....     | Biddeford     | Johnson, William E.,      | South Portland |
| Decelles, H. H.....        | Lewiston      | Jonah, Edwin B.....       | Eastport       |
| Doloroso Destino L. A..... | Hebron        | Jones, Woodford W.....    | Caribou        |
| Dow, A. V.....             | Hiram         | Keightley, John W.....    | Biddeford      |
| Drummond, Albert F....     | Waterville    | Kimball, Chas. P.....     | Lisbon Falls   |
| Dunphe, William H.....     | Gray          | Knowlton, Frederic W....  | Old Town       |
| Durepo, Dannie.....        | Limestone     | Lachance, Louis.....      | Lewiston       |
| Eastman, W. H.....         | East Sumner   | Lachance, Jos.....        | Biddeford      |
| Elliott, T. A.....         | Brooks        | Lane, C. E.....           | Brooks         |
| Estabrook, Nathaniel Y.... | Patten        | Langston & Heath.....     | Augusta        |
| Fifield, B. S.....         | Rockland      | Lavoie, Pierre.....       | Lewiston       |
| Fournier, Joseph A....     | Rumford Falls | Lessard, Adelard.....     | Lewiston       |
| Friend, R. H.....          | Etna          | Littlefield, Adelyn L.... | Portland       |
| Fuller, William G.....     | Unity         | Lufkin, Elmira E.....     | Bangor         |

## UNION MUTUAL—Concluded.

|                                      |                 |                                      |               |
|--------------------------------------|-----------------|--------------------------------------|---------------|
| MacKeever, Cora H. ....              | Eddington       | Sawyer, Deane A. ....                | Naples        |
| Maher, Fred J. ....                  | Millinocket     | Sawyer, H. E. ....                   | Alna          |
| Marr, Charles M. ....                | Swanville       | Shepherd, Herbert L. ....            | Rockport      |
| Mason, A. F. ....                    | Auburn          | Shepherd, Joseph F. ....             | Rockport      |
| Mayer, Ernest. ....                  | Portland        | Sinkinson, James. ....               | Portland      |
| McLain, Joseph E. ....               | Broad Cove      | Smallidge, W. S. ....                | Seal Harbor   |
| Meserve, John L. ....                | Naples          | Smith, Harry L. ....                 | Greenville    |
| Michaud, Joseph W. ....              | Brunswick       | Smith, Harvey W. ....                | Rockland      |
| Mitchell, William M., Mechanic Falls |                 | Smith, L. E. ....                    | Washburn      |
| Moran, Patrick P. ....               | Lewiston        | Sowle, Benjamin T. ....              | Ellsworth     |
| Morin, Henri E. ....                 | Portland        | Stanley, Mary E. ....                | Friendship    |
| Morin, Theodule. ....                | Fort Kent       | Staples, A. D. ....                  | Orland        |
| Morton, Charles L. ....              | Portland        | Starrett, George H. ....             | Thomaston     |
| Mudgett, A. L. ....                  | Belfast         | Stevens, B. W. ....                  | Bangor        |
| Mulloney, Daniel C. ....             | Portland        | Stevens, Miss. M. B., New Gloucester |               |
| Nadeau, Arthur J. ....               | Fort Kent       | Steward, Daniel. ....                | Bingham       |
| Nadeau, Sarah. ....                  | Fort Kent       | Talbot, George H. ....               | Camden        |
| Nelson, Frank L. ....                | Bangor          | Tarr, E. A. ....                     | Etna          |
| Nichols, Mrs. C. A. ....             | Portland        | Templeton, Orrin. ....               | Greenville    |
| Nutting, Charles W. ....             | Skowhegan       | Thayer, George S. ....               | Lubec         |
| O'Neil, Frederick. ....              | Biddeford       | Therault, Philip H. ....             | Brunswick     |
| Page, Carrie S. ....                 | Portland        | Thompson, M. E. ....                 | South Bristol |
| Page, Parker J. ....                 | Portland        | Tolman, Charles E. ....              | South Paris   |
| Pattee, Jetson M. ....               | Belfast         | Varney, Charles O. ....              | Brooks        |
| Pierce, Effie. ....                  | Boothbay Harbor | Veuilleux, Damas. ....               | Waterville    |
| Poulin, Joseph E. ....               | Waterville      | Ward, Ernest E. ....                 | Bristol       |
| Prior, Clara H. ....                 | Bristol         | Ward, George C. ....                 | Prospect      |
| Raymond, Gideon. ....                | Chisholm        | Weeks, Chas. E. ....                 | Rockland      |
| Rhoades, Hadley E. ....              | Old Town        | Whitaker, Rodney. ....               | Unity         |
| Richmond, Frank H., Rumford Falls    |                 | Whittemore, Frank H. ....            | Foxcroft      |
| Ross, Leonard E., Chebeague Island   |                 | Wing, Herbert S. ....                | Kingfield     |
| Ross, T. S. ....                     | Newport         | Woodman, Maurice L. ....             | Lagrange      |
| Roy, Joseph. ....                    | Lewiston        | Wright, W. F. ....                   | Springvale    |
| Runnels, C. M. ....                  | Patten          | York, George W. ....                 | Island Falls  |
| Saucier, Albert J. ....              | Lewiston        |                                      |               |

## LIFE COMPANIES OF OTHER STATES.

## ETNA LIFE.

|                          |                     |                         |            |
|--------------------------|---------------------|-------------------------|------------|
| Barrows, George A. ....  | Sangerville         | Robbins, A. O. ....     | Fort Kent  |
| Benner, Jos. W. ....     | Portland            | Robinson, Wm. P. ....   | Machias    |
| Campbell, A. E. ....     | North Leeds         | Sawyer, C. O. ....      | Searsport  |
| Devereaux, A. R. ....    | East Lamoine        | Shaw, Chas. W. ....     | Strong     |
| Fairbrother, E. F. ....  | Skowhegan           | Smith, H. L. ....       | Portland   |
| Fall, W. A. ....         | Bath                | Smith, Wesley G. ....   | Portland   |
| Finnigan, James P. ....  | Bangor              | St. Clair, Ashley. .... | Calais     |
| Fuller, H. G. ....       | West Falmouth       | Steward, Daniel. ....   | Bingham    |
| Hanson, Geo. M. ....     | Calais              | Talbot, A. L. ....      | Lewiston   |
| Hart, W. H. ....         | Portland            | Talbot, George H. ....  | Camden     |
| Hickey, John J. ....     | Old Town            | Turner, R. H. ....      | Portland   |
| Hobbs, John P. ....      | Portland            | Vining, E. L. ....      | Wilton     |
| Johnson, G. H. ....      | Augusta             | Waite, O. S. ....       | North Jay  |
| Jones, E. C. & Co. ....  | Portland            | Wescott, A. C. ....     | Portland   |
| Libby, Chas. E. ....     | Portland            | Wheeler, L. I. ....     | Ashland    |
| Loder, C. Percival. .... | Clinton             | White, F. M. ....       | Vinalhaven |
| Ober, C. B. ....         | East Machias        | Wilson, Edwin S. ....   | Bangor     |
| Palmer, Edwin A. ....    | Bar Mills           | Woodman, Melville. .... | Biddeford  |
| Randall, J. A. ....      | Greenville Junction | Wyman, Fred D. ....     | Brewer     |
| Reed, Edwin A. ....      | Orono               |                         |            |



## COLUMBIAN NATIONAL LIFE.

|                                    |              |                           |              |
|------------------------------------|--------------|---------------------------|--------------|
| Allen, J. E. ....                  | Portland     | Kenniston, H. G. ....     | Bangor       |
| Ames, L. W. ....                   | Bangor       | Kitchen, J. C. ....       | Presque Isle |
| Casey, Warren. ....                | Augusta      | Livermore, Edward A. .... | Gardiner     |
| Chandler, Maud A. ....             | Presque Isle | Miles, Geo. A. ....       | Passadumkeag |
| Emery, George Greenleaf. ....      | Sanford      | Peabody, H. B. ....       | Newport      |
| Hackett, C. O. ....                | Island Falls | Short, A. D. ....         | Sanford      |
| Hackett, Fred L. ....              | Madison      | Smith, Albert H. ....     | Bangor       |
| Houghton, William Morris, Portland |              | Ward, S. C. C. ....       | Augusta      |
| Jones, W. W. ....                  | Jonesport    | Whitmore, Samuel. ....    | Portland     |

## CONNECTICUT GENERAL LIFE.

|                          |           |                           |           |
|--------------------------|-----------|---------------------------|-----------|
| Cobb, Charles E. ....    | Portland  | Parkhurst, Arthur D. .... | Woodfords |
| Cyr, Cyril. ....         | Old Town  | Stevens, Byron W. ....    | Bangor    |
| Davis, Will H. ....      | Milbridge | Thomas, Eugene. ....      | Topsham   |
| Fuller, H. Granger. .... | Portland  | Turner, John W., Jr. .... | Portland  |
| Nelson, Forrest. ....    | Bath      | Wilson, Hiram C. ....     | Lewiston  |

## CONNECTICUT MUTUAL LIFE.

|                            |            |                            |               |
|----------------------------|------------|----------------------------|---------------|
| Adams, Fred W. ....        | Bangor     | Robinson, Veysey H. ....   | Waterville    |
| Blount, Harry G. ....      | Lewiston   | Ryan, Felix L. ....        | Bangor        |
| Cooper, George W. ....     | Patten     | Selberg, Lars A. ....      | Monson        |
| Decker, Ernest E. ....     | Portland   | Sewall, Frederick W. ....  | Wiscasset     |
| Fairbanks, Henry N. ....   | Bangor     | Small, Henry A. ....       | Sedgwick      |
| Gilman, Calvin W. ....     | Waterville | Snow, Harry L. ....        | Portland      |
| Hanley, Silas S. ....      | Thomaston  | Thibodeau, Electus W. .... | Carroll       |
| Howard, George E. ....     | Dover      | Tracy, B. E. ....          | Winter Harbor |
| Larrabee, Bertrand C. .... | Portland   | Wyman, Edward B. ....      | Ellsworth     |
| Nelson, Frank. ....        | Calais     | Wyman, Edwin E. ....       | Millinocket   |

## EQUITABLE LIFE.

|                                  |                 |                                    |                    |
|----------------------------------|-----------------|------------------------------------|--------------------|
| Abbott, Charles W. ....          | Albion          | Doyle, Joseph H. ....              | Franklin           |
| Adams, Sanford. ....             | Auburn          | Eaton, Arthur G. ....              | Portland           |
| Allen, Carrie L. ....            | Greenville      | Eaton, Kenneth F. ....             | Dryden             |
| Allen, Charles A. ....           | Waterville      | Ek, Arvid. ....                    | Portland           |
| Allen, Fremont. ....             | North Berwick   | Enemark, H. J. P. ....             | Portland           |
| Allen, George A. ....            | Auburn          | Farley, Roy M. ....                | Ashland            |
| Anderson, J. Herbert. ....       | Waterboro       | Fish, Frank B. ....                | Portland           |
| Andrew, Roger P. Winthrop Center |                 | Fogg, Everett L. ....              | Lewiston           |
| Austin, E. E. ....               | Fort Fairfield  | Foss, Lewis E. ....                | Rockland           |
| Barrett, Anthony J. ....         | Portland        | Freeman, Wallace G. ....           | Portland           |
| Beal, Walter A. ....             | North Anson     | Gagnon, Geo. A. ....               | Upper Frenchville  |
| Bell, Harry E. ....              | Phillips        | Gardner, R. A. ....                | Calais             |
| Belyea, Samuel R. ....           | Kenduskeag      | Grinnell, W. E. ....               | Searsport          |
| Belyea, Viola H. ....            | Kenduskeag      | Hanna, Eugene C. ....              | East Sullivan      |
| Bennett, Rosalie L. ....         | Bridgton        | Hanson, Stephen H. ....            | Houlton            |
| Bigelow, Winnifred P. ....       | Island Falls    | Haraden, Oscar H. ....             | Bar Harbor         |
| Blodgett, Benj. P. ....          | Bucksport       | Hazelton, Franklin H. ....         | Portland           |
| Blondel, Martha L. ....          | Topsham         | Hazen, George. ....                | Oxford             |
| Bradley, F. M. ....              | Rangeley        | Hilton, Weston M., Boothbay Harbor |                    |
| Brooks, Frank W. ....            | Lewiston        | Jordan, Andred B. ....             | North Bridgton     |
| Buck, Clifton L. ....            | Wilton          | Kenerson, A. H. ....               | Norway             |
| Carter, Harold F. ....           | Bar Harbor      | Keyes, O. L. ....                  | Caribou            |
| Clark, Albert H. ....            | Fairfield       | Littlefield, V. T. ....            | Bangor             |
| Clark, Eben B. ....              | Tremont         | Lovejoy, H. B. ....                | North New Portland |
| Cleveland, Willis M. ....        | Millinocket     | Luce, Arthur L. ....               | Rumford Falls      |
| Cobb, Benj. J. ....              | Portland        | Madison, Charles. ....             | Westbrook          |
| Coffin, Ada E. ....              | Pittsfield      | Mansfield, Lee E. ....             | Jonesport          |
| Colson, W. A. ....               | Searsport       | Mason, E. B. ....                  | Brunswick          |
| Comstock, Gerald G. ....         | Argyle          | Mason, Herman. ....                | Bethel             |
| Connor, James E. ....            | Waterville      | McCurdy, John L. ....              | North Lubec        |
| Coombs, Charles W. ....          | Auburn          | McIntire, Percy E. ....            | Caribou            |
| Currie, A. V. ....               | Fort Kent       | McKechnie, Willard E. ....         | Princeton          |
| Danforth, Walter A. ....         | Bangor          | Mitchell, Edith M. ....            | Portland           |
| Davis, William M. ....           | Ellsworth Falls | Moore, William E. ....             | Auburn             |
| Deering, C. H. ....              | Wytopitlock     | Morse, George F. ....              | Hallowell          |

## EQUITABLE LIFE—Concluded.

|                         |                |                        |                |
|-------------------------|----------------|------------------------|----------------|
| Newton, Ida M.....      | Rumford Falls  | Somerville, M. C.....  | Houlton        |
| Park, James I.....      | Orono          | Staples, Albert D..... | Orland         |
| Pinkham, Carrie R.....  | Lewiston       | Staples, Helen M.....  | Hanover        |
| Pomeroy, Charles E..... | Millinocket    | Strout, J. Walter..... | Thomaston      |
| Reynolds, H. J.....     | Eastport       | Thompson, Foster M.... | Roque Bluffs   |
| Rich, Payson.....       | Lewiston       | Turner, Edgar S.....   | Augusta        |
| Rigby, J. P.....        | Hampden Corner | Turner, Richard H..... | Portland       |
| Ripley, Lewis W.....    | Andover        | Voter, F. E.....       | Farmington     |
| Roach, Everett C....    | New Gloucester | Ward, Gilbert H.....   | Cherryfield    |
| Rolfe, Harry C.....     | Rumford Falls  | Weeks, Charles L.....  | Haywood        |
| Rollins, D. C.....      | Pittsfield     | Weeks, Dan S.....      | South Gardiner |
| Rush, Harry A. M.....   | Millinocket    | Weeks, Horace T.....   | Coopers Mills  |
| Russell, E. A.....      | Farmington     | Wilcox, Arleta M.....  | Portland       |
| Small, Emma J.....      | Bath           | Willard, Mary E.....   | Portland       |
| Sinclair, Guy V.....    | Columbia Falls | Wiley, Melbourne H.... | Cherryfield    |
| Smith, Bartlett L.....  | Smithville     | Woodbury, Wm. C.....   | Dover          |
| Smith, Lillian S.....   | Portland       |                        |                |

## FIDELITY MUTUAL LIFE.

|                         |            |                         |               |
|-------------------------|------------|-------------------------|---------------|
| Ames, James H.....      | Bowdoinham | Heywood, D. E.....      | Rangeley      |
| Anderson, George W..... | Freeport   | Mitchell, Carl G.....   | Freeport      |
| Barrett, Geo. H. M..... | Rockport   | Murphy, Dennis J.....   | Millinocket   |
| Bean, Ervin A.....      | Portland   | Nichols, E. O.....      | Hebron        |
| Bird, David N.....      | Belfast    | Shaw, William H.....    | Kenduskeag    |
| Brannen, Geo. S. P..... | Danforth   | Stewart, Charles M..... | Bangor        |
| Brooks, Orland J.....   | Portland   | Veilleux, L. H.....     | Rumford Falls |

## HOME LIFE.

|                              |               |                         |               |
|------------------------------|---------------|-------------------------|---------------|
| Bailey, R. O.....            | Rumford Falls | Langlois, Florent.....  | Waterville    |
| Carney, David W.....         | Ellsworth     | Latham, H. W.....       | Portland      |
| Cheney, Chas. E.....         | Portland      | Letourneau, J. A.....   | Rumford Falls |
| Donovan, D. E.....           | Bangor        | Mayrand, George.....    | Lewiston      |
| Fairbrother, Frederick F.... | Brewer        | McGillin, William.....  | South Brewer  |
| Ferry, Patrick J.....        | Portland      | Mohr, Edward P.....     | Portland      |
| Fitzgerald, Chas. F.....     | Lewiston      | Nutting, Chas. W.....   | Skowhegan     |
| Glidden, A. M.....           | Caribou       | Odlin, Frederick L..... | Lewiston      |
| Kelley, Harold.....          | Biddeford     | Pierce, Elmer E.....    | Mars Hill     |
| Kyer, Frank.....             | South Brewer  | Robbins, Chas. H....    | Rumford Falls |
| Lacroix, C. A.....           | Portland      | Silsby, George S.....   | Bangor        |

## JOHN HANCOCK MUTUAL LIFE.

|                         |                 |                           |                 |
|-------------------------|-----------------|---------------------------|-----------------|
| Atwood, Harry R.....    | Bucksport       | Johnson, Levi F.....      | Brownville      |
| Bell, Vernon S.....     | Houlton         | Kingston, Charles H....   | Vanceboro       |
| Betts, Herbert L.....   | Portland        | Leafe, C. A.....          | Vinalhaven      |
| Brackett, James W.....  | Portland        | Littlefield, George H.... | Ogunquit        |
| Brown, Alton.....       | Berry Mills     | Lord, Amos P.....         | Portland        |
| Brown, John H.....      | Greenville      | Murray, Aaron E.....      | Lewiston        |
| Clark, Roland E.....    | Houlton         | Nelson, John R.....       | Caribou         |
| Cobb, Harry W.....      | Bath            | Parlin, William E.....    | Weld            |
| Coggins, Simeon H.....  | Lubec           | Perrigo, Percy P.....     | Hodgdon         |
| Collins, George H.....  | Presque Isle    | Peterson, W. L.....       | Columbia Falls  |
| Crooks, Fred R.....     | Houlton         | Read, H. R.....           | Livermore Falls |
| Dyer, Herbert S.....    | Portland        | Sawyer, H. A.....         | Fort Kent       |
| Edwards, E. B.....      | Brooks          | Sayward, Charles E.....   | Portland        |
| Fickett, Clayton C..... | Portland        | Sayward, Herman J.....    | Alfred          |
| Goldthwaite, Fred O.,   | Biddeford Pool  | Shorey, Amos J.....       | Bangor          |
| Graham, J. Gilbert..... | Mars Hill       | Skillings, Frank A.....   | Portland        |
| Grant, Stephen A.....   | Limerick        | Van Amburg, Anson R....   | Portland        |
| Herrick, Eugene I.....  | Rangeley        | Welt, Joseph B.....       | Waldoboro       |
| Hooper, Charles F.....  | Sanford         | White, Winfield C.....    | Lewiston        |
| Hutchins, Chas. L....   | Livermore Falls | Wyer, William W.....      | Fairfield       |
| Johnson, Fred.....      | Bangor          |                           |                 |

## MANHATTAN LIFE.

|                       |               |                     |                 |
|-----------------------|---------------|---------------------|-----------------|
| Besaw, E. J.....      | Farmington    | Briggs, Guy H.....  | Livermore       |
| Blanchard, Lucien W., | Rumford Falls | Hutchins, C. L..... | Livermore Falls |

## MASSACHUSETTS MUTUAL LIFE.

|                          |              |                         |              |
|--------------------------|--------------|-------------------------|--------------|
| Benson, Fred.....        | Westbrook    | Moore, Dayton T.....    | Biddeford    |
| Bradbury, Geo. R.....    | Fort Kent    | Oakes, Marshall P.....  | Bangor       |
| Brunel, Frederic.....    | Portland     | Parks Bros.....         | Pittsfield   |
| Cole, Charles A.....     | South Poland | Penney, Margaret C..... | Bangor       |
| Cummings, Charles S..... | Auburn       | Perry, O. H.....        | Portland     |
| Drake, F. S.....         | Milo         | Purinton, W. E.....     | Bowdoinham   |
| Green, Edgar M.....      | Skowhegan    | Rolfe, Wm. H.....       | Brooks       |
| Hatch, John W.....       | Fairfield    | Rose, Hiram.....        | Presque Isle |
| Hooper, N. D.....        | Portland     | Stevens, J. Putnam..... | Portland     |
| Hubbard, Frank B.....    | Waterville   | Swain, Milton N.....    | Portland     |
| Miller, Samuel L.....    | Waldoboro    | Weeks, William.....     | Bangor       |
| Mills, Fred I.....       | Portland     | West, John W.....       | Auburn       |
| Moody, Wm. D.....        | Freeport     |                         |              |

