

MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE:

1908

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

Departments and Institutions

For the Year 1907

VOLUME III

FORTIETH ANNUAL REPORT

OF THE

INSURANCE COMMISSIONER

OF THE



STATE OF MAINE

FOR THE YEAR ENDING DECEMBER 31, 1907.

WATERVILLE
SENTINEL PUBLISHING COMPANY
1908

STATE OF MAINE.

FORTIETH ANNUAL REPORT. OF THE INSURANCE COMMISSIONER.

AUGUSTA, April 10, 1908.

To the Honorable Governor and Council:

In compliance with the Statutes, I submit the Fortieth Annual Report of this Department.

RECEIPTS.

Licenses to 2 companies.....	@	\$5	\$10 00
174 companies	"	20	3,480 00
1 company	"	200	200 00
4,187 agencies	"	2	8,374 00
23 agencies	"	3	69 00
762 agencies	"	4	3,048 00
50 agencies	"	6	300 00
58 agencies	"	8	464 00
10 agencies	"	10	100 00
1 agency	"	12	12 00
104 brokers	"	10	1,040 00
1 broker (firm).....	"	20	20 00
5 special brokers.....	"	20	100 00
Filing annual statements, 5 companies.....	"	5	25 00
18 companies	"	10	180 00
4 companies	"	15	60 00
51 companies	"	20	1,020 00
5 companies	"	25	125 00
1 company	"	30	30 00
1 company	"	50	50 00
Tax returns, 3 companies.....	"	5	15 00
1 company	"	10	10 00
Charters, 2 companies	"	25	50 00
1 company	"	30	30 00
Power of attorney, 1 company.....	"	10	10 00
Preliminary statement and charter, 1 com- pany	"	50	50 00
Annual franchise tax, 1 company.....	"	50	50 00
Examination of statement, 1 company.....	"	5	5 00
Annual examination, 5 companies.....	"	20	100 00
Certificate of authority, 1 company.....	"	20	20 00
Miscellaneous receipts			28 50

\$19,075 50

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

	Fees.	TAXES.		Total receipts.
		Paid by companies.	Paid by special brokers.	
1885	\$3,924 00	\$14,677 96	—	\$18,601 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	13,157 20	62,448 16	31 55	75,618 91
1900	13,408 00	68,957 46	4 10	82,369 56
1901	16,520 50	73,080 48	2 30	89,603 28
1902	16,694 50	79,127 78	52 00	95,874 28
1903	16,970 00	89,933 81	56 25	106,960 06
1904	18,389 00	96,817 63	87 22	115,293 85
1905	18,812 50	104,897 53	271 77	123,981 80
1906	19,486 83	110,681 75	404 33	130,572 91
1907	19,075 50	112,753 01	308 17	132,136 68

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%
1906 .....	.65%	19.22%
1907 .....	.48%	17.23%

FIRE INSURANCE IN MAINE.

The fire insurance business in Maine for the year ending December 31, 1907, as reported to this department, may be summarized as follows:

RISKS WRITTEN.

Companies of other states and countries.....	\$171,578,133 36
Maine mutual companies.....	13,369,223 66
Special brokers	314,050 00
Total	\$185,261,407 02

PREMIUMS RECEIVED.

Companies of other states and countries.....	\$2,619,604 66
Maine mutual companies.....	* 155,577 92
Special brokers	9,580 53
<hr/>	
Total	\$2,784,763 11

LOSSES PAID.

Companies of other states and countries.....	\$1,557,319 15
Maine mutual companies.....	113,683 48
<hr/>	
Total	\$1,671,002 63

As will be seen from the following tables, the losses *incurred* by the foreign fire insurance companies in Maine during 1907 amounted to \$1,577,000.39 and was 60.2 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
Citizens Insurance Company.....	St. Louis, Mo.....	\$200,000 00
Commonwealth Insurance Company.....	New York, N. Y.....	500,000 00
Spring Garden Insurance Company.....	Philadelphia, Pa.....	400,000 00
Subscribers at United States "Lloyds".....	New York, N. Y.....	100,000 00

MISCELLANEOUS

Aetna Accident & Liability Company.....	Hartford, Conn.....	\$500,000 00
Columbian National Life Insurance Company, (Accident Department).....	Boston, Mass.....	1,000,000 00
Massachusetts Bonding and Insurance Company.....	Boston, Mass.....	500,000 00
Norwich & London Accident Insurance Association.....	Norwich, Eng.....	200,000 00
Ridgely Protective Association.....	Worcester, Mass.....	100,000 00
Title Guaranty & Surety Company.....	Scranton, Pa.....	800,000 00
Woodmen's Casualty Company.....	Indianapolis, Ind.....	100,000 00

DISCONTINUED.

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

FIRE AND MARINE.

Name of Company.	Location.	Cash Capital.
Firemen's Fund Insurance Corporation.....	San Francisco, Cal.....	\$800,000 00
Home Fire & Marine Insurance Company.....	San Francisco, Cal.....	300,000 00
Indemnity Fire Insurance Company.....	New York, N. Y.....	200,000 00

LIFE.

*Mutual Reserve Life Insurance Company.....	New York, N. Y.....	-
†Provident Savings Life Assurance Society.....	New York, N. Y.....	\$100,000 00

MISCELLANEOUS

Guarantee Company of North America.....	Montreal, Canada.....	\$210,000 00
London Guaratee & Accident Company.....	London, Eng.....	250,000 00

*Receivers appointed February 15, 1908.

†Suspended writing new business.

The Equitable Mutual Fire Insurance Company of Richmond was authorized August 13, 1907.

The Augusta Mutual Plate Glass Insurance Company of Augusta was organized under a special act of the legislature and was authorized to begin business April 15, 1907.

The Maine Live Stock Insurance Company of Portland was organized under a special act of the legislature May 17, 1907, and was authorized to begin business May 22, 1907.

The Maine Insurance Company of Portland was organized under a special act of the legislature March 6, 1907, and was authorized to begin business January 1, 1908.

The Sagamore Health & Accident Association of Sanford, Maine, was organized under the casualty assessment law and was authorized to begin business March 4, 1908.

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

MAINE MUTUAL FIRE COMPANIES.

Aroostook County Patrons Mutual Fire Insurance Company....	Houlton
Boothbay Mutual Fire Insurance Company.....	Boothbay
Brunswick Farmers Mutual Fire Insurance Company.....	Brunswick
Cape Elizabeth and Scarboro Mutual Fire Insurance Co..	Cape Elizabeth
Casco Mutual Fire Insurance Company.....	Casco
Citizens Mutual Fire Insurance Company.....	Bristol
Cumberland Mutual Fire Insurance Company.....	Cumberland
Danville Mutual Fire Insurance Company.....	Auburn
Dirigo Mutual Fire Insurance Company.....	Gorham
Dresden Mutual Fire Insurance Company.....	Dresden
Edgecomb Mutual Fire Insurance Company.....	Edgecomb
Eliot and Kittery Mutual Fire Insurance Company.....	Eliot
Equitable Mutual Fire Insurance Company.....	Richmond
Falmouth Mutual Fire Insurance Company.....	Falmouth
Farmington Mutual Fire Insurance Company.....	Farmington
Fayette Mutual Fire Insurance Company.....	Fayette
Freeport and Yarmouth Mutual Fire Insurance Company.....	Freeport
Fryeburg Mutual Fire Insurance Company.....	Fryeburg
Gardiner and Richmond Mutual Fire Insurance Company.....	Gardiner
Gorham Farmers Mutual Fire Insurance Company.....	Gorham
Gray and New Gloucester Mutual Fire Insurance Co....	New Gloucester
Hampden Mutual Fire Insurance Company.....	Hampden
Hancock Mutual Fire Insurance Company.....	Bar Harbor
Harpswell Mutual Fire Insurance Company.....	Harpswell
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.....	Aburn
Pine Tree State Mutual Fire Insurance Company.....	Sabattus
Pittston and Whitefield Mutual Fire Insurance Company.....	Pittston
Portland Mutual Fire Insurance Company.....	Portland
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 MARINE COMPANIES.

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

STOCK FIRE AND MARINE COMPANIES OF OTHER STATES.

Ætna Insurance Company.....	Hartford, Conn.
Agricultural Insurance Company.....	Watertown, N. Y.
Alliance Insurance Company.....	Philadelphia, Pa.
Charles E. Parker & Co., Managers, Hartford, Conn.	
American Insurance Company.....	Newark, N. J.
American Central Insurance Company.....	St. Louis, Mo.
Simpson, Campbell & Company, Managers, 47 Kilby St., Boston, Mass.	
Boston Insurance Company.....	Boston, Mass.
Caledonian-American Insurance Company.....	New York, N. Y.
Capital Fire Insurance Company.....	Concord, N. H.
Citizens Insurance Company.....	St. Louis, Mo.

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.
Commonwealth Insurance Company.....	New York, N. Y.
Connecticut Fire Insurance Company.....	Hartford, Conn.
Continental Insurance Company.....	New York, N. Y.
Delaware Insurance Company.....	Philadelphia, Pa.
Dixie Fire Insurance Company.....	Greensboro, N. C.
E. E. Hall, General Agent, 45 Cedar St., New York, N. Y.	
Dutchess Fire Insurance Company.....	Poughkeepsie, N. Y.
Equitable Fire and Marine Insurance Company.....	Providence, R. I.
Fidelity Fire Insurance Company.....	New York, N. Y.
Fire Association.....	Philadelphia, Pa.
Fireman's Fund Insurance Company.....	San Francisco, Cal.
C. W. Kellogg, Manager, 70 Kilby St., 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.
Insurance Company of North America.....	Philadelphia, Pa.
Charles E. Parker & Co., 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 Brunswick Fire Insurance Company.....	New Brunswick, N. J.
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.
Old Colony Insurance Company.....	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.
Phoenix 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.
Shawnee Fire Insurance Company.....	Topeka, Kan.

Newman & MacBain, Managers, 54 Maiden Lane, New York, N. Y.

Springfield Fire and Marine Insurance Company.....	Springfield, Mass.
Spring Garden Insurance Company.....	Philadelphia, Pa.
St. Paul Fire and Marine Insurance Company.....	St. Paul, Minn.
George O. Carpenter & Son, Managers, Boston, Mass.	
Subscribers at United States "Lloyds".....	New York, N. Y.
Union Insurance Company.....	Philadelphia, Pa.
Ide & Sewall, General Agents, 30 Kilby St., Boston, Mass.	
United Firemens Insurance Company.....	Philadelphia, Pa.
Westchester Fire Insurance Company.....	New York, N. Y.
Williamsburg City Fire Insurance Company.....	Brooklyn, N. Y.

MUTUAL FIRE 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.
Vermont Mutual Fire Insurance Company.....	Montpelier, Vt.

UNITED STATES BRANCHES

OF

FIRE AND MARINE 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 Loek, Manager for N. E., 100 William St., New York, N. Y.	
British America Assurance Company.....	Toronto, Canada
Caledonian Insurance Company.....	Edinburgh, Scotland
Charles H. Post, Manager, 50 Pine St., New York, N. Y.	
Commercial Union Assurance Company.....	London, England
A. H. Wray, Manager, Corner Pine 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.	
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 Company...Edinburgh, Scotland
J. H. Brewster, Manager, 36 Pearl St., Hartford, Conn.
- State Fire Insurance Company, 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

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, 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, 86 Exchange St., Portland, Me. } General Agents.
- Equitable Life Assurance Society.....New York, N. Y.
F. H. Hazelton, Manager for Maine, 392 Congress 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.
Charles E. Sayward, General Agent, 102 Exchange St., Portland, Me.
- Manhattan Life Insurance Company.....New York, N. Y.
E. A. Dunham, General Agent, 70 Federal St., Boston, Mass.
- Massachusetts Mutual Life Insurance Company.....Springfield, Mass.
J. Putnam Stevens, Manager for Maine, 40 Exchange St., Portland, Me.
- Metropolitan Life Insurance Company.....New York, N. Y.

Lawrence Rooney, 202 Exchange St., Bangor, Me.,
J. A. Martin, 73½ Front St., Bath, Me.
E. P. Langley, 86 Lisbon St., Lewiston, Me.
Chas. A. Bradley, 562 Congress St., Portland, Me. }

} Superintendents.

- Mutual Life Insurance Company.....New York, N. Y.
T. E. McDonald, Manager for Maine, First National Bank Building,
Portland, Me.
- Mutual Benefit Life Insurance Company.....Newark, N. J.
Chas. T. Hawes, Columbia Building, Bangor, Me., } General Agents.
Walter DeC. Moore, 89 Market St., Portland, Me. }
- * 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.
Ira S. Sawyer, General Agent, 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. Dunton, 189 Exchange St., Bangor, Me., }
- Penn Mutual Life Insurance Company.....Philadelphia, Pa.
B. G. & C. M. March, 100 Exchange St., Portland, Me., } General Agents.
Wm. H. Taylor & Sons, Morse Oliver Building, Bangor, Me., }
- Phoenix Mutual Life Insurance Company.....Hartford, Conn.
S. H. McAlpine, Manager for Maine, 191 Middle St., Portland, Me.
- Provident Life and Trust Company.....Philadelphia, Pa.
F. M. Grant, General Agent, 53 Exchange St., Portland, Me.
- † Provident Savings Life Assurance Society.....New York, N. Y.
G. Waldon Smith, Manager for Maine, 57 Exchange St., Portland, Me.
- Prudential Insurance Company of America.....Newark, N. J.
Arthur G. Eaton, General Agent, Portland, Me.
J. A. Moffit, Supt. Industrial Branch, 390 Congress St., Portland, Me.
- Security Mutual Life Insurance Company.....Binghamton, N. Y.
Milton F. Ricker, General Agent, Auburn, 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.
- Washington Life Insurance Company.....New York, N. Y.
James L. Cummings, Manager for Maine, Portland, Me.

MAINE MISCELLANEOUS COMPANIES.

- Augusta Mutual Plate Glass Insurance Company.....Augusta
- Maine Insurance Company.....Portland
- Maine Live Stock Insurance Company.....Portland

MISCELLANEOUS COMPANIES OF OTHER STATES.

- Ætna Accident and Liability Company.....Hartford, Conn.
- Ætna Indemnity Company.....Hartford, Conn.
James R. Chandler, } Managers, 84 State St., Boston, Mass.
F. S. Hamlin, }

* Receivers appointed February 15, 1908.

† Suspended writing new business.

Ætna Life Insurance Company (Accident Dept.)	.....Hartford, Conn.
Arthur C. Wescott, General Agent,	Portland, Me.
American Bonding Company	.....Baltimore, Md.
Oliver B. Clason, Gardiner,	} General Agents.
James P. Finnigan, Bangor,	
George G. Hay, Portland,	
American Credit-Indemnity Company	.....New York, N. Y.
American Surety Company	.....New York, N. Y.
E. F. Philbrick, Manager,	89 State St., Boston, Mass.
Bankers Surety Company	.....Cleveland, Ohio
Casualty Company of America	.....New York, N. Y.
O'Brien & Russell, Managers for Maine,	108 Water St., Boston, Mass.
Columbian National Life Insurance Co. (Accident Dept.)	..Boston, Mass.
Continental Casualty Company	.....Hammond, Ind.
Empire State Surety Company	.....Brooklyn, N. Y.
Employers Liability Assurance Corporation	.....London, England
Samuel Appleton, Manager,	Boston, Mass.
Boothby & Bartlett, General Agents,	Waterville, Me.
Federal Casualty Company	.....Detroit, Mich.
A. L. Coombs, Manager for Maine,	Auburn, Me.
Fidelity and Casualty Company	.....New York, N. Y.
F. A. Flagg, Manager for Maine,	Troy, N. Y.
Fidelity and Deposit Company	.....Baltimore, Md.
Martin F. Bartlett, General Agent,	Waterville, 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, Fire and Life Assurance Corporation	..Perth, Scotland
Franklin J. Moore, Manager,	400 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.
Hartford Steam Boiler Inspection and Insurance Co.	...Hartford, Conn.
C. E. Roberts, Manager,	101 Milk St., Boston, Mass.
Lloyds Plate Glass Insurance Company	.....New York, N. Y.
Maryland Casualty Company	.....Baltimore, Md.
The C. A. Bennett Co., State Agents,	42 Exchange St., Portland, Me.
Massachusetts Bonding and Insurance Company	.....Boston, Mass.
Metropolitan Casualty Insurance Company	.....New York, N. Y.
* Metropolitan Surety Company	.....New York, N. Y.
National Casualty Company	.....Detroit, Mich.
National Surety Company	.....New York, N. Y.
Chester L. Jordan & Co., State Agents,	13 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.

* License suspended September 10, 1907.

North American Accident Insurance Company.....	Chicago, Ill.
Vincent R. Schenck, Manager for Maine, 143 Liberty St., New York, N. Y.	
Norwich and London Accident Association.....	Norwich, England
A. B. Cilley, Manager, 4 Liberty Square, Boston, Mass.	
Ocean Accident and Guarantee Corporation (Ltd.)....	London, England
Oscar Ising, Manager, 346 Broadway, New York, N. Y.	
Loring & Bishop, General Agents, 57 Exchange St., Portland, Me.	
Phoenix Preferred Accident Insurance Company.....	Detroit, Mich.
E. J. Brackett, Manager for Maine, 187 Middle St., Portland, Me.	
Preferred Accident Insurance Company.....	New York, N. Y.
Ridgely Protective Association.....	Worcester, Mass.
Standard Life and Accident Insurance Company.....	Detroit, Mich.
Herbert A. Harmon, 57 Exchange St., Portland, Me. } State Agents.	
Ray L. Harvey, 704 Court Street, Auburn, Me. }	
Title Guaranty and Surety Company.....	Scranton, Pa.
Travelers Indemnity Company.....	Hartford, Conn.
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, Maine.	
Woodmen's Casualty Company.....	Indianapolis, Ind.

MAINE ASSESSMENT COMPANIES.

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

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.
D. T. Perkins, State Manager, Augusta, Me.	

MAINE FRATERNAL ASSOCIATIONS.

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

FRATERNAL ASSOCIATIONS OF OTHER STATES AND COUNTRIES.

American Benefit Society.....	Boston, Mass.
Catholic Benevolent Legion.....	Brooklyn, N. Y.
Catholic Order of Foresters.....	Chicago, Ill.
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.
Workmens 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, 1907.

The tabulations relating to record of fires in Maine during 1907 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.


Insurance Commissioner.

STATISTICAL TABLES.

TABLE No. 1.

Maine Business of Foreign Fire Insurance Companies,
1868 to 1907.

	Risks written.	Premiums received.	Losses paid.	Average % of premiums.	Average % of losses.
1868.....	\$52,613,758 00	\$649,002 51	\$339,906 72	1.23	52.37
1869.....	56,614,642 00	690,230 27	488,158 81	1.21	70.72
1870.....	51,132,999 00	574,895 72	448,921 36	1.12	76.18
1871.....	48,063,332 00	644,257 18	221,253 53	1.34	34.34
1872.....	55,722,821 00	699,171 83	378,185 19	1.25	54.09
1873.....	62,776,645 73	849,125 73	559,541 10	1.35	54.09
1874.....	66,997,743 00	924,724 22	406,731 32	1.38	43.98
1875.....	66,768,962 00	899,404 89	370,358 07	1.31	40.90
1876.....	63,192,790 00	820,997 89	497,778 59	1.29	60.63
1877.....	66,679,653 00	803,478 48	528,141 96	1.20	65.73
1878.....	59,537,800 00	707,787 80	636,073 46	1.18	86.86
1879.....	61,254,094 00	693,059 80	533,246 10	1.13	76.94
1880.....	64,928,627 65	754,632 57	456,880 58	1.16	65.43
1881.....	65,525,972 12	767,452 80	521,206 66	1.17	67.91
1882.....	70,326,575 00	841,986 38	624,840 48	1.19	74.21
1883.....	75,246,359 00	951,428 87	617,822 94	1.26	64.93
1884.....	71,936,068 66	978,702 88	722,739 23	1.36	73.84
1885.....	69,843,755 85	988,488 77	539,652 46	1.41	54.59
1886.....	77,376,807 41	1,077,965 92	1,099,574 25	1.39	102.00
1887.....	95,276,407 57	1,138,331 07	589,949 22	1.19	51.82
1888.....	79,656,906 44	1,117,254 37	513,274 85	1.40	45.94
1889.....	87,804,428 88	1,181,582 60	525,589 57	1.34	44.48
1890.....	95,447,324 35	1,297,299 73	735,682 69	1.35	55.86
1891.....	95,916,085 57	1,291,798 98	795,533 07	1.34	61.59
1892.....	103,888,227 51	1,428,592 57	953,363 81	1.37	66.74
1893.....	107,633,693 97	1,526,959 39	951,465 42	1.45	66.73
1894.....	98,590,989 31	1,536,878 76	1,048,295 93	1.55	68.20
1895.....	102,211,026 35	1,576,489 60	848,949 29	1.54	53.85
1896.....	110,273,315 44	1,591,177 49	814,962 07	1.44	51.22
1897.....	113,699,476 34	1,622,750 67	591,680 85	1.43	36.46
1898*.....	118,982,121 08	1,649,351 62	893,476 54	1.38	54.17
1899*.....	129,406,937 98	1,789,800 89	1,072,972 04	1.38	59.95
1900*.....	133,189,006 49	1,772,701 62	983,763 64	1.33	55.49
1901*.....	138,884,002 19	1,846,342 64	1,309,728 50	1.33	70.90
1902.....	137,228,506 08	2,014,929 20	1,131,444 70	1.47	56.16
1903.....	143,115,138 77	2,142,954 52	1,420,324 69	1.50	66.28
1904.....	145,975,285 21	2,295,795 05	1,356,813 40	1.57	59.09
1905.....	145,161,939 74	2,376,834 05	1,288,676 52	1.63	54.22
1906.....	160,276,961 38	2,466,856 29	1,362,122 06	1.54	55.22
1907.....	171,578,133 36	2,619,604 66	1,557,319 15	1.53	59.45

* Includes Tornado business.

TABLE No. 2.
Income, Disbursements, Premiums, Losses and Risks Written During 1907.

Companies.	Income.	Disbursements.	Net Premiums. received.	Net losses paid.	Gross risks written.	Gross premiums on risks written.
MAINE STOCK COMPANIES.						
Merchants.....	\$103,575 32	\$89,843 19	\$92,867 04	\$62,147 73	\$8,074,949 00	\$114,296 28
Union.....	136,907 07	119,673 00	117,821 93	89,421 14	5,982,098 00	167,350 94
Total.....	\$240,482 39	\$209,516 19	\$210,688 97	\$151,568 87	\$14,057,047 00	\$281,647 22
STOCK COMPANIES OF OTHER STATES.						
Etna.....	\$7,795,455 93	\$7,338,758 34	\$7,104,197 84	\$3,288,029 60	\$774,819,308 00	\$9,770,737 34
Agricultural.....	1,618,896 59	1,282,254 82	1,504,503 52	569,867 51	203,518,300 00	2,230,177 00
Alliance.....	816,510 55	570,332 90	768,987 40	343,258 33	77,864,468 00	974,105 89
American (N. J.).....	4,523,488 17	3,067,404 48	4,009,911 69	1,376,337 18	380,468,439 00	4,970,705 24
American Central.....	2,718,225 60	2,276,356 40	2,367,494 95	1,164,180 44	275,442,745 00	3,510,750 60
Boston.....	2,634,225 10	2,153,902 14	2,401,579 93	1,160,234 23	335,075,203 00	3,308,572 13
Caledonian-American.....	18,252 10	21,163 04	10,952 10	16,319 08	7,961,749 00	87,741 01
Capital.....	478,859 06	409,797 85	445,865 36	232,393 16	45,697,541 00	581,998 87
Citizens.....	488,209 05	413,362 08	464,659 45	238,836 50	159,741,799 00	2,218,734 10
City of New York.....	324,527 90	273,887 30	299,481 55	135,897 51	57,070,944 00	529,573 35
Colonial.....	642,932 66	701,361 69	582,758 40	408,154 42	64,079,743 00	860,299 10
Commerce.....	318,576 66	261,608 08	276,486 15	125,005 38	28,751,622 00	334,424 60
Commercial Union.....	313,274 61	217,443 06	295,324 48	112,054 11	40,370,333 00	491,655 27
Commonwealth.....	500,514 13	484,929 15	375,617 52	175,469 02	59,161,468 00	501,828 69
Connecticut.....	3,964,910 98	3,272,906 51	3,749,873 58	1,708,599 33	369,532,800 00	4,785,458 72
Continental.....	8,241,878 15	6,686,245 86	6,718,327 12	2,850,524 19	783,552,401 00	8,014,037 03
Delaware.....	1,232,406 67	1,209,401 17	1,143,856 07	517,587 24	123,960,025 00	1,513,902 29
Dixie.....	321,263 03	519,970 37	745,144 79	219,850 48	72,447,225 00	956,303 37
Dutchess Fire.....	892,804 80	318,104 37	372,216 56	192,930 68	40,884,785 00	485,113 63
Equitable.....	896,352 46	770,368 76	842,126 88	430,022 42	84,532,984 00	1,055,919 40

Fidelity Fire.....	1,052,974 38	861,255 06	900,146 50	298,872 54	92,969,318 00	1,112,711 46
Fire Association.....	4,576,081 00	3,858,166 45	4,185,782 96	1,928,406 00	445,134,767 00	5,562,331 49
Fireman's Fund.....	6,272,011 59	4,282,972 59	5,756,265 10	2,108,693 08	871,938,737 00	7,552,319 93
Firemen's.....	1,810,446 06	1,396,141 54	1,596,405 82	642,394 73	142,836,820 00	1,990,765 79
Franklin.....	1,107,502 53	953,911 99	1,002,739 30	473,678 28	98,839,999 00	1,210,132 00
German Alliance.....	643,241 18	539,303 24	589,919 46	305,068 61	248,340,538 00	2,815,105 47
German American.....	7,048,202 02	5,878,605 11	6,445,132 06	3,022,740 30	1,043,736,181 00	10,539,439 96
Germania.....	3,011,627 62	2,390,413 73	2,723,472 06	1,024,883 94	357,351,087 00	3,564,979 61
Glens Falls.....	2,013,759 94	1,513,023 64	1,816,174 28	701,011 57	197,273,813 00	2,333,019 00
Granite State.....	593,001 71	494,130 36	556,483 81	273,998 81	56,684,672 00	770,213 70
Hanover.....	2,439,512 28	2,242,302 85	2,229,451 78	1,151,534 50	280,825,208 00	2,995,499 78
Hartford.....	15,190,653 07	14,161,866 80	14,426,603 62	6,882,407 31	1,534,889,858 00	18,382,553 79
Home.....	11,286,921 21	8,756,971 97	10,333,165 46	4,518,699 46	1,537,411,975 00	15,249,938 53
Insurance Co. of North America.....	8,656,384 75	7,567,496 81	8,225,174 20	4,345,147 55	1,101,616,923 00	10,381,476 82
Mercantile.....	316,438 19	244,058 81	255,639 04	63,250 98	34,497,866 00	518,046 24
National.....	6,119,648 22	5,200,599 53	5,863,495 27	2,451,451 83	820,361,614 00	9,059,417 72
National Union.....	1,639,428 78	1,295,653 08	1,538,946 72	650,129 49	184,678,272 00	2,456,300 17
New Brunswick.....	439,640 61	338,339 74	423,442 96	138,987 10	38,576,776 00	600,227 74
New Hampshire.....	2,253,375 29	1,836,059 45	1,989,391 19	937,398 91	195,258,289 00	2,389,815 00
Niagara.....	3,383,572 63	2,834,503 57	3,187,714 58	1,417,496 33	357,733,443 00	4,081,852 23
North British & Mercantile.....	340,392 91	246,558 23	303,257 54	69,941 32	63,551,433 00	452,993 54
Old Colony.....	372,982 90	249,503 89	347,889 64	92,741 57	45,835,503 00	535,495 48
Orient.....	1,402,793 95	1,112,197 89	1,329,078 28	583,430 68	158,397,193 00	1,883,894 60
Pelican.....	342,593 98	307,113 13	320,939 22	178,187 86	38,601,725 00	444,737 90
Pennsylvania.....	3,481,460 90	3,168,297 73	3,221,150 99	1,879,633 10	356,100,702 00	4,149,837 13
Phenix (N. Y.).....	6,865,706 88	6,182,257 44	6,323,266 40	2,978,886 39	668,695,100 00	7,867,188 98
Phenix (Conn.).....	5,146,191 75	4,158,206 09	4,728,966 99	1,946,388 56	620,490,705 00	5,917,626 34
Providence Washington.....	2,429,714 89	2,084,289 11	2,340,464 14	1,234,121 92	388,141,524 00	3,462,123 17
Queen.....	4,422,791 81	3,680,487 55	4,190,107 58	1,964,461 40	423,665,357 00	5,535,305 80
Reliance.....	838,287 54	749,881 84	783,659 40	386,548 85	84,676,759 00	1,035,113 17
Rochester German.....	1,433,493 97	1,292,765 59	1,304,054 33	627,999 09	168,230,893 00	2,088,894 05
Security.....	1,400,339 45	1,174,724 79	1,281,860 26	551,171 03	151,798,278 00	1,849,986 91
Shawnee Fire.....	1,389,068 84	1,034,564 69	1,321,208 42	452,482 95	99,619,424 00	1,773,256 28
Springfield.....	5,230,051 70	4,262,022 23	4,953,679 05	2,203,622 81	527,766,196 00	6,568,096 48
Spring Garden.....	1,766,099 91	1,423,341 44	1,674,918 31	750,511 91	236,459,541 87	2,652,185 80

TABLE No. 2—Concluded.

Companies.	Income.	Disbursements.	Net Premiums received.	Net losses paid.	Gross risks written.	Gross premiums on risks written.
St. Paul.....	\$4,103,509 01	\$3,371,981 30	\$3,890,347 45	\$1,981,171 79	\$485,670,347 00	\$5,128,821 58
Subscribers at U. S. "Lloyds".....	1,394,466 64	1,414,922 49	1,103,474 83	818,588 10	632,027,276 00	2,823,729 37
Union.....	722,565 81	638,403 34	680,224 71	360,548 62	65,215,092 00	936,781 51
United Firemen's.....	781,125 00	625,165 49	658,171 92	284,952 32	64,830,215 00	800,758 10
Westchester.....	2,631,069 49	2,321,589 32	2,485,958 42	1,267,520 29	283,797,488 00	3,307,000 65
Williamsburg City.....	1,562,335 77	1,421,586 09	1,476,182 87	622,278 45	165,503,951 00	1,834,668 30
Total.....	\$166,653,029 76	\$139,815,194 36	\$153,243,772 26	\$69,836,991 14	\$19,354,964,740 87	\$211,796,679 20
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke.....	\$238,560 61	\$183,170 50	\$186,676 95	\$39,926 23	\$13,892,680 00	\$202,768 83
Middlesex.....	225,100 33	201,366 32	196,003 96	54,962 32	13,881,222 00	209,029 95
Providence.....	107,200 93	70,948 75	78,913 88	19,318 88	7,864,874 00	85,251 59
Quincy.....	193,558 44	161,885 66	155,432 13	40,626 86	10,412,027 00	158,423 62
Traders & Mechanics.....	226,625 49	212,796 24	194,404 51	60,022 22	13,573,909 00	208,160 45
Vermont.....	374,952 36	338,719 35	52,408 28	263,720 63	24,845,010 00	67,031 63
Total.....	\$1,365,998 16	\$1,168,886 82	\$863,839 71	\$478,577 14	\$84,469,722 00	\$930,666 07
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.						
Aachen & Munich.....	\$1,089,211 19	\$ 959,555 15	\$995,093 42	\$521,286 71	\$109,730,500 00	\$1,328,600 79
Atlas.....	1,697,096 93	1,526,861 41	1,633,799 73	654,298 18	173,441,065 00	2,097,845 66
British America.....	1,473,748 72	1,459,091 03	1,343,277 02	921,028 67	154,515,731 00	1,802,125 41
Caledonian.....	1,476,483 74	1,705,642 06	1,382,654 45	836,653 54	159,049,170 00	1,916,359 30
Commercial Union.....	3,900,453 75	3,986,947 61	3,650,219 32	1,986,882 27	668,786,839 00	5,157,823 67
Hamburg Bremen.....	1,786,723 92	2,077,466 47	1,674,863 85	1,157,269 88	160,903,717 00	2,003,271 59
Liverpool & London & Globe.....	8,978,216 55	8,284,701 38	8,021,447 39	3,782,229 51	1,219,598,631 00	13,315,102 29
London Assurance.....	2,494,518 95	2,455,683 54	2,376,676 15	1,100,860 88	478,000,282 00	3,614,055 36
London & Lancashire.....	2,433,543 74	2,326,730 70	2,296,574 92	734,296 53	324,424,324 00	3,365,813 45
Mannheim.....	943,999 48	905,163 93	861,159 99	566,479 69	349,574,491 00	1,680,613 44

North British & Mercantile.....	4,777,345 00	4,140,669 41	4,559,888 94	1,883,428 79	627,298,319 00	5,945,433 58
Northern Assurance.....	3,970,080 34	3,419,463 76	3,034,003 64	1,367,655 48	408,838,195 00	4,739,594 27
Norwich Union.....	2,209,199 11	2,295,637 63	2,118,782 08	1,053,305 35	269,542,757 00	2,802,248 81
Palatine.....	1,637,478 23	1,731,215 08	1,536,554 34	786,048 25	172,691,844 00	2,211,032 60
Phoenix Assurance.....	2,507,882 28	2,597,005 28	2,413,547 68	1,316,226 44	303,885,300 00	3,533,184 67
Prussian National.....	1,139,207 73	1,025,953 40	945,600 34	443,098 22	104,502,377 00	1,368,063 94
Royal.....	7,455,315 28	8,096,003 40	6,359,729 81	3,763,748 96	863,590,999 98	10,251,850 59
Royal Exchange.....	1,517,894 77	1,443,825 40	1,441,954 42	493,133 06	191,655,843 00	2,151,768 07
Scottish Union & National.....	2,202,606 09	1,796,749 14	2,037,279 51	987,998 40	341,807,612 00	3,614,163 40
State Fire.....	116,859 15	138,026 28	102,066 57	76,412 23	15,238,177 00	209,854 85
Sun.....	2,994,819 12	2,594,301 23	2,819,291 15	1,308,503 64	312,959,687 00	3,560,502 49
Western Assurance.....	2,238,624 90	2,380,711 26	2,110,806 46	1,577,008 04	311,541,814 00	3,016,946 12
Total.....	\$59,041,310 97	\$57,347,404 55	\$53,715,271 18	\$27,317,852 72	\$7,721,577,664 98	\$79,686,254 35
Aggregate.....	\$227,300,821 28	\$198,541,001 92	\$208,033,572 12	\$97,784,989 87	\$27,175,069,174 85	\$292,695,246 84

TABLE No. 3.
Income During 1907.