## METROPOLITAN LIFE.

|                          |                 |                           |               |
|--------------------------|-----------------|---------------------------|---------------|
| Adams, James G.....      | Lewiston        | Champlin, Frank R.....    | Portland      |
| Adams, Lester E.....     | Lewiston        | Chandler, Elbridge G..... | Eastport      |
| Allen, Fred E.....       | Portland        | Chaplin, Sidney W.....    | Portland      |
| Alley, Herbert L.....    | Belfast         | Chevalier, Paul.....      | Lewiston      |
| Ancoin, Patrick.....     | Rumford Falls   | Clark, Harry P.....       | Portland      |
| Anderson, Bion B.....    | Foxcroft        | Clarke, John F.....       | Bangor        |
| Andrews, John F.....     | Biddeford       | Clifford, Percy J.....    | Bangor        |
| Atwood, Arthur S.....    | Houlton         | Cloutier, Olivier.....    | Lewiston      |
| Austin, Carroll E.....   | Foxcroft        | Cluff, Edward D.....      | Portland      |
| Ayer, Herbert.....       | Lewiston        | Colcord, Benjamin F.....  | Bath          |
| Baker, Carl H.....       | Bangor          | Cole, Willis H.....       | Portland      |
| Baribault, Edward S..... | Lewiston        | Collins, Edward.....      | Foxcroft      |
| Barnes, James J.....     | Skowhegan       | Cookson, Henry.....       | Biddeford     |
| Bartlett, Frank R.....   | Portland        | Cote, Alfred.....         | Biddeford     |
| Barton, Gideon.....      | Portland        | Cotton, Percy E.....      | Camden        |
| Beauchesne, Frank.....   | South Berwick   | Crokaerts, Bernard.....   | Lewiston      |
| Beaugard, John B.....    | Biddeford       | Crook, Clifford S.....    | Portland      |
| Belanger, Jos. E.....    | Biddeford       | Cropley, Charbena H.....  | Portland      |
| Benner, Clarence F.....  | Bangor          | Croteau, Edmond.....      | Lewiston      |
| Bentley, Silas C.....    | Livermore Falls | Curtis, Daniel S.....     | Brunswick     |
| Bergeron, Edmund.....    | Biddeford       | Custeau, Thomas.....      | Biddeford     |
| Berry, Leonard P.....    | Houlton         | Cutter, Frank E.....      | Lewiston      |
| Binnette, Edgar.....     | Waterville      | Davenport, Marquis L..... | Bangor        |
| Blanchard, Oliver L..... | Rumford Falls   | Davis, Newall A.....      | Bath          |
| Bodwell, Royal G.....    | Waterville      | Dearing, Charles F.....   | South Berwick |
| Boesen, Jes. N.....      | Portland        | Demers, Fred J.....       | Biddeford     |
| Bogrett, Alonzo P.....   | Eastport        | Deo Jay, Ellsworth A..... | Bath          |
| Boulter, John J.....     | Bangor          | Derwent, James A.....     | Portland      |
| Bourgoin, Emile J.....   | Waterville      | Desjardins, Joseph U..... | Lewiston      |
| Bourgoin, Victorie.....  | Waterville      | Dinsmore, Ernest L.....   | Portland      |
| Boyd, Victor.....        | Lewiston        | Dinsmore, Warren E.....   | Pittsfield    |
| Brackett, Harry M.....   | South Berwick   | Dole, Henry P.....        | Portland      |
| Bradley, Charles A.....  | Lewiston        | Doncette, Rudolph.....    | Lewiston      |
| Braley, John H.....      | Ellsworth       | Downes, Arthur O.....     | Portland      |
| Bray, George.....        | Portland        | Drummond, Augustus P..... | Portland      |
| Brooks, James R.....     | Houlton         | Duncan, Alexander.....    | Portland      |
| Brown, Harold C.....     | Portland        | Durgin, Frank E.....      | Portland      |
| Brown, Lewis E.....      | Rockland        | Dutch, Morton C.....      | Eastport      |
| Browne, William H.....   | Portland        | Elliott, Otis C.....      | Bath          |
| Burke, Edward F.....     | Portland        | Fairweather, John J.....  | Portland      |
| Burnham, Owen W.....     | Biddeford       | Faucher, Fred.....        | Lewiston      |
| Butler, Richard A.....   | Bangor          | Fearon, James J.....      | Rockland      |
| Butler, Timothy.....     | Bangor          | Fearon, John.....         | Biddeford     |
| Cail, James H.....       | Portland        | Finlayson, John S.....    | Waterville    |
| Call, Silas O. C.....    | Camden          | Finlayson, Robert T.....  | Waterville    |
| Cantara, Thomas N.....   | Biddeford       | Finn, Maurice.....        | Gardiner      |
| Carette, Emil.....       | Lewiston        | Folkmar, Einer.....       | Bangor        |
| Carrette, Emile.....     | Biddeford       | Follis, Fred O.....       | Eastport      |
| Casey, Michael.....      | Portland        | Ford, Anthony E.....      | Bath          |
| Chabot, Joseph A.....    | Skowhegan       | Fortier, Eddie A.....     | Waterville    |
| Chadbourne, Lora G.....  | Lewiston        | Fournier, Willie J.....   | Lewiston      |

## METROPOLITAN LIFE—Continued.

|                            |                 |                            |                 |
|----------------------------|-----------------|----------------------------|-----------------|
| Frank, Ernest.....         | Biddeford       | Libby, Chas. W.....        | Brunswick       |
| Fuller, Chas. S.....       | Lewiston        | Libby, Jesse A.....        | Gardiner        |
| Gagnon, Frank.....         | Skowhegan       | Linscott, Joseph A.,       | Livermore Falls |
| Gallant, Peter J.....      | Rumford Falls   | Livermore, Edward A.....   | Gardiner        |
| Gauthier, Henry.....       | Lewiston        | Logue, Edward J.....       | Portland        |
| Gay, Charles E.....        | Bangor          | Lord, Herbert L.....       | Bath            |
| Geaghan, Frank L.....      | Bangor          | Lord, Willis.....          | Lewiston        |
| Genest, Jos.....           | Lewiston        | Lovejoy, Napoleon.....     | Augusta         |
| Genest, Joseph.....        | Lewiston        | Lynch, Daniel.....         | South Berwick   |
| Giguere, Philippe.....     | Waterville      | Major, Paul.....           | Lewiston        |
| Giguere, Philippe.....     | Westbrook       | Malloy, James A.....       | Lewiston        |
| Gould, Merritt E.....      | Livermore Falls | Marsh, Herbert A.....      | Calais          |
| Graffan, Carl D.....       | Portland        | Martines, Emanuel.....     | Camden          |
| Grannelle, Albert H.....   | Portland        | Masse, Albert.....         | Portland        |
| Gratrix, Anson.....        | Waterville      | McAuliffe, Timothy.....    | Bath            |
| Gray, Herbert F.....       | Gardiner        | McCarroll, Michael G.....  | Calais          |
| Hagerman, Guy R.....       | Houlton         | McDonald, Frank.....       | Waterville      |
| Haines, Walter E.....      | Augusta         | McDonald, Stephen.....     | Bangor          |
| Halverson, Alfred O.....   | Portland        | McGray, Clair.....         | Augusta         |
| Ham, Walter B.....         | Lewiston        | McMillin, John W.....      | Camden          |
| Ham, Winfield L.....       | Bath            | Merrill, Fred L.....       | Portland        |
| Hamlin, Eugene J.....      | Portland        | Messer, Herbert E.....     | Bath            |
| Hammond, James E.....      | Augusta         | Millette, Frederick.....   | Waterville      |
| Hanson, Francis F.....     | Foxcroft        | Mbnteith, Robert J.....    | Portland        |
| Hapgood, Llewellyn N.....  | Portland        | Moore, Frederick T.....    | Bangor          |
| Harlow, Robert.....        | Waterville      | Morgan, Solomon.....       | Old Town        |
| Harrington, Eugene.....    | Rockland        | Morse, Walter W.....       | Rockland        |
| Hayden, Charles E.....     | Calais          | Mullally, Thos. J.....     | Biddeford       |
| Haynes, Chester B.....     | Eastport        | Murray, Alvin F.....       | Portland        |
| Healey, Bessie.....        | Waterville      | Napier, James.....         | Portland        |
| Heath, Frank.....          | Ellsworth       | Needham, Samuel E.....     | Biddeford       |
| Hehl, John A.....          | Bath            | Nelke, Bert.....           | Livermore Falls |
| Hill, Francis H.....       | Calais          | Newton, George.....        | Waterville      |
| Hogan, Chas. H.....        | Calais          | Niles, Albert A.....       | Portland        |
| Holman, Julia.....         | Rumford Falls   | Noyes, Arthur C.....       | Portland        |
| Hyde, Fred G.....          | Livermore Falls | Nutter, Thomas T.....      | Bangor          |
| Jellison, Manley.....      | Lewiston        | O'Hara, John E.....        | Portland        |
| Johnston, Oscar R.....     | Portland        | O'Leary, John J.....       | Lewiston        |
| Jenes, Edward.....         | Gardiner        | Olivier, George.....       | Lewiston        |
| Jordan, Chas. E.....       | Portland        | Olivier, George.....       | Rumford Falls   |
| Kay, Harry H.....          | Calais          | Parent, Wilford.....       | Lewiston        |
| Keagan, Thomas.....        | Bangor          | Parkhurst, Melville J..... | Westbrook       |
| Kelley, Harry C.....       | Biddeford       | Parkinson, Robert E.....   | Lewiston        |
| Kelly, George F.....       | Gardiner        | Parks, Fred.....           | Lewiston        |
| Kendall, Harry.....        | Lewiston        | Parrott, Louis H.....      | Portland        |
| Kennison, Linton H.....    | Lewiston        | Pearce, Andrew F.....      | Ellsworth       |
| Laffan, Daniel J.....      | Biddeford       | Perkins, Alfred R.....     | Bath            |
| Lahey, Thomas.....         | Waterville      | Perry, Henry G.....        | Rumford Falls   |
| Landry, Francis A.....     | Lewiston        | Peterson, George F.....    | Portland        |
| Landry, Fred.....          | Waterville      | Peterson, James A.....     | Portland        |
| Lane, Alphonso.....        | Bangor          | Pickett, Charles E.....    | South Berwick   |
| Langley, Edward P.....     | Lewiston        | Pike, Frank L.....         | Lewiston        |
| Langlois, Francois X.....  | Old Town        | Poissan, Joseph L.....     | Lewiston        |
| Larrabee, Orris B.....     | Rockland        | Porell, P. F.....          | Portland        |
| Lathrop, Frederick.....    | Rockland        | Porter, George W.....      | Skowhegan       |
| Lavalle, Francois X.....   | Rockland        | Porter, Leroy A.....       | Houlton         |
| LeBel, Edmond.....         | Brunswick       | Pratt, Charles W.....      | Brunswick       |
| LeBel, James G. D.....     | Rumford Falls   | Preo, Simeon.....          | Waterville      |
| Leclair, Joseph.....       | Westbrook       | Randall, Ernest B.....     | Augusta         |
| Leeman, Charles E.....     | Bath            | Reilly, Maurice.....       | Gardiner        |
| LeProhon, Frank L.....     | Portland        | Rheault, Zolique.....      | Biddeford       |
| Lesieur, Albert.....       | Portland        | Rheume, Joseph.....        | Biddeford       |
| Lesieur, Charles.....      | Lewiston        | Richardson, Ernest L.....  | So. Berwick     |
| Lesques, Charles H.....    | Lewiston        | Ring, Herbert E.....       | Old Town        |
| Lewis, Merton M.....       | Portland        | Roberge, George.....       | Lewiston        |
| L'Heaureux, Flavier L..... | Lewiston        | Robichaud, Ernest P.....   | Bangor          |

## METROPOLITAN LIFE—Concluded.

|                                     |                                    |
|-------------------------------------|------------------------------------|
| Robinson, Fred.....Bangor           | Stimpson, Arthur F.....Lewiston    |
| Rock, Emmerson.....Waterville       | Stocks, Archie.....Lewiston        |
| Rogers, Fred H.....Portland         | Stubbs, Harry L.....Portland       |
| Rooney, Lawrence.....Bangor         | Sullivan, Jerry K.....Rockland     |
| Ross, Mellen S.....Portland         | Tetreault, Ernest F.....Bangor     |
| Ruff, Andrew.....Rumford Falls      | Thomas, John H., Jr.....Lewiston   |
| Ryan, Edward J.....Portland         | Thombs, Joseph E.....Camden        |
| Savage, Alden.....Lewiston          | Thompson, Abial.....Lewiston       |
| Shaw, Geo. S.....Houlton            | Thompson, Ralph S.....Portland     |
| Shiro, Louis S.....Old Town         | Thompson, Thomas W.....Portland    |
| Simpson, Frank.....Bangor           | Tondreau, George J.....Brunswick   |
| Small, Fred K.....Lewiston          | Tracy, Edward C.....Lewiston       |
| Small, Thomas H.....Portland        | Twomey, John F.....Portland        |
| Smith, Arthur L.....Boothbay Harbor | Upham, George W.....Biddeford      |
| Smith, Asa.....Bangor               | Vallee, Gideon.....Lewiston        |
| Smith, Carl L.....Princeton         | Veillux, Phillippe.....Waterville  |
| Smith, Harry A.....Augusta          | Vermette, George H.....Portland    |
| Smith, Henry F.....Houlton          | Wadleigh, Wyman.....Foxcroft       |
| Socia, Ben.....Waterville           | Ward, Lyman L.....Lewiston         |
| Soiett, William W.....Old Town      | Warren, John B.....Eastport        |
| Spinney, Fred G.....Camden          | Watson, George E.....Rockland      |
| Stanton, Edward F.....Rockland      | Weller, John R.....Houlton         |
| Stephenson, Hampden I.....Lewiston  | Willis, Merle F.....Portland       |
| Stevens, Wilbert F.....Brunswick    | Woodworth, George L.....Bar Harbor |
| Stewart, Samuel J.....Portland      |                                    |

## MUTUAL LIFE.

|                                     |                                      |
|-------------------------------------|--------------------------------------|
| Ambrose, J. H.....Orono             | Hume, Chas. W.....Eastport           |
| Barker, Walter H.....West Paris     | Humphreys, C. E.....Brunswick        |
| Bonin, Fred N.....Westbrook         | Kent, Fred L.....Ellsworth           |
| Boinay, Nellie R.....Augusta        | King, Louis M.....Farmington         |
| Butman, W. C.....Plymouth           | Levenseller, H. M.....Bangor         |
| Chadbourne, Miss A. F., Old Orchard | Linscott, Isaac L.....Brunswick      |
| Chadbourne, J. A.....Bridgton       | Little, J. R.....Lewiston            |
| Chapman, L. H.....Damariscotta      | Lord, W. H.....Winterport            |
| Chase, O. W.....North New Portland  | McDonald, Thos. E.....Portland       |
| Cookson, J. F.....Etna              | Merritt, Chas. E.....Auburn          |
| Currie, N. F.....Auburn             | Mills, Henry A.....Andover           |
| Davis, Rob't A.....Steuben          | Mills, Percy A.....Portland          |
| Decelle, Henry.....Portland         | Morrison, Arthur E.....Rumford Falls |
| Dennett, C. D.....Bangor            | Morse, Mrs. C. E.....Dexter          |
| Dennett, L. P.....South Portland    | Murchie, Howard.....Calais           |
| Dockerty, Fred E.....South Portland | Newbert, Elmer E.....Augusta         |
| Doyle, J. L.....Portland            | Patterson, Ora.....East Newport      |
| Dutch, W. F.....Milo                | Peck, Mrs. M. E.....Bangor           |
| Earle, Burton B.....Bangor          | Quinlan, M. J.....Portland           |
| Fitzpatrick, J. W.....Portland      | Remick, S. E.....Madison             |
| Fitzpatrick, Louis J.....Portland   | Sargent, A. B.....Eustis             |
| Gastonguay, A. T.....Lewiston       | Small, John C.....Portland           |
| Gosse, Abbie A.....Dexter           | Sylvester, A.....Farmington          |
| Gosse, George L.....Dexter          | Talbot, Edward E.....Machias         |
| Hamlin, J. W.....Stockton Springs   | Talbot, George H.....Camden          |
| Hills, C. Walker.....Rockland       | Tyler, Fogg & Co.....Bangor          |
| Hoffman, Harry.....Portland         | Webber, Geo. C.....Auburn            |
| Howe, Freeland.....Norway           | Wildes, W. H.....Skowhegan           |
| Howe, Geo. R.....Norway             | Young, W. Scott.....Matinecus        |

## MUTUAL BENEFIT LIFE.

|                                      |                                      |
|--------------------------------------|--------------------------------------|
| Boynton, Herbert C.....Rumford Falls | Dunlap, Maurice E.....Portland       |
| Carruthers, William D.....Portland   | Fernald, Osborne.....Portland        |
| Clark, George H.....Bath             | Fickett, Joseph S.....South Portland |
| Cronkite, Archie L.....Portland      | Field, Hartry H.....Phillips         |
| Cunningham, John A.....Ellsworth     | Floyd, Howard N.....Brewer           |
| Curtis, George L.....Norway          | Fowler & Gardner.....Calais          |
| Dunlap, Charles F.....Portland       | Freeman, Henry A.....Brewer          |

## MUTUAL BENEFIT LIFE—Concluded.

|                                    |                |                                    |                |
|------------------------------------|----------------|------------------------------------|----------------|
| French, Merton H. ....             | Bangor         | Rand, Erland U. ....               | Auburn         |
| Gilbert, Percy E. ....             | Bridgewater    | Robinson, Guy E. ....              | Portland       |
| Harvey, Ray L. ....                | Auburn         | Robinson, Increase. ....           | Waterville     |
| Hawes, Charles T. ....             | Bangor         | Rogers, Lawrence W. ....           | Guilford       |
| Healey, Guy E. ....                | Augusta        | Searles, George W. ....            | Augusta        |
| Huntington, Charles L. ....        | Guilford       | Searls, Thomas. ....               | Bar Harbor     |
| Jack, Louis A. ....                | Lisbon Falls   | Sides, William M. ....             | Waldoboro      |
| Jones, Edward W. ....              | North Fryeburg | Smith, Winslow G. ....             | Lewiston       |
| Jones, Sidney F. ....              | Pittsfield     | Snow, Harry L. ....                | Portland       |
| Jordan, Chester L. ....            | South Portland | Stacey, J. H. ....                 | Popham Beach   |
| Knight, J. Edward, Boothbay Harbor |                | Stevens, Fred O. ....              | Orono          |
| Knight, John S. ....               | Auburn         | Thistle, William E. ....           | Ashland        |
| Leard, Robert S. ....              | Portland       | Tobey, Samuel N. ....              | Machiasport    |
| Longley, John H. ....              | Rumford Falls  | Trafton, Herbert W. ....           | Fort Fairfield |
| Manning, Michael H. ....           | Portland       | Watson, Murray B. ....             | Auburn         |
| Merrill, William L. ....           | Portland       | Wentworth, Herbert. ....           | Skowhegan      |
| Morrell, Herbert P. ....           | South Poland   | Whittemore, H. C., Livermore Falls |                |
| Peabody, Frank A. ....             | Houlton        | Winn, John. ....                   | Lewiston       |

## MUTUAL RESERVE.

|                             |                  |                            |                 |
|-----------------------------|------------------|----------------------------|-----------------|
| Ames, James H. ....         | Bowdoinham       | Higgins, Melvin D. ....    | Dennysville     |
| Andrews, John A. ....       | Thomaston        | Hincks, Jos. L. S. ....    | Oldtown         |
| Austin, Cleveland L. ....   | Milford          | Hooper, N. D. ....         | Bangor          |
| Bailey, D. C. ....          | Cumberland Mills | Horigan, Cornelius. ....   | Biddeford       |
| Bailey, Scott G. ....       | Bath             | Ireland, Lyman D. ....     | Corinna         |
| Bartlett, Joshua B. ....    | Ashland          | Johnson, Wm. E. ....       | South Portland  |
| Bayard, Clayton H. ....     | Orono            | Jordan, Archer. ....       | Auburn          |
| Bickford, Louis C. ....     | Wiscasset        | Jordan, Harry E. ....      | Bethel          |
| Black, F. H. ....           | Belfast          | Judkins, Myrtie E. ....    | Rockland        |
| Blaisdell, Albert P. ....   | Rockland         | Kendall, Lucius H. ....    | Biddeford       |
| Brown, Cheney C. ....       | Lewiston         | Kende, B. ....             | Portland        |
| Burns, G. F. ....           | Portland         | Knight, Samuel, Jr. ....   | Brunswick       |
| Buxton, Charles M. ....     | Eastport         | Lancey, George M. ....     | Hartland        |
| Buxton, Edward G. ....      | Eastport         | Langley, Geo. P. ....      | Oldtown         |
| Chandler, Ralph W. ....     | Machias          | Larchar, Archer B. ....    | Great Works     |
| Chase, Tessenand M. ....    | Wiscasset        | Larchar, Arthur B. ....    | Great Works     |
| Clark, Francis L. ....      | Yarmouth         | Leathers, Enoch. ....      | Wiscasset       |
| Clark, Joseph C. ....       | Freeport         | Leonard, C. Randall. ....  | Bath            |
| Clay, Cecil. ....           | Portland         | Longley, Geo. P. ....      | Oldtown         |
| Coolidge, Charles W. ....   | Lisbon Falls     | Magoun, Charles F. ....    | Bath            |
| Conant, Harvey H. ....      | Calais           | Mann, Edwin J. ....        | Bryants Pond    |
| Coombs, George H. ....      | Waldoboro        | Mann, Wm. E. ....          | Milltown        |
| Crie, R. Anson. ....        | Rockland         | Marr, W. T. ....           | Boothbay Harbor |
| Cunningham, Andrew W. ....  | Gardiner         | Mason, Harry E. ....       | Portland        |
| Currier, Lyman B. ....      | Bangor           | McDonald, John A. ....     | East Machias    |
| Dickinson, Clarence I. .... | Wiscasset        | McFadden, Nelson. ....     | Brunswick       |
| Downes, Walter H. ....      | South Berwick    | McInnes, John. ....        | Bath            |
| Driscoll, Charles. ....     | Portland         | McKechnie, Willard E. .... | Princeton       |
| Duncan, Silas H. ....       | Bath             | Mitchell, Horace. ....     | Kittery         |
| Dyer, Ralph W. ....         | Portland         | Morrill, Ralph H. ....     | Buckfield       |
| Ellis, Frank H. ....        | York Beach       | Morrill, R. H. ....        | Buckfield       |
| Feeney, F. J. ....          | Portland         | Morse, Curtis G. ....      | West Scarboro   |
| Foss, H. M. B. ....         | Portland         | Nash, Ellis W. ....        | Damariscotta    |
| Foster, Willard H. ....     | Calais           | Nash, Frank C. ....        | Cherryfield     |
| Gardner, Phillips B. ....   | Machias          | Nealey, Everett T. ....    | Bangor          |
| Garman, Geo. L. ....        | Bangor           | Oakes, Charles D. ....     | East Machias    |
| Gilman, John O. ....        | Newport          | Oakes, Henry W. ....       | Auburn          |
| Goodwin, Richard M. ....    | Newport          | Oakes, R. S. ....          | Auburn          |
| Gordon, Fred D. ....        | Auburn           | Page, Frederick A. ....    | Bath            |
| Gray, Frank M. ....         | Portland         | Passmore, Harry. ....      | Bath            |
| Hanson, Geo. W. ....        | Sanford          | Pishon, Hiram L. ....      | Augusta         |
| Hastings, T. F. ....        | Bethel           | Powers, A. D. ....         | Augusta         |
| Hathorn, Heavry P. ....     | Woolwich         | Purington, W. P. W. ....   | Topsham         |
| Hayes, Harold V. ....       | Berwick          | Putnam, J. Perley. ....    | York Village    |
| Hayford, Percy G. ....      | Mechanic Falls   | Putnam, Wm. F. ....        | York            |
| Higgins, Fred B. ....       | Boothbay Harbor  | Reed, Ray W. ....          | Wiscasset       |