COMPANIES.	NET PREMIUMS.		INTEREST.				Rents.	All other sources.	Total income.
	Fire.	Marine.	Mortgages.	Collateral loans.	Bonds and stocks.	All other sources.			
MAINE STOCK COMPANIES.									
Merchants.....	-	\$92,867 04	\$1,540 00	\$748 00	\$8,052 95	\$222 33	-	\$145 00	\$103,575 32
Union.....	-	117,821 93	-	132 50	17,114 12	1,690 73	-	147 79	136,907 07
Total.....	-	\$210,688 97	\$1,540 00	\$880 50	\$25,167 07	\$1,913 06	-	\$292,79	\$240,482 39
STOCK COMPANIES OF OTHER STATES.									
Ætna.....	\$6,687 375 62	\$416,822 22	\$777 66	-	\$598,703 07	\$11,647 27	-	\$80,130 09	\$7,795,455 93
Agricultural.....	1,504,503 52	-	36,670 98	\$24,894 74	43,268 26	6,398 58	\$221 00	2,939 51	1,618,896 59
Alliance.....	620,673 61	148,313 79	-	-	39,483 53	2,046 31	-	5,993 31	816,510 55
American (N. J.).....	4,009,911 69	-	44,204 04	-	142,424 79	9,409 66	11,672 99	305,865 00	4,523,488 17
American Central.....	2,367,494 95	-	45 00	36,384 73	307,423 44	6,166 50	-	710 98	2,718,225 60
Boston.....	1,004,226 62	1,397,353 31	56,514 38	7,579 27	122,779 00	8,022 25	3,460 30	34,289 97	2,634,225 10
Caledonian-American.....	10,952 10	-	-	-	7,300 00	-	-	-	18,252 10
Capital.....	445,865 36	-	4,455 96	1,138 97	19,033 16	1,721 12	5,371 46	1,273 03	478,859 06
Citizens.....	464,569 94	89 51	7,403 97	-	14,455 36	1,690 27	-	-	488,209 05
City of New York.....	299,481 55	-	-	13 89	23,956 98	1,053 47	-	22 01	324,527 90
Colonial.....	582,758 40	-	-	-	25,611 76	-	-	34,562 50	642,932 66
Commerce.....	276,486 15	-	969 28	-	17,007 32	582 38	9,605 93	13,925 00	318,576 06
Commercial Union.....	295,324 48	-	-	-	17,281 80	465 83	-	202 50	313,274 61
Commonwealth.....	375,617 52	-	23,423 88	-	44,982 27	1,528 72	-	54,961 74	500,514 13
Connecticut.....	3,749,873 58	-	46,914 09	100 00	147,625 68	5,624 68	12,672 88	2,100 07	3,964,910 98
Continental.....	6,718,327 12	-	9,219 04	-	610,091 19	46,691 86	72,133 18	785,415 76	8,241,878 15
Delaware.....	1,143,856 07	-	7,033 50	1,099 74	51,562 47	2,150 00	11,310 00	15,394 89	1,232,406 67
Dixie.....	745,144 79	-	1,425 00	-	57,228 90	11,426 00	3,488 25	-	821,263 03
Dutchess Fire.....	372,216 56	-	380 00	-	18,960 14	5 06	1,238 00	5 04	392,804 80
Equitable.....	815,417 64	26,709 24	7,130 64	869 96	29,365 41	364 33	3,575 57	12,919 67	896,352 46

Fidelity Fire.....	900,146 50	-	-	-	109,925 79	5,699 09	-	37,203 00	1,052,974 38
Fire Association.....	4,185,782 96	-	82,320 21	12,866 26	203,140 04	5,557 02	25,144 18	61,270 33	4,576,081 00
Fireman's Fund.....	4,590,181 33	1,166,083 77	9,485 45	7,254 75	102,655 58	12,081 35	6,666 66	377,602 70	6,272,011 59
Firemen's.....	1,596,405 82	-	95,082 00	-	105,896 25	399 88	12,588 86	73 25	1,810,446 06
Franklin.....	1,002,739 30	-	3,231 37	3,083 35	83,062 50	2,234 44	83,062 50	4,199 44	1,107,502 53
German Alliance.....	589,919 46	-	2,213 00	-	50,712 50	396 22	-	-	643,241 18
German American.....	6,445,132 06	-	10,960 00	-	514,412 45	28,883 41	-	48,814 10	7,048,202 02
Germania.....	2,723,472 06	-	14,369 30	-	162,216 00	11,637 58	27,848 93	72,083 75	3,011,627 62
Glens Falls.....	1,816,174 28	-	36,276 09	600 00	147,069 18	9,726 54	2,072 49	1,841 36	2,013,759 94
Granite State.....	556,483 81	-	681 74	-	27,978 29	1,793 92	4,097 08	1,966 87	593,001 71
Hanover.....	2,229,451 78	-	175 00	2,889 55	107,352 13	17,708 36	81,560 46	375 00	2,439,512 28
Hartford.....	14,426,603 62	-	30,777 26	50 00	547,420 13	12,100 63	64,332 26	109,369 17	15,190,653 07
Home.....	10,063,479 93	269,685 53	5,609 50	-	754,317 42	7,152 42	180,498 74	6,177 67	11,286,921 21
Insurance Co. of North America.....	6,004,058 60	2,221,115 60	25,903 52	230 44	328,457 65	18,301 34	25,503 72	32,813 88	8,656,394 75
Mercantile.....	255,639 04	-	1,850 24	-	5,892 42	2,131 95	-	50,924 54	316,438 19
National.....	5,863,495 27	-	34,333 71	-	197,776 60	9,008 02	14,049 71	984 91	6,119,648 22
National Union.....	1,538,946 72	-	18,124 12	1,537 50	74,813 85	6,006 59	-	-	1,639,428 78
New Brunswick.....	423,442 96	-	4,717 58	-	10,323 00	1,157 07	-	-	439,640 61
New Hampshire.....	1,989,391 19	-	12,109 61	4,501 67	158,950 33	-	13,741 61	74,680 88	2,253,375 29
Niagara.....	3,187,714 58	-	10,844 23	-	163,435 27	3,678 55	-	17,900 00	3,383,572 63
North British & Mercantile.....	303,257 54	-	-	-	34,723 33	647 43	-	1,764 61	340,392 91
Old Colony.....	347,889 64	-	5,112 36	-	17,957 78	1,123 12	-	900 00	372,982 90
Orient.....	1,329,078 28	-	-	-	61,451 78	3,263 89	9,000 00	-	1,402,793 95
Pelican.....	320,939 22	-	-	-	11,748 88	515 26	-	9,390 62	342,593 98
Pennsylvania.....	3,221,150 99	-	17,052 60	44,453 29	142,975 39	11,884 27	940 15	43,004 21	3,481,460 90
Phenix (N. Y.).....	6,323,266 40	-	15,531 39	3,019 05	295,993 03	6,484 53	19,290 09	202,122 39	6,865,706 88
Phoenix (Conn).....	4,728,966 99	-	3,989 12	1,302 78	274,086 78	13,100 24	10,855 90	113,889 94	5,146,191 75
Providence Washington.....	1,934,695 06	405,769 08	-	-	87,926 66	1,324 09	-	-	2,429,714 89
Queen.....	4,190,107 58	-	2,990 08	-	215,163 62	7,475 74	-	7,054 79	4,422,791 81
Reliance.....	783,659 40	-	6,500 00	-	35,806 23	1,515 75	6,794 76	4,011 40	838,287 54
Rochester German.....	1,304,054 33	-	12,567 17	350 00	39,485 17	3,354 36	60,004 33	13,678 61	1,433,493 97
Security.....	1,278,168 86	3,691 40	5,684 96	3,916 13	67,221 03	10 29	2,658 40	33,988 38	1,400,339 45
Shawnee Fire.....	1,321,208 42	-	42,260 92	1,324 39	11,755 41	368 79	6,246 82	5,904 09	1,389,068 84
Springfield.....	4,953,679 05	-	31,079 14	300 00	187,341 78	14,327 12	15,000 00	23,324 61	5,220,051 70
Spring Garden.....	1,674,918 31	-	6,010 83	-	69,821 60	2,749 48	1,813 12	10,786 57	1,766,099 91

TABLE No. 3—Concluded.

COMPANIES.	NET PREMIUMS.		INTEREST.				Rents.	All other sources.	Total income.
	Fire.	Marine.	Mortgages.	Collateral loans.	Bonds and stocks.	All other sources.			
St. Paul.....	\$3,281,477 87	\$608,869 58	\$34,164 17	\$844 10	\$125,042 86	\$13,924 47	\$25,431 56	\$13,754 40	\$4,103,509 01
Subscribers at U. S. "Lloyds".....	-	1,103,474 83	-	-	29,370 15	3,988 90	-	257,632 76	1,394,466 64
Union.....	680,224 71	-	1,000 00	751 23	23,385 50	738 35	13,720 05	2,745 97	722,565 81
United Firemen's.....	658,171 92	-	15,381 60	10,161 25	48,707 76	854 82	5,373 63	42,474 02	781,125 00
Westchester.....	2,485,958 42	-	18,490 83	-	122,733 44	878 52	122 75	2,885 53	2,631,069 49
Williamsburg City.....	1,476,182 87	-	22,412 92	2,644 72	51,522 66	1,919 69	7,635 41	17 50	1,562,335 77
Total.....	\$145,475,794 40	\$7,767,977 86	\$385,859 44	\$176,711 76	\$8,148,572 84	\$363,097 78	\$781,940 67	\$3,053,075 01	\$166,653,029 76
MUTUAL COS. OF OTHER STATES.									
Holyoke.....	\$186,676 95	-	\$2,095 00	-	\$38,197 68	\$388 49	\$5,040 00	\$6,162 49	\$238,560 61
Middlesex.....	196,003 96	-	1,895 83	\$374 66	22,839 78	129 74	1,492 00	2,364 36	225,100 33
Providence.....	78,913 88	-	3,086 38	-	23,098 83	1,620 47	-	481 37	107,200 93
Quincy.....	155,432 13	-	3,749 26	14,169 06	14,321 25	2,896 33	813 66	2,176 75	193,558 44
Traders & Mechanics.....	194,404 51	-	2,549 74	518 15	24,777 51	-	1,544 40	2,831 18	226,625 49
Vermont.....	52,408 28	-	-	-	-	3,218 53	508 37	318,817 18	374,952 36
Total.....	\$863,839 71	-	\$13,376 21	\$15,061 87	\$123,235 05	\$8,253 56	\$9,398 43	\$332,833 33	\$1,365,998 16
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.									
Aachen & Munich.....	\$995,093 42	-	-	-	\$50,600 00	\$6,643 56	-	\$36,874 21	\$1,089,211 19
Atlas.....	1,633,799 73	-	-	-	56,887 97	3,963 90	\$2,445 33	-	1,697,096 93
British America.....	1,289,988 95	\$53,288 07	-	-	54,049 06	3,284 75	-	73,137 89	1,473,748 72
Caledonian.....	1,382,654 45	-	-	-	47,556 80	-	46,272 49	-	1,476,483 74
Commercial Union.....	3,361,369 07	288,850 25	\$1,365 00	-	173,865 61	2,626 15	65,264 24	7,113 43	3,900,453 75
Hamburg Bremen.....	1,674,863 85	-	-	\$768 89	69,014 12	3,257 26	-	38,819 80	1,786,723 92
Liverpool & London & Globe.....	8,021,447 39	-	137,610 40	-	166,905 00	24,511 78	88,058 38	539,683 60	8,978,216 55
London Assurance.....	1,907,640 76	469,035 39	-	-	87,963 68	5,945 01	-	23,934 11	2,494,518 95
London & Lancashire.....	2,296,574 92	-	-	-	90,059 28	7,596 12	13,962 85	25,352 57	2,433,545 74
Mannheim.....	-	861,159 99	-	-	14,816 37	891 64	-	67,131 48	943,999 48

North British & Mercantile	4,559,888 94	-	-	-	209,142 22	4,446 89	-	3,866 95	4,777,345 00
Northern Assurance	3,034,003 64	-	-	-	135,849 05	4,478 32	7,000 00	788,749 33	3,970,080 34
Norwich Union	2,118,782 08	-	1,800 00	11,257 77	71,711 21	5,648 05	-	-	2,209,199 11
Palatine	1,536,554 34	-	-	-	99,258 75	1,665 14	-	-	1,637,478 23
Phoenix Assurance	2,413,547 68	-	-	-	88,912 04	1,636 56	-	3,786 00	2,507,882 28
Prussian National	943,957 18	1,643 16	-	-	41,715 49	1,486 94	-	150,404 96	1,139,207 73
Royal	6,359,729 81	-	36,014 71	-	199,180 65	36,541 71	251,390 00	572,458 40	7,455,315 28
Royal Exchange	1,441,954 42	-	-	-	71,514 75	409 02	-	4,016 58	1,517,894 77
Scottish Union & National	2,037,279 51	-	21,188 51	135 00	130,561 42	3,505 20	9,936 45	-	2,202,606 09
State Fire	102,066 57	-	-	-	13,467 00	1,325 58	-	-	116,859 15
Sun	2,819,291 15	-	2,487 50	-	101,180 21	7,972 02	24,082 50	39,805 74	2,994,819 12
Western Assurance	1,819,936 00	290,870 46	-	-	75,163 43	13,177 46	-	39,477 55	2,238,624 90
Total	\$51,750,423 86	\$1,964,847 32	\$200,466 12	\$12,161 66	\$2,049,374 11	\$141,013 06	\$508,412 24	\$2,414,612 60	\$59,041,310 97
Aggregate	\$198,090,057 97	\$9,943,514 15	\$1,101,241 77	\$204,815 79	\$10,346,349 07	\$514,277 46	\$1,299,751 34	\$5,800,813 73	\$227,300,821 28

TABLE No. 4.
Disbursements During 1907.

COMPANIES.	NET LOSSES.		Dividends.	Commissions.	Salaries.	Rents.	Taxes and Fees.	All other disbursements.	Total disbursements.
	Fire.	Marine.							
MAINE STOCK COMPANIES.									
Merchants.....	-	\$62,147 73	\$9,800 00	\$11,042 98	\$4,700 00	\$325 00	\$518 55	\$1,308 93	\$89,843 19
Union.....	-	89,421 14	16,000 00	3,423 24	7,209 04	500 00	130 25	2,989 33	119,673 00
Total.....	-	\$151,568 87	\$25,800 00	\$14,466 22	\$11,909 04	\$825 00	\$648 80	\$4,298 26	\$209,516 19
STOCK COMPANIES OF OTHER STATES.									
Etna.....	\$3,042,279 60	\$245,750 00	\$776,000 00	\$1,225,158 58	\$552,421 31	-	\$283,081 75	\$1,214,067 10	\$7,338,758 34
Agricultural.....	569,867 51	-	50,000 00	330,897 14	155,757 07	\$3,966 65	76,028 15	95,738 30	1,282,254 82
Alliance.....	281,725 96	61,532 37	-	157,598 25	23,210 18	3,700 30	17,701 80	24,864 04	570,332 90
American (N. J.).....	1,376,337 18	-	96,068 48	1,138,677 03	236,061 75	2,887 16	126,352 99	91,019 89	3,067,404 48
American Central.....	1,164,180 44	-	240,000 00	429,171 15	154,721 25	8,000 00	78,280 28	202,003 28	2,276,356 40
Boston.....	459,156 10	701,078 13	200,000 00	470,447 89	162,574 61	18,392 84	65,753 53	76,499 04	2,153,902 14
Caledonian-American.....	16,319 08	-	-	3,069 86	526 75	15 22	449 68	782 45	21,163 04
Capital.....	232,393 16	-	10,000 00	110,238 81	27,739 48	608 41	15,674 24	13,143 75	409,797 85
Citizens.....	238,836 50	-	-	78,200 42	51,554 06	2,343 56	21,644 16	20,783 38	413,362 08
City of New York.....	135,897 51	-	-	53,561 08	36,099 41	6,002 00	14,219 55	28,107 75	273,887 30
Colonial.....	408,140 40	14 02	14,000 00	230,973 55	3,331 40	-	22,922 70	21,979 62	701,361 69
Commerce.....	125,005 38	-	20,000 00	70,037 38	17,308 11	1,600 00	12,614 54	15,042 67	261,608 08
Commercial Union.....	112,054 11	-	14,000 00	61,080 73	3,949 90	-	12,971 68	13,386 64	217,443 06
Commonwealth.....	175,469 02	-	50,000 00	76,057 03	34,689 10	4,661 68	15,738 95	128,283 37	484,329 15
Connecticut.....	1,708,599 33	-	120,000 00	821,085 17	292,706 97	26,200 12	149,735 94	154,578 98	3,272,906 51
Continental.....	2,850,524 19	-	449,775 00	1,466,071 47	497,238 43	17,549 92	239,940 11	1,165,146 74	6,686,245 86
Delaware.....	517,587 24	-	60,000 00	288,761 82	66,266 47	7,987 25	27,771 43	241,026 96	1,209,401 17
Dixie.....	219,850 48	-	-	214,012 65	25,770 65	1,083 75	25,983 61	33,269 23	519,970 37
Dutchess Fire.....	192,930 68	-	-	82,361 52	21,923 01	1,050 00	5,883 81	13,955 35	318,104 37
Equitable.....	417,473 84	12,548 58	-	178,434 40	83,263 90	1,620 00	35,211 75	41,816 29	770,368 76

Fidelity Fire	298,872 54	-	-	182,275 02	70,119 45	9,261 00	31,107 58	269,619 47	861,255 06
Fire Association	1,928,406 00	-	250,000 00	1,061,807 89	263,067 33	989 35	152,985 64	200,910 24	3,858,166 45
Fireman's Fund	1,757,069 70	351,623 38	-	327,688 41	336,374 23	6,300 00	106,141 36	1,397,775 51	4,282,972 59
Firemen's	642,394 73	-	150,000 00	399,427 50	69,916 32	-	51,097 20	83,305 79	1,396,141 54
Franklin	473,678 28	-	24,985 00	207,635 47	69,086 71	2,398 03	36,246 94	139,881 56	953,911 99
German Alliance	305,068 61	-	48,000 00	160,851 49	5,180 00	-	16,154 46	4,048 68	539,303 24
German American	3,022,740 30	-	450,000 00	1,218,858 35	555,949 94	41,943 26	261,154 14	327,959 12	5,878,605 11
Germania	1,024,883 94	-	120,000 00	602,869 83	251,881 04	6,786 32	124,585 22	259,407 38	2,390,413 73
Glens Falls	701,011 57	-	60,000 00	384,926 38	186,612 79	10,178 32	84,248 98	86,045 60	1,513,023 64
Granite State	273,998 81	-	16,000 00	123,111 09	30,861 98	2,000 00	18,522 00	29,636 48	494,130 36
Hanover	1,151,534 50	-	100,000 00	447,178 44	199,484 83	23,149 88	126,258 88	194,696 32	2,242,302 85
Hartford	6,882,407 31	-	506,054 61	2,658,066 65	1,173,188 69	83,446 51	706,916 84	2,151,786 19	14,161,866 80
Home	4,355,677 90	163,021 56	600,000 00	1,940,690 99	652,012 76	86,065 28	307,383 97	652,119 51	8,756,971 97
Insurance Co. of North America	2,843,578 59	1,501,568 96	360,000 00	1,761,301 50	392,377 64	36,497 47	242,307 47	429,865 18	7,567,496 81
Mercantile	63,250 98	-	-	42,716 02	21,636 07	3,235 52	2,854 19	110,366 03	244,058 81
National	2,451,451 83	-	110,000 00	1,062,391 13	575,842 82	10,891 68	249,237 66	740,784 41	5,200,599 53
National Union	650,129 49	-	30,000 00	319,829 71	132,433 61	8,864 63	77,261 40	77,134 24	1,295,653 08
New Brunswick	138,987 10	-	10,000 87	104,082 95	49,199 66	720 00	16,709 67	18,639 39	338,339 74
New Hampshire	937,398 91	-	100,000 00	453,567 32	127,786 33	2,043 99	88,319 78	126,943 12	1,836,059 45
Niagara	1,417,496 33	-	149,935 00	637,369 80	298,714 89	33,061 84	125,648 41	172,277 30	2,834,503 57
North British & Mercantile	69,941 32	-	20,000 00	74,207 59	11,989 20	528 90	11,077 91	58,813 31	246,558 23
Old Colony	92,741 57	-	8,000 00	96,498 24	27,300 45	825 20	10,823 81	13,314 62	249,503 89
Orient	583,430 68	-	-	283,390 97	98,326 36	6,922 85	65,525 18	74,601 85	1,112,197 89
Pelican	178,187 86	-	-	74,475 29	19,229 79	1,837 80	13,096 03	20,286 36	307,113 13
Pennsylvania	1,879,633 10	-	115,000 00	754,312 99	192,520 00	12,500 00	108,130 07	106,201 57	3,168,297 73
Phenix (N. Y.)	2,978,886 39	-	300,000 00	1,219,949 16	632,766 65	62,139 57	249,539 81	738,975 86	6,182,257 44
Phenix (Conn.)	1,946,388 56	-	200,000 00	954,574 36	449,831 04	19,508 36	217,770 04	370,133 73	4,158,206 09
Providence Washington	1,004,407 40	229,714 52	-	446,879 38	205,693 81	9,844 91	96,499 80	91,249 29	2,084,289 11
Queen	1,964,461 40	-	100,000 00	769,553 93	369,890 82	36,733 15	158,316 39	281,531 86	3,680,487 55
Reliance	386,548 85	-	21,000 00	203,226 67	65,170 79	3,666 67	35,877 74	34,391 12	749,881 84
Rochester German	627,999 09	-	37,500 00	361,563 65	80,672 30	4,466 70	61,311 64	119,252 21	1,292,765 59
Security	534,860 50	16,310 53	30,000 00	316,872 12	99,875 50	2,668 57	57,805 84	116,331 73	1,174,724 79
Shawnee Fire	452,482 95	-	30,000 00	412,949 87	56,974 37	2,625 00	29,680 28	49,852 22	1,034,564 69
Springfield	2,203,622 81	-	200,000 00	961,317 51	448,263 19	15,000 00	217,592 10	216,226 62	4,262,022 23
Spring Garden	750,511 91	-	24,000 00	364,526 09	136,880 17	5,750 00	61,029 99	80,643 28	1,423,341 44

TABLE No. 4—Concluded.

COMPANIES.	NET LOSSES.		Dividends.	Commis- sions.	Salaries.	Rents.	Taxes and Fees.	All other disburse- ments.	Total disburse- ments.
	Fire.	Marine.							
St. Paul	\$1,634,364 63	\$346,807 16	\$50,000 00	\$909,923 92	\$174,855 61	\$6,000 00	\$124,400 99	\$125,628 99	\$3,371,981 30
Subscribers at U. S. "Lloyds"		818,588 10	50,000 00	335,162 26	70,728 54	9,133 36	22,099 64	109,210 59	1,414,922 49
Union	360,548 62	-	-	130,411 51	43,630 14	3,993 76	30,663 34	69,155 97	638,403 34
United Firemen's	284,952 32	-	40,000 00	159,276 53	43,296 44	-	25,916 79	71,723 41	625,165 49
Westchester	1,267,520 29	-	90,000 00	489,304 53	270,380 33	19,482 04	96,421 77	88,480 36	2,321,589 32
Williamsburg City	622,278 45	-	50,000 00	352,879 08	147,241 17	24,441 64	40,212 11	184,533 64	1,421,586 09
Total	\$65,388,433 83	\$4,448,557 31	\$6,550,318 96	\$31,253,797 52	\$11,554,357 67	\$723,600 42	\$5,800,893 71	\$14,095,234 94	\$139,815,194 36
MUTUAL COMPANIES OF OTHER STATES.									
Holyoke	\$39,926 23	-	\$7,000 00	\$28,820 37	\$21,271 67	\$1,500 00	\$3,243 73	\$81,408 50	\$183,170 50
Middlesex	54,962 32	-	87,509 55	29,197 74	15,478 18	500 00	3,415 76	10,302 77	201,366 32
Providence	19,318 88	-	23,970 96	10,147 82	10,715 00	1,436 00	2,554 55	2,305 54	70,945 75
Quincy	40,626 86	-	63,937 72	24,342 31	17,451 07	-	3,314 49	10,213 21	163,885 66
Traders & Mechanics	60,022 22	-	88,280 74	33,443 44	16,516 23	-	2,632 30	11,901 31	212,796 24
Vermont	263,720 63	-	-	34,734 88	21,448 70	-	7,299 16	11,515 98	338,719 35
Total	\$478,577 14	-	\$272,698 97	\$160,686 56	\$102,880 85	\$3,436 00	\$22,459 99	\$128,147 31	\$1,168,886 82
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.									
Aachen & Munich	\$521,286 71	-	-	\$224,492 93	\$94,798 90	\$9,070 08	\$44,685 27	\$65,221 26	\$959,555 15
Atlas	654,298 18	-	-	328,132 55	119,392 55	14,907 41	64,675 54	345,455 18	1,526,361 41
British America	824,829 39	\$96,199 28	-	250,122 65	141,802 43	5,345 28	63,781 30	77,010 70	1,459,091 03
Caledonian	836,653 54	-	-	329,296 99	115,828 14	7,198 99	58,811 41	357,852 99	1,705,642 06
Commercial Union	1,851,192 26	135,690 01	-	723,620 44	217,451 10	17,220 09	179,615 03	862,158 68	3,986,947 61
Hamburg Bremen	1,157,269 88	-	-	327,641 34	198,453 88	14,056 13	90,799 26	289,245 98	2,077,466 47
Liverpool & London & Globe	3,782,229 51	-	-	1,430,329 31	441,492 06	63,271 71	330,275 02	2,237,103 77	8,284,701 38
London Assurance	760,404 13	340,456 75	-	466,062 00	183,067 26	21,393 36	93,279 98	591,080 06	2,455,683 54
London & Lancashire	734,296 53	-	-	409,464 62	171,975 78	15,856 78	123,927 09	871,209 90	2,326,730 70
Mannheim	-	506,479 69	-	152,693 41	36,276 63	5,652 26	25,846 26	118,215 68	905,163 93

North British & Mercantile.....	1,883,428 79	-	-	886,360 97	402,979 83	20,517 12	198,057 26	749,325 44	4,140,669 41
Northern Assurance.....	1,367,655 48	-	-	491,142 88	265,933 14	17,538 84	135,311 57	1,141,881 85	3,419,463 76
Norwich Union.....	1,053,305 35	-	-	407,259 81	191,147 47	18,259 09	95,005 88	530,660 03	2,295,637 63
Palatine.....	786,048 25	-	-	339,838 19	98,247 11	7,138 60	76,135 01	423,807 92	1,731,215 08
Phoenix Assurance.....	1,316,226 44	-	-	477,112 67	207,591 00	24,262 20	120,881 19	450,931 78	2,597,005 28
Prussian National.....	443,098 22	-	-	205,082 25	88,994 17	4,000 00	42,475 17	242,303 59	1,025,953 40
Royal.....	3,763,748 96	-	-	945,341 73	760,468 33	61,711 70	309,780 62	2,254,952 06	8,096,003 40
Royal Exchange.....	493,133 06	-	-	364,251 53	127,973 02	7,100 00	63,925 33	387,442 46	1,443,825 40
Scottish Union & National.....	987,998 40	-	-	441,366 02	121,905 24	6,958 34	102,504 13	136,017 01	1,796,749 14
State Fire.....	76,412 23	-	-	18,138 73	4,158 70	219 47	9,310 27	29,786 88	138,026 28
Sun.....	1,308,503 64	-	-	621,240 61	185,084 02	22,039 62	129,478 28	327,955 06	2,594,301 23
Western Assurance.....	1,265,507 49	311,500 55	-	416,759 62	205,644 65	7,723 47	88,366 40	85,209 08	2,380,711 26
Total.....	\$25,867,526 44	\$1,450,326 28	-	\$10,255,691 25	\$4,380,665 41	\$371,440 54	\$2,446,927 27	\$12,574,827 36	\$57,347,404 55
Aggregate.....	\$91,734,537 41	\$6,050,452 46	\$6,848,817 93	\$41,684,641 55	\$16,049,812 97	\$1,099,301 96	\$8,270,929 77	\$26,802,507 87	\$198,541,001 92

TABLE No. 5.
Assets December 31, 1907.

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Bonds and stocks.	Cash in office and bank.	Bills receivable and agents balances.	Interest and rents due and accrued.	All other assets.	Less deductions.	Admitted assets.
MAINE STOCK COMPANIES.										
Merchants.....	-	\$38,500 00	\$18,400 00	\$159,100 00	\$25,480 05	\$29,049 89	\$1,645 08	\$23,456 33	\$382 50	\$295,248 85
Union.....	-	-	-	381,957 00	51,835 41	28,005 29	2,256 27	23,632 26	-	487,686 23
Total.....	-	\$38,500 00	\$18,400 00	\$541,057 00	\$77,315 46	\$57,055 18	\$3,901 35	\$47,088 59	\$382 50	\$782,935 08
STOCK COS. OF OTHER STATES										
Ætna.....	\$588,207 93	\$600 00	-	\$11,545,059 87	\$1,198,117 65	\$761,328 25	\$61,322 79	\$584,260 91	\$135,482 07	\$14,603,415 33
Agricultural.....	50,860 43	688,326 68	\$461,810 42	1,139,868 05	239,317 15	251,374 87	35,463 92	3,028 54	152,572 96	2,717,477 10
Alliance.....	-	-	-	1,177,462 50	85,899 42	83,549 60	6,739 52	7,000 00	105,502 02	1,255,149 02
American (N. J.).....	476,170 00	1,183,855 75	-	4,624,453 96	451,451 27	739,690 21	75,295 49	-	320,178 51	7,230,738 17
American Central.....	-	-	763,000 00	3,653,188 70	208,376 52	456,014 09	-	27,446 30	-	5,108,025 61
Boston.....	48,000 00	1,268,100 00	148,600 00	2,905,333 63	412,329 30	456,965 00	17,791 05	4,318 49	149,776 20	5,111,661 27
Caledonian-American.....	-	-	-	228,668 78	4,356 97	18,256 32	1,362 50	768 94	6,664 98	246,748 53
Capital.....	92,553 27	80,447 55	17,200 00	450,774 07	58,237 73	57,376 47	4,021 64	6,324 23	20,193 42	726,741 54
Citizens.....	400 00	149,240 00	-	444,652 50	78,912 36	97,737 89	8,730 00	-	32,952 50	746,720 25
City of New York.....	-	-	-	689,146 63	36,845 35	57,981 22	3,291 67	-	143,509 65	643,755 22
Colonial.....	-	-	-	606,750 00	31,947 09	122,470 53	2,812 50	-	7,959 91	756,020 21
Commerce.....	75,000 00	13,900 00	-	446,720 00	40,007 98	34,212 31	3,812 20	-	20,332 00	593,320 49
Commercial Union.....	-	-	-	563,857 78	12,329 50	96,321 46	3,327 50	5 72	51,955 81	623,886 15
Commonwealth.....	-	351,500 00	-	1,142,471 93	72,271 66	48,445 47	4,039 16	-	142,801 93	1,475,926 29
Connecticut.....	258,800 00	982,100 00	76,000 00	3,961,517 84	364,869 08	387,419 92	-	-	215,799 64	5,814,907 20
Continental.....	1,009,000 00	353,700 00	-	14,918,388 00	1,075,224 24	993,941 47	140,145 16	-	2,090,946 77	16,399,452 10
Delaware.....	200,000 00	153,500 00	50,000 00	1,051,781 18	105,155 57	294,572 95	15,023 93	400 00	83,395 57	1,787,038 06
Dixie.....	100,000 00	105,500 00	90,000 00	600,192 36	126,338 65	136,695 69	7,951 87	12,875 95	13,886 37	1,165,668 15
Dutchess Fire.....	15,000 00	6,200 00	-	471,064 29	49,748 15	36,069 98	2,082 30	-	46,803 04	533,361 68
Equitable.....	113,000 00	156,500 00	40,000 00	635,100 00	59,955 10	157,849 10	5,526 94	42,883 00	1,590 32	1,209,223 82