## MUTUAL RESERVE—Concluded.

|                             |                 |                           |                |
|-----------------------------|-----------------|---------------------------|----------------|
| Rice, Henry W. ....         | East Boothbay   | Sweetser, F. K. ....      | Auburn         |
| Rice, William E. ....       | East Boothbay   | Sweetser, Janet M. ....   | Auburn         |
| Richards, John M. ....      | Waldoboro       | Tholman, Adelbert J. .... | Rockland       |
| Roberts, Alonzo F. ....     | Alfred          | Thomas, Elias, Jr. ....   | Portland       |
| Robinson, Verne N. ....     | Berwick         | Virgin, George A. ....    | Mechanic Falls |
| Rowe, Roy B. ....           | Boothbay Harbor | Wadlin, George L. ....    | Canton         |
| Ryan, Joseph F. ....        | Calais          | Wadsworth, John E. ....   | Skowhegan      |
| Sands, Howard T. ....       | Auburn          | Wakefield, Harry N. ....  | Gardiner       |
| Sanford, John F. ....       | York Village    | Wardwell, Hubert M. ....  | Newport        |
| Sherrard, Fred D. ....      | Winn            | Weeks, George H. ....     | South Portland |
| Sleeper, Charles M. ....    | South Berwick   | Wentworth, Chas. H. ....  | South Berwick  |
| Small, Byron M. ....        | Farmington      | Wentworth, Walter V. .... | Oldtown        |
| Smith, James W. ....        | Calais          | Whitmore, Lenard C. ....  | Brunswick      |
| Southard, John H. ....      | Wiscasset       | Whitney, Geo. A. ....     | Lewiston       |
| Spaulding, Anderson E. .... | Bar Harbor      | Williams, John S. ....    | Guilford       |
| Spinney, E. P. ....         | North Berwick   | Williamson, Joseph. ....  | Augusta        |
| Stanley, E. G. ....         | South Hiram     | Wyman, Fred D. ....       | Brewer         |
| Stewart, Frank H. ....      | Cherryfield     | Wyman, James S. ....      | Milbridge      |
| Stewart, Harry D. ....      | Bangor          | York, J. A. ....          | Portland       |
| Sturgis, John. ....         | Auburn          |                           |                |

## NATIONAL LIFE.

|                          |              |                            |                |
|--------------------------|--------------|----------------------------|----------------|
| Adams, Charles M. ....   | Portland     | Howe, Benjamin F. ....     | Grindstone     |
| Allen, Elmer W. ....     | Oakland      | Jones, Harry L. ....       | Waterville     |
| Ames, Ernest E. ....     | East Madison | Jones, Percy E. ....       | North Fryeburg |
| Andrews, William ....    | Bingham      | Kennison, Linton H. ....   | Lewiston       |
| Austin, Albert F. ....   | Portland     | Kierstead, William O. .... | Lewiston       |
| Baker, Ernest G. ....    | Bangor       | Locke, Sperry H. ....      | Waterville     |
| Barstow, Joseph. ....    | Bangor       | Mann, Geo. E. ....         | North Jay      |
| Carrier, Arthur. ....    | Brunswick    | McFadden, Maud. ....       | Fairfield      |
| Cleveland, Alton H. .... | Skowhegan    | McLellan, Kate B. ....     | Caribou        |
| Connor, Edwin S. ....    | Castine      | Paul, Melvin F. ....       | Portland       |
| Cragin, Charles L. ....  | Portland     | Peterson, William O. ....  | Portland       |
| Deane, Frank N. ....     | Portland     | Phillips, Emille S. ....   | Rockland       |
| Dewey, George P. ....    | Portland     | Pike, Frank L. ....        | Norway         |
| Dow, Walter P. ....      | Portland     | Pollard, Roy D. ....       | Brunswick      |
| Dunbar, Wales V. L. .... | Bangor       | Ricker, Melville M. ....   | Houlton        |
| Dunn, Arthur. ....       | Bangor       | Rush, James A. ....        | Millinocket    |
| Goff, William T. ....    | Bingham      | Shearman, John E. ....     | Portland       |
| Gove, Henry H. ....      | Biddeford    | St. Onge, Telesphore. .... | Brunswick      |
| Grady, Eliza. ....       | Eastport     | Swan, Fred M., Jr. ....    | Lewiston       |
| Griffin, John C. ....    | Skowhegan    | Walker, James W. ....      | Hartland       |
| Hamilton, Clara L. ....  | Lewiston     | Weymouth, Guy L. ....      | Greene         |
| Harmon, Wm. G. ....      | Old Orchard  | Wiggins, George H. ....    | Houlton        |
| Hatch, John W. ....      | Belfast      | Wilson, Edwin S. ....      | Bangor         |
| Holyoke, George L. ....  | Houlton      |                            |                |

## NEW ENGLAND MUTUAL.

|                              |                  |                               |                |
|------------------------------|------------------|-------------------------------|----------------|
| Betts, A. G. ....            | Houlton          | Johnson, Sumner W. ....       | Portland       |
| Blake, Barrows & Brown. .... | Bangor           | Jones, Lois E. ....           | East Auburn    |
| Brown, Chas. E. ....         | Eastport         | Kidder, E. H. ....            | Houlton        |
| Bryant, C. Ralph. ....       | Stockton Springs | Linscott, Isaac L. ....       | Brunswick      |
| Clayson, Ernest F. ....      | Lisbon Falls     | Littlefield, C. Herbert. .... | Ogunquit       |
| Cleaves, M. P. ....          | Bar Harbor       | Longfellow, Harlon E. ....    | Rumford Falls  |
| Connors, Edward. ....        | Bangor           | Mansfield, H. M. ....         | Jonesport      |
| Cooper, J. F. ....           | Rockland         | Mansfield, L. E. ....         | Jonesport      |
| Crane, Frank T. ....         | Machias          | McLellan, J. Houghton. ....   | Bath           |
| Danforth, W. A. ....         | Bangor           | Moor, Edw. B. ....            | Bucksport      |
| Dows, Joseph W. ....         | Eastport         | Morrison, A. E. ....          | Rumford Falls  |
| Dutch, W. F. ....            | Milo             | Newbert, E. E. ....           | Augusta        |
| Dwellely & Clary. ....       | Livermore Falls  | Noyes & Sawyer. ....          | Portland       |
| Flewelling, J. M. ....       | Fort Fairfield   | Patterson, W. H. L. ....      | Freeport       |
| Fuller, A. W. ....           | South Brewer     | Perry, Arthur C. ....         | Presque Isle   |
| Gatchell, G. W. ....         | East Boothbay    | Perry, C. W. ....             | Fort Fairfield |
| Gosse, Geo. L. ....          | Pittsfield       | Perry, E. S. ....             | Presque Isle   |

## NEW ENGLAND LIFE—Concluded.

|                            |                |                            |              |
|----------------------------|----------------|----------------------------|--------------|
| Sylvester, A. . . . .      | Farmington     | Whitcomb, H. F. . . . .    | Ellsworth    |
| Thomas, Wm. G. . . . .     | South Portland | Winslow, Harvey E. . . . . | Damariscotta |
| Tupper, W. E. . . . .      | Jonesboro      | Wood, John F. . . . .      | Bluehill     |
| Warren, Carroll M. . . . . | Portland       |                            |              |

## NEW YORK LIFE.

|                                       |                  |                                   |                 |
|---------------------------------------|------------------|-----------------------------------|-----------------|
| Adams, Mortimer E. . . . .            | Waterville       | Hodgins, Orin A. . . . .          | Milltown        |
| Addin, Harvey F. . . . .              | Lewiston         | Holmes, Robert B. . . . .         | Ellsworth       |
| Allen, M. E. . . . .                  | Wilton           | Johnson, L. F. . . . .            | Brownville      |
| Ames, A. M. . . . .                   | Stockton Springs | Jones, S. L. . . . .              | West Kennebunk  |
| Austin, L. A. . . . .                 | Bar Harbor       | Jordan, A. J., Jr. . . . .        | Portland        |
| Black, Alfred S. . . . .              | Rockland         | Leighton, Helen S. . . . .        | Portland        |
| Bodwell, R. Henry . . . . .           | Brunswick        | Libby, Fred A. . . . .            | Portland        |
| Bradish, Ralph W. . . . .             | Eastport         | Lord, W. Freeman. . . . .         | Auburn          |
| Burns, Harry B. . . . .               | Westbrook        | Low, Frank. . . . .               | Springvale      |
| Burns, T. S. . . . .                  | Westbrook        | MacLaughlin, Frederick C. . . . . | Portland        |
| Caplan, Louis. . . . .                | Portland         | Merrill, Geo. W. . . . .          | Augusta         |
| Clarke, J. Arthur, Damariscotta Mills |                  | Merrill, Ralph L. . . . .         | Portland        |
| Coggins, S. H. . . . .                | Lubec            | Neale, M. H. . . . .              | Portland        |
| Curtis, George L. . . . .             | Norway           | O'Brien, Thos. J. . . . .         | Portland        |
| Davis, Bertrand L. . . . .            | Belfast          | O'Connell, James F. . . . .       | Milford         |
| Dearborn, Hall C. . . . .             | Vanceboro        | Orne, Thaddeus W. . . . .         | Boothbay Harbor |
| DeCelle, Henry. . . . .               | Portland         | Pinkham, Arthur S. . . . .        | Waterville      |
| Dermody, James A. . . . .             | Sangerville      | Ramsey, Fred H., Jr. . . . .      | Portland        |
| Dresser, William H. . . . .           | Ellsworth        | Sherburne, Austin W. . . . .      | New Sweden      |
| Dyer, Franklin G. . . . .             | Eastport         | Smith, B. Frank. . . . .          | West Buxton     |
| Elliott, Harris L. . . . .            | Rumford Falls    | Thistle, George W. . . . .        | Bath            |
| Fairfield, E. A. . . . .              | Kennebunk        | Tufts, S. F. . . . .              | Westbrook       |
| Gould, Howard. . . . .                | Portland         | Ward, V. D. . . . .               | Westbrook       |
| Hamilton, Cyrus L. . . . .            | Monson           | West, Clifford H. . . . .         | Bar Harbor      |
| Hammond, Thos. T. . . . .             | Van Buren        | Withee, Laureston. . . . .        | Rockport        |
| Hodgdon, H. G. . . . .                | Bath             | Woodman, M. L. . . . .            | Lagrange        |

## NORTHWESTERN MUTUAL LIFE.

|                              |                    |                               |                 |
|------------------------------|--------------------|-------------------------------|-----------------|
| Adams, Thos. H. . . . .      | Farmington         | Hodge, F. E. . . . .          | Westbrook       |
| Allen, W. H. . . . .         | Livermore Falls    | Holman, Carl. . . . .         | Dixfield        |
| Andrews, W. W. . . . .       | Portland           | Hood, Geo. . . . .            | Kingman         |
| Babb, George H. . . . .      | Portland           | Jackson, R. E. . . . .        | Skowhegan       |
| Bartlett, Fred C. . . . .    | Canton             | Johnson, D. L. . . . .        | Portland        |
| Beedy, Harry F. . . . .      | Phillips           | Kimball, E. H. . . . .        | Bath            |
| Benson, Harry R. . . . .     | Winthrop           | Knapp, Lelan P. . . . .       | Turner Center   |
| Blanchard, H. C. . . . .     | Cumberland Center  | Ladd, A. D. . . . .           | Foxcroft        |
| Briggs, Edson C. . . . .     | Turner Center      | Leard, R. S. . . . .          | Portland        |
| Briggs, F. Wilbur. . . . .   | Hartland           | Lewis, Merton M. . . . .      | Portland        |
| Clifford, E. T. . . . .      | Winthrop           | Loder, C. P. . . . .          | Clinton         |
| Coffin, Herbert E. . . . .   | Freeport           | Lord, A. H. . . . .           | Oakland         |
| Colwell, C. S. . . . .       | Prospect Harbor    | Lord, J. Merrill. . . . .     | Limerick        |
| Crawford, A. S. . . . .      | Millinocket        | Madden, C. E. . . . .         | Bar Harbor      |
| Creeker, W. E. . . . .       | Sherman            | Mansfield, H. M. . . . .      | Jonesport       |
| Daggett, W. T. . . . .       | Waterville         | Marsh, Andrew J. . . . .      | Deering         |
| Desmond, J. W. . . . .       | Rumford Falls      | McCann, Frank T. . . . .      | Bridgton        |
| Dunton, C. R. . . . .        | Bangor             | Miles, Dana H. . . . .        | South Portland  |
| Fenderson, Frank D. . . . .  | Portland           | Millay, H. T. . . . .         | Kingman         |
| Folsom, L. R. . . . .        | South Norridgewock | Mitchell, Geo. W. . . . .     | Portland        |
| Frank, C. W. . . . .         | Cumberland         | Moore, P. T. . . . .          | Prospect Harbor |
| Gilman, C. W. . . . .        | Waterville         | Muller, Hans W. . . . .       | South Waterford |
| Granville, Harvey D. . . . . | Kezar Falls        | Murphy, J. D. . . . .         | Bangor          |
| Green, David W. . . . .      | Houlton            | Norris, Luther M. . . . .     | Wayne           |
| Hamilton, Howard. . . . .    | Biddeford          | Odlin, V. S. . . . .          | Newport         |
| Hanley, P. E. . . . .        | Bangor             | Odlin, V. W. . . . .          | Newport         |
| Harlow, F. L. . . . .        | Gorham             | O'Leary, D. V. . . . .        | Bangor          |
| Harriman, G. O. . . . .      | Harrison           | Park, Ellery C. . . . .       | Bethel          |
| Harriman, J. F. . . . .      | Edes Falls         | Patten, Wm. H. . . . .        | Corinna         |
| Harthorn, D. T. . . . .      | Wilton             | Peacock, Ellsworth E. . . . . | Kents Hill      |
| Hinkley, C. S. . . . .       | West Jonesport     | Ray, Irving S. . . . .        | Prospect Harbor |



NORTHWESTERN MUTUAL LIFE—Concluded.

|                         |             |                          |               |
|-------------------------|-------------|--------------------------|---------------|
| Reynolds, Kervin W..... | Bath        | Stiles, Wm. C.....       | Portland      |
| Roberts, Elmer.....     | Brooks      | Tebbetts, Walter R.....  | Berwick       |
| Rogers, William S.....  | Cathance    | Thomas, John H., Jr..... | Auburn        |
| Smith, Geo. E.....      | Portland    | Tucker, Arthur.....      | Farmington    |
| Smith, Harry L.....     | Portland    | Varney, C. Dean.....     | South Berwick |
| Stanley, I. M.....      | Kezar Falls | Woodward, William W..... | Portland      |

PENN MUTUAL LIFE.

|                           |                 |                          |               |
|---------------------------|-----------------|--------------------------|---------------|
| Adams, Benjamin G.....    | Bangor          | Mansfield, W. E.....     | Fryeburg      |
| Beck, J. W.....           | Augusta         | March, Bertrand G.....   | Portland      |
| Blaisdell, Fred F.....    | Bath            | March, Charles M.....    | Portland      |
| Blanchard, Oliver L.....  | Millinocket     | Martin, Fred A.....      | Mattawamkeag  |
| Brackett, J. W.....       | Boothbay Harbor | Miller, Frank H.....     | Camden        |
| Bumps, Charles F.....     | Milo            | Mcoers, Ernest G.....    | Milo          |
| Carter, E. J.....         | Stonington      | Neal, Alton J.....       | Lewiston      |
| Childs, Arthur P.....     | New Sharon      | Neal, Josephine B.....   | Lewiston      |
| Cobb, E. L.....           | Portland        | Noyes, Claude A.....     | Orono         |
| Currie, A. V.....         | Fort Kent       | O'Connell, Frederic..... | Milford       |
| Currier, George M.....    | Farmington      | Oram, Robert H.....      | Bristol       |
| Danforth, Charles E.....  | Fairfield       | Penley, George F.....    | North Bethel  |
| Fogg, Caroline S.....     | Augusta         | Perry, Charles A.....    | Limestone     |
| Genthner, Eugene S.....   | Foxcroft        | Ramsay, Chas. A.....     | Fort Kent     |
| Genthner, Manley M.....   | Rockland        | Scoville, Harry W.....   | Pittsfield    |
| Godfrey, Mrs. H. A.....   | Portland        | Small, W. S.....         | Limington     |
| Gould, Wm. N.....         | Fort Kent       | Smith, Stephen R.....    | Bangor        |
| Hadley, Fred L.....       | Bar Harbor      | Snare, Austin W.....     | Bangor        |
| Haley, Charles F.....     | Fryeburg        | Spalding, Lizzie A.....  | Rockland      |
| Hanson, W. C.....         | Machiasport     | Stowe, Rufus F.....      | Presque Isle  |
| Haskell, Harold L.....    | Lee             | Taylor, Ella M.....      | Bangor        |
| Hay, George G.....        | Portland        | Taylor, Josiah T.....    | Bangor        |
| Hodgkins, Walter R.....   | Hancock         | Taylor, Russell M.....   | Bangor        |
| Kirstein, Abram L.....    | Bangor          | Taylor, William H.....   | Bangor        |
| Kirstein, Bernhard M..... | Bangor          | Thibodeau, Levite V..... | Van Buren     |
| Lawry, Zenas E.....       | Lawry           | Thibodeau, Paul D.....   | Van Buren     |
| Leighton, E. C.....       | Mount Vernon    | Thurston, Howard B.,     | Yarmouthville |
| Lewis, Andrew P.....      | Winthrop        | White, Mrs. C. E.....    | Portland      |
| MacFadden, A. S.....      | Bath            | Wyman, John A.....       | Milo          |
| Mann, Leslie E.....       | Orono           | Yerke, Dora H.....       | Waldoboro     |

PHENIX MUTUAL LIFE.

|                         |            |                           |                |
|-------------------------|------------|---------------------------|----------------|
| Barrett, Michael A..... | Caribou    | Jordan, Fred N.....       | Pownal         |
| Brown, John.....        | Eagle Lake | McAlpine, Silas H.....    | Portland       |
| Copeland, Albert F..... | Bethel     | Owen, Charles Albert..... | Bath           |
| Davis, Henry J.....     | Auburn     | Pratt, Samuel C.....      | Berwick        |
| Hay, George G.....      | Portland   | Spear, William T.....     | Fort Fairfield |
| Hunt, Elmer M.....      | Portland   | Timoney, Robert E.....    | Smyrna         |

PROVIDENT LIFE AND TRUST.

|                       |                |                           |                 |
|-----------------------|----------------|---------------------------|-----------------|
| Bailey, A. H.....     | Winthrop       | Libby, Fred E.....        | Houlton         |
| Bailey, Lowell E..... | North Anson    | Littlefield, G. E.....    | Foxcroft        |
| Bartoll, G. E.....    | Freeport       | Mason, C. W. & F. L.....  | Ellsworth       |
| Bean, O. R.....       | Cape Elizabeth | Maxfield, C. H.....       | Waterville      |
| Bradley, F. M.....    | Portland       | Millett, E. L.....        | Readfield Depot |
| Cheney, I. G.....     | Washburn       | Mitchell, C. G.....       | Freeport        |
| Coombs, C. W.....     | Auburn         | Moran, E. C. & Co.....    | Rockland        |
| Curtis, Daniel S..... | Topsham        | O'Leary, Dennis V.....    | Bangor          |
| Davis, L. E.....      | Lewiston       | Reed, W. S.....           | Bangor          |
| Goddard, A. C.....    | Fort Fairfield | Richardson & Wilkins..... | Sabattus        |
| Gosse, George L.....  | Augusta        | Riley, T. H., Jr.....     | Brunswick       |
| Grant, F. M.....      | Portland       | Spencer, L. B.....        | Waterville      |
| Hawkes, Howard C..... | Portland       | Springer, R. F.....       | Lisbon Falls    |
| Hovey, George L.....  | North Anson    | Washburn, W. W.....       | China           |
| Hutchins, W. D.....   | Bowdoinham     | Wing, Edward.....         | Oakland         |

## PROVIDENT SAVINGS.

|                        |                 |                         |                 |
|------------------------|-----------------|-------------------------|-----------------|
| Duncan, Alexander..... | Portland        | Nelke, Bert F.....      | Livermore Falls |
| Fortin, Remi.....      | Lewiston        | Smith, G. Waldon.....   | Portland        |
| Gagnon, Joseph O.....  | Lewiston        | Sterling, Robert T..... | Portland        |
| Gates, Charles C.....  | Portland        | Tanguay, Alfred.....    | Lewiston        |
| Johnson, Geo. A.....   | Lewiston        | Tremblay, Louis P.....  | Lewiston        |
| Keith, Victor.....     | Livermore Falls | Vallee, Gideon.....     | Lewiston        |
| Lessard, A. D.....     | Lewiston        |                         |                 |

## PRUDENTIAL.

|                                      |                |                                     |                        |          |
|--------------------------------------|----------------|-------------------------------------|------------------------|----------|
| Allen, Chandler B.....               | Portland       | Kelley, Edward J.....               | Portland               |          |
| Andrews, Percy L.....                | Stonington     | Kellogg, W. Scott.....              | Patten                 |          |
| Andrews, Walter D.....               | Camden         | Kennedy, Wm. H.....                 | Farmington             |          |
| Armstrong, Geo. E.....               | Saco           | Kingsley, Allen S.....              | Bar Harbor             |          |
| Armstrong, Wm. H.....                | Saco           | Lacouture, Edgar R.....             | Woodland               |          |
| Barker, George.....                  | Presque Isle   | Larkin, Patrick J.....              | Sebec                  |          |
| Barnaby, Samuel J.....               | Portland       | Larrabee, Geo. H.....               | Newcastle              |          |
| Berry, Edward W.....                 | Rockland       | Leyden, Martin.....                 | Portland               |          |
| Bicknell, Henry A.....               | Bangor         | Ludden, Thomas J.....               | Portland               |          |
| Bowen, Wm. C.....                    | Belfast        | Macdonald, Laughlin J.....          | Biddeford              |          |
| Brackett, Merton L.....              | Newport        | Mayo, Alvin H.....                  | Van Buren              |          |
| Braithwaite, Arthur Wm.....          | Hampden        | McCusker, Jas.....                  | South Portland         |          |
| Brann, Henry E.....                  | Lewiston       | McGonagle, Jas. A.....              | Portland               |          |
| Briggs, Abial O.....                 | Houlton        | McNair, Archibald M.....            | Van Buren              |          |
| Brown, Walter F.....                 | Norridgewock   | Melaugh, Frederick J.....           | Portland               |          |
| Burns, Joseph E.....                 | Portland       | Moffitt, John A.....                | Portland               |          |
| Buzzell, Abner S.....                | Bangor         | Moir, James C.....                  | Presque Isle           |          |
| Caldwell, Henry W.....               | Portland       | Moore, Walter DeC.....              | Portland               |          |
| Carver, David L.....                 | Bangor         | Morong, Ernest F.....               | Portland               |          |
| Childs, Herman Andrew.....           | Biddeford      | Moulton, Joseph P.....              | Springvale             |          |
| Clough, Herbert O.....               | Rumford Falls  | Nelson, Emil.....                   | Portland               |          |
| Coffin, Walter S.....                | Machias        | O'Rourke, Jas. A.....               | Portland               |          |
| Courtney, John O.....                | Portland       | Parker, James A.....                | Limestone              |          |
| Cousins, Edgar M.....                | Thomaston      | Patten, Frank E.....                | Cherryfield            |          |
| Crandon, John P.....                 | Columbia Falls | Peckham, Orlowe B.....              | Augusta                |          |
| Crane, John F.....                   | Portland       | Perkins, DeForest H.....            | Skowhegan              |          |
| Crooker, Ronello J., Jr.....         | Portland       | Phair, Lizzie E.....                | Limestone              |          |
| Cunningham, Fred C.....              | Bucksport      | Philbrick, Wm. W.....               | Rumford Falls          |          |
| Cunningham, James A.....             | Portland       | Pineo, Bert W., Katahdin Iron Works | Quincannon, Peter..... | Portland |
| Davis, Jos. H.....                   | Winn           | Raymond, Wilbert L.....             | Grindstone             |          |
| Day, Perry E.....                    | Princeton      | Reardon, Eugene E.....              | Portland               |          |
| Desmond, Wm. L.....                  | Portland       | Renouf, Norcisse P.....             | Biddeford              |          |
| Dickerson, John G.....               | Waterville     | Rice, Wm. J.....                    | Biddeford              |          |
| Dubrulle, Wilbrod H.....             | Portland       | Richardson, Austin C.....           | Beals                  |          |
| Dunphy, George A.....                | Brownville     | Royal, Willis A.....                | Bangor                 |          |
| Elsmore, Edward D.....               | Calais         | Sherwood, Charles B.....            | Leeds Junction         |          |
| Foster, John W.....                  | Madison        | Sleeper, Walter.....                | Sherman Mills          |          |
| Foye, Carlos T. D.....               | Portland       | Small, Leon M.....                  | Ridlonville            |          |
| Frates, Thos. E.....                 | Portland       | Smith, Albert F.....                | Bangor                 |          |
| Freeman, Herbert P.....              | Portland       | Snowman, Artie D.....               | Winterport             |          |
| Gallupe, Duncan M.....               | Blaine         | Spencer, Willard A.....             | Orono                  |          |
| Giveen, Charles I.....               | Brunswick      | Staples, Wm. D.....                 | Fort Fairfield         |          |
| Goldsmith, Leslie H.....             | Gardiner       | Stevens, Hiram D.....               | Fort Fairfield         |          |
| Gorham, Wm. P.....                   | Portland       | Stokes, Charles A.....              | Portland               |          |
| Graham, Ernest J.....                | Millinocket    | Tapley, Frederick V.....            | Robinson               |          |
| Gray, Claude A.....                  | Orono          | Tapley, Olden D.....                | West Brooksville       |          |
| Hamilton, Howard F., Sprague's Mills |                | Tilton, Cecil H.....                | Skowhegan              |          |
| Hardy, George.....                   | Monticello     | True, Wm. H.....                    | Portland               |          |
| Harvey, Jasper R.....                | Patten         | Twitchell, Merle A.....             | Portland               |          |
| Hatfield, Clifford K.....            | South Brewer   | Wagner, Edward A.....               | Woodfords              |          |
| Hodgkins, Harry F.....               | Portland       | Waide, Edward S.....                | Eastport               |          |
| Hovey, Burns E.....                  | Houlton        | Walker, Charles S.....              | Peru                   |          |
| Hunter, John M.....                  | Bangor         | Walker, George L.....               | Saco                   |          |
| Jordan, Wm. S.....                   | Portland       | Walsh, Francis A.....               | Wallagrass             |          |
| Joscelyn, R. N.....                  | Gardiner       | Waterman, James B.....              | Belfast                |          |
| Kearns, Michael G.....               | Portland       |                                     |                        |          |

## PRUDENTIAL—Concluded.

|                               |                              |
|-------------------------------|------------------------------|
| White, Frederick N.....Bangor | Whitney, Ralph H.....Houlton |
| White, Harry.....Portland     | Whitten, George A.....Saco   |
| White, John F.....Houlton     | Whittier, B. G.....Readfield |

## SECURITY MUTUAL LIFE.

|                                     |                                   |
|-------------------------------------|-----------------------------------|
| Andrews, Walter D.....Camden        | Lander, Cathers D.....Kingfield   |
| Blake, H. W.....LaGrange            | Perkins, Daniel T.....Gardiner    |
| Blanchard, Royal W.....Stratton     | Phillips, A. M.....Shirley        |
| Bridgman, H. A.....Auburn           | Ricker, Milton F.....Auburn       |
| Canham, Vincent W.....Auburn        | Safford, Russell V.....Dead River |
| Clark, Harry A.....Camden           | Viles, William M.....Flagstaff    |
| Harvey, Ray L.....Auburn            | Voter, Louis.....Farmington       |
| Hunt, Henry W.....Gardiner          | Waide, Edward S.....Eastport      |
| Kennedy, Josephine M.....Farmington | Wyman, Charles W.....Auburn       |
| Kenniston, Hartley C.....Portland   |                                   |

## STATE MUTUAL LIFE.

|                                 |                              |
|---------------------------------|------------------------------|
| Dennison, George B.....Phillips | Elwell, Cyrus H.....Portland |
|---------------------------------|------------------------------|

## TRAVELERS.

|                                     |                                      |
|-------------------------------------|--------------------------------------|
| Allan, Herbert H.....Dennysville    | Flewelling, John M....Fort Fairfield |
| Allen, Charles A.....Patten         | Folkmar, Einar T. A.....Bangor       |
| Allen, George A.....Auburn          | Folley, Frank N.....Corinth          |
| Allen, George E.....Camden          | Giddings, Burton.....Augusta         |
| Atwood, Fred.....Winterport         | Giddings, Charles W...Weeks Mills    |
| Avery, George W.....Stonington      | Goodwin, Granville D.....Brewer      |
| Ball, Frank W.....Milo              | Greenwood, Sadie B.....Bangor        |
| Barney, Geo. M.....Portland         | Griffin, John C.....Skowhegan        |
| Bartlett, Wm. H.....Dover           | Hamilton, James H., Mattawamkeag     |
| Batchelder Bros.....Sanford         | Hamilton, Ralph C.....Hartland       |
| Beauchesne, Frank...South Berwick   | Hanson, Henry H.....Auburn           |
| Benson, Albert W.....Bangor         | Higgins, Leon F.....Bangor           |
| Besse, Edward H.....Waterville      | Hodgkins, Orin A.....Houlton         |
| Bickford, Ross L.....Norway         | Holt, Frank C...South Norridgewock   |
| Bodge, Wm. F.....Waterville         | Howard, George E. & Co.....Dover     |
| Brackett, B. A.....Bangor           | Howe, Freeland.....Norway            |
| Bradish, Scott P.....Eastport       | Humphrey, A. H.....Yarmouthville     |
| Brawn, James E.....Guilford         | Hutchinson, Henry G.....Biddeford    |
| Bright, Joseph M.....Bangor         | Jackman, B.....Vanceboro             |
| Brooks, Frank W.....Lewiston        | Johnson, Wm. E....South Portland     |
| Brown, Roy M.....Wilton             | Jordan, Fred N.....Pownal            |
| Brown, Wm. W.....Oldtown            | Kenney, Chas. E.....Foxcroft         |
| Burrill, F. Carroll.....Ellsworth   | Kenniston, Frank W.....Guilford      |
| Burrill, Will I.....Corinna         | Kent, Benjamin.....Stillwater        |
| Buswell, Willis M.....Presque Isle  | Kilby, Benjamin F.....Eastport       |
| Cannell, Geo. C.....Portland        | Knowles, Fred M.....LaGrange         |
| Carll, Eugene C.....Gorham          | Lawlor, John.....Portland            |
| Chadwick, Frank L.....Augusta       | Leighton, H. T.....Calais            |
| Conners, Alfred E.....Bar Harbor    | Levenseller, Harry M.....Bangor      |
| Cowing, William A.....Waterville    | Little, H. C. & Son.....Lewiston     |
| Crosby, Elwell S.....Bath           | Longfellow, H. E....Rumford Falls    |
| Curtis, Frank H.....Sherman Mills   | Lonney, Albert H....Vinal Haven      |
| Decker, Ernest E.....Waterville     | Lord, Francis J.....Rumford Falls    |
| Dolbier, Orlando C.....Kingfield    | Lord, Harry.....Bangor               |
| Drew, Forrest R.....Waterville      | Macomber, Farr & Whitten, Augusta    |
| Dunn, A. L., East No. Yarmouthville | Mallory, Enrique.....Houlton         |
| Durgin, A. H.....Bath               | McClure, Jas. W.....Bangor           |
| Eastman, Wellington H., East Sumner | McGraves, George W....Brunswick      |
| Emerson, Leon J...Livermore Falls   | Merrill, Charles A.....Portland      |
| Farnham, George M...South Brewer    | Montgomery, John H.....Searsport     |
| Farnham, Louis B.....Lewiston       | Moody, John F.....Auburn             |
| Farnham, Maurice L...South Brewer   | Mooers, George H.....Ashland         |
| Faulkner, A. G.....Bath             | Morrison, A. E. & Co., Rumford Falls |
| Field & Quimby.....Belfast          | Morse, Nellie G.....Dexter           |

## TRAVELERS—Concluded.

|                             |                  |                                       |                |
|-----------------------------|------------------|---------------------------------------|----------------|
| Murchie, Howard.....        | Calais           | Snow, H. A.....                       | Portland       |
| Norton, Hall & Webster..... | Portland         | Soper, Owen A.....                    | Orland         |
| Noyes, William C.....       | East Corinth     | Stadig, A. J. George.....             | Jemmland       |
| Ogier, Walter W.....        | Bangor           | Stanley, Fred V.....                  | Bangor         |
| Ordway, H. E.....           | Pittsfield       | Staples, Josiah J.....                | North Newburgh |
| Peabody, F. A. & Co.....    | Houlton          | Stetson, Annabel.....                 | Brunswick      |
| Peabody, John W.....        | Lubec            | Straw & Martin.....                   | Guilford       |
| Pearce, Cora Morton.....    | Bangor           | Tapley, John S.....                   | North Anson    |
| Peaslee, Lorenzo P.....     | Gardiner         | Tapley, Olden D.....                  | Brooksville    |
| Peck, M. Estella.....       | Bangor           | Thayer, George.....                   | Lubec          |
| Perkins, Howard E.....      | Sanford          | Thurston, Chas. E., Danville Junction |                |
| Perry, Arthur C.....        | Presque Isle     | Thwing, Jos. P.....                   | Farmington     |
| Philbrook, John F.....      | Danforth         | Tobie, Frank.....                     | Lisbon Falls   |
| Pierce, Carl R.....         | Lewiston         | Veilleux, Louis H.....                | Rumford Falls  |
| Porter, Sanford L.....      | Bangor           | Wakefield, Frank A.....               | Cherryfield    |
| Potter, Charles A.....      | Richmond         | Walker, Elkana H.....                 | Augusta        |
| Purinton, William A.....    | Houlton          | Waterman, James B.....                | Belfast        |
| Reed, Alvah L.....          | Northeast Harbor | Weeks, Horace T.....                  | Coopers Mills  |
| Remick, Samuel E.....       | Madison          | West, John F.....                     | Vinalhaven     |
| Rich, Lemuel J.....         | Gorham           | Wharft, Isaac H. W.....               | Winterport     |
| Ross, Theodore S.....       | Newport          | Whitaker, Hiram E.....                | Gouldsboro     |
| Sampson, Willie.....        | North Haven      | Wight, Lawrence N.....                | Bolsters Mills |
| Sargent, Chas. H.....       | Belfast          | Wiswell, Hovey M.....                 | Machias        |
| Skolfield, William S.....   | Rangeley         | Young, Fred M.....                    | Dexter         |

## UNION CENTRAL LIFE.

|                        |          |                          |               |
|------------------------|----------|--------------------------|---------------|
| Douglass, A. F.....    | Portland | Hutchinson, James I..... | Portland      |
| Fogg, N. W.....        | Portland | Ingersoll, Samuel.....   | Westbrook     |
| Gooding, J. M.....     | Portland | Libby, A. W.....         | Gorham        |
| Gosse, George L.....   | Augusta  | Libby, George H.....     | Portland      |
| Holyoke, George T..... | Houlton  | Newton, Ida M.....       | Rumford Falls |

## UNITED STATES LIFE.

|                       |          |                       |          |
|-----------------------|----------|-----------------------|----------|
| Bailey, George W..... | Portland | Morong, Ernest F..... | Portland |
| Lyman, Edward B.....  | Portland |                       |          |

## WASHINGTON LIFE.

|                      |           |                        |              |
|----------------------|-----------|------------------------|--------------|
| Beaton, A. A.....    | Rockland  | Friend, A. L.....      | Ellsworth    |
| Boody, J. S. F.....  | Bangor    | Hackett, E. H.....     | New Vineyard |
| Brackett, E. J.....  | Portland  | Lewis, Arthur H.....   | Bangor       |
| Brazzell, H. H.....  | Milbridge | Morrison, Aaron A..... | Hermon       |
| Chase, J. W.....     | Etna      | Spearen, N. C.....     | Bangor       |
| Crocker, H. C.....   | Portland  | Whitney, W. J.....     | Friendship   |
| Eustis, A. G.....    | Strong    | Young, Walter.....     | Corea        |
| French, Chas. V..... | Cambridge |                        |              |

## MISCELLANEOUS COMPANIES.

## ÆTNA INDEMNITY (Casualty.)

|                          |           |                       |           |
|--------------------------|-----------|-----------------------|-----------|
| Baker, Ernest G.....     | Bangor    | Miller, Samuel L..... | Waldoboro |
| Harmon, Herbert A.....   | Portland  | Odlin & Odlin.....    | Newport   |
| Knight, C. A.....        | Gardiner  | Pearson, M. T.....    | Houlton   |
| Mason, C. W. & F. L..... | Ellsworth | Waite, A. M.....      | Portland  |

## ÆTNA INDEMNITY (Surety.)

|                        |          |                         |         |
|------------------------|----------|-------------------------|---------|
| Allen, Fred J.....     | Sanford  | Brooks, Bartlett.....   | Bangor  |
| Baker, Ernest G.....   | Bangor   | Donworth, Eugene C..... | Machias |
| Barton, Llewellyn..... | Portland | Downing, Charles E..... | Augusta |

**ÆTNA INDEMNITY (Surety)—Concluded.**

|                              |             |                                |            |
|------------------------------|-------------|--------------------------------|------------|
| Foster, Herbert E. . . . .   | Winthrop    | Miller, Samuel L. . . . .      | Waldoboro  |
| Gibbs, Bernard. . . . .      | Madison     | Odlin & Odlin. . . . .         | Newport    |
| Giles, Lynwood F. . . . .    | Ellsworth   | Pearson, M. T. . . . .         | Houlton    |
| Gray, Walter L. . . . .      | South Paris | Small, Frank J. . . . .        | Waterville |
| Hall, Willis B. . . . .      | Caribou     | Smith, Reuel W. . . . .        | Auburn     |
| Heard, Carlos C. . . . .     | Biddeford   | Thibodeau, L. V. . . . .       | Van Buren  |
| Knight, C. A. . . . .        | Gardiner    | Waterhouse, William H. . . . . | Oldtown    |
| Mason, C. W. & F. L. . . . . | Ellsworth   | Webber, Harry C. . . . .       | Bath       |
| Miller, Frank B. . . . .     | Rockland    | Wilson, Frank P. . . . .       | Belfast    |

**ÆTNA LIFE.**

Same Agents as Life Department.

**AMERICAN BONDING.**

|                            |            |                                      |           |
|----------------------------|------------|--------------------------------------|-----------|
| Allen, Geo. E. . . . .     | Camden     | Loring & Bishop. . . . .             | Portland  |
| Chase, George P. . . . .   | Sanford    | Ludden, Forrest E. . . . .           | Auburn    |
| Clason, Oliver B. . . . .  | Gardiner   | McGarrigle, R. J. . . . .            | Calais    |
| Conant, Frank A. . . . .   | Lewiston   | Meservey, Charles E. . . . .         | Rockland  |
| Finnegan, James P. . . . . | Bangor     | Sawyer, Clarence E. . . . .          | Brunswick |
| Hay, George G. . . . .     | Portland   | Staples, Lytton. . . . .             | Biddeford |
| Haskell, Chas. B. . . . .  | Pittsfield | Veilleux, Louis Henry, Rumford Falls |           |
| Holyoke, George T. . . . . | Houlton    |                                      |           |

**AMERICAN CREDIT-INDEMNITY.**

|                        |          |                        |        |
|------------------------|----------|------------------------|--------|
| Dow & Pinkham. . . . . | Portland | McClure, J. W. . . . . | Bangor |
|------------------------|----------|------------------------|--------|

**AMERICAN FIDELITY.**

|                            |                |                             |              |
|----------------------------|----------------|-----------------------------|--------------|
| Dewey, Geo. P. . . . .     | Portland       | Pollard, Roy D. . . . .     | Brunswick    |
| Jones, Harry L. . . . .    | Waterville     | Robinson, Increase. . . . . | Waterville   |
| Jordan, Chester L. . . . . | South Portland | Small, Fred K. . . . .      | Lisbon Falls |
| Peterson, Wm. O. . . . .   | Portland       |                             |              |

**AMERICAN SURETY.**

|                                 |            |                            |           |
|---------------------------------|------------|----------------------------|-----------|
| Cornish, Leslie C. . . . .      | Augusta    | Mason, John R. . . . .     | Bangor    |
| Dane, Walter L. . . . .         | Kennebunk  | Newell & Skelton. . . . .  | Auburn    |
| Drew, Forrest R. . . . .        | Waterville | Potter, Barrett. . . . .   | Brunswick |
| Farrington, Everett. . . . .    | Waldoboro  | Powell, Wm. H. . . . .     | Old Town  |
| Guernsey, Frank E. . . . .      | Dover      | Richardson, Asa A. . . . . | Kennebunk |
| Hesilton, Geo. W. . . . .       | Gardiner   | Stone, Edwin. . . . .      | Biddeford |
| Hutchinson, J. P. & Co. . . . . | Auburn     | Talbot, Thomas L. . . . .  | Portland  |
| Johnson, Charles F. . . . .     | Waterville | Trott, Joseph M. . . . .   | Bath      |
| Johnson, Merritt A. . . . .     | Rockland   | Woodman, Melville. . . . . | Biddeford |
| Little, William F. . . . .      | Portland   |                            |           |

**BANKERS' SURETY.**

|                           |           |                          |          |
|---------------------------|-----------|--------------------------|----------|
| Garey, Otis T. . . . .    | Biddeford | Palmer, W. W. . . . .    | Bangor   |
| Gurdy, Harry O. . . . .   | Rockland  | Ritchie, Arthur. . . . . | Belfast  |
| Jordan, Nath. I. . . . .  | Auburn    | Smardon, Wm. A. . . . .  | Portland |
| Loring, Philip Q. . . . . | Portland  | Weber, Harry C. . . . .  | Bath     |
| Newbert, Elmer E. . . . . | Augusta   |                          |          |

**CASUALTY COMPANY OF AMERICA.**

|                                      |              |                                   |           |
|--------------------------------------|--------------|-----------------------------------|-----------|
| Allén, Charles P. . . . .            | Presque Isle | Foster, Herbert E. . . . .        | Winthrop  |
| Andrews, Walter D. . . . .           | Camden       | Genthner, Eugene S. . . . .       | Foxcroft  |
| Atwood, Fred. . . . .                | Winterport   | Gove, E. H. . . . .               | Biddeford |
| Black, Alfred S. . . . .             | Rockland     | Gove, Henry H. . . . .            | Biddeford |
| Boothby, L. T. & Son Co., Waterville |              | Grant, Geo. H. . . . .            | Ellsworth |
| Cole, C. H. . . . .                  | Kennebunk    | Hatch, E. Judson. . . . .         | Lewiston  |
| Curtis, Daniel A. . . . .            | Machias      | Humphrey, D. M. . . . .           | Bath      |
| Downes & Curran. . . . .             | Calais       | Jewett, Arthur . . . . .          | Bath      |
| Drake, James B. & Sons. . . . .      | Bath         | Jones, E. C. & Co. . . . .        | Portland  |
| Foster, Dana P. . . . .              | Waterville   | Macomber, Farr & Whitten, Augusta |           |

## CASUALTY COMPANY OF AMERICA—Concluded.

|                         |               |                         |            |
|-------------------------|---------------|-------------------------|------------|
| McFadden, Maud.....     | Fairfield     | Shepherd & Dow.....     | Dexter     |
| Merritt, Charles E..... | Auburn        | Small, Emma J.....      | Bath       |
| Morrison, Arthur E..... | Rumford Falls | Straw & Martin.....     | Guilford   |
| O'Brien, Edward C.....  | Portland      | Talbot, George H.....   | Camden     |
| Parker, D. G.....       | Portland      | Voter, Floramond E..... | Farmington |
| Parks Bros.....         | Pittsfield    | Wentworth, Herbert..... | Skowhegan  |
| Pearl & Dennett.....    | Bangor        | Wheeler, L. I.....      | Ashland    |
| Shea, Wilbor A.....     | Eastport      | Willard, Mary A.....    | Portland   |