Fidelity Fire.....	-	-	-	2,659,114 00	205,000 51	144,368 56	14,036 25	-	493,054 15	2,529,465 17
Fire Association.....	368,444 74	1,617,109 99	242,600 00	4,510,278 92	446,717 86	636,082 12	78,879 94	9,005 04	68,443 42	7,840,675 19
Fireman's Fund.....	566,054 00	297,980 00	182,500 00	3,676,855 35	500,648 15	818,461 52	2,864 16	67,296 57	174,560 72	5,938,069 03
Firemen's.....	108,473 66	2,231,390 00	-	1,567,660 00	78,028 01	217,053 65	30,749 88	478,011 57	287 97	4,701,068 80
Franklin.....	188,272 44	51,660 00	75,000 00	2,104,574 25	77,402 73	153,712 62	774 90	21,970 06	103,889 25	2,569,477 75
German Alliance.....	-	58,000 00	-	1,221,366 48	56,077 44	140,440 82	3,875 00	-	171,621 48	1,308,138 26
German American.....	958,692 39	239,000 00	-	11,663,303 30	766,583 21	1,213,477 79	43,426 01	16,097 61	1,392,542 27	13,508,038 04
Germania.....	750,000 00	290,000 00	-	3,907,166 69	440,805 80	428,469 99	29,850 92	-	660,643 89	5,185,649 51
Glens Falls.....	43,885 23	805,875 00	18,000 00	2,850,228 80	450,719 84	210,358 82	11,021 91	-	62,818 77	4,327,270 83
Granite State.....	44,879 45	10,600 00	-	765,111 58	82,279 97	74,797 06	-	711 97	49,917 92	932,366 99
Hanover.....	906,581 06	3,500 00	200,000 00	2,475,515 64	115,043 42	350,887 26	1,687 50	236,004 74	175,056 04	4,114,163 58
Hartford.....	1,048,890 81	534,000 00	101,000 00	12,778,530 20	1,422,020 03	1,680,728 92	159,186 58	48,270 10	305,114 76	17,467,511 88
Home.....	1,543,892 06	102,800 00	-	17,828,697 35	1,611,607 17	894,064 10	-	331,693 82	1,390,056 82	20,862,697 68
Insurance Co. of No. America	399,138 75	467,983 48	-	8,291,420 00	1,045,774 76	1,288,657 04	52,617 72	31,490 95	308,978 45	11,268,104 25
Mercantile.....	-	64,800 00	-	212,816 25	60,222 15	36,977 37	2,728 15	-	6,538 43	371,005 49
National.....	335,922 87	658,092 00	-	5,456,872 98	242,595 86	632,047 35	-	128,434 22	-	7,453,965 28
National Union.....	-	309,297 00	30,000 00	1,770,635 63	112,883 26	317,373 99	18,009 04	5,127 71	90,215 11	2,473,111 52
New Brunswick.....	78,402 95	100,314 00	-	3,09,987 73	37,853 32	47,243 57	2,738 00	100 00	42,487 99	534,151 58
New Hampshire.....	149,010 79	261,750 00	75,000 00	2,933,484 95	386,640 15	277,573 39	34,356 00	422,299 63	9,710 79	4,500,404 12
Niagara.....	-	195,000 00	-	4,016,302 55	280,480 53	425,933 89	22,126 58	-	613,054 75	4,826,788 80
North British & Mercantile.	-	-	-	1,016,200 98	44,175 40	32,306 12	6,692 00	500 00	160,565 70	939,308 80
Old Colony.....	-	117,500 00	-	563,627 41	40,093 76	70,905 37	6,822 09	110 00	32,984 98	766,073 65
Orient.....	167,686 38	-	-	1,731,176 97	215,174 85	205,388 79	25,132 03	39,065 45	161,078 93	2,222,545 54
Pelican.....	-	-	-	478,906 87	44,782 75	26,473 43	5,017 78	136 64	9,792 52	545,524 95
Pennsylvania.....	192,372 53	252,350 00	1,040,700 00	4,094,531 12	178,321 03	584,541 15	67,100 41	387,430 43	335,229 56	6,462,117 11
Phenix (N. Y.).....	56,589 34	549,500 00	35,000 00	6,960,399 25	813,918 54	999,049 64	15,208 10	12,260 71	722,230 25	8,719,795 33
Phenix (Conn.).....	137,606 39	57,016 66	63,900 00	5,571,828 97	726,324 58	712,814 05	48,755 82	518,233 44	14,209 91	7,822,270 00
Providence Washington.....	-	-	-	1,795,675 00	129,813 80	366,704 27	10,192 98	331,022 00	1,223 24	2,632,184 81
Queen.....	-	71,000 00	-	6,217,880 88	273,418 21	593,616 46	53,923 40	14,307 44	379,586 45	6,844,559 94
Reliance.....	124,471 85	140,700 00	-	899,528 50	83,797 44	133,382 75	13,335 43	1,035 00	48,988 44	1,347,262 53
Rochester German.....	589,588 45	247,179 00	7,000 00	856,831 89	332,826 24	187,836 84	21,897 37	5,000 00	29,496 89	2,218,662 90
Security.....	50,563 60	118,300 00	92,820 00	1,633,597 33	60,920 94	216,210 50	4,927 40	100 00	101,525 44	2,075,924 33
Shawnee Fire.....	42,166 34	805,585 00	39,000 00	2,78,750 00	97,271 25	171,646 78	14,974 98	2,833 66	1,872 88	1,451,355 13
Springfield.....	350,000 00	977,070 00	6,000 00	4,443,943 92	697,940 74	915,471 88	37,920 25	-	223,387 99	7,204,958 80
Spring Garden.....	64,077 90	130,398 43	-	1,894,795 12	127,829 30	297,020 18	3,792 59	6,188 16	233,281 45	2,280,820 23

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 5—Concluded.

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Bonds and stocks.	Cash in office and bank.	Bills receivable and agents balances.	Interest and rents due and accrued.	All other assets.	Less deductions.	Admitted assets.
St. Paul.....	\$278,798 21	\$617,360 00	\$25,000 00	\$3,311,060 98	\$428,662 02	\$465,829 61	\$35,806 74	\$51,156 92	\$212,254 46	\$5,001,420 02
Subscribers at U. S. "Lloyds"	-	-	-	628,700 00	277,902 78	445,650 43	8,181 24	300,895 63	19,735 54	1,641,594 54
Union.....	159,076 32	25,000 00	12,800 00	589,290 83	50,344 92	118,064 82	3,429 60	779 71	68,123 49	890,662 71
United Firemen's.....	153,618 30	298,332 00	194,000 00	1,225,947 00	91,926 16	84,011 87	5,952 81	2,977 01	61,345 95	1,995,419 20
Westchester.....	8,716 25	267,650 00	-	3,049,503 50	208,240 89	448,856 27	3,651 02	-	361,529 00	3,625,088 93
Williamsburg City.....	108,929 76	584,600 00	29,500 00	1,507,261 49	121,446 58	224,024 19	16,017 46	780 10	445,941 46	2,146,618 12
Total.....	13,001,794 45	19,052,162 54	4,116,430 42	190,915,802 73	18,146,217 09	22,516,788 03	1,320,405 06	4,160,638 37	\$3,484,681 18	259,745,557 51
MUTUAL COMPANIES OF OTHER STATES.										
Holyoke.....	\$45,000 00	\$32,000 00	-	\$868,464 00	\$14,419 52	\$23,987 47	\$11,565 41	\$17,254 70	-	\$1,012,691 10
Middlesex.....	25,297 80	40,300 00	\$6,900 00	576,316 64	13,918 13	27,853 44	8,202 56	21,077 74	\$21,962 64	697,903 67
Providence.....	-	57,950 00	-	505,702 36	35,583 67	8,592 26	852 26	-	19,498 65	589,181 90
Quincy.....	20,433 30	85,050 00	188,700 00	429,243 36	14,940 84	15,047 03	3,908 13	33,827 94	-	791,150 00
Traders & Mechanics.....	12,000 00	57,085 60	23,501 00	526,500 00	26,145 72	13,065 96	4,728 25	16,444 50	556 42	678,914 61
Vermont.....	50,000 00	-	-	-	155,825 20	144,440 24	-	-	-	350,265 44
Total.....	\$152,731 10	\$272,385 60	\$219,101 00	\$2,906,226 36	\$260,833 08	\$232,986 40	\$29,256 61	\$88,604 28	\$42,017 71	\$4,120,106 72
U. S. BRANCHES OF COS. OF FOREIGN COUNTRIES.										
Aachen & Munich.....	-	-	-	\$1,620,457 80	\$159,050 38	\$133,448 88	\$18,955 84	-	\$153,654 98	\$1,778,257 92
Atlas.....	\$83,878 81	-	-	1,719,251 74	169,753 39	245,773 33	17,417 09	\$6,557 07	221,418 30	2,021,223 13
British America.....	-	-	-	1,390,510 30	69,179 05	132,772 26	19,697 89	-	66,726 81	1,545,432 69
Caledonian.....	437,299 64	-	-	1,204,418 23	130,439 21	134,140 52	7,695 81	89,151 28	145,115 20	1,858,029 49
Commercial Union.....	683,193 62	\$23,000 00	-	5,005,440 50	377,280 07	814,866 74	77,121 51	211,128 75	447,004 16	6,744,997 03
Hamburg Bremen.....	-	-	\$25,000 00	1,763,418 17	51,985 56	153,636 96	25,561 04	-	81,908 49	1,937,693 24
Liverpool & London & Globe	1,848,416 87	3,381,450 00	-	5,024,024 84	1,140,414 91	1,638,735 60	93,360 09	8,199 07	574,389 44	12,560,211 94
London Assurance.....	-	-	-	2,410,841 75	333,592 21	453,880 77	29,604 58	1,954 67	204,081 52	3,025,792 46
London & Lancashire.....	300,000 00	-	-	2,246,156 07	352,327 99	394,714 74	34,565 92	132,181 56	198,493 65	3,261,452 63
Mannheim.....	-	-	-	461,260 14	19,655 98	138,848 24	3,533 30	10,000 00	48,073 35	585,224 31

North British & Mercantile.	-	-	-	6,444,817 84	382,723 32	718,231 39	64,922 90	7,879 60	785,864 36	6,832,710 69
Northern Assurance.....	115,000 00	-	-	4,059,866 56	202,147 01	540,368 25	9,142 52	78,478 22	41,2371 81	4,592,630 75
Norwich Union.....	-	40,000 00	400,000 00	2,073,854 92	260,351 22	260,440 93	19,223 33	20,188 70	80,282 10	2,993,777 00
Palatine.....	-	-	-	2,634,136 95	240,897 43	338,779 55	28,758 50	7,507 13	186,320 52	3,063,759 04
Phoenix Assurance.....	-	-	-	2,513,303 50	246,854 12	327,695 91	33,942 09	31,609 00	63,836 44	3,089,568 18
Prussian National.....	-	-	-	1,300,673 25	210,965 38	165,341 10	12,494 48	-	120,028 02	1,569,446 19
Royal.....	3,478,359 18	697,700 00	-	6,130,085 43	670,334 50	1,144,444 23	99,936 75	38,798 93	365,576 34	11,894,082 68
Royal Exchange.....	-	-	-	1,857,092 80	195,992 55	223,201 06	22,698 19	90,083 27	188,314 85	2,200,753 02
Scottish Union & National..	109,684 84	438,362 50	-	3,809,731 45	177,437 54	261,296 71	38,973 04	-	345,802 42	4,489,683 66
State Fire.....	-	-	-	377,401 15	75,797 48	24,907 16	2,891 66	-	62,676 00	418,321 45
Sun.....	290,637 79	50,000 00	-	2,839,812 19	387,629 22	384,141 58	33,955 67	-	195,409 21	3,790,767 24
Western Assurance.....	-	-	-	1,867,107 86	333,666 49	190,719 87	22,602 18	-	100,874 09	2,313,222 31
Total.....	\$7,346,440 75	\$4,630,512 50	\$425,000 00	\$58,753,663 44	\$6,188,480 01	\$8,820,390 78	\$717,054 38	\$733,717 25	\$5,048,222 06	\$82,567,037 05
Aggregate.....	20,500,966 30	23,993,560 64	4,778,931 42	253,116,749 53	24,672,845 64	31,627,220 39	2,070,617 40	5,030,048 49	\$8,575,303 45	\$47,215,636 36

TABLE No. 6.
Liabilities December 31, 1907.

COMPANIES.	Net unpaid losses.	Unearned premiums.	All other liabilities.	Total liabilities except capital.	Capital.	Surplus over all liabilities.	Surplus to policy holders.
MAINE STOCK COMPANIES							
Merchants.....	\$7,117 49	\$59,145 68	\$880 00	\$67,143 17	\$100,000 00	\$128,105 68	\$228,105 68
Union.....	19,927 89	80,865 91	-	100,793 80	100,000 00	286,892 43	386,892 43
Total.....	\$27,045 38	\$140,011 59	\$880 00	\$167,936 97	\$200,000 00	\$414,998 11	\$614,998 11
STOCK COMPANIES OF OTHER STATES							
Etna.....	\$572,685 68	\$6,103,393 22	\$93,532 15	\$6,769,611 05	\$4,000,000 00	\$3,833,804 28	\$7,833,804 28
Agricultural.....	95,073 96	1,575,438 45	35,347 39	1,705,859 80	500,000 00	511,617 30	1,011,617 30
Alliance.....	96,163 00	485,812 02	7,729 96	589,704 98	500,000 00	165,444 04	665,444 04
American (N. J.).....	418,518 60	4,307,850 75	152,754 03	4,879,123 38	750,000 00	1,601,614 79	2,351,614 79
American Central.....	172,098 87	2,035,936 55	69,113 09	2,277,148 51	2,000,000 00	830,877 10	2,830,877 10
Boston.....	337,641 19	1,326,622 33	75,637 78	1,739,901 30	1,000,000 00	2,371,759 97	3,371,759 97
Caledonian-American.....	7,257 63	8,721 01	5,178 74	21,157 38	200,000 00	25,591 15	225,591 15
Capital.....	36,696 92	350,125 01	8,291 73	395,113 66	200,000 00	131,627 88	331,627 88
Citizens.....	42,167 67	361,213 32	-	403,380 99	200,000 00	143,339 26	343,339 26
City of New York.....	12,557 16	247,691 52	19,263 48	279,512 16	200,000 00	164,243 06	364,243 06
Colonial.....	64,787 99	407,164 68	60,907 33	532,860 00	200,000 00	23,160 21	223,160 21
Commerce.....	19,986 83	205,931 37	743 93	226,662 13	200,000 00	166,658 36	366,658 36
Commercial Union.....	71,243 00	227,726 37	41,747 04	340,716 41	200,000 00	83,169 74	283,169 74
Commonwealth.....	28,843 90	283,355 57	-	312,199 47	500,000 00	663,726 82	1,163,726 82
Connecticut.....	317,358 69	3,365,886 53	-	3,683,245 22	1,000,000 00	1,131,661 98	2,131,661 98
Continental.....	371,048 05	7,096,277 15	428,535 54	7,895,860 74	1,000,000 00	7,503,591 36	8,503,591 36
Delaware.....	96,730 00	976,136 54	172,398 01	1,245,314 55	400,000 00	141,723 51	541,723 51
Dixie.....	68,342 54	421,206 10	12,497 18	502,045 82	500,000 00	163,622 33	663,622 33
Dutchess Fire.....	23,766 33	263,370 03	1,051 45	288,187 81	200,000 00	45,173 87	245,173 87
Equitable.....	70,686 47	648,313 91	18,000 00	737,000 38	400,000 00	72,223 44	472,223 44

Fidelity Fire	59,808 89	649,461 79	18,492 91	727,763 59	1,000,000 00	801,701 58	1,801,701 58
Fire Association	367,821 88	3,211,449 43	1,707,382 30	5,286,653 61	750,000 00	1,804,021 58	2,554,021 58
Fireman's Fund	404,382 98	2,870,737 19	256,056 85	3,531,177 02	1,600,000 00	806,922 01	2,406,922 01
Firemen's	119,339 88	1,430,997 58	2,359 89	1,552,697 35	1,000,000 00	2,148,371 45	3,148,371 45
Franklin	113,951 11	834,558 48	805,218 15	1,753,727 74	400,000 00	415,750 01	815,750 01
German Alliance	89,058 10	432,846 28	41,643 32	563,547 70	400,000 00	344,590 56	744,590 56
German American	765,129 00	6,305,339 98	522,215 71	7,592,684 69	1,500,000 00	4,415,353 35	5,915,353 35
Germania	167,184 58	3,048,009 08	21,194 86	3,236,388 52	1,000,000 00	949,260 99	1,949,260 99
Glens Falls	123,522 51	1,902,855 13	20,000 00	2,046,377 64	200,000 00	2,080,893 19	2,280,893 19
Granite State	42,391 44	442,094 63	4,188 29	488,674 36	200,000 00	243,692 63	443,692 63
Hanover	215,881 93	1,947,589 12	43,190 77	2,206,661 82	1,000,000 00	907,501 76	1,907,501 76
Hartford	805,869 73	11,537,335 26	344,957 57	12,688,162 56	2,000,000 00	2,779,349 32	4,779,349 32
Home	958,666 30	9,116,297 00	1,084,523 11	11,159,486 41	3,000,000 00	6,703,211 27	9,703,211 27
Insurance Co. of North America	777,100 00	5,589,160 75	833,902 79	7,200,163 54	3,000,000 00	1,067,940 71	4,067,940 71
Mercantile	27,795 87	121,954 49	1,578,40	151,328 76	200,000 00	19,676 73	219,676 73
National	477,202 34	4,473,102 18	-	4,950,304 52	1,000,000 00	1,503,660 76	2,503,660 76
National Union	109,248 76	1,272,922 94	-	1,382,171 70	750,000 00	340,939 82	1,090,939 82
New Brunswick	31,415 77	245,851 96	50 36	277,318 09	200,000 00	56,833 49	256,833 49
New Hampshire	198,993 94	1,752,837 71	125,594 33	2,077,425 98	1,100,000 00	1,322,978 14	2,422,978 14
Niagara	159,585 72	2,632,047 97	65 00	2,791,698 69	750,000 00	785,090 11	1,535,090 11
North British & Mercantile	14,789 24	228,256 30	-	243,045 54	200,000 00	496,263 26	696,263 26
Old Colony	28,679 75	210,809 59	15,700 19	255,189 53	400,000 00	110,884 12	510,884 12
Orient	135,852 07	1,180,322 58	26,556 67	1,342,721 22	500,000 00	379,824 32	879,824 32
Pelican	29,652 00	228,580 60	2,597 57	260,830 17	200,000 00	84,694 78	284,694 78
Pennsylvania	302,296 97	2,881,204 95	913,331 22	4,096,833 14	750,000 00	1,615,283 97	2,365,283 97
Phenix (N. Y.)	521,025 63	5,434,581 51	414,726 46	6,370,333 60	1,500,000 00	849,461 73	2,349,461 73
Phenix (Conn.)	424,872 80	3,935,884 82	20,317 01	4,381,074 63	2,000,000 00	1,441,195 37	3,441,195 37
Providence Washington	214,146 50	1,697,488 41	-	1,911,634 91	500,000 00	220,549 90	720,549 90
Queen	329,556 46	3,397,642 08	139,025 93	3,866,224 47	1,000,000 00	1,978,335 47	2,978,335 47
Reliance	61,141 43	677,658 66	142,946 14	881,746 23	300,000 00	165,516 30	465,516 30
Rochester German	107,929 49	1,035,909 65	-	1,143,839 14	500,000 00	574,823 76	1,074,823 76
Security	149,763 40	1,147,664 63	15,741 96	1,313,169 99	500,000 00	262,754 34	762,754 34
Shawnee Fire	90,042 60	950,728 18	6,045 64	1,046,816 42	200,000 00	204,538 71	404,538 71
Springfield	341,054 66	3,901,906 40	51,239 42	4,294,200 48	2,000,000 00	910,758 32	2,910,758 32
Spring Garden	216,027 38	1,145,524 39	322,944 46	1,684,496 23	400,000 00	146,324 00	546,324 00

TABLE No. 6—Concluded.

COMPANIES.	Net unpaid losses.	Unearned premiums.	All other liabilities.	Total liabilities except capital.	Capital.	Surplus over all liabilities.	Surplus to policy holders.
St. Paul.....	\$359,918 51	\$3,011,052 19	\$3,796 70	\$3,374,767 40	\$500,000 00	\$1,126,652 62	\$1,626,652 62
Subscribers at U. S. "Lloyds".....	352,830 00	637,510 08	36,000 00	1,026,340 08	100,000 00	515,254 46	615,254 46
Union.....	62,263 14	485,691 57	67,708 00	615,662 71	200,000 00	75,000 00	275,000 00
United Firemen's.....	45,178 12	552,375 44	909,403 52	1,506,957 08	400,000 00	88,462 12	488,462 12
Westchester.....	185,732 45	2,201,896 25	30,000 00	2,417,628 70	300,000 00	907,460 23	1,207,460 23
Williamsburg City.....	163,287 89	1,260,278 25	17,355 80	1,440,931 94	250,000 00	455,686 18	705,686 18
Total.....	\$13,074,095 70	\$126,718,587 91	\$10,170,780 03	\$149,963,463 64	\$47,900,000 00	\$61,882,093 87	\$109,782,093 87
MUTUAL COMPANIES OF OTHER STATES.							
Holyoke.....	\$814 60	\$326,426 45	\$14,517 11	\$341,758 16	\$100,000 00	\$570,932 94	\$670,932 94
Middlesex.....	500 00	352,375 74	10,661 79	363,537 53	-	334,366 14	334,366 14
Providence.....	710 50	169,231 26	5,097 14	175,038 90	-	414,143 00	414,143 00
Quincy.....	100 00	256,241 39	3,950 00	260,291 39	-	530,858 61	530,858 61
Traders & Mechanics.....	731 75	346,860 02	4,304 41	351,896 18	-	327,018 43	327,018 43
Vermont.....	20,792 53	43,233 83	10,200 00	74,226 36	-	276,049 08	276,049 08
Total.....	\$23,649 38	\$1,494,368 69	\$48,730 45	\$1,566,748 52	\$100,000 00	\$2,453,358 20	\$2,553,358 20
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.							
Aachen & Munich.....	\$81,848 51	\$839,154 90	\$1,090 00	\$922,093 41	\$200,000 00	\$656,164 51	\$856,164 51
Atlas.....	99,842 56	1,292,460 32	26,244 68	1,418,547 56	200,000 00	402,675 57	602,675 57
British America.....	116,628 00	965,516 88	12,423 59	1,094,568 47	200,000 00	250,864 22	450,864 22
Caledonian.....	158,873 37	1,198,697 00	27,088 96	1,384,659 33	200,000 00	273,370 16	473,370 16
Commercial Union.....	1,170,772 10	3,379,896 21	307,474 54	4,858,142 85	200,000 00	1,686,854 18	1,886,854 18
Hamburg Bremen.....	127,290 00	1,411,394 66	6,960 50	1,545,645 16	200,000 00	192,048 08	392,048 08
Liverpool & London & Globe.....	750,663 83	6,895,176 86	492,555 78	8,138,396 47	200,000 00	4,221,815 47	4,421,815 47
London Assurance.....	199,852 00	1,749,435 95	110,448 41	2,059,736 36	200,000 00	766,056 10	966,056 10
London & Lancashire.....	178,185 79	2,132,645 46	91,586 57	2,402,417 82	200,000 00	659,034 81	859,034 81
Mannheim.....	54,010 41	185,167 11	-	239,177 52	200,000 00	146,046 79	346,046 79

North British & Mercantile.....	341,004 66	3,764,652 58	28,364 02	4,134,021 26	200,000 00	2,498,689 43	2,698,689 43
Northern Assurance.....	384,915 19	2,727,113 12	84,639 47	3,196,667 78	200,000 00	1,195,962 97	1,395,962 97
Norwich Union.....	541,868 41	1,809,667 79	46,992 37	2,398,528 57	200,000 00	395,248 43	595,248 43
Palatine.....	671,559 00	1,254,741 44	94,366 42	2,020,666 86	201,000 00	843,092 18	1,043,092 18
Phoenix Assurance.....	168,384 00	1,901,911 21	26,121 55	2,096,416 76	£00,000 00	793,151 42	993,151 42
Prussian National.....	83,246 03	883,114 63	1,607 99	967,968 65	200,000 00	401,477 54	601,477 54
Royal.....	659,303 23	7,303,813 29	517,387 13	8,480,503 65	200,000 00	3,213,579 03	3,413,579 03
Royal Exchange.....	113,531 00	1,158,679 39	1,899 64	1,274,110 02	200,000 00	726,642 99	926,642 99
Scottish Union & National.....	193,510 40	1,755,582 78	15,000 00	1,964,093 18	200,000 00	2,325,590 48	2,525,590 48
State Fire.....	76,236 20	78,306 75	-	154,542 95	200,000 00	63,778 50	263,778 50
Sun.....	214,595 00	2,433,555 87	63,395 27	2,711,546 14	200,000 00	879,221 10	1,079,221 10
Western Assurance.....	255,339 50	1,497,439 09	20,978 58	1,773,757 17	200,000 00	339,465 14	539,465 14
Total.....	\$6,641,459 19	\$46,618,123 29	\$1,976,625 47	\$55,236,207 95	\$4,400,000 00	\$22,930,829 10	\$27,330,829 10
Aggregate.....	\$19,766,249 65	\$174,971,091 48	\$12,197,015 95	\$206,934,357 08	\$52,600,000 00	\$87,681,279 28	\$140,281,279 28

TABLE No. 7.
Risks and Premiums.

COMPANIES.	IN FORCE DEC. 31, 1906.		WRITTEN.		TERMINATED.		REINSURED.		IN FORCE DEC. 31, 1907.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
MAINE STOCK COMPANIES.										
Merchants (Marine).....	\$664,865 00	\$49,751 70	\$8,074,949 00	\$114,296 28	\$7,939,408 00	\$104,902 30	-	-	\$800,406 00	\$59,145 68
Union (Marine).....	952,585 00	72,282 29	5,982,098 00	167,350 94	5,919,296 00	158,767 32	-	-	1,015,387 00	80,865 91
Total.....	\$1,617,450 00	\$122,033 99	\$14,057,047 00	\$281,647 22	\$13,858,704 00	\$263,669 62	-	-	\$1,815,793 00	\$140,011 59
STOCK COMPANIES OF OTHER STATES.										
Ætna { Fire.....	\$943,373,885 00	\$11,922,267 20	\$696,550,489 00	\$9,134,101 34	\$597,400,045 00	\$8,089,417 87	\$130,719,419 00	\$1,716,254 84	\$911,804,910 00	\$11,250,695 83
Marine.....	19,293,725 00	381,488 01	78,268,819 00	636,636 00	80,199,296 00	602,518 80	3,820,761 00	125,755 41	13,542,487 00	289,849 80
Agricultural.....	318,035,000 00	3,198,690 00	203,518,300 00	2,230,177 00	191,188,500 00	2,069,246 00	36,955,900 00	355,394 00	293,408,900 00	3,004,227 00
Alliance { Fire.....	45,740,877 00	595,503 66	62,011,061 00	815,952 66	44,538,581 00	585,493 95	5,093,414 00	73,727 45	58,119,943 00	752,234 92
Marine.....	1,983,582 00	50,340 99	15,853,407 00	158,153 23	15,473,438 00	135,963 10	-	-	2,363,551 00	72,531 12
American (N. J.).....	551,506,535 00	6,061,394 41	380,468,439 00	4,970,705 24	198,809,569 00	2,769,074 40	37,319,353 00	362,691 50	695,846,052 00	7,900,333 75
American Central.....	337,005,632 00	3,946,807 20	275,442,745 00	3,510,750 60	237,839,180 00	3,065,397 88	46,753,353 00	578,348 09	327,855,844 00	3,813,811 83
Boston { Fire.....	177,083,734 00	1,707,274 24	165,782,217 00	1,602,084 92	125,576,588 00	1,243,912 58	48,098,450 00	446,104 41	169,190,903 00	1,619,342 17
Marine.....	28,874,648 00	887,847 03	169,232,986 00	1,706,487 21	169,276,248 00	1,689,621 92	394,731 00	19,185 40	28,496,655 00	875,526 83
Caledonian-American.....	11,236,138 00	121,911 54	7,961,749 00	87,741 01	8,222,408 00	92,362 48	9,324,239 00	99,306 73	1,651,240 00	17,983 94
Capital.....	52,096,448 00	680,768 63	45,687,541 00	581,998 87	35,888,803 00	495,532 94	6,404,661 00	88,277 44	55,500,523 00	658,907 12
Citizens { Fire.....	193,035,379 00	2,621,317 39	159,681,590 00	2,218,435 75	146,439,858 00	2,094,106 97	152,734,189 00	2,046,888 17	53,542,922 00	698,758 00
Marine.....	-	-	60,209 00	298 35	60,209 00	298 35	-	-	-	-
City of New York.....	49,007,233 00	440,453 41	57,070,944 00	529,573 35	42,663,309 00	393,380 37	18,026,665 00	148,704 46	45,388,203 00	427,941 93
Colonial.....	57,358,406 00	787,210 40	64,079,743 00	860,299 10	56,413,482 00	791,398 56	5,021,515 00	68,997 97	60,003,152 00	787,112 97
Commerce.....	33,845,680 00	358,547 94	28,751,622 00	334,424 60	23,914,417 00	282,933 18	2,105,920 00	22,482 82	36,576,965 00	387,556 54
Commercial Union.....	43,014,950 00	510,120 19	40,370,333 00	491,655 27	36,219,534 00	433,168 59	12,614,528 00	139,267 56	34,551,221 00	429,339 31
Commonwealth.....	51,534,128 00	529,061 61	59,161,468 00	501,828 69	50,079,554 00	480,309 15	3,723,636 00	21,987 52	56,892,406 00	528,593 63
Connecticut.....	525,910,524 00	6,516,265 52	369,532,800 00	4,785,458 72	324,242,629 00	4,277,172 60	47,312,160 00	614,505 74	523,888,535 00	6,410,045 90
Continental.....	1,230,722,735 00	13,257,269 13	783,552,401 00	8,014,037 03	728,293,795 00	7,322,115 27	49,472,754 00	478,673 04	1,236,508,587 00	13,470,517 85
Delaware.....	154,850,872 00	1,773,837 01	123,960,025 00	1,513,902 23	99,758,680 00	1,246,190 16	15,845,280 00	188,919 20	163,206,937 00	1,852,629 85
Dixie.....	11,732,899 00	182,049 15	72,447,225 00	956,303 37	22,690,849 00	305,595 85	6,015,360 00	98,822 95	55,474,915 00	733,933 72
Dutchess Fire.....	44,079,187 00	505,282 78	40,884,785 00	485,113 63	34,235,990 00	398,229 14	3,584,904 00	45,366 53	47,143,088 00	546,800 74
Equitable { Fire.....	100,829,667 00	1,216,236 17	83,459,472 00	1,027,572 93	72,604,585 00	934,480 58	7,590,032 00	86,732 64	104,094,522 00	1,222,595 93
Marine.....	244,906 00	16,542 64	1,073,512 00	28,346 42	956,561 00	21,476 19	4,250 00	305 08	957,607 00	23,107 79