## CONTINENTAL CASUALTY.

|                            |              |                             |                  |
|----------------------------|--------------|-----------------------------|------------------|
| Allen, Stephen W.....      | Augusta      | Judkins, Ernest W.....      | Rockland         |
| Bagley, Harry.....         | Prentiss     | Keniston, F. W.....         | Guilford         |
| Bailey, Benj. A.....       | Alna         | Knox, Warren S.....         | Bingham          |
| Baker, Ernest G.....       | Bangor       | Lander, Cathers D.....      | Kingfield        |
| Barnes, George A., Jr..... | Eastport     | Libby, Stephen H.....       | Bryant's Pond    |
| Bell, Colby.....           | Mars Hill    | Littlefield, Vernon T.....  | Bangor           |
| Bicknell, Henry A.....     | Bangor       | Lord, W. Freeman.....       | Auburn           |
| Blanchette, Elie M.....    | Biddeford    | Mallory, Carl R.....        | Houlton          |
| Bodwell, Ralph G.....      | Fairfield    | Mallory, Enrique.....       | Houlton          |
| Braun, Bert T.....         | Ridlonville  | Martin, Joseph H.....       | Millinocket      |
| Brooks, Edwin L.....       | Auburn       | McBurnie, Harry D.....      | Auburn           |
| Brooks, Ernest T.....      | Greenwood    | McIntyre, Wm. W.....        | Saco             |
| Brown, Perley S.....       | Fryeburg     | McLellan, William.....      | Bigelow          |
| Buck, C. Guy.....          | South Paris  | Merrill, John A.....        | Newport          |
| Burr, Bernard E.....       | Old Town     | Merritt, Stephen W.....     | Hodgdon          |
| Canham, Vincent M.....     | Auburn       | Millett, Eugene L.....      | South Paris      |
| Carver, David L.....       | Bangor       | Mills, H. A.....            | Andover          |
| Chandler, John J.....      | Old Town     | Murphy, Dennis J.....       | Millinocket      |
| Chapman, H. B.....         | Kennebunk    | Murray, Willis M.....       | Stetson          |
| Conary, Arthur L.....      | Portland     | Nason, Leroy B.....         | North Windham    |
| Couillard, P. A.....       | Oldtown      | Nichols, William N.....     | Old Town         |
| Cronkite, Wilmot P.....    | Houlton      | Otis, Wilbur F.....         | Carmel           |
| Davis, James William.....  | Harrison     | Paquin, Joseph R.....       | Biddeford        |
| Dinsmore, David E.....     | Dover        | Park, Henry W., Jr.....     | Mexico           |
| Dodge, Frank B.....        | Passadumkeag | Park, James I.....          | Orono            |
| Dore, Fred C.....          | Orono        | Patten, Frank E.....        | Cherryfield      |
| Dubrulle, Willbrad H.....  | Portland     | Paul, Melvin L.....         | Portland         |
| Dunn, Arthur D.....        | Bangor       | Perkins, Daniel T.....      | Gardiner         |
| Eldridge, Alfred N.....    | Franklin     | Perkins, William A. S., So. | Gardiner         |
| Fairbrother, Fred F.....   | South Brewer | Plummer, James W.....       | Houlton          |
| Farnham, Charles F.....    | Augusta      | Pomroy, Warren A.....       | Foxcroft         |
| Ferrigno, Nicholas.....    | Frankfort    | Pressey, Oscar W.....       | Andover          |
| Foster, Clifton O.....     | Bethel       | Priest, Nathaniel.....      | Costigan         |
| French, Robert M.....      | Bangor       | Ricker & Bridgham.....      | Auburn           |
| Gelinas, L. E. A.....      | Kennebunk    | Ross, Leonard A.....        | Chebeague Island |
| Gleason, John L.....       | Caribou      | Runnels, Charles M.....     | Patten           |
| Gordon, Wilson M.....      | Winn         | Rush, Harry A. M.....       | Millinocket      |
| Gosse, George L.....       | Dexter       | Sands, Granville.....       | Foxcroft         |
| Gould, Albert P.....       | Augusta      | Seamans, Trueman A.....     | Cary             |
| Hackett, Chas. P.....      | Island Falls | Sheehan, Edward.....        | Bangor           |
| Haley, Charles F.....      | Fryeburg     | Small, Oliver.....          | Gardiner         |
| Hall, Edgar S.....         | Camden       | Sinclair, George L.....     | Columbia Falls   |
| Hamilton, Cyrus L.....     | Monson       | Stanchfield, Guy C.....     | Mexico           |
| Hanscom, Wm.....           | Eustis       | Swasey, George H.....       | Limerick         |
| Hanson, Francis F.....     | Atkinson     | Sylvester, George F.....    | Readfield        |
| Harnder, Fred E.....       | Augusta      | Templeton, Orrin.....       | Greenville       |
| Hodgkins, Ernest G.....    | Costigan     | Tinkham, William C.....     | Saco             |
| Holbrook, Adelbert J.....  | Sabattus     | Thomas, Wm. G.....          | South Portland   |
| Hovey, Burns E.....        | Houlton      | Thurston, Howard.....       | Yarmouth         |
| Howe, Benj. F.....         | Grindstone   | Vallier, Joseph E.....      | Sanford          |
| Hunt, Ulysses M.....       | Strong       | Vaughan, Elias A.....       | Stratton         |
| Ingersoll, Samuel B.....   | Cumberland   | Videtto, Andrew J.....      | Troy             |
| Jackson, Herbert S.....    | Sangerville  | Viles, William M.....       | Flagstaff        |
| Jannelle, Moses.....       | Biddeford    | Voter, Louis.....           | Farmington       |
| Johnson, Levi F.....       | Brownville   | Wyman, Chas. W.....         | Lockes Mills     |

## EMPIRE STATE (Casualty.)

|                           |            |                          |          |
|---------------------------|------------|--------------------------|----------|
| Boothby, W. G. ....       | Augusta    | Loring & Bishop. ....    | Portland |
| Curran, William F. ....   | Bangor     | McCarty, Hubert H. ....  | Bath     |
| Erskine, A. J. & Co. .... | Rockland   | Stewart, Charles M. .... | Bangor   |
| Haskell Ins. Agency. .... | Pittsfield |                          |          |

## EMPIRE STATE (Surety.)

|                           |          |                          |          |
|---------------------------|----------|--------------------------|----------|
| Boothby, W. G. ....       | Augusta  | Loring & Bishop. ....    | Portland |
| Curran, William F. ....   | Bangor   | McCarty, Hubert H. ....  | Bath     |
| Erskine, A. J. & Co. .... | Rockland | Stewart, Charles M. .... | Bangor   |
| Libby, R. Cutler. ....    | Portland |                          |          |

## EMPLOYERS LIABILITY (Casualty.)

|                                   |                 |                                       |                |
|-----------------------------------|-----------------|---------------------------------------|----------------|
| Alford, E. R. ....                | Oldtown         | Haskell, O. S. ....                   | Pittsfield     |
| Anderson, Adams & Co. ....        | Portland        | Hume, Chas. W. ....                   | Eastport       |
| Austin, L. A. ....                | Bar Harbor      | Knight, J. Edward, Boothbay Harbor    |                |
| Austin & Shearman, Deering Centre |                 | Kendall, W. B. ....                   | Bowdoinham     |
| Bailey, Augustus. ....            | Gardiner        | Kennison, L. H. ....                  | Lewiston       |
| Bartlett, M. F. ....              | Waterville      | Loring, Prentiss, Son & Co., Portland |                |
| Boothby, W. A. R. ....            | Waterville      | Mansfield, H. F. ....                 | Jonesport      |
| Boothby & Bartlett. ....          | Waterville      | Mason, C. W. & F. L. ....             | Ellsworth      |
| Bumps, Chas. F. ....              | Milo            | McDougall, H. N. ....                 | Rockland       |
| Bunker, Edwin. ....               | Dexter          | Miller, C. K. ....                    | Camden         |
| Burns, T. S. ....                 | Westbrook       | Miller, Frank H. ....                 | Camden         |
| Campbell, W. R. ....              | Waterville      | Perry, H. O. ....                     | Fort Fairfield |
| Coffin, W. S. ....                | Machias         | Philbrick, S. W. ....                 | Skowhegan      |
| Conant, r. A. ....                | Lewiston        | Reed, W. S. ....                      | Orono          |
| Cummings, C. S. ....              | Auburn          | Rose, Hiram. ....                     | Presque Isle   |
| Downing, C. S. & Son. ....        | Augusta         | Shaw, R. A. ....                      | Caribou        |
| Dwellely & Clary. ....            | Livermore Falls | Small, F. A. ....                     | Bath           |
| Fogg & Glidden. ....              | Bath            | Sylvester, Alonzo. ....               | Farmington     |
| Foster, H. E. ....                | Winthrop        | Thompson, G. L. ....                  | Brunswick      |
| Freeze, Walter A. ....            | Henderson       | Tyler, Fogg & Co. ....                | Bangor         |
| Gentle, George S. ....            | Houlton         | Veilleux, L. H. ....                  | Rumford Falls  |
| Gould, Merritt E. ....            | Livermore Falls | Woodman, Melville. ....               | Biddeford      |

## EMPLOYERS LIABILITY (Surety.)

|                          |            |                          |            |
|--------------------------|------------|--------------------------|------------|
| Bartlett, Martin F. .... | Waterville | Boothby & Bartlett. .... | Waterville |
| Boothby, W. A. R. ....   | Waterville | Tyler, Fogg & Co. ....   | Bangor     |

## FIDELITY AND CASUALTY (Casualty.)

|                              |                 |                            |                |
|------------------------------|-----------------|----------------------------|----------------|
| Austin, Nathaniel S. ....    | North Berwick   | Hutchins, Charles L. ....  | Auburn         |
| Baker, Ernest G. ....        | Bangor          | Judkins, Wesley H. ....    | Dexter         |
| Black, Alfred S. ....        | Rockland        | Kingston, C. H. ....       | Vanceboro      |
| Blake, Barrows & Brown. .... | Bangor          | Kittridge, Calvin B. ....  | Dover          |
| Bowker & Humphreys. ....     | Brunswick       | Langston, E. H. ....       | Augusta        |
| Bryant, Geo. H. ....         | Oakland         | Lawrence, Geo. N. ....     | Augusta        |
| Chase, George P. ....        | Sanford         | Libby, H. B. & Son. ....   | Bridgton       |
| Cole, Chas. H. ....          | Kennebunk       | Lowery, Frank J. ....      | Fort Fairfield |
| Crocker, Edwin F. ....       | Gardiner        | Luce, Arthur L. ....       | Rumford Falls  |
| Cronin, P. J. ....           | Lewiston        | Maxey, Josiah & Sons. .... | Gardiner       |
| Dow & Pinkham. ....          | Portland        | Miller & Owen. ....        | Auburn         |
| Drummond, A. M. & Co. ....   | Waterville      | Mitchell, Walter S. ....   | Biddeford      |
| Dwellely & Clary. ....       | Livermore Falls | Newbert, E. E. ....        | Augusta        |
| Fairfield, Eugene A. ....    | Kennebunk       | Otis, Samuel G. ....       | Hallowell      |
| Fowler & Gardner. ....       | Calais          | Parks Bros. ....           | Pittsfield     |
| Friel, John B. ....          | Waterville      | Pattee, James & Son. ....  | Belfast        |
| Gammon, E. Adron. ....       | Mechanic Falls  | Pearl & Dennett. ....      | Bangor         |
| Gentle, George S. ....       | Houlton         | Pennell & Co. ....         | Skowhegan      |
| Gove, Edward H. ....         | Biddeford       | Perkins, Howard E. ....    | Sanford        |
| Hadley, Fred L. ....         | Bar Harbor      | Pinkham, Ernest E. ....    | Freeport       |
| Hopkins, A. S. ....          | Portland        | 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     |

## FIDELITY &amp; CASUALTY (Casualty)—Concluded.

|                        |                |                             |             |
|------------------------|----------------|-----------------------------|-------------|
| Shea, Wilbur A. ....   | Eastport       | Tolles, Benjamin D. ....    | Berwick     |
| Smith, Wesley G. ....  | Old Orchard    | Tolman, C. E. ....          | South Paris |
| Stevens, Hiram D. .... | Fort Fairfield | Voter, F. E. ....           | Farmington  |
| Talbot, Edw. C. ....   | Machias        | Waterhouse, William H. .... | Oldtown     |
| Tapley, Omar W. ....   | Ellsworth      | Wing, H. S. ....            | Kingfield   |

## FIDELITY AND CASUALTY (Surety.)

|                              |                 |                             |                |
|------------------------------|-----------------|-----------------------------|----------------|
| Austin, Nathaniel S. ....    | North Berwick   | Lowery, Frank J. ....       | Fort Fairfield |
| Black, Alfred S. ....        | Rockland        | Luce, Arthur L. ....        | Rumford Falls  |
| Blake, Barrows & Brown. .... | Bangor          | Maxcy, Josiah & Sons. ....  | Gardiner       |
| Bowker & Humphreys. ....     | Brunswick       | Miller & Owen. ....         | Auburn         |
| Chase, George P. ....        | Sanford         | Newbert, E. E. ....         | Augusta        |
| Cole, Chas. H. ....          | Kennebunk       | Otis, Samuel G. ....        | Hallowell      |
| Crocker, Edwin F. ....       | Gardiner        | Parks Bros. ....            | Pittsfield     |
| Dow & Pinkham. ....          | Portland        | Pattee, James & Son. ....   | Belfast        |
| Drummond, A. M. & Co. ....   | Waterville      | Pennell & Co. ....          | Skowhegan      |
| Dwellely & Clary. ....       | Livermore Falls | Perkins, Howard E. ....     | Sanford        |
| Fairfield, Eugene A. ....    | Kennebunk       | Pinkham, Ernest E. ....     | Freeport       |
| Friel, John B. ....          | Waterville      | Reed, Alvah L. ....         | Mount Desert   |
| Gammon, E. Adron. ....       | Mechanic Falls  | Richards, Wm. A. ....       | Waldoboro      |
| Gentle, George S. ....       | Houlton         | Rollins, David C. ....      | Pittsfield     |
| Gove, Edward H. ....         | Biddeford       | Stevens, Hiram D. ....      | Fort Fairfield |
| Hadley, Fred L. ....         | Bar Harbor      | Talbot, Edw. C. ....        | Machias        |
| Hopkins, A. S. ....          | Portland        | Tapley, Omar W. ....        | Ellsworth      |
| Howe, Freeland. ....         | Norway          | Tolles, Benjamin D. ....    | Berwick        |
| Howe, George R. ....         | Norway          | Voter, F. E. ....           | South Paris    |
| Humphreys, D. M. ....        | Bath            | Waterhouse, William H. .... | Oldtown        |
| Hutchins, Charles L. ....    | Auburn          |                             |                |
| Judkins, Wesley H. ....      | Dexter          |                             |                |

## FIDELITY AND DEPOSIT.

|                          |                 |                              |           |
|--------------------------|-----------------|------------------------------|-----------|
| Atwood, Fred. ....       | Winterport      | Howard, George E. & Co. .... | Dover     |
| Austin, L. A. ....       | Bar Harbor      | Hume, C. W. ....             | Eastport  |
| Bartlett, Martin F. .... | Waterville      | Humphreys, D. M. ....        | Bath      |
| Bird, Maynard S. ....    | Rockland        | Hutchinson, Henry G. ....    | Biddeford |
| Cronin, P. J. ....       | Lewiston        | McClure, J. W. ....          | Bangor    |
| Cushman, Henry W. ....   | Ellsworth       | Patterson, Wm. D. ....       | Wiscasset |
| Dwellely & Clary. ....   | Livermore Falls | Shearman, John E. ....       | Portland  |
| Hall, Albert B. ....     | Portland        | Tapley, O. W. ....           | Ellsworth |

## FRANKFORD MARINE, ACCIDENT.

|                          |            |                           |           |
|--------------------------|------------|---------------------------|-----------|
| Allen, Elmer W. ....     | Waterville | Jones, E. C. & Co. ....   | Portland  |
| Baker, Ernest G. ....    | Bangor     | Jordan, Nathaniel I. .... | Auburn    |
| Crosby, Carl K. ....     | Bath       | Moran, Edward C. ....     | Rockland  |
| Downing, Charles E. .... | Augusta    | Wentworth, Herbert. ....  | Skowhegan |
| Downing, Charles S. .... | Augusta    | Young, Jas. B. ....       | Bath      |

## GENERAL ACCIDENT (Scotland.)

|                                     |              |                                    |             |
|-------------------------------------|--------------|------------------------------------|-------------|
| Ames, Earnest M. ....               | Skowhegan    | Jones, W. W. ....                  | Bangor      |
| Barker, Ben. ....                   | Portland     | Jordan, A. H. ....                 | Gardiner    |
| Berry, Edward W. ....               | Rockland     | Leavitt, Charles A. ....           | Keens Mills |
| Briggs, A. O. ....                  | Houlton      | Mayo, Wilson M. ....               | Van Buren   |
| Bull, W. W. ....                    | Presque Isle | Odlin, Frederick L. ....           | Lewiston    |
| Cleveland, Alton H. ....            | Skowhegan    | Payson, C. B. ....                 | Auburn      |
| Cunningham, Fred. ....              | Bucksport    | Pearson, M. T. ....                | Houlton     |
| Day, Daniel L. ....                 | Jay          | Robinson, Guy E. ....              | Portland    |
| Friel, J. B. ....                   | Waterville   | Saucier, Albert J. ....            | Brunswick   |
| Frank, Chas. W., Cumberland Mills   |              | Stables, A. D. ....                | Orland      |
| Gagne, N. J. ....                   | Lewiston     | Swan, F. M. ....                   | Lewiston    |
| Goff, Wm. T. ....                   | Bingham      | Thurston, Howard B., Yarmouthville |             |
| Goodkowsky, Morris. ....            | Brunswick    | Tibbetts, Harry O. ....            | Readfield   |
| Haraden, O. H. ....                 | Bar Harbor   | Ward, Ernest E. ....               | Bristol     |
| Hunnawill, Henry C. ....            | Pownal       | Ward, V. D. ....                   | Westbrook   |
| Johnson, William E., South Portland |              | Whitney, Ralph H. ....             | Houlton     |



GENERAL ACCIDENT (Pennsylvania.)

|                         |                |                         |                  |
|-------------------------|----------------|-------------------------|------------------|
| Allen, E. W. ....       | Oakland        | Hurd, Ellsworth A. .... | Lincoln          |
| Ames, E. M. ....        | Skowhegan      | Kerr, Hugh. ....        | LaGrange         |
| Bailey, Leon A. ....    | Medford Center | Knowles, F. M. ....     | LaGrange         |
| Bateman, Geo. L. ....   | Lewiston       | Maher, F. J. ....       | Lewiston         |
| Beatieu, George T. .... | Grand Isle     | Moulton, J. A. ....     | Waterville       |
| Boody, John S. ....     | Bangor         | Muller, Hans W. ....    | Waterford        |
| Boston, A. W. ....      | North Berwick  | Orne, Arthur L. ....    | Rockland         |
| Brooks, O. J. ....      | Portland       | Payson, C. B. ....      | Auburn           |
| Brown, R. M. ....       | Ridlonville    | Rhoades & Co. ....      | Oldtown          |
| Chase, O. W. ....       | New Portland   | Stanley, I. M. ....     | Kezar Falls      |
| Couillard, P. A. ....   | Oldtown        | Watson, Henry. ....     | Caribou          |
| Curtis, G. L. ....      | Norway         | Wescott, Eugene. ....   | No. New Portland |
| Goodwin, H. F. ....     | North Berwick  | Wheeler, L. L. ....     | Ashland          |
| Hackett, Fred L. ....   | Madison        | Wilson, W. L. ....      | Calais           |
| Harriman, Galon O. .... | Harrison       |                         |                  |

GREAT EASTERN.

|                            |            |                           |                |
|----------------------------|------------|---------------------------|----------------|
| Alexander, E. H. ....      | Richmond   | Holt, F. C. ....          | Norridgewock   |
| Ames, Frank T. ....        | Blanchard  | Hovey, Arthur W. ....     | Cary           |
| Benner, Ward A. ....       | Brewer     | Hunter, John M. ....      | Bangor         |
| Blanchard, William B. .... | Waterville | Jones, W. W. ....         | Machias        |
| Brillard, Simeon. ....     | Waterville | Kenniston, H. G. ....     | Bangor         |
| Carll, E. C. ....          | Gorham     | King, J. C. ....          | Oldtown        |
| Chaplin, D. E. ....        | Orono      | Maxfield, C. H. ....      | Waterville     |
| Crosby, Charles L. ....    | Machias    | McGray, C. L. ....        | Augusta        |
| Cyr, Cyril. ....           | Oldtown    | Monaghan, Herbert F. .... | Ellsworth      |
| Dinsmore, Warren E. ....   | Pittsfield | Morse, Mrs. C. E. ....    | Dexter         |
| Dow, Sewell. ....          | Riverton   | O'Connell, Fred. ....     | Milford        |
| Estes, Ralph. ....         | Pittsfield | Pierce, Elmer E. ....     | Mars Hill      |
| Haley, Gorham P. ....      | Perham     | Short, A. D. ....         | Sanford        |
| Hartford, C. B. ....       | Lewiston   | Weeks, E. P. ....         | Cooper's Mills |
| Harvey, Jasper R. ....     | Patten     | Young, M. B. ....         | Lamoine        |
| Heath, E. M. ....          | Lewiston   |                           |                |

GUARANTEE COMPANY OF NORTH AMERICA.

|                                  |          |
|----------------------------------|----------|
| Loring, Prentiss, Son & Co. .... | Portland |
|----------------------------------|----------|

HARTFORD STEAM BOILER.

|                     |               |                      |               |
|---------------------|---------------|----------------------|---------------|
| Allen, Wm. H. ....  | Boston, Mass. | Floyd, Gerry P. .... | Boston, Mass. |
| Brown, Geo. H. .... | Boston, Mass. | Roberts, C. E. ....  | Boston, Mass. |
| Frye, Henry A. .... | Boston, Mass. |                      |               |

LLOYD'S PLATE GLASS.

|                            |            |                           |                 |
|----------------------------|------------|---------------------------|-----------------|
| Allen, Geo. E. ....        | Camden     | Foster, D. P. ....        | Waterville      |
| Anderson, Adams & Co. .... | Portland   | Gentle, Geo. S. ....      | Houlton         |
| Bangs, Dennis M. ....      | Waterville | Gove, E. H. ....          | Biddeford       |
| Batchelder, G. A. ....     | Sanford    | Grant, Geo. H. ....       | Ellsworth       |
| Beane & Beane. ....        | Hallowell  | Griffin, John C. ....     | Skowhegan       |
| Bird, Maynard S. ....      | Rockland   | Heath, Henry A. ....      | Augusta         |
| Bradish, Scott P. ....     | Eastport   | Little, H. C. & Son. .... | Lewiston        |
| Bright, Joseph M. ....     | Bangor     | Marr, C. H. ....          | Gardiner        |
| Bumps, Charles F. ....     | Milo       | Parlin, W. B. ....        | Machias         |
| Carter, Geo. A. & Co. .... | Biddeford  | Sturtevant, C. H. ....    | Livermore Falls |
| Currier, Geo. M. ....      | Farminston | Thompson, Harry F. ....   | Brunswick       |
| Drake, Jas. B. ....        | Bath       | Waterhouse, W. H. ....    | Old Town        |

LONDON GUARANTEE AND ACCIDENT COMPANY.

|                          |          |                         |           |
|--------------------------|----------|-------------------------|-----------|
| Boothby, William G. .... | Augusta  | Thompson, Harry F. .... | Brunswick |
| Morse & Guptill. ....    | Portland |                         |           |

## MARYLAND CASUALTY.

|                           |                 |                         |               |
|---------------------------|-----------------|-------------------------|---------------|
| Allen, Elmer W.....       | Waterville      | Mansfield, Harry M..... | Jonesport     |
| Bennett, C. A. Co.....    | Portland        | Mansfield, Lee.....     | Jonesport     |
| Bradish, Scott P.....     | Eastport        | Merrill, George W.....  | Augusta       |
| Carl, Eugene C.....       | Gorham          | Moir, Jas. C.....       | Presque Isle  |
| Carruthers, Wm. D.....    | Portland        | Moran, E. C.....        | Rockland      |
| Chase, Geo. P.....        | Sanford         | Neilson, J. R.....      | Caribou       |
| Cleaves, M. P.....        | Bar Harbor      | Newton, Ida M.....      | Rumford Falls |
| Crosby, E. S.....         | Bath            | Orne, Arthur L.....     | Rockland      |
| Currie, A. V.....         | Fort Kent       | Palmer, W. W.....       | Bangor        |
| Currie, N. F.....         | Auburn          | Perkins, D. T.....      | Gardiner      |
| Danforth, Walter A.....   | Bangor          | Perry, Arthur C.....    | Presque Isle  |
| Dickens, Daniel J.....    | Camden          | Perry, E. S.....        | Presque Isle  |
| Drummond, Anna M.....     | Waterville      | Plummer, C. A.....      | Portland      |
| Emerson, J. T.....        | Saco            | Renouf, N. P.....       | Biddeford     |
| Fillmore, Robt. E.....    | Cushing         | Rhoades, H. E.....      | Oldtown       |
| Gardner, E. B. & Son..... | Bucksport       | Sanborn, W. E.....      | Springvale    |
| Gastonguay, Albert T..... | Lewiston        | Sawyer, J. W.....       | Milbridge     |
| Goodwin, H. H.....        | Biddeford       | Shaw, John.....         | Bath          |
| Hall, Melvin C.....       | Brunswick       | Sheman, George H.....   | Rockland      |
| Harjula, Erick.....       | South Thomaston | Smythe, A. C. V.....    | Calais        |
| Hoyt, F. Roland.....      | Kittery         | Snow, Harry L.....      | Portland      |
| Hutchinson, H. G.....     | Biddeford       | Stadig, A. J. G.....    | Caribou       |
| Jack, L. A.....           | Lisbon Falls    | Stiles, Wm. C.....      | Portland      |
| Johnson, Bertrand R.....  | Portland        | Talbot, George H.....   | Camden        |
| Johnson, Sumner W.....    | Portland        | Totman, Wm. A.....      | Bar Mills     |
| Jordan, Chester L.....    | South Portland  | Vinal, Llewellyn W..... | Vinalhaven    |
| Jordan, N. I.....         | Auburn          | Watson, Murray B.....   | Auburn        |
| Libby, R. Cutler.....     | Portland        | Wentworth, Herbert..... | Skowhegan     |
| Loder, C. P.....          | Clinton         | Wiggins, Geo. H.....    | Houlton       |

## METROPOLITAN PLATE GLASS AND CASUALTY.

|                                      |           |                          |               |
|--------------------------------------|-----------|--------------------------|---------------|
| Alford, E. R.....                    | Old Town  | Kidder, Elbridge H.....  | Houlton       |
| Burrill, Charles C. & Son, Ellsworth | Ellsworth | Mathews, C. K. & Co..... | Waterville    |
| Cochran, Baker & Cross.....          | Rockland  | Morse, Mrs. C. E.....    | Dexter        |
| Crummett & Bragg.....                | Fairfield | Morse & Guptill.....     | Portland      |
| Cutter, W. W.....                    | Westbrook | Tyler, Fogg & Co.....    | Bangor        |
| Downing, C. S. & Son.....            | Augusta   | Velleaux, L. H.....      | Rumford Falls |
| Danforth, F. A. & Co.....            | Gardiner  | Welch, G. A.....         | Lewiston      |
| Field & Quimby.....                  | Belfast   | Wright, Arthur L.....    | Foxcroft      |
| Hutchinson, H. G.....                | Biddeford |                          |               |

## METROPOLITAN SURETY.

|                      |          |
|----------------------|----------|
| Hale, Frederick..... | Portland |
|----------------------|----------|

## NATIONAL SURETY (Burglary.)

|                      |          |
|----------------------|----------|
| Loring & Bishop..... | Portland |
|----------------------|----------|

## NATIONAL SURETY (Surety.)

|                            |            |                            |           |
|----------------------------|------------|----------------------------|-----------|
| Bennett, The C. A. Co..... | Portland   | Knowlton, Frederick W..... | Oldtown   |
| Cleaves, Geo. P.....       | Bar Harbor | Merrill, George W.....     | Augusta   |
| Crosby, E. S.....          | Bath       | Moran, Edward C.....       | Rockland  |
| Cushman, Henry W.....      | Ellsworth  | Orne, Arthur L.....        | Rockland  |
| Downing, C. S. & Son.....  | Augusta    | Tyler, Fogg & Co.....      | Bangor    |
| Drummond, Anna M.....      | Waterville | Watson, Murray B.....      | Auburn    |
| Gardner, E. B. & Son.....  | Bucksport  | Wentworth, Herbert.....    | Skowhegan |
| Goodwin, Henry H.....      | Biddeford  | Wiggins, George H.....     | Houlton   |

## NEW AMSTERDAM CASUALTY.

|                         |            |                          |          |
|-------------------------|------------|--------------------------|----------|
| Allen, Elmer W.....     | Waterville | McIntyre, William W..... | Saco     |
| Bartoll, G. E.....      | Gardiner   | Newell, Charles D.....   | Richmond |
| Cunningham, John A..... | Ellsworth  | Shaw, Rossell A.....     | Caribou  |
| Hagerty, M. J.....      | Lewiston   | 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      | Humphreys, Denny M.....  | Bath     |
| Boothby, Wm. G.....     | Augusta       | Hutchinson, James P..... | Auburn   |
| Carter, G. A. & Co..... | Saco          | Jordan, Augustus H.....  | Gardiner |
| Conant, Frank A.....    | Lewiston      | Loring & Bishop.....     | Portland |
| Crawford, J. W.....     | Brunswick     | Talbot, George H.....    | Camden   |
| Drew, Forrest R.....    | Waterville    | West, J. W.....          | Lewiston |
| Elliott, H. L.....      | Rumford Falls |                          |          |

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      | Plummer, Chas. A.....   | Portland       |
| Howard, George E.....       | Dover         | Randall, J. W.....      | Biddeford      |
| Lynam, F. C. & Co.....      | Bar Harbor    | Remick, Samuel E.....   | Madison        |
| Macomber, Farr & Whitten,   | Augusta       | Riley, T. H.....        | Brunswick      |
| McClure, J. W.....          | Bangor        | Strout, J. Walter.....  | Thomaston      |
| Morrison, A. E. & Co.,      | Rumford Falls | Welch, George A.....    | Lewiston       |
| Norton, Hall & Webster..... | Portland      | Woodman, Melville.....  | Biddeford      |
| Pattee, James & Son.....    | Belfast       |                         |                |

NORTH AMERICAN ACCIDENT.

|                    |           |                        |          |
|--------------------|-----------|------------------------|----------|
| Cyr, Cyril.....    | Oldtown   | Stevens, Byron W.....  | Bangor   |
| Davis, Wm. H.....  | Milbridge | Thurston, Chas. E..... | Danville |
| Odlin, Fred L..... | Lewiston  |                        |          |

OCEAN ACCIDENT (Casualty.)

|                           |           |                         |          |
|---------------------------|-----------|-------------------------|----------|
| Bishop, J. M.....         | Portland  | Kirstein, Louis.....    | Bangor   |
| Cutter, Wm. W.....        | Westbrook | Loring, H. D.....       | Portland |
| Kirstein, Abram L.....    | Bangor    | Stewart, Charles M..... | Bangor   |
| Kirstein, Bernhard M..... | Bangor    |                         |          |

OCEAN ACCIDENT (Credit.)

|                      |          |                     |        |
|----------------------|----------|---------------------|--------|
| Dennett, Carl P..... | Bangor   | Pearl, Chas. S..... | Bangor |
| Lyford, A. L.....    | Portland |                     |        |

PREFERRED ACCIDENT.

|                            |              |                        |            |
|----------------------------|--------------|------------------------|------------|
| Carruthers, William D..... | Portland     | Jordan, Chester L..... | Portland   |
| Currie, Nath'l F.....      | Auburn       | Merrill, George W..... | Augusta    |
| Dunlap, Chas. F.....       | Portland     | Parks, David M.....    | Pittsfield |
| Emerson, John T.....       | Saco         | Searles, Geo. W.....   | Augusta    |
| Fernald, Osborne.....      | Portland     | Snow, Harry L.....     | Portland   |
| French, Merton H.....      | Bangor       | Watson, Murray B.....  | Auburn     |
| Jack, Louis A.....         | Lisbon Falls |                        |            |

STANDARD LIFE AND ACCIDENT.

|                       |          |                        |          |
|-----------------------|----------|------------------------|----------|
| Cobb, Elbridge L..... | Portland | Harmon, Herbert A..... | Portland |
| Dunn, Frank W.....    | Portland | Heath, H. A.....       | Augusta  |
| Emerson, J. T.....    | Saco     | Ingraham, Maude J..... | Portland |

TRAVELERS.

Same Agents as Life Department.

UNITED STATES CASUALTY.

|                        |           |                       |                 |
|------------------------|-----------|-----------------------|-----------------|
| Allen, George A.....   | Auburn    | Conant, F. R.....     | Lewiston        |
| Babb, J. Frank.....    | Portland  | Church, George F..... | Hallowell       |
| Beane, Fred E.....     | Hallowell | Crane, Frank T.....   | Machias         |
| Betts, Albion G.....   | Houlton   | Currie, A. V.....     | Fort Kent       |
| Bradish, Scott P.....  | Eastport  | Currier, Geo. M.....  | Farmington      |
| Brown, Charles S.....  | Bath      | Dinsmore, C. E.....   | Hallowell       |
| Butler, E. A.....      | Rockland  | Dwellely & Clary..... | Livermore Falls |
| Byrnes, Patrick J..... | Bangor    | Eugley, Henry I.....  | Waldoboro       |

## UNITED STATES CASUALTY—Concluded.

|                             |                |                                      |               |
|-----------------------------|----------------|--------------------------------------|---------------|
| Flaherty, Thomas H. . . . . | Portland       | Niles, Albert Alexander. . . . .     | Portland      |
| Gilman, Calvin W. . . . .   | Waterville     | Paine, Frank S. . . . .              | Calais        |
| Griffin, John C. . . . .    | Skowhegan      | Perkins, E. D. . . . .               | Ogunquit      |
| Hackett, Edmund H. . . . .  | New Vineyard   | Perry, Chadbourne W., Fort Fairfield |               |
| Hall, Willis B. . . . .     | Caribou        | Perry, E. S. . . . .                 | Presque Isle  |
| Hamilton, Clara L. . . . .  | Lewiston       | Philbrick, Wm. W. . . . .            | Rumford Falls |
| Havey, Will R. . . . .      | North Sullivan | Phillips, Allen M. . . . .           | Shirley       |
| Hewes, Leon M. . . . .      | Hermon         | Pickard, A. W. . . . .               | Hallowell     |
| Jackson, John J. . . . .    | Portland       | Shaw, Frederick K. . . . .           | Oldtown       |
| Kingston, C. H. . . . .     | Vanceboro      | Smith, Lawrence T. . . . .           | Bangor        |
| Lane, C. Albert. . . . .    | Brooks         | Stadig, A. J. G. . . . .             | Jemtland      |
| Low, Frank. . . . .         | Springvale     | Stevens, Emily A. . . . .            | Augusta       |
| Mason, Fred L. . . . .      | Ellsworth      | Swett, Jefferson M. . . . .          | Eastport      |
| McLellan, Chas. L. . . . .  | Bath           | Tupper, William E. . . . .           | Jonesboro     |
| Merrill, George W. . . . .  | Augusta        | West, John G. . . . .                | Auburn        |
| Meserve, John L. . . . .    | Naples         | West, John W. . . . .                | Auburn        |
| Moore, Dayton T. . . . .    | Biddeford      | Wheeler, W. J. & Co. . . . .         | South Paris   |
| Moran, Edward C. . . . .    | Rockland       | Whitmore, C. F. . . . .              | Bucksport     |
| Morrill, Charles H. . . . . | Newport        | Whittemore, F. H. . . . .            | Foxcroft      |
| Morse, Nellie G. . . . .    | Dexter         |                                      |               |

## UNITED STATES FIDELITY AND GUARANTY (Burglary.)

|                              |               |                                   |             |
|------------------------------|---------------|-----------------------------------|-------------|
| Batchelder Bros. . . . .     | Sanford       | Little, H. C. & Son. . . . .      | Lewiston    |
| Bird, Maynard S. . . . .     | Rockland      | Macomber, Farr & Whitten, Augusta |             |
| Cleaves, Waterhouse & Emery, |               | Maxwell, H. D. & Co. . . . .      | Bath        |
|                              | Biddeford     | Pattee, James & Son. . . . .      | Belfast     |
| Downes & Curran. . . . .     | Calais        | Pearl & Dennett. . . . .          | Bangor      |
| Drake, Frederick E. . . . .  | Bath          | Sawyer, Harry S. . . . .          | Biddeford   |
| Elliott, H. L. . . . .       | Rumford Falls | Sylvester, Alonzo. . . . .        | Farmington  |
| Griffin, John C. . . . .     | Skowhegan     | Waterville Realty Co. . . . .     | Waterville  |
| Hutchinson, Carl M. . . . .  | Machias       | Wheeler, Edward W. . . . .        | Brunswick   |
| Jones, E. C. & Co. . . . .   | Portland      | Wheeler, W. J. & Co. . . . .      | South Paris |
| Lawton, Leon P. . . . .      | Gardiner      |                                   |             |

## UNITED STATES FIDELITY AND GUARANTY (Surety.)

|                               |                 |                                   |             |
|-------------------------------|-----------------|-----------------------------------|-------------|
| Batchelder Bros. . . . .      | Sanford         | Jones, E. C. & Co. . . . .        | Portland    |
| Bird, Maynard S. . . . .      | Rockland        | Knowlton, E. W. . . . .           | Oldtown     |
| Bradish, Scott P. . . . .     | Eastport        | Lawton, Leon P. . . . .           | Gardiner    |
| Buswell, Turner. . . . .      | Solon           | Little, H. C. & Son. . . . .      | Lewiston    |
| Cleaves, Waterhouse & Emery,  |                 | Macomber, Farr & Whitten, Augusta |             |
|                               | Biddeford       | Maxwell, H. D. & Co. . . . .      | Bath        |
| Coolidge & Jack. . . . .      | Lisbon Falls    | Pattee, James & Son. . . . .      | Belfast     |
| Downes & Curran. . . . .      | Calais          | Peakes, Alfred R. . . . .         | Dover       |
| Drake, Frederick E. . . . .   | Bath            | Pearl & Dennett. . . . .          | Bangor      |
| Dwellely & Clary. . . . .     | Livermore Falls | Sawyer, Harry S. . . . .          | Biddeford   |
| Elliott, H. L. . . . .        | Rumford Falls   | Scott, Clarence. . . . .          | Old Town    |
| Gardner, E. B. & Son. . . . . | Bucksport       | Sylvester, Alonzo. . . . .        | Farmington  |
| Gentle, George S. . . . .     | Houlton         | Talbot, Geo. H. . . . .           | Camden      |
| Grant, George H. Co. . . . .  | Ellsworth       | Waterville Realty Co. . . . .     | Waterville  |
| Griffin, John C. . . . .      | Skowhegan       | Wheeler, Edward W. . . . .        | Brunswick   |
| Hutchinson, Carl M. . . . .   | Machias         | Wheeler, W. J. & Co. . . . .      | South Paris |

## UNITED STATES HEALTH AND ACCIDENT.

|                            |               |                                     |              |
|----------------------------|---------------|-------------------------------------|--------------|
| Ames, Geo. C. . . . .      | Monmouth      | Conant, Dudley A. . . . .           | Presque Isle |
| Andrews, Wilbur G. . . . . | Oxford        | Coombs, A. L. . . . .               | Auburn       |
| Axtell, Henry E. . . . .   | Portland      | Cornel, Edward W. . . . .           | Bangor       |
| Bartlett, Asa E. . . . .   | Ridlonville   | Davis, Elmer C. . . . .             | Rockland     |
| Bondy, Edward. . . . .     | Lewiston      | Decelles, Henry H. . . . .          | Lewiston     |
| Briggs, Edson C. . . . .   | Turner Center | Dine, Geo. T. . . . .               | Masardis     |
| Bruce, Herbert L. . . . .  | North Berwick | Doucet, William B., Livermore Falls |              |
| Bumpus, Harry E. . . . .   | Auburn        | Eastman, Clarence M. . . . .        | Waterville   |
| Callendo, James F. . . . . | Rumford Falls | Eaton, S. H. . . . .                | Oxford       |
| Chase, Warren B. . . . .   | Bowdoinham    | Fortin, Remi. . . . .               | Lewiston     |
| Cole, E. W. . . . .        | Springfield   | Friend, Wm. H. . . . .              | Etna         |

## UNITED STATES HEALTH AND ACCIDENT—Concluded.

|                          |               |                           |                |
|--------------------------|---------------|---------------------------|----------------|
| Furber, Charles B. ....  | Bath          | Millett, Albert .....     | Eastport       |
| Gardner, O. W. ....      | Springfield   | Mills, Fred I. ....       | Woodfords      |
| Gledhill, Warren W. .... | Lewiston      | Mitchell, William M.,     | Mechanic Falls |
| Gordon, Wm. E. ....      | Winthrop      | Morse, Geo. W. ....       | Mechanic Falls |
| Harvey, Ray L. ....      | Auburn        | Nudd, Charles H. ....     | Auburn         |
| Harvey, Wilbert N. ....  | North Leeds   | Peacock, Wesley ....      | Augusta        |
| Hayes, Maurice E., North | Yarmouth      | Pinkham, Carrie R. ....   | Lewiston       |
| Howard, H. C. ....       | Dixfield      | Rich, Payson. ....        | Lewiston       |
| Ionto, Michael. ....     | Rumford Falls | Richmond, F. H. ....      | Rumford Falls  |
| Johnson, W. A. ....      | Belfast       | Ricker, Melville E. ....  | Houlton        |
| Kenerson, A. H. ....     | Norway        | Rowe, Clinton C. ....     | Chesterville   |
| Kingston, C. H. ....     | Vanceboro     | Sanborn, Allen W. ....    | Wilton         |
| Knight, John S. ....     | Auburn        | Sawyer, George A. ....    | Auburn         |
| Leavitt, Chas. O. ....   | Lewiston      | Smith, Albert W. ....     | Orono          |
| Lessard, Adelard. ....   | Lewiston      | Stimpson, Herbert L. .... | Friendship     |
| Lodewick, Allen P. ....  | Rockland      | Stripe, Wm. H. ....       | Bangor         |
| Lyon, Alfred B. ....     | Auburn        | Tanguay, Alfred. ....     | Lewiston       |
| Martin, Thomas. ....     | Caribou       | Verrill, George W. ....   | Gardiner       |
| Mason, Edward M. ....    | Raymond       | Welch, Robert F. ....     | Augusta        |
| Mason, P. W. ....        | Strong        | Wyman, Arthur C. ....     | Auburn         |

## ASSESSMENT COMPANIES.

## MAINE COMPANIES.

## FRATERNITIES HEALTH AND ACCIDENT.

|                           |                |                            |                |
|---------------------------|----------------|----------------------------|----------------|
| Alexander, E. H. ....     | Richmond       | Miles, George A. ....      | Passadumkeag   |
| Atherton, A. S. ....      | Houlton        | Morrill, R. E. ....        | Monson         |
| Benson, Sarah C. ....     | Winthrop       | Norton, A. P. ....         | Auburn         |
| Brawn, Charles A. ....    | Farmingdale    | Paine, Edward C. ....      | North Anson    |
| Canham, V. W. ....        | Lisbon         | Perkins, Roscoe E. ....    | Brunswick      |
| Chellis, A. H. ....       | Biddeford      | Philoon, Walter. ....      | Livermore      |
| Cook, F. R. ....          | Milo           | Reed, H. C. ....           | Richmond       |
| Douglass, Stephen F. .... | Monson         | Rowell, E. W. ....         | Guilford       |
| Drake, F. S. ....         | Milo           | Seabury, George L. ....    | Yarmouthville  |
| Eastman, R. W. ....       | South Gardiner | Stanton, Perley O. ....    | Mechanic Falls |
| Folsom, L. H. ....        | Dexter         | Thomas, Eugene. ....       | Topsham        |
| Gallupe, D. M. ....       | Blaine         | Welt, Joseph B. ....       | Waldoboro      |
| Hebert, J. A. ....        | Van Buren      | Waterhouse, Alfred H. .... | Pittsfield     |
| Howard, Edgar S. ....     | Brownville     | Whitehouse, G. E. ....     | Brunswick      |
| Howland, H. J. ....       | Freeport       | Whittemore, F. H. ....     | Foxcroft       |
| Kenerson, A. H. ....      | Norway         | Winchester, C. A. ....     | Bangor         |
| Livermore, E. A. ....     | Gardiner       | Woodworth, W. H. ....      | South Paris    |

## NATIONAL CASUALTY.

|                         |               |                          |               |
|-------------------------|---------------|--------------------------|---------------|
| Allen, Steven W. ....   | Augusta       | Fogg, Maurice R. ....    | East Sumner   |
| Austin, M. A. ....      | Milford       | Ford, Frank W. ....      | Portland      |
| Babb, George W. ....    | Westbrook     | Gould, E. G. ....        | Portland      |
| Beal, W. A. ....        | North Anson   | Graffam, Carl D. ....    | Portland      |
| Bean, Guy C. ....       | Portland      | Huston, S. L. ....       | Patten        |
| Bean, Otho R. ....      | Portland      | Johnson, L. F. ....      | Brownville    |
| Benner, Joseph N. ....  | Portland      | Kenerson, A. H. ....     | Norway        |
| Brawn, C. A. ....       | Gardiner      | Kenniston, H. G. ....    | Bangor        |
| Brooks, O. J. ....      | Portland      | Knight, E. C. ....       | Westbrook     |
| Bujold, Charles A. .... | Rumford Falls | Libby, S. H. ....        | Bryant's Pond |
| Carleton, A. M. ....    | Dover         | Low, Frank. ....         | Springvale    |
| Carleton, F. H. ....    | Greenville    | Maher, Frederick J. .... | Millinocket   |
| Clark, R. C. ....       | Fairfield     | Martin, Edwin K. ....    | Rumford       |
| Cummings, E. E. ....    | South Paris   | Merrill, William L. .... | Portland      |
| Fish, Wm. W. ....       | Freeport      | Morong, Ernest F. ....   | Portland      |

## NATIONAL CASUALTY—Concluded.

|                        |             |                         |          |
|------------------------|-------------|-------------------------|----------|
| Murch, E. C.....       | Norway      | Thomas, E. M.....       | Norway   |
| Parker, Dwight .....   | Portland    | Wass, Charles H.....    | Portland |
| Sawyer, F. L.....      | Portland    | Waterman, J. B.....     | Belfast  |
| Small, O. H.....       | Gardiner    | Willard, Mary E.....    | Portland |
| Southard, C. P.....    | Bangor      | Woodbury, Stanwood..... | Portland |
| Spaulding, Geo. L..... | Orono       | Young, W. H.....        | Bethel   |
| Stanley, I. M.....     | Kezar Falls |                         |          |