Fidelity Fire	36,921,651 00	457,765 43	92,969,318 00	1,112,711 46	37,050,762 00	473,679 72	5,117,024 00	46,541 45	87,723,183 00	1,050,255 72
Fire Association	525,279,257 00	6,400,574 97	445,134,767 00	5,562,331 49	405,980,793 00	5,229,957 87	42,976,372 00	519,780 27	521,456,859 00	6,213,168 32
Fireman's Fund	10,840,131 00	524,849 16	534,881,033 00	5,395,763 72	201,097,941 00	2,572,603 02	31,919,088 00	449,989 34	392,344,154 00	4,950,332 16
Firemen's	251,183,997 00	2,563,812 18	142,836,820 00	2,156,556 21	238,352,416 00	1,990,455 76	21,435,389 00	608,220 15	28,110,080 00	682,229 40
Franklin	135,710,444 00	1,538,883 11	98,839,999 00	1,210,132 00	1,990,765 79	1,783,323 47	15,323,306 00	121,811 48	257,365,098 00	2,699,944 02
						1,089,920 64	3,531,631 00	39,012 53	134,463,042 00	1,620,081 94
German Alliance	72,866,436 00	765,616 16	248,340,538 00	2,815,105 47	95,798,106 00	1,083,303 76	147,656,526 00	1,673,645 95	77,752,342 00	823,771 92
German American	1,409,681,918 00	13,248,698 83	1,043,736 181 00	10,539,439 96	939,734,226 00	9,500,166 37	307,126,165 00	2,231,451 92	1,206,557,708 00	12,056,520 50
Germania	636,083,114 00	6,073,412 91	357,351,087 00	3,564,979 61	335,448,712 00	3,356,697 62	51,712,861 00	428,036 05	608,272,628 00	5,853,658 85
Glens Falls	313,810,537 00	3,563,100 17	197,273,813 00	1,977,813 00	164,565,373 00	2,050,501 81	25,468,907 00	275,362 54	321,062,070 00	3,570,254 82
Granite State	81,945,983 00	985,069 89	56,684,672 00	770,213 70	54,322,883 00	664,392 68	15,337,082 00	242,377 60	68,970,690 00	848,513 31
Hanover	431,853,938 84	4,335,779 63	280,825,208 00	2,995,499 78	292,388,505 50	3,056,566 67	47,596,902 64	464,247 97	372,693,738 70	3,810,464 77
Hartford	1,736,282,198 00	21,259,599 52	1,534,889,858 00	18,382,553 79	1,335,737,328 00	16,305,530 54	125,436,110 00	1,207,435 35	1,809,998,618 00	22,129,187 42
Home	1,757,559,178 00	17,573,751 00	1,455,775,996 00	14,736,066 48	1,337,900,128 00	13,452,578 48	268,184,667 00	1,711,479 00	1,607,250,379 00	17,150,760 00
Ins. Co. of No. America	797,934,946 00	395,615 00	81,633,979 00	513,872 05	80,154,367 00	513,509 05	5,472,698 00	95,477 00	12,785,912 00	300,501 00
Mercantile	74,257,598 00	377,650 85	496,360,827 00	7,566,017 00	545,227,324 00	6,843,081 07	58,616,861 00	676,160 07	798,346,757 00	9,839,202 30
	64,859,096 00	777,303 57	34,497,866 00	518,046 24	40,922,342 00	2,701,446 48	555,213 53	43,974,691 00	86,679,587 00	491,664 19
									14,459,929 00	243,908 98
National	829,256,207 00	9,332,226 75	820,361,614 00	9,059,417 72	680,924,209 00	7,378,851 68	201,106,323 00	2,289,978 52	767,587,289 00	8,722,814 27
National Union	186,869,172 00	2,309,388 21	184,678,272 00	2,456,300 17	136,888,941 00	1,813,327 33	43,741,935 00	587,171 73	190,916,568 00	2,865,289 32
New Brunswick	21,685,615 00	296,353 35	38,576,776 00	600,227 74	26,823,018 00	1,431,872 88	1,743,543 00	21,486 46	31,695,890 00	455,221 75
New Hampshire	308,498,213 00	3,544,355 71	195,258,289 00	2,389,815 00	190,479,851 00	2,309,394 48	19,868,833 00	212,375 54	293,407,818 00	3,412,400 60
Niagara	482,282,054 00	5,095,463 84	357,733,443 00	4,081,852 23	325,857,084 00	3,751,500 28	45,781,970 00	389,615 54	468,376,443 00	5,036,200 25
North British & Mercantile	54,741,441 00	416,908 95	63,551,433 00	452,993 54	51,322,880 00	362,106 37	11,494,112 00	88,005 93	55,475,882 00	419,790 19
Old Colony	12,083,614 00	123,627 54	45,835,503 00	535,495 48	19,275,815 00	203,055 00	7,761,248 00	96,651 00	30,882,054 00	359,417 02
Orient	200,007,051 00	2,316,292 27	158,397,193 00	1,883,894 60	135,594,551 00	1,669,095 16	23,977,682 00	288,309 41	198,832,611 00	2,242,782 30
Pelican	43,437,919 00	470,912 53	38,601,725 00	444,737 90	36,245,520 00	426,326 04	4,929,085 05	57,755 62	40,845,039 00	431,568 77
Pennsylvania	562,618,366 00	5,811,444 28	358,100,702 00	4,149,837 13	325,991,137 00	3,875,329 90	47,470,508 00	477,134 94	545,257,023 00	5,608,816 57
Phenix (N. Y.)	930,537,497 00	10,950,906 06	668,695,100 00	7,867,188 98	612,435,722 00	7,726,799 40	73,370,587 00	711,936 16	913,426,288 00	10,379,359 48
Phenix (Conn.)	701,979,386 00	7,335,768 19	620,490,705 00	5,917,626 34	563,187,383 00	5,275,895 46	41,431,870 00	473,932 36	717,850,838 00	7,503,566 71
Providence Washington	318,480,909 00	3,500,943 16	247,942,513 00	2,809,916 84	248,375,143 00	2,690,876 65	50,285,476 00	608,240 35	267,762,803 00	3,011,743 00
Queen	5,156,543 00	215,094 20	104,199,011 00	652,206 33	137,617,771 00	552,974 95	1,250,833 00	64,223 70	6,486,950 00	250,101 88
Reliance	533,085,291 00	6,569,726 08	423,665,357 00	5,535,305 80	375,195,211 00	5,013,988 84	51,685,656 00	622,907 33	523,869,781 00	6,468,135 71
	106,852,078 00	1,282,676 99	84,676,759 00	1,035,113 17	71,006,149 00	885,831,86	11,322,095 00	146,520 90	109,199,993 00	1,285,437 40
Rochester German	173,438,626 00	2,176,755 53	168,230,893 00	2,088,894 05	149,267,512 00	1,968,654 10	30,713,802 00	313,934 03	161,688,205 00	1,983,011 45
Security	191,245,623 00	2,146,192 04	151,045,427 00	1,843,702 47	116,338,631 00	1,469,129 77	27,682,492 00	350,498 84	198,269,927 00	2,170,265 90
Shawnee Fire	98,144,768 00	12,912 71	752,551 00	6,284 44	95,001 00	16,660 55	—	—	41,230 00	2,536 60
Springfield	623,979,841 00	1,289,731 28	99,619,424 00	1,773,256 28	59,730,198 00	1,237,891 03	8,145,861 00	98,590 17	129,838,133 00	1,726,556 36
Spring Garden	196,709,465 30	7,296,744 50	527,766,196 00	6,508,096 48	468,534,211 00	5,002,392 32	76,141,105 00	809,124 62	617,070,721 00	7,393,323 74
		2,354,687 35	236,459,541 87	2,652,185 80	196,525,615 89	2,275,746 42	46,961,614 30	508,174 88	189,681,776 98	2,222,951 85

TABLE No. 7—Concluded.

COMPANIES.	IN FORCE DEC. 31, 1906.		WRITTEN.		TERMINATED.		REINSURED.		IN FORCE DEC. 31, 1907.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
St. Paul (Fire.....	\$360,525,515 00	\$4,858,612 20	\$290,239,500 00	\$4,204,605 58	\$204,686,006 00	\$3,122,336 74	\$33,775,612 00	\$458,477 07	\$412,303,397 00	\$5,482,403 97
Marine.....	3,228,509 00	117,317 90	195,430,847 00	924,216 00	193,224,612 00	834,581 09	921,029 00	46,105 53	4,513,715 00	160,847 28
Subscribers at U. S. "Lloyds," (Marine).....	83,884,398 00	472,283 52	632,027,276 00	2,823,729 37	653,940,471 00	2,658,502 81	33,658,494 00	328,970 23	28,312,709 00	308,539 85
United.....	70,083,993 00	851,966 82	65,215,092 00	936,781 51	52,010,392 00	815,032 31	3,836,773 00	52,039 66	79,451,920 00	921,676 36
United Firemen's.....	91,024,649 00	1,022,295 82	64,830,215 00	800,758 10	55,613,240 00	707,557 42	6,112,749 00	82,787 41	94,128,875 00	1,032,709 09
Westchester.....	446,717,552 00	4,503,166 65	283,797,488 00	3,307,000 65	286,931,834 00	3,144,508 25	41,000,774 00	422,209 40	402,582,432 00	4,243,449 65
Williamsburg City.....	223,617,968 00	2,235,603 78	165,503,951 00	1,834,668 30	142,191,767 00	1,494,254 48	18,126,717 00	192,833 16	228,803,435 00	2,383,184 44
Total { Fire.....	20,982,337,074 14	236,923,022 07	17,266,951,212 87	199,374,433 77	14,603,522,693 39	170,976,738 94	2,763,162,947 94	\$28,685,253 30	20,882,602,645 68	236,635,463 60
Marine.....	244,787,458 00	3,451,441 95	2,088,013,528 00	12,422,245 43	2,054,152,368 00	11,128,009 05	66,958,135 00	1,288,242 59	211,690,483 00	3,457,435 74
MUTUAL COMPANIES OF OTHER STATES.										
Holyoke.....	\$42,151,937 00	\$618,694 92	\$13,892,680 00	\$202,768 83	\$12,023,629 00	\$175,897 88	\$1,256,651 00	\$20,011 83	\$42,764,337 00	\$625,553 99
Middlesex.....	45,284,140 00	674,406 21	13,881,222 00	209,029 95	12,736,888 00	192,025 51	753,219 00	11,225 70	45,675,249 00	680,184 95
Providence.....	30,822,614 00	333,313 86	7,864,874 00	85,251 59	7,700,780 00	81,918,36	321,233 00	4,213 21	30,665,475 00	332,433 88
Quincy.....	33,441,029 00	497,821 04	10,412,027 00	158,423 62	9,922,120 00	149,941 99	-	-	33,930,936 00	506,302 67
Traders & Mechanics.....	44,320,379 00	675,642 54	13,573,909 00	208,160 45	12,697,409 00	192,600 31	758,393 00	12,569 00	44,438,486 00	678,633 68
Vermont.....	73,516,551 00	85,772 97	24,845,010 00	67,031 63	21,002,544 00	66,336 94	-	-	77,359,017 00	86,467 66
Total.....	\$269,536,650 00	\$2,885,651 54	\$84,469,722 00	\$930,666 07	\$76,083,370 00	\$858,720 99	\$3,089,502 00	\$48,019 79	\$274,833,500 00	\$2,909,576 83
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.										
Aachen & Munich.....	\$138,073,748 00	\$1,673,524 23	\$109,730,500 00	\$1,328,600 79	\$101,610,748 00	\$1,295,045 89	\$10,118,845 00	\$116,769 09	\$136,074,655 00	\$1,590,310 04
Atlas.....	195,077,052 00	2,403,781 43	173,441,055 00	2,097,845 66	144,553,470 00	1,893,757 26	17,268,801 00	175,081 73	206,896,436 00	2,432,788 10
British America { Fire.....	160,190,124 00	1,934,350 29	151,406,313 00	1,745,064 37	126,581,048 00	1,612,368 95	17,988,597 00	165,650 93	167,026,797 00	1,902,385 78
Marine.....	2,826,893 00	86,797 04	3,109,413 00	56,061 04	5,492,257 00	126,878 44	-	-	444,054 00	15,979 64
Caledonian.....	222,923,105 00	2,496,523 05	159,049,170 00	1,916,359 30	154,182,053 00	1,851,984 58	23,505,467 00	272,500 67	204,284,755 00	2,288,397 10
Commercial Union { Fire.....	764,288,603 00	8,203,488 71	444,633,350 00	4,829,074 37	522,023,722 00	5,808,447 69	56,786,491 00	580,031 03	630,111,740 00	6,644,084 36
Marine.....	5,505,070 00	69,246 22	224,153,489 00	328,749 30	219,632,931 00	197,463 61	857,895 00	14,221 22	9,167,733 00	186,310 69

Hamburg Bremen.....	238,563,153 00	2,831,931 44	160,903,717 00	2,003,271 59	159,497,750 00	2,016,557 18	9,019,498 00	67,328 18	230,949,622 00	2,751,317 67
Liverpool & London & Globe.....	1,421,736,191 00	15,211,981 83	1,219,598,631 00	13,315,102 29	1,083,002,940 00	11,811,001 40	455,769,104 00	3,554,744 64	1,102,562,878 00	13,161,338 08
London Assurance { Fire.....	278,891,777 00	3,284,892 18	2,024,411,567 00	2,575,950 45	191,336,533 00	2,410,750 85	25,737,088 00	327,515 20	264,229,723 00	3,122,576 58
London Assurance { Marine.....	14,762,862 00	159,592 28	275,588,715 00	1,038,104 91	272,518,922 00	1,009,099 37	4,040,148 00	32,302 63	13,792,507 00	156,295 19
London & Lancashire.....	440,989,129 00	4,488,685 87	324,424,324 00	3,365,813 45	302,367,822 00	3,207,081 46	56,753,747 00	590,809 00	406,291,884 00	4,056,607 96
Mannheim, (Marine).....	33,835,383 00	568,116 59	349,574,491 00	1,680,613 44	356,139,692 00	1,697,637 43	8,292,404 00	173,546 76	18,977,778 00	367,545 84
North British & Mercantile.....	728,991,280 00	7,204,696 33	627,298,319 00	5,945,433 58	570,265,638 00	5,444,494 10	80,445,221 00	474,675 49	705,578,740 00	7,230,960 32
Northern Assurance.....	459,149,778 00	5,089,759 36	408,838,195 00	4,739,594 27	352,026,647 00	4,052,584 25	52,046,370 00	635,044 31	463,914,956 00	5,141,725 07
Norwich Union.....	338,115,028 00	3,689,533 08	269,542,757 00	2,802,248 81	248,458,674 00	2,603,974 47	36,874,877 00	316,036 14	322,324,234 00	3,571,771 28
Palatine.....	207,816,835 00	2,594,171 44	172,691,844 00	2,211,032 60	159,970,600 00	2,088,974 90	26,269,663 00	346,857 67	194,268,416 00	2,369,371 41
Phoenix Assurance.....	414,797,299 00	4,660,723 51	303,885,300 00	3,533,184 67	312,143,878 00	3,694,885 66	72,013,166 00	798,869 62	334,525,555 00	3,700,152 90
Prussian National { Fire.....	134,879,995 00	1,718,854 63	104,158,702 00	1,366,420 78	88,167,318 00	1,159,754 58	20,101,850 00	291,847 81	130,769,529 00	1,633,673 02
Prussian National { Marine.....	-	-	343,675 00	1,643 16	337,605 00	1,612 81	-	-	6,070 00	30 35
Royal.....	1,678,945,631 51	15,980,404 75	863,590,999 98	10,251,850 59	984,281,056 59	9,903,016 89	246,452,678 17	2,611,830 62	1,311,802,896 73	13,717,407 83
Royal Exchange.....	218,657,956 00	2,415,378 58	191,655,843 00	2,151,768 07	172,246,147 00	1,909,748 29	39,299,648 00	437,295 87	198,768,004 00	2,220,102 49
Scottish Union & National.....	413,820,107 00	4,382,518 98	341,807,612 00	3,614,163 40	307,631,554 00	3,377,459 61	131,748,276 00	1,248,564 37	316,247,889 00	3,370,658 40
State Fire.....	16,727,750 00	237,488 81	15,238,177 00	209,854 85	15,875,097 00	234,571 86	4,869,255 00	64,477 78	11,221,575 00	148,294 02
Sun.....	436,588,514 00	4,652,247 15	312,959,687 00	3,560,502 49	294,375,103 00	3,316,773 79	24,972,717 00	230,730 77	430,200,381 00	4,665,245 08
Western Assurance { Fire.....	317,293,052 00	3,324,946 92	227,109,478 00	2,597,818 33	266,879,441 00	2,820,696 65	26,982,895 00	248,489 89	250,540,194 00	2,853,578 71
Western Assurance { Marine.....	8,326,404 00	200,887 10	84,432,336 00	419,127 79	83,821,501 00	144,381 91	3,348,169 00	66,027 05	5,589,070 00	109,605 93
Total { Fire.....	\$9,226,516,707 51	\$98,479,882 57	\$6,784,375,545 98	\$76,161,954 71	\$6,557,477,139 59	\$72,513,930 37	1,435,024,254 17	\$13,555,160 71	\$8,018,390,859 73	\$88,572,746 20
Total { Marine.....	65,256,617 00	1,074,639 23	937,202,119 00	3,524,299 64	937,942,908 00	3,477,073 57	16,538,616 00	286,097 66	47,977,212 00	835,767 64
Aggregate { Fire.....	30,478,390,431 65	338,288,556 18	24,135,796,480 85	276,467,054 55	21,237,083,202 98	244,349,390 30	4,201,276,704 11	42,288,433 80	29,175,827,005 41	328,117,786 63
Aggregate { Marine.....	311,661,525 00	4,648,115 17	3,039,272,094 00	10,228,192 29	3,005,953,980 00	14,868,752 24	83,496,751 00	1,574,340 25	261,483,488 00	4,433,214 97

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

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.	
	1906.	1907.	1906.	1907.	1906.	1907.	1906.	1907.
MAINE STOCK COMPANIES.								
Merchants (Marine)	\$8,744,121 00	\$8,074,949 00	\$83,582 24	\$92,867 04	\$57,014 35	\$62,147 73	\$62,153 36	\$51,972 94
Union (Marine)	6,058,891 00	5,982,098 00	110,567 39	117,821 93	83,105 44	89,421 14	93,658 48	78,492 06
Total	\$14,803,012 00	\$14,057,047 00	\$194,149 63	\$210,688 97	\$140,119 79	\$151,568 87	\$145,811 84	\$130,465 00
STOCK COMPANIES OF OTHER STATES.								
Ætna	\$10,332,329 00	\$11,039,288 00	\$171,175 51	\$179,373 81	\$97,069 70	\$109,747 82	\$94,005 87	\$108,342 00
Agricultural	1,052,000 00	1,129,500 00	15,749 00	17,005 00	11,313 00	13,234 00	8,793 00	12,835 00
Alliance (Fire)	960,504 00	1,113,993 00	14,909 80	17,319 45	5,466 27	10,644 85	5,676 89	11,959 01
(Marine)	132,875 00	103,200 00	7,541 98	5,860 00	10,881 55	3,331 28	11,981 55	11,593 66
American (N. J.)	763,453 00	795,455 00	11,821 16	12,815 71	7,845 44	6,982 15	7,253 99	9,069 07
American Central	2,370,443 00	1,753,321 00	40,291 93	30,022 70	27,466 01	20,728 19	22,129 55	19,885 81
Assurance Company of America	401,928 00	-	6,514 48	-	3,043 29	-	3,038 29	-
Boston (Fire)	2,086,284 00	2,350,044 00	35,267 42	38,162 65	17,020 48	29,662 10	10,800 13	31,440 31
(Marine)	1,190,605 00	891,282 00	14,978 67	12,022 26	5,701 26	2,110 40	6,301 26	1,080 40
Caledonian-American	90,763 00	65,500 00	1,487 13	818 02	663 17	873 99	437 07	873 99
Capital	1,576,338 00	1,550,126 50	25,928 87	26,062 49	17,200 33	16,955 68	16,158 19	16,299 60
City of New York	134,625 00	345,895 00	2,797 93	5,153 80	100 00	1,576 11	125 00	3,051 11
Colonial	186,680 00	578,688 00	3,389 91	10,785 26	3,332 53	6,571 45	1,791 22	7,071 45
Commerce	292,105 00	180,064 00	5,238 28	4,015 13	2,009 19	1,770 14	2,014 19	1,813 89
Commercial Union	136,600 00	101,270 00	1,280 35	1,499 23	41 71	1,585 48	1,011 71	585 48
Commonwealth	-	196,283 00	-	1,786 67	-	1,285 49	-	1,295 49
Connecticut	3,200,000 00	3,565,000 00	53,753 30	58,998 90	26,784 91	39,063 64	28,991 63	39,084 76
Continental	3,884,606 00	4,201,506 00	66,913 88	71,882 19	37,191 21	17,843 42	30,529 20	17,227 23
Delaware	522,649 00	614,451 00	8,713 04	9,734 82	5,281 14	7,152 86	3,611 99	7,175 61
Dixie	35,300 00	516,413 00	546 12	6,314 78	-	2,807 20	-	3,807 20
Dutchess	430,149 00	-	6,799 85	-	9,882 50	-	8,940 42	-