## COMPANIES OF OTHER STATES.

## EQUITABLE ACCIDENT.

|                           |                    |                           |                 |
|---------------------------|--------------------|---------------------------|-----------------|
| Adams, J. Quincy.....     | Houlton            | Lancaster, Charles M..... | Canaan          |
| Allen, Elmer W.....       | Waterville         | Lock, Sperry H.....       | Waterville      |
| Barker, W. H.....         | West Paris         | McFarland, N. C.,         | Boothbay Harbor |
| Clark, L. A. W.....       | Damariscotta Mills | McKenney, Alfred F.....   | Waterboro       |
| Cunningham, Fred'k A..... | Prospect           | Murphy, George W.....     | Sorrento        |
| Dutch, William F.....     | Milo               | Oakes, M. P.....          | Bangor          |
| Elliott, H. L.....        | Rumford Falls      | Odlin, Fred'k L.....      | Lewiston        |
| Frost, Benjamin.....      | Shawmut            | Philbrick, W. W.....      | Rumford Falls   |
| Gallupe, Duncan W.....    | Blaine             | Pierce, John A.....       | Portland        |
| Gay, Chas. E.....         | Brewer             | Rollins, R. G.....        | Bangor          |
| Hanna, Eugene C.....      | East Sullivan      | Rollins, David C.....     | Pittsfield      |
| Hutchins, Chas. L.....    | Auburn             | Simpson, F. A.....        | Winterport      |
| Jackson, Uriah D.....     | Rumford Falls      | Smith, John T.....        | Portland        |
| Jordan, A. B.....         | North Bridgton     | Turner, Frank H.....      | Bath            |
| Knowlton, John R.....     | Bath               | Weeks, W. T.....          | Coopers Mills   |
| Lakin, George L.....      | Phillips           | Woodward, John.....       | Smithville      |

## MASONIC MUTUAL ACCIDENT.

|                           |              |                         |                 |
|---------------------------|--------------|-------------------------|-----------------|
| Carleton, A. M.....       | Dover        | Hendrix, Ralph C.....   | Wytopitlock     |
| Chadbourne, Andrew F..... | Cambridge    | Murray, Jno. E.....     | Danforth        |
| Chase, J. W.....          | Cambridge    | Nelke, A. S.....        | Livermore Falls |
| Cookson, J. F.....        | Etna         | Odlin, Frederick L..... | Lewiston        |
| Crockett, Charles C.....  | Presque Isle | Odlin, V. S.....        | Newport         |
| Elldridge, Fred T.....    | Eastport     | Odlin, V. W.....        | Newport         |
| Farrar, D. S.....         | Carroll      | Stuart, S. T.....       | Newport         |
| Griffin, Mathew.....      | Newport      |                         |                 |

## MASSACHUSETTS MUTUAL ACCIDENT.

|                          |                  |                         |                 |
|--------------------------|------------------|-------------------------|-----------------|
| Amey, George F.....      | Portland         | Downs, Benjamin F.....  | Island Falls    |
| Austin, L. A.....        | Bar Harbor       | Downs, George V.....    | Pittsfield      |
| Bailey, George N.....    | Portland         | Drisko, Melville A..... | Harrington      |
| Bailey, Rufus O.....     | Rumford Falls    | Dyer, Elberton P.....   | Hartland        |
| Barter, Isaiah P.....    | Bucksport Center | Feylan, Ryan J.....     | Brooks          |
| Boober, Walter E.....    | Augusta          | Fletcher, George A..... | Clinton         |
| Brackett, Merton L.....  | Newport          | Fox, Henry L.....       | Portland        |
| Butterfield, S. W.....   | East Dixfield    | Frates, Thomas E.....   | Portland        |
| Carpenter, F. G.....     | South Waterboro  | Gallupe, D. M.....      | Blaine          |
| Carrier, Arthur.....     | Brunswick        | Gosse, Abbie E.....     | Clinton         |
| Carter, Erastus J.....   | Stonington       | Gosse, George L.....    | Pittsfield      |
| Chaplin, John.....       | Topsham          | Hamilton, H. F.....     | Sprague's Mills |
| Clifford, P. J.....      | Bangor           | Hamlin, L. W.....       | Columbia        |
| Conway, M. B.....        | Rumford Falls    | Heath, E. M.....        | Lewiston        |
| Damon, Everett S.....    | Canaan           | Jones, A. O.....        | Rumford Point   |
| Danforth, Charles E..... | Fairfield        | Jordan, Chester L.....  | South Portland  |
| Danforth, Gardner F..... | Bangor           | Kent, Fred L.....       | Ellsworth       |
| Deane, Frank N.....      | Portland         | Knowles, L. W.....      | Augusta         |
| Dennett, C. D.....       | Bangor           | Leighton, Mary A.....   | Portland        |
| Dennett, L. P.....       | South Portland   | LeProhon, Frank L.....  | Portland        |

## MASSACHUSETTS MUTUAL ACCIDENT—Concluded.

|                              |                 |                          |                |
|------------------------------|-----------------|--------------------------|----------------|
| Lewis, Merton M.....         | Portland        | Peterson, John A.....    | Portland       |
| Littlefield, C. Herbert..... | Ogunquit        | Ramey, James W.....      | Portland       |
| Linscott, Isaac L.....       | Brunswick       | Robinson, Guy, R.....    | Portland       |
| Lord, William H.....         | Winterport      | Sanborn, Willis E.....   | Springvale     |
| Lyman, Edward B.....         | Portland        | Smith, Albert F.....     | Bangor         |
| Maloney, John H....          | Rumford Falls   | Staples, William D....   | Fort Fairfield |
| McKay, Eliza J.....          | Bangor          | Stevens, Harry H.....    | Lewiston       |
| McLaughlin, John E.....      | Hallowell       | Sylvester, Fay E.....    | Houlton        |
| Moir, J. C.....              | Presque Isle    | Taylor, Lester E....     | North Windham  |
| Morong, Ernest F.....        | Portland        | Therault, Phillip H..... | Brunswick      |
| Mudgett, A. L.....           | Belfast         | Thyng, Guy R.....        | Ross Corner    |
| Murphy, E. J.....            | Bath            | Tibbetts, Andrew F.....  | Pittsfield     |
| Nelke, S. A.....             | Livermore Falls | Tufts, S. F.....         | Westbrook      |
| Oliver, Charles L.....       | Bath            | Whitmore, C. F.....      | Bucksport      |
| Peck, M. Estella.....        | Bangor          | Whitten, L. B.....       | Brewer         |
| Penney, Margaret C.....      | Bangor          | Williams, Charles A....  | East Corinth   |
| Perkins, Alfred R.....       | Bath            | Wing, Leigh H.....       | Bath           |
| Perkins, Howard E.....       | Sanford         |                          |                |

## PEERLESS CASUALTY.

|                            |                  |                          |                 |
|----------------------------|------------------|--------------------------|-----------------|
| Allen, George A.....       | Auburn           | MacFadden, A. S.....     | Bath            |
| Austin, M. A.....          | Milford          | Mason, Herbert W.....    | Biddeford       |
| Barnett, Burt L.....       | North Anson      | McNally, Robert.....     | Houlton         |
| Beacham, Dana S.....       | Portland         | Nutting, Charles W.....  | Skowhegan       |
| Boynton, Edward D.....     | Cornish          | Paul, John J.....        | Camden          |
| Boynton, R. H.....         | Portland         | Paul, Melvin L.....      | Portland        |
| Bradish, Ralph W.....      | Eastport         | Pelletier, Emile.....    | Biddeford       |
| Butterfield, Harold C..... | Hiram            | Pendleton, A. F.....     | Bangor          |
| Casey, Warren.....         | Augusta          | Perkins, Edward C.....   | Sanford         |
| Clark, Henry G.....        | Auburn           | Peterson, Wilbur L....   | Columbia Falls  |
| Curtis, Walter F....       | Bucksport Center | Plummer, Chas. A.....    | Portland        |
| Danforth, Winfield C.....  | St. Croix        | Potter, C. A.....        | Richmond        |
| Dorsey, Grover C.....      | Fort Fairfield   | Pratt, S. C.....         | Berwick         |
| Eddy, Samuel.....          | Patten           | Priest, Nathaniel L..... | Costigan        |
| Elliott, S. K.....         | Lewiston         | Roberts, V. M.....       | Machias         |
| Farrell, Wm. J.....        | Millinocket      | Robertson, Aaron.....    | Hall Quarry     |
| Follis, Fred O.....        | Eastport         | Robinson, George D....   | Sebago Lake     |
| Gagnon, Joseph A.....      | Van Buren        | Scoville, Harry W.....   | Pittsfield      |
| Hackett, Chas. O.....      | Island Falls     | Sides, Wm. M.....        | Waldoboro       |
| Harkins, Theodore L....    | Hall Quarry      | Small, Harry F.....      | Livermore Falls |
| Hewes, Leon M.....         | Bangor           | Smith, L. E.....         | Washburn        |
| Hubble, W. S.....          | Ashland          | St. Clair, Madon K.....  | Pittsfield      |
| Judkins, Ernest W.....     | Rockland         | Thayer, Winslow C....    | South Paris     |
| Kelley, Harold.....        | Biddeford        | Veilleux, L. H.....      | Rumford Falls   |
| Kenerson, H. H.....        | Norway           | Waide, Edward S.....     | Eastport        |
| Lackee, L. C.....          | Woodfords        | Warren, James E.....     | Buckfield       |
| Lewis, A. H.....           | Bangor           | Wescott, Percy E.....    | White Rock      |
| Linscott, I. N.....        | Brunswick        | Whittemore, Ernest E.... | Canton          |
| Longfellow, H. E....       | Rumford Falls    | Winn, John.....          | Lewiston        |
| Lord, A. H.....            | Oakland          | Woodbury, Harold C....   | Skowhegan       |

## FRATERNAL BENEFICIARY ORGANIZATIONS.

## MAINE COMPANIES.

## AMERICAN ROYAL CIRCLE.

|                          |              |                          |               |
|--------------------------|--------------|--------------------------|---------------|
| Casey, John.....         | Oakland      | Nason, L. B.....         | North Windham |
| Clark, Allen.....        | Augusta      | Paul, Melvin L.....      | Portland      |
| Clark, Hiram.....        | Augusta      | Reed, Forrest C.....     | Mount Vernon  |
| Clark, Joseph E.....     | Augusta      | Stilphen, George H.....  | Sanford       |
| Douglas, Wm. H.....      | Lisbon Falls | Strickland, Harry L..... | Augusta       |
| Merrill, Adelbert B..... | Gardiner     | Wilson, Hiram C.....     | Lewiston      |

## MAINE CENTRAL RAILROAD RELIEF.

|                     |        |
|---------------------|--------|
| Gould, Frank E..... | Calais |
|---------------------|--------|

## ODD FELLOWS GRADED MUTUAL RELIEF.

|                       |           |                    |         |
|-----------------------|-----------|--------------------|---------|
| Meands, Nathan L..... | Kingfield | Pond, Frank L..... | Augusta |
|-----------------------|-----------|--------------------|---------|

## COMPANIES OF OTHER STATES.

## AMERICAN BENEFIT SOCIETY.

|                      |         |                     |           |
|----------------------|---------|---------------------|-----------|
| Dill, Charles H..... | Augusta | Leighton, J. W..... | Hallowell |
|----------------------|---------|---------------------|-----------|

## INDEPENDENT ORDER OF FORESTERS.

|                         |                |                          |                |
|-------------------------|----------------|--------------------------|----------------|
| Astle, J. J.....        | New Limerick   | Ludden, Wm. E.....       | West Enfield   |
| Bowen, Lulu Catherine., | Lisbon Falls   | Marsh, Fred R.....       | Pittsfield     |
| Brann, Harry B.....     | Lisbon Falls   | McAdam, G. F.....        | Red Beach      |
| Bujold, C. A.....       | Rumford Falls  | McKay, Harry L.....      | Presque Isle   |
| Cassidy, Ella.....      | Houlton        | Mockler, James M.....    | Caribou        |
| Collins, Henry.....     | Waterville     | Moreshead, J. A.....     | Portland       |
| Coombs, Georgie A.....  | West Franklin  | Morse, W. W.....         | Augusta        |
| Cooper, J. E.....       | Smyrna Mills   | Mortimer, Lizzie M.....  | North Sullivan |
| Corey, T. T.....        | Portland       | Patterson, John K.....   | Sangerville    |
| Cousens, C. A.....      | Mechanic Falls | Pearson, M. T.....       | Houlton        |
| Cousens, M. W.....      | Sanford        | Perkins, Fred A.....     | Castine        |
| Couture, Eva.....       | Portland       | Perrigo, John H.....     | Milo           |
| Doolan, Thomas.....     | Oldtown        | Playse, C. H.....        | Skowhegan      |
| Duran, Dana G.....      | Lisbon Falls   | Pratt, Ida.....          | Island Falls   |
| Faraday, Martin.....    | Bancroft       | Richards, M. H.....      | Van Buren      |
| Fayle, Wm. R.....       | Brewer         | Richardson, C. W.....    | Fort Fairfield |
| Feltch, Addie B.....    | Bangor         | Rouse, Edward.....       | Caribou        |
| Feltch, F. S.....       | Bangor         | Scott, W. H.....         | Van Buren      |
| Fox, Angie M.....       | East Lowell    | Sell, George H.....      | Bangor         |
| Gates, Maurice A.....   | Robbinston     | Sherburne, Frank H.....  | Monson         |
| Godfrey, Emma G.....    | Portland       | Spaulding, George L..... | Orono          |
| Grant, George E.....    | Passadumkeag   | Springer, Onias.....     | North Sullivan |
| Haskell, J. W.....      | Lincoln        | Springer, Wm. H.....     | Danforth       |
| Hathaway, A. J.....     | Millinocket    | Stanchfield, Ruth A..... | Monson         |
| Howard, Frank.....      | Hallowell      | Tardif, Lena M.....      | Waterville     |
| Ivers, Luke.....        | Waterville     | Thistle, Wm. E.....      | Bridgewater    |
| Johnson, E. P.....      | Augusta        | Tozer, Mrs. E. M.....    | Pittsfield     |
| Johnson, Wm. J.....     | Amherst        | Trethewey, B. N.....     | Chisholm       |
| Keating, Walter J.....  | Masardis       | Wakefield, H. P.....     | East Lowell    |
| Lacombe, Lea S.....     | Lewiston       | Warren, D. A.....        | Islesboro      |
| Larner, F. B.....       | Princeton      | Whitten, F. C.....       | Lee            |
| Lashus, E. C.....       | Waterville     | Whittier, Marcia H.....  | Passadumkeag   |

## KNIGHTS OF PYTHIAS.

|                   |        |                    |               |
|-------------------|--------|--------------------|---------------|
| Wing, Jas. E..... | Bangor | Wragg, Geo. E..... | Boston, Mass. |
|-------------------|--------|--------------------|---------------|



KNIGHTS OF THE MACCABEES.

|                                 |                               |
|---------------------------------|-------------------------------|
| Baldwin, Geo. F.....Portland    | Hackett, Fred L.....Bangor    |
| Banton, Charles W.....Milo      | Hutchins, Fred L.....Portland |
| Bogue, Fred.....East Machias    | Leonard, A. S.....Milo        |
| Clair, I. B.....Waterville      | Paul, M. L.....Portland       |
| Durgin, C. H.....Bangor         | Ward, S. C. C.....Augusta     |
| Fernald, Chas. W.....Kenduskeag | White, F. H.....Linneus       |
| Forgue, Peter.....Lewiston      |                               |

LOYAL PROTECTIVE.

|                                     |                                     |
|-------------------------------------|-------------------------------------|
| Bertwell, C. E.....Bridgton         | Morse, Guy D.....Bath               |
| Campbell, Geo. W.....Boston, Mass.  | Piper, Geo. F.....Boston, Mass.     |
| Chandler, Geo. W.....Boston, Mass.  | Smith, Albert F.....Bangor          |
| Harmon, Chas. E., Manchester, N. H. | Snow, Forrest B.....Bluehill        |
| Hutchinson, E. V.....Boston, Mass.  | Tapley, Olden.....West Brooksville  |
| Merrill, George W.....Augusta       | Tomlinson, Geo. B.....Boston, Mass. |

L'UNION ST. JEAN BAPTISTE D'AMERIQUE.

|                               |                             |
|-------------------------------|-----------------------------|
| Belleau, F. X.....Lewiston    | Pineau, J. A.....Waterville |
| Bonneau, Alfred.....Biddeford | Saucier, A.....Chisholm     |
| Gandreau, G.....Augusta       | Vincent, Zeph.....Auburn    |

MODERN WOODMEN.

|                              |                                     |
|------------------------------|-------------------------------------|
| Atherton, A. S.....Houlton   | Merrifield, Clarence H.....Rockland |
| Ayoub, Said.....St. Agatha   | Mooney, David J.....South Brewer    |
| Baldwin, Geo. F.....Portland | Olds, H. W.....Portland             |
| Chick, E. P.....Steep Falls  | Phillips, Gilman H.....Portland     |
| Clark, R. F.....Augusta      | Pierce, A. D.....Bangor             |
| Galyer, G. T.....Gardiner    | Reed, Carl W.....Bangor             |
| Garden, J. G.....Caribou     | Rowell, E. W.....Guilford           |
| Garther, W. W.....Caribou    | Thompson, Ralph.....Bangor          |
| Herbert, J. A.....Van Buren  | Vose, Wm. H.....Bangor              |
| Ireland, O. N.....Corinna    | Warren, E. L.....Bucksport          |
| Johnson, C. S.....Waterville | Woods, George C.....Bangor          |

NEW ENGLAND ORDER OF PROTECTION.

|                               |                        |
|-------------------------------|------------------------|
| Burleigh, Minnie E.....Bangor | Stone, S. Elizabeth,   |
| Swan, Eli J.....South Paris   | Great Chebeague Island |

ROYAL NEIGHBORS.

|                                    |                                 |
|------------------------------------|---------------------------------|
| Baldwin, Isabella McK.....Portland | Hebert, Anna.....Van Buren      |
| Brown, May L.....Anson             | Moulton, Annie E.....Springvale |
| Chick, Annie E.....Steep Falls     | Olds, Goldie P.....Portland     |
| Clifford, Bessie E.....Millinocket | Uffard, Evelyn R.....Stillwater |
| Cloutier, Marie E.....Auburn       | Wiren, Lydia E.....New Sweden   |
| DeRusha, Caroline E. South Brewer  | Woods, Clara B.....Bangor       |
| Fortin, Claudia M.....Lewiston     |                                 |

SOCIETE DES ARTISANS.

|                                    |                                       |
|------------------------------------|---------------------------------------|
| Bourke, M. O. A., Worcester, Mass. | Lachance, M. Napoleon, Montreal, Can. |
|------------------------------------|---------------------------------------|

UNITED ORDER OF THE GOLDEN CROSS.

|                         |
|-------------------------|
| Bangs, A. S.....Augusta |
|-------------------------|

UNITED ORDER OF THE PILGRIM FATHERS.

|                                     |
|-------------------------------------|
| Jackman, Edward N.....Boston, Mass. |
|-------------------------------------|

## INSURANCE BROKERS.

|                              |                  |                                |                  |
|------------------------------|------------------|--------------------------------|------------------|
| Ames, Albert M. . . . .      | Stockton Springs | Merchant, L. D. . . . .        | Hallowell        |
| Atwood, Charles E. . . . .   | Biddeford        | Miller, Orie M. . . . .        | Wilton           |
| Austin, David S. . . . .     | North Berwick    | Moran, Patrick P. . . . .      | Lewiston         |
| Baxter, Percival P. . . . .  | Portland         | Morrison, Manly . . . . .      | Clinton          |
| Bean, Jennie K. . . . .      | Camden           | Moulton, Lewis W. . . . .      | Sebago Lake      |
| Beedle, Van R. . . . .       | South Gardiner   | Mutty, John . . . . .          | South Brewer     |
| Bennett, Charles A. . . . .  | Portland         | Nash, W. N. . . . .            | Addison          |
| Blackwell, M. H. . . . .     | Brunswick        | Page, Lillian P. . . . .       | Passadumkeag     |
| Blaisdell, Frank E. . . . .  | Franklin         | Partridge, L. M. . . . .       | Stockton Springs |
| Brackett, Howard . . . . .   | Alfred           | Paul, T. A. . . . .            | New Sharon       |
| Bragdon, Charles B. . . . .  | Corinth          | Peacock, Robert J. . . . .     | Lubec            |
| Brown, Bart. W. . . . .      | Milbridge        | Pendleton, J. A. . . . .       | Dark Harbor      |
| Campbell, William R. . . . . | Waterville       | Pendleton, L. F. . . . .       | Dark Harbor      |
| Carter, Erastus J. . . . .   | Stonington       | Philbrick, S. W. . . . .       | Skowhegan        |
| Chapman, C. K. . . . .       | Lovell           | Philbrook, Edw. E. . . . .     | Damariscotta     |
| Clark, Wilbur R. . . . .     | East Corinth     | Pilley, H. H. . . . .          | Brooks           |
| Coffin, Geo. H. . . . .      | Harrington       | Pinkham, Willis E. . . . .     | Lincoln          |
| Cooper, G. W. . . . .        | Patten           | Prince, Charles H. . . . .     | Buckfield        |
| Cousins, S. H. . . . .       | Steep Falls      | Ramsey, John M. . . . .        | Blaine           |
| Crabtree, S. R. . . . .      | Island Falls     | Reed, Alvah L. . . . .         | Northeast Harbor |
| Cram, A. P. . . . .          | Mount Vernon     | Rolfe, Chas. A. . . . .        | Princeton        |
| Crocker, Ira . . . . .       | Portland         | Ross, C. F. . . . .            | Caribou          |
| Cunningham, Fred C. . . . .  | Prospect         | Safford, Howard W. . . . .     | Mars Hill        |
| Curtis, J. P. . . . .        | Corinna          | Sargent, Henry W. . . . .      | Sargentville     |
| Dascombe, C. H. . . . .      | Wilton           | Searls, Thomas . . . . .       | Bar Harbor       |
| Davis, J. B. . . . .         | Clinton          | Shaw, A. W. . . . .            | Westbrook        |
| Dunbar, Harvey W. . . . .    | Sullivan         | Sheerer, W. E. . . . .         | Tenants Harbor   |
| Fifield, B. S. . . . .       | Rockland         | Shepherd, Joseph F. . . . .    | Rockport         |
| Fitch, Montford P. . . . .   | East Sebago      | Smith, Albert G. . . . .       | Monmouth         |
| Foster, Dana P. . . . .      | Waterville       | Southard, T. J. & Son. . . . . | Richmond         |
| Foster, Edwin M. . . . .     | Oakland          | Spofford, Elmer P. . . . .     | Deer Isle        |
| Freeman, F. H. . . . .       | South Windham    | Stadig, A. J. George. . . . .  | Caribou          |
| Friend, Jos. E. . . . .      | Etna             | Stanley, Everett G. . . . .    | Manset           |
| Frink, Jay L. . . . .        | Brownfield       | Stebbins, George L. . . . .    | Seal Harbor      |
| Fulton, Lewis M. . . . .     | Bowdoinham       | Stevens, Chas. E. . . . .      | Unity            |
| Gardner, Halbert P. . . . .  | Patten           | Stiles, M. W. . . . .          | Westbrook        |
| Gross, Frank A. . . . .      | Deer Isle        | Taylor, George M. . . . .      | Unity            |
| Havey, Will R. . . . .       | North Sullivan   | Theriault, Vincent M. . . . .  | Fort Kent        |
| Jewett, Arthur . . . . .     | Bath             | Thibodeau, L. V. . . . .       | Van Buren        |
| Jones, Levi . . . . .        | Winthrop         | Thibodeau, Paul D. . . . .     | Van Buren        |
| Jones, Wm. S. . . . .        | Palermo          | Thomas, Harry M. . . . .       | Andover          |
| Kellogg, W. S. . . . .       | Patten           | Thompson, Carl C. . . . .      | Jay              |
| Ladd, Winifred B. . . . .    | East Jefferson   | Torrey, Fred A. . . . .        | Stonington       |
| Lancey, Geo. M. . . . .      | Hartland         | Totman, W. A. . . . .          | Bar Mills        |
| Linton, Frank R. . . . .     | Lincoln          | Washburn, W. W. . . . .        | China            |
| Longfellow, Daniel . . . . . | Gardiner         | Watson, Murray B. . . . .      | Auburn           |
| Love, R. J. . . . .          | Danforth         | Weatherbee, E. A. . . . .      | Lincoln          |
| Ludwig, Leland O. . . . .    | Houlton          | Webb, Fred E. . . . .          | Stonington       |
| Luques, E. C. . . . .        | Biddeford        | Wells, William C. . . . .      | Brownville       |
| McCarty, Hubert H. . . . .   | Bath             | Whitten, Lewis C. . . . .      | Carmel           |
| McCausland, F. E. . . . .    | Gardiner         | Williams, E. H. . . . .        | Canaan           |
| Mears, E. B. . . . .         | Bar Harbor       |                                |                  |

## SPECIAL INSURANCE BROKERS.

|                                      |                                   |           |
|--------------------------------------|-----------------------------------|-----------|
| Boothby, L. T. & Son Co., Waterville | Jones, E. C. & Co. . . . .        | Portland  |
| Curran, Wm. F. . . . .               | Macomber, Farr & Whitten, Augusta | Bangor    |
| Griffin, John C. . . . .             |                                   | Skowhegan |

## INDEX.

---

|  | PAGE |
|--|------|
| Receipts .....   | 3    |
| Fees and Taxes paid the State since January 1, 1885..... | 4    |
| Investigation of Fires.....                              | 4    |
| Fire Insurance in Maine.....                             | 5    |
| Companies Admitted .....                                 | 6    |
| Authorized Companies .....                               | 7-14 |

### STATISTICAL TABLES.

#### *Fire and Marine Companies.*

|  |    |
|--|----|
| Table No. 1. Maine Business Foreign Fire Companies 1868 to<br>1905 .....         | 15 |
| 2. Income, Disbursements, Premiums, Losses and<br>Risks written during 1905..... | 16 |
| 3. Income during 1905.....   | 20 |
| 4. Disbursements during 1905.....  | 24 |
| 5. Assets December 31, 1905.....   | 28 |
| 6. Liabilities December 31, 1905.....  | 32 |
| 7. Risks and Premiums.....   | 36 |
| 8. Maine Business .....  | 40 |
| 9. Maine Mutual Fire Insurance Companies.....                                    | 44 |
| 10. Maine Mutual Fire Insurance Companies, Income<br>and Expenditures .....      | 46 |

#### *Record of Fires.*

|  |    |
|--|----|
| 11. Record of Fires during the year 1905.....                        | 48 |
| 12. Classes of Property and Causes of Fires.....                     | 65 |
| 13. Classes, value, etc., of Property destroyed during<br>1905 ..... | 70 |
| 14. Causes of Fires in Maine during 1905.....                        | 76 |

#### *Special Insurance Brokers.*

|                                 |    |
|---------------------------------|----|
| 15. Business Transacted by..... | 77 |
|---------------------------------|----|

*Life Companies.*

|   | PAGE |
|---|------|
| Table No. 16. Capital, Assets, Liabilities, Surplus, Income and Disbursements ..... | 78   |
| 17. Income during 1905.....   | 79   |
| 18. Disbursements during 1905.....  | 80   |
| 19. Assets December 31, 1905.....   | 81   |
| 20. Liabilities December 31, 1905.....  | 83   |
| 21. Exhibit of Policies.....  | 84   |
| 22. Policies Terminated during 1905.....  | 86   |
| 23. Maine Business .....  | 90   |

*Miscellaneous Companies.*

|                                   |    |
|-----------------------------------|----|
| 24. Assets, Liabilities, etc..... | 94 |
| 25. Exhibit of Premiums.....      | 95 |
| 26. Maine Business .....          | 99 |

*Assessment Companies.*

|   |     |
|---|-----|
| 27. Income and Disbursements.....                 | 103 |
| 28. Assets and Liabilities December 31, 1905..... | 103 |
| 29. Exhibit of Policies.....                      | 104 |
| 30. Maine Business .....                          | 105 |

*Fraternal Beneficiary Organizations.*

|   |     |
|---|-----|
| 31. Income and Disbursements during 1905.....     | 106 |
| 32. Assets and Liabilities December 31, 1905..... | 107 |
| 33. Exhibit of Policies.....                      | 108 |
| 34. Maine Business .....                          | 109 |

## COMPANY ABSTRACTS.

## MAINE STOCK MARINE COMPANIES.

|                                  |     |
|----------------------------------|-----|
| Merchants Insurance Company..... | 113 |
| Union Insurance Company.....     | 116 |

## STOCK FIRE AND MARINE COMPANIES OF OTHER STATES.

|  |     |
|--|-----|
| Ætna Insurance Company, Conn.....                | 121 |
| Agricultural Insurance Company, N. Y.....        | 123 |
| Alliance Insurance Company, Penn.....            | 126 |
| American Insurance Company, Mass.....            | 128 |
| American Insurance Company, N. J.....            | 130 |
| American Central Insurance Company, Mo.....      | 132 |
| American Fire Insurance Company, Penn.....       | 134 |
| Assurance Company of America, N. Y.....          | 136 |
| Boston Insurance Company, Mass.....              | 138 |
| Caledonian-American Insurance Company, N. Y..... | 140 |

INDEX.

707

|   | PAGE |
|---|------|
| Capital Fire Insurance Company, N. H.....                 | 142  |
| City of New York Insurance Company, N. Y.....             | 144  |
| Colonial Assurance Company, N. Y.....                     | 146  |
| Commerce Insurance Company, N. Y.....                     | 148  |
| Commercial Union Fire Insurance Company, N. Y.....        | 150  |
| Connecticut Fire Insurance Company, Conn.....             | 152  |
| Continental Insurance Company, N. Y.....                  | 154  |
| Delaware Insurance Company, Penn.....                     | 156  |
| Dutchess Insurance Company, N. Y.....                     | 158  |
| Equitable Fire and Marine Insurance Company, R. I.....    | 160  |
| Federal Insurance Company, N. J.....                      | 162  |
| Fire Association, Penn.....                               | 164  |
| Fireman's Fund Insurance Company, Cal.....                | 166  |
| Firemens Insurance Company, N. J.....                     | 168  |
| Franklin Fire Insurance Company, Penn.....                | 170  |
| German Alliance Insurance Company, N. Y.....              | 172  |
| German American Insurance Company, N. Y.....              | 174  |
| Germania Fire Insurance Company, N. Y.....                | 176  |
| Glens Falls Insurance Company, N. Y.....                  | 178  |
| Granite State Fire Insurance Company, N. H.....           | 180  |
| Hanover Fire Insurance Company, N. Y.....                 | 182  |
| Hartford Fire Insurance Company, Conn.....                | 184  |
| Home Insurance Company, N. Y.....                         | 186  |
| Home Fire and Marine Insurance Company, Cal.....          | 188  |
| Indemnity Fire Insurance Company, N. Y.....               | 190  |
| Insurance Company of North America, Penn.....             | 192  |
| Mercantile Fire and Marine Insurance Company, Mass.....   | 194  |
| National Fire Insurance Company, Conn.....                | 196  |
| National Union Fire Insurance Company, Penn.....          | 198  |
| New Hampshire Fire Insurance Company, N. H.....           | 200  |
| Niagara Fire Insurance Company, N. Y.....                 | 202  |
| North British and Mercantile Insurance Company, N. Y..... | 204  |
| North German Fire Insurance Company, N. Y.....            | 206  |
| Orient Insurance Company, Conn.....                       | 208  |
| Pelican Assurance Company, N. Y.....                      | 210  |
| Pennsylvania Fire Insurance Company, Penn.....            | 212  |
| Phenix Insurance Company, N. Y.....                       | 214  |
| Phenix Insurance Company, Conn.....                       | 216  |
| Providence Washington Insurance Company, R. I.....        | 218  |
| Queen Insurance Company of America, N. Y.....             | 220  |
| Reliance Insurance Company, Penn.....                     | 222  |
| Rochester German Insurance Company, N. Y.....             | 224  |
| Security Insurance Company, Conn.....                     | 226  |
| Springfield Fire and Marine Insurance Company, Mass.....  | 228  |
| St. Paul Fire and Marine Insurance Company, Minn.....     | 230  |
| Traders Insurance Company, Ill.....                       | 232  |
| Union Insurance Company, Penn.....                        | 234  |
| United Firemen's Insurance Company, Penn.....             | 236  |
| United States Fire Insurance Company, N. Y.....           | 238  |

|  | PAGE |
|--|------|
| Westchester Fire Insurance Company, N. Y.....        | 240  |
| Williamsburgh City Fire Insurance Company, N. Y..... | 242  |

#### MUTUAL FIRE COMPANIES OF OTHER STATES.

|   |     |
|---|-----|
| Holyoke Mutual Fire Insurance Company, Mass.....    | 247 |
| Middlesex Mutual Fire Insurance Company, Mass.....  | 249 |
| Providence Mutual Fire Insurance Company, R. I..... | 251 |
| Quincy Mutual Fire Insurance Company, Mass.....     | 253 |
| Traders and Mechanics Insurance Company, Mass.....  | 255 |

#### UNITED STATES BRANCHES OF FIRE AND MARINE COMPANIES OF FOREIGN COUNTRIES.

|  |     |
|--|-----|
| Aachen and Munich Fire Insurance Company, Germany.....       | 259 |
| Atlas Assurance Company, England.....                        | 261 |
| British America Assurance Company, Canada.....               | 263 |
| Caledonian Insurance Company, Scotland.....                  | 265 |
| Commercial Union Assurance Company, England.....             | 267 |
| Hamburg Bremen Fire Insurance Company, Germany.....          | 269 |
| Law Union and Crown Insurance Company, England.....          | 271 |
| Liverpool and London and Globe Insurance Company, England... | 273 |
| London Assurance Corporation, England.....                   | 275 |
| London and Lancashire Fire Insurance Company, England.....   | 277 |
| Mannheim Insurance Company, Germany.....                     | 279 |
| North British and Mercantile Insurance Company, England..... | 281 |
| Northern Assurance Company, England.....                     | 283 |
| Norwich Union Fire Insurance Society, England.....           | 285 |
| Palatine Insurance Company, England.....                     | 287 |
| Phoenix Assurance Company, England.....                      | 289 |
| Prussian National Insurance Company, Germany.....            | 291 |
| Royal Insurance Company, England.....                        | 293 |
| Royal Exchange Assurance, England.....                       | 295 |
| Scottish Union and National Insurance Company, Scotland..... | 297 |
| State Fire Insurance Company, England.....                   | 299 |
| Sun Insurance Office, England.....                           | 301 |
| Union Assurance Society, England.....                        | 303 |
| Western Assurance Company, Canada.....                       | 305 |

#### MAINE MUTUAL FIRE INSURANCE COMPANIES.

|  |     |
|--|-----|
| Aroostook County Patrons Mutual Fire Insurance Company....   | 309 |
| Boothbay Mutual Fire Insurance Company.....                  | 310 |
| Brunswick Farmers Mutual Fire Insurance Company.....         | 311 |
| Cape Elizabeth and Scarboro Mutual Fire Insurance Company... | 312 |
| Casco Mutual Fire Insurance Company.....                     | 313 |
| Citizens Mutual Fire Insurance Company.....                  | 314 |
| Cumberland Mutual Fire Insurance Company.....                | 315 |
| Danville Mutual Fire Insurance Company.....                  | 316 |
| Dirigo Mutual Fire Insurance Company.....                    | 317 |
| Dresden Mutual Fire Insurance Company.....                   | 318 |

|  | PAGE |
|--|------|
| Edgecomb Mutual Fire Insurance Company.....                  | 319  |
| Eliot and Kittery Mutual Fire Insurance Company.....         | 320  |
| Falmouth Mutual Fire Insurance Company.....                  | 321  |
| Farmington Mutual Fire Insurance Company.....                | 322  |
| Fayette Mutual Fire Insurance Company.....                   | 323  |
| Freeport and Yarmouth Mutual Fire Insurance Company.....     | 324  |
| Fryeburg Mutual Fire Insurance Company.....                  | 325  |
| Gardiner and Richmond Mutual Fire Insurance Company.....     | 326  |
| Gorham Farmers Mutual Fire Insurance Company.....            | 327  |
| Gray and New Gloucester Mutual Fire Insurance Company.....   | 328  |
| Hampden Mutual Fire Insurance Company.....                   | 329  |
| Harpwell Mutual Fire Insurance Company.....                  | 330  |
| Harrison Mutual Fire Insurance Company.....                  | 331  |
| Homestead Mutual Fire Insurance Company.....                 | 332  |
| Jay Mutual Fire Insurance Company.....                       | 333  |
| Jefferson Farmers Mutual Fire Insurance Company.....         | 334  |
| Kennebunk Farmers Mutual Fire Insurance Company.....         | 335  |
| Litchfield Mutual Fire Insurance Company.....                | 336  |
| Lovell Mutual Fire Insurance Company.....                    | 337  |
| Maine Farmers Mutual Fire Insurance Company.....             | 338  |
| Medomak Mutual Fire Insurance Company.....                   | 339  |
| Mercantile and Manufacturers Mutual Fire Insurance Company.. | 340  |
| Mutual Fire Insurance Company.....                           | 341  |
| Newburgh Mutual Fire Insurance Company.....                  | 342  |
| Newcastle Mutual Fire Insurance Company.....                 | 343  |
| New Portland Mutual Fire Insurance Company.....              | 344  |
| North Yarmouth Mutual Fire Insurance Company.....            | 345  |
| Oxford County P. of H. Mutual Fire Insurance Company.....    | 346  |
| Patrons Androscoggin Mutual Fire Insurance Company.....      | 347  |
| Pittston and Whitefield Mutual Fire Insurance Company.....   | 348  |
| Sagadahoc Mutual Fire Insurance Company.....                 | 349  |
| Union Farmers Mutual Fire Insurance Company.....             | 350  |
| Warren Farmers Mutual Fire Insurance Company.....            | 351  |
| Wells Mutual Fire Insurance Company.....                     | 352  |
| West Bangor and Hermon Mutual Fire Insurance Company.....    | 353  |
| West Gardiner Mutual Fire Insurance Company.....             | 354  |
| Wilton Mutual Fire Insurance Company.....                    | 355  |
| Windham Mutual Fire Insurance Company.....                   | 356  |
| Woolwich Mutual Fire Insurance Company.....                  | 357  |
| York County Mutual Fire Insurance Company.....               | 358  |

## MAINE LIFE COMPANY.

|  |     |
|--|-----|
| Union Mutual Life Insurance Company..... | 361 |
|--|-----|

## LIFE INSURANCE COMPANIES OF OTHER STATES.

|   |     |
|---|-----|
| Ætna Life Insurance Company, Conn.....                | 375 |
| Columbian National Life Insurance Company, Mass.....  | 379 |
| Connecticut General Life Insurance Company, Conn..... | 382 |
| Connecticut Mutual Life Insurance Company, Conn.....  | 386 |

|   | PAGE |
|---|------|
| Equitable Life Assurance Society, N. Y.....               | 390  |
| Fidelity Mutual Life Insurance Company, Penn.....         | 394  |
| Home Life Insurance Company, N. Y.....                    | 398  |
| John Hancock Mutual Life Insurance Company, Mass.....     | 402  |
| Manhattan Life Insurance Company, N. Y.....               | 406  |
| Massachusetts Mutual Life Insurance Company, Mass.....    | 410  |
| Metropolitan Life Insurance Company, N. Y.....            | 414  |
| Mutual Life Insurance Company, N. Y.....                  | 419  |
| Mutual Benefit Life Insurance Company, N. J.....          | 423  |
| Mutual Reserve Life Insurance Company, N. Y.....          | 427  |
| National Life Insurance Company, Vt.....                  | 431  |
| New England Mutual Life Insurance Company, Mass.....      | 435  |
| New York Life Insurance Company, N. Y.....                | 439  |
| Northwestern Mutual Life Insurance Company, Wis.....      | 443  |
| Penn Mutual Life Insurance Company, Penn.....             | 447  |
| Phoenix Mutual Life Insurance Company, Conn.....          | 451  |
| Provident Life and Trust Company, Penn.....               | 455  |
| Provident Savings Life Assurance Society, N. Y.....       | 459  |
| Prudential Insurance Company of America, N. J.....        | 463  |
| Reliance Life Insurance Company, Penn.....                | 468  |
| Security Mutual Life Insurance Company, N. Y.....         | 471  |
| State Mutual Life Assurance Company, Mass.....            | 475  |
| Travelers Insurance Company, Conn. (Life Department)..... | 479  |
| Union Central Life Insurance Company, Ohio.....           | 483  |
| United States Life Insurance Company, N. Y.....           | 487  |
| Washington Life Insurance Company, N. Y.....              | 491  |

MISCELLANEOUS INSURANCE COMPANIES OF OTHER STATES  
AND COUNTRIES.

|  |     |
|--|-----|
| Ætna Indemnity Company, Conn.....                              | 497 |
| Ætna Life Insurance Company, Conn. (Accident Department) ..    | 500 |
| American Bonding Company, Md.....                              | 503 |
| American Credit-Indemnity Company, N. Y.....                   | 505 |
| American Fidelity Company, Vt.....                             | 507 |
| American Surety Company, N. Y.....                             | 510 |
| Bankers Surety Company, Ohio.....                              | 512 |
| Casualty Company of America, N. Y.....                         | 514 |
| Continental Casualty Company, Ind.....                         | 517 |
| Empire State Surety Company, N. Y.....                         | 519 |
| Employers' Liability Assurance Corporation, Eng.....           | 522 |
| Fidelity and Casualty Company, N. Y.....                       | 525 |
| Fidelity and Deposit Company, Md.....                          | 528 |
| Frankfort Marine, Accident and Plate Glass Ins. Co., Germany.. | 530 |
| General Accident Assurance Corporation, Scotland.....          | 532 |
| General Accident Insurance Company, Penn.....                  | 535 |
| Great Eastern Casualty and Indemnity Company, N. Y.....        | 537 |
| Guarantee Company of North America, Canada.....                | 539 |
| Hartford Steam Boiler Inspection and Insurance Company, Conn., | 541 |



INDEX.

711

|   | PAGE |
|---|------|
| Lloyd's Plate Glass Insurance Company, N. Y.....                | 543  |
| London Guarantee and Accident Company, Eng.....                 | 545  |
| Maryland Casualty Company, Md.....                              | 547  |
| Metropolitan Plate Glass and Casualty Insurance Company, N. Y.. | 550  |
| Metropolitan Surety Company, N. Y.....                          | 552  |
| National Surety Company, N. Y.....                              | 554  |
| New Amsterdam Casualty Company, N. Y.....                       | 557  |
| New Jersey Plate Glass Insurance Company, N. J.....             | 560  |
| New York Plate Glass Insurance Company, N. Y.....               | 562  |
| North American Accident Insurance Company, Ill.....             | 564  |
| Ocean Accident and Guarantee Corporation, Eng.....              | 566  |
| Preferred Accident Insurance Company, N. Y.....                 | 569  |
| Standard Life and Accident Insurance Company, Mich.....         | 571  |
| Travelers Insurance Company, Conn. (Accident Department)...     | 573  |
| United States Casualty Company, N. Y.....                       | 575  |
| United States Fidelity and Guaranty Company, Md.....            | 578  |
| United States Health and Accident Insurance Company, Mich....   | 581  |

ASSESSMENT INSURANCE COMPANIES.

|  |     |
|--|-----|
| Equitable Accident Company, Mass.....                | 585 |
| Masonic Mutual Accident Company, Mass.....           | 587 |
| Massachusetts Mutual Accident Association, Mass..... | 589 |
| Peerless Casualty Company, N. H.....                 | 592 |

MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.

|   |     |
|---|-----|
| American Royal Circle, Augusta.....                       | 597 |
| Ancient Order of United Workmen, Augusta.....             | 599 |
| Maine Central Railroad Relief Association, Portland.....  | 601 |
| Maine State Relief Association, Portland.....             | 603 |
| Odd Fellows Graded Mutual Relief Association, Norway..... | 605 |

FRATERNAL BENEFICIARY ORGANIZATIONS OF OTHER STATES.

|  |     |
|--|-----|
| American Benefit Society, Mass.....              | 609 |
| Catholic Benevolent Legion, N. Y.....            | 611 |
| Catholic Order of Foresters, Ill.....            | 613 |
| Home Circle, Mass.....                           | 615 |
| Independent Order of Foresters, Canada.....      | 617 |
| Knights of Columbus, Conn.....                   | 620 |
| Knights of Honor, Mo.....                        | 622 |
| Knights of Pythias, Ill.....                     | 624 |
| Knights of the Maccabees of the World, Mich..... | 627 |
| Loyal Protective Association, Mass.....          | 629 |
| L'Union St. Jean Baptiste d'Amerique, R. I.....  | 631 |
| Modern Woodmen of America, Ill.....              | 633 |
| New England Order of Protection, Mass.....       | 635 |
| Royal Arcanum, Mass.....                         | 637 |

|  | PAGE |
|--|------|
| Royal Neighbors of America, Ill.....           | 640  |
| Societe des Artisans, Canada.....              | 642  |
| United Order of the Golden Cross, Tenn.....    | 644  |
| United Order of the Pilgrim Fathers, Mass..... | 646  |
| Workmen's Benefit Association, Mass.....       | 648  |

## AGENTS AND BROKERS.

|                        |     |
|------------------------|-----|
| Licensed Agents .....  | 650 |
| Licensed Brokers ..... | 704 |