Dutchess Fire	105,587 00	479,572 00	2,337 63	10,419 95	43 56	3,300 20	264 81	3,598 95
Equitable { Fire	501,365 00	661,740 00	7,443 89	19,489 90	3,370 91	6,372 85	729 32	6,026 29
{ Marine	2,900 00	10,000 00	7,335 90	529 58	77 91	-	77 91	-
Federal	522,865 00	-	7,536 82	-	1,094 77	-	646 77	-
Fidelity Fire	179,840 00	540,950 00	3,068 13	8,936 36	-	5,517 14	-	5,712 84
Fire Association	3,568,429 00	3,667,077 00	62,139 38	63,794 05	40,383 36	51,423 69	39,877 52	49,413 53
Fireman's Fund { Fire	380,453 73	2,633,373 24	8,118 34	31,509 74	8,158 91	15,434 16	5,778 22	17,807 46
{ Marine	14,000 00	56,798 00	357 50	680 61	-	-	-	-
Firemen's Fund	2,763,707 62	-	33,434 31	-	16,046 20	-	15,186 29	-
Firemen's	1,496,243 14	1,967,455 98	20,130 34	27,069 10	8,850 13	11,006 01	8,552 92	13,382 27
Franklin	724,515 00	770,464 89	10,529 16	11,006 62	3,556 09	6,042 25	3,877 06	5,836 27
German Alliance	256,221 00	269,690 00	3,809 59	4,145 04	1,476 99	3,127 88	1,430 99	3,114 88
German American	5,327,653 00	5,307,827 00	80,403 24	80,500 08	26,280 44	42,955 40	24,716 44	43,510 01
German (Ill.)	731,161 00	-	9,371 67	-	6,315 15	-	6,326 55	-
Germania	864,489 00	989,409 00	12,708 62	14,961 79	4,485 72	6,397 70	3,553 87	7,528 26
Glens Falls	321,642 00	405,292 00	3,800 72	5,255 85	3,253 15	2,641 90	3,253 15	2,649 09
Granite State	6,160,329 00	6,375,540 00	100,553 95	103,146 90	54,680 61	53,084 57	51,860 16	54,323 10
Hanover	1,191,272 00	1,248,476 00	20,089 95	19,979 75	20,342 19	17,959 19	14,655 35	20,788 36
Hartford	8,161,011 00	9,497,190 00	123,620 88	140,216 80	52,774 63	86,074 15	52,359 09	83,526 51
Home	9,452,044 00	10,374,082 00	110,519 89	111,230 49	103,780 01	66,535 55	112,497 68	77,500 90
Home Fire and Marine	-	-	-	-	9,812 40	-	8,901 84	-
Indemnity	78,008 00	-	1,475 02	-	604 27	-	604 27	-
Ins. Co. of North America { Fire	9,170,190 00	9,534,351 00	160,487 32	163,301 87	86,927 33	125,518 68	76,651 30	127,843 88
{ Marine	164,300 00	324,350 00	9,440 02	14,602 47	18,767 08	1,783 83	14,267 08	13,883 83
Mercantile	238,087 00	463,359 00	4,549 44	7,592 60	5,333 96	2,983 25	4,215 33	2,957 92
National	5,442,349 00	5,895,484 00	69,696 85	75,015 17	28,539 25	32,477 23	29,891 02	28,921 26
National Union	267,000 00	318,000 00	3,563 01	3,981 13	849 18	83 65	1,130 89	79 16
New Brunswick	74,325 00	219,475 00	1,184 57	3,356 30	-	382 29	-	410 73
New Hampshire	3,313,802 00	3,222,097 00	50,799 00	54,644 53	33,186 00	25,211 00	25,705 00	24,665 00
Niagara	2,345,952 00	2,574,044 00	45,497 47	46,259 08	26,718 10	36,419 92	27,564 38	34,486 89
North British & Mercantile	161,213 00	893,709 00	1,346 02	1,675 19	6 15	692 83	71 15	627 53
Old Colony	431,368 00	803,148 00	6,851 42	13,249 16	547 05	2,563 33	547 05	3,563 33
Orient	1,303,135 00	1,305,385 00	18,379 25	21,988 73	4,756 51	15,132 00	4,766 51	17,342 00
Pelican	52,475 00	60,600 00	823 36	942 49	663 54	1,804 14	663 54	1,805 14
Pennsylvania	963,469 17	1,048,921 41	16,123 24	18,701 67	7,259 97	13,830 57	5,394 37	13,777 86
Phenix (N. Y.)	2,772,401 00	3,007,630 00	44,422 90	45,441 93	16,345 06	26,626 65	11,639 15	28,229 97
Phoenix (Conn.)	5,437,831 00	5,783,252 00	84,906 12	89,151 55	41,339 71	53,971 93	39,589 39	52,617 03

TABLE No. 8—Concluded.

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.	
	1906.	1907.	1906.	1907.	1906.	1907.	1906.	1907.
Providence Washington { Fire.....	\$2,850,356 00	\$3,152,008 00	\$37,808 42	\$40,866 91	\$23,985 86	\$20,891 95	\$21,336 77	\$19,343 29
Queen.....	1,250,289 00	1,284,427 00	11,620 91	12,292 60	9,326 73	5,571 29	10,330 73	3,592 29
Reliance.....	1,619,654 00	1,561,715 00	25,152 12	25,788 15	11,620 37	14,636 08	10,256 20	14,506 33
Rochester German.....	281,818 00	273,208 00	4,406 43	3,772 36	1,822 81	6,577 94	1,822 81	6,379 64
Security { Fire.....	751,611 00	267,470 00	—	3,718 85	1,273 45	129 92	789 45	108 92
Marine.....	20,730 00	770,672 00	11,327 49	11,081 96	2,059 11	8,873 69	2,053 61	9,069 16
		3,080 00	1,770 17	273 01	702 00	2,328 99	2,702 00	353 99
Shawnee Fire.....	13,250 00	413,255 50	256 41	9,402 19	—	1,667 62	—	5,874 92
Springfield.....	3,767,321 00	3,739,508 00	52,792 45	52,859 58	28,793 24	25,975 79	28,020 78	23,755 36
Spring Garden.....	—	745,402 53	—	14,910 88	—	6,260 55	—	6,116 01
St. Paul { Fire.....	1,108,674 00	1,217,590 00	17,154 65	17,654 81	8,199 89	23,981 64	7,813 05	23,177 80
Marine.....	1,079,457 00	736,186 00	4,412 86	4,651 54	306 61	58 91	306 61	58 91
Subscribers at U. S. "Lloyds" (Marine).....	—	30,050 00	—	84 63	—	—	—	—
Union.....	1,040,030 00	895,218 00	15,426 03	13,485 63	11,733 42	13,369 53	10,147 21	12,262 57
United Firemen's.....	1,194,533 00	1,320,801 00	20,153 75	22,815 36	5,405 61	15,119 00	6,322 29	13,902 00
Westchester.....	1,255,809 00	1,432,877 00	20,205 49	21,943 42	8,414 46	10,701 35	7,342 02	11,206 06
Williamsburg City.....	697,958 00	743,085 00	11,174 86	11,618 47	9,136 06	8,548 94	5,329 17	8,552 52
Total { Fire.....	\$117,798,502 66	\$126,240,232 05	\$1,818,157 93	\$1,929,637 53	\$1,001,936 46	\$1,160,788 68	\$929,443 08	\$1,178,128 31
Marine.....	3,855,156 00	3,439,373 00	50,457 11	50,996 70	45,763 14	15,184 70	45,967 14	30,563 08
MUTUAL COMPANIES OF OTHER STATES.								
Holyoke.....	\$1,163,427 00	\$1,791,910 00	\$21,914 46	\$24,891 23	\$9,604 52	\$5,696 70	\$8,620 12	\$5,682 70
Middlesex.....	326,733 00	605,643 00	4,985 53	9,420 62	1,358 63	6,563 61	1,358 63	6,563 61
Providence.....	421,425 00	293,725 00	4,862 22	2,875 41	4,537 77	589 86	4,537 77	589 86
Quincy.....	1,190,762 00	1,261,305 00	19,448 30	20,069 81	7,189 38	2,981 53	7,189 38	2,981 53
Traders & Mechanics.....	1,235,178 34	1,398,442 00	17,492 96	20,650 58	13,810 38	4,523 00	13,810 38	4,523 00
Vermont.....	—	903,810 00	—	9,622 69	—	9,687 60	—	9,687 60
Total.....	\$4,335,525 34	\$6,254,835 00	\$68,703 47	\$87,530 34	\$35,500 68	\$30,042 30	\$35,516 28	\$30,028 30

U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.									
Aachen & Munich	\$327,625 00	\$406,216 00	\$5,580 38	\$6,756 11	\$4,741 06	\$6,834 83	\$3,091 82	\$5,834 83	
Atlas	699,835 00	761,972 00	13,157 00	13,292 60	11,158 00	6,675 85	5,608 00	7,714 40	
British America	898,457 00	698,297 00	15,668 41	12,990 88	5,035 08	9,669 74	3,733 06	9,618 07	
Caledonian	1,020,797 00	1,035,842 00	17,484 37	17,944 14	9,586 61	13,530 42	7,206 89	14,538 35	
Commercial Union { Fire	2,331,946 00	2,383,286 00	37,805 67	38,571 05	14,378 77	24,801 62	9,736 77	24,007 62	
Marine	25,000 00	25,000 00	312 50	312 50	-	-	-	-	
Hamburg Bremen	2,022,617 00	2,104,284 00	41,519 79	43,255 54	20,479 91	23,773 15	17,829 91	24,773 15	
Law Union & Crown	141,063 00	-	1,201 13	-	776 44	-	699 77	-	
Liverpool & London & Globe	5,732,654 00	6,598,572 00	81,854 54	103,290 42	59,256 73	51,467 23	44,955 73	54,228 23	
London Assurance	1,441,034 00	1,513,008 00	22,507 75	22,578 98	19,555 23	12,310 23	15,683 23	11,378 23	
London & Lancashire	1,900,148 00	2,148,723 00	28,124 64	30,718 85	5,506 10	14,130 85	5,103 21	14,690 85	
Mannheim (Marine)	123,721 00	208,945 00	4,590 68	7,024 69	249 00	6,554 46	249 00	6,546 77	
North British & Mercantile	3,851,232 00	3,949,527 00	56,043 32	57,728 42	37,033 76	24,635 44	39,164 86	22,692 09	
Northern Assurance	2,036,413 00	1,725,366 00	29,130 78	29,662 12	10,428 22	16,222 73	9,529 18	16,665 62	
Norwich Union	1,310,875 00	1,003,181 00	22,143 31	18,529 48	12,488 10	13,874 70	9,463 77	12,489 81	
Palatine	544,606 00	774,307 00	6,919 12	7,255 29	3,884 14	2,339 00	674 14	2,399 00	
Phoenix Assurance	836,167 00	792,728 00	16,686 67	15,283 68	8,283 91	13,271 52	8,048 91	12,177 52	
Prussian National	647,285 00	685,384 00	9,022 34	9,312 31	9,371 41	10,392 14	6,988 41	10,817 14	
Royal	6,160,258 38	6,065,053 31	85,005 76	89,594 35	33,400 15	55,496 99	34,768 96	54,104 61	
Royal Exchange	865,245 00	915,401 00	14,538 56	15,703 02	6,756 30	15,336 06	3,976 30	16,336 06	
Scottish Union & National	1,070,429 00	1,156,356 00	17,789 56	18,945 80	8,795 89	8,317 87	8,861 06	7,863 18	
State Fire	37,950 00	41,000 00	789 71	1,005 28	503 83	12 11	495 50	16 11	
Sun	1,347,598 00	1,785,163 00	25,401 63	24,289 65	21,882 53	13,204 69	16,002 31	14,973 28	
Union Assurance	529,975 00	277,700 00	4,059 40	2,252 83	5,173 11	2,098 87	51 76	2,098 87	
Western Assurance { Fire	2,388,724 00	2,261,700 00	27,541 05	23,475 99	16,209 64	28,092 13	11,438 62	29,426 76	
Marine	403,732 00	312,412 00	11,844 18	8,643 23	5,457 62	14,450 38	14,574 62	5,072 88	
Total { Fire	\$38,142,933 38	\$39,083,066 31	\$579,974 89	\$602,436 79	\$324,684 92	\$366,488 17	\$263,112 17	\$368,843 78	
Marine	552,453 00	546,357 00	16,747 36	15,980 42	5,706 62	21,004 84	14,823 62	11,619 65	
Aggregate { Fire	\$160,276,961 38	\$171,578,133 36	\$2,466,836 29	\$2,619,604 66	\$1,362,122 06	\$1,557,319 15	\$1,228,071 53	\$1,577,000 39	
Marine	19,210,621 00	18,042,777 00	261,354 10	277,666 09	191,589 55	187,758 41	206,602 60	172,647 73	

TABLE No. 9.
Maine Mutual Fire Insurance Companies.

COMPANIES.	Premium notes.	Other assets.	Total assets.	Liabilities.	Risks written.	Risks terminated.	Risks in force Dec.31,1907.	Cash premiums received.	Assessments received.	Losses paid.
Aroostook County Patrons.....	\$115,087 96	\$404 69	\$115,492 65	\$4,590 32	\$750,340 00	\$475,248 28	\$2,772,846 72	\$1,893 20	\$430 60	\$6,815 28
Boothbay.....	7,106 30	542 64	7,648 94	-	20,200 00	15,205 00	112,185 00	74 05	-	-
Brunswick Farmers.....	12,360 09	1,199 24	13,559 33	1,000 00	67,850 00	67,900 00	265,726 00	127 47	1,076 02	512 00
Cape Elizabeth and Scarboro.....	8,589 00	835 13	9,424 13	-	48,450 00	44,450 00	95,250 00	523 50	-	-
Casco.....	5,099 99	2 98	5,102 97	-	7,270 00	5,550 00	55,685 00	-	582 01	550 00
Citizens.....	6,469 41	590 15	7,059 56	-	33,908 00	30,040 00	115,083 00	102 33	-	-
Cumberland.....	19,696 77	339 15	20,035 92	-	61,114 00	47,992 00	355,370 00	141 89	1,050 48	1,449 55
Danville.....	7,170 85	227 36	7,398 21	-	31,306 00	34,950 00	136,870 00	107 66	14 05	551 00
Dirigo.....	356,174 33	16,988 90	373,163 23	12,334 26	1,886,740 00	1,656,992 89	4,930,926 79	15,088 09	13,820 27	16,132 76
Dresden.....	9,092 56	844 45	9,937 01	-	26,760 00	20,825 00	196,745 00	65 93	-	-
Edgecomb.....	8,279 59	1,017 20	9,296 79	-	22,685 00	20,410 00	102,215 00	115 96	-	-
Eliot and Kittery.....	61,568 84	4,844 97	66,413 81	4,265 00	306,165 00	269,035 00	1,203,814 03	374 66	3,127 69	2,177 36
Equitable.....	11,185 71	233 03	11,418 74	209 54	140,375 00	17,300 00	123,075 00	418 37	-	-
Falmouth.....	44,297 25	914 28	45,211 53	-	70,500 00	61,330 00	452,784 00	211 48	-	-
Farmington.....	19,624 46	83 50	19,707 96	110 00	73,125 00	90,325 00	211,620 00	322 00	988 47	1,293 50
Fayette.....	5,635 20	338 28	5,973 48	-	21,725 00	29,430 00	51,920 00	83 20	-	279 00
Freeport and Yarmouth.....	24,500 50	235 28	24,735 78	-	110,450 00	87,650 00	529,050 00	220 90	7 55	-
Fryeburg.....	18,254 28	40 90	18,295 18	-	92,400 00	93,550 00	485,675 00	-	3,385 13	3,456 20
Gardiner and Richmond.....	22,747 35	348 35	23,095 70	-	111,915 00	95,295 00	274,615 00	267 73	-	38 13
Gorham Farmers.....	33,516 89	175 48	33,692 37	4 74	67,585 00	67,680 00	379,820 00	-	2,105 44	2,000 00
Gray and New Gloucester.....	33,357 33	1,414 86	34,772 19	-	82,250 00	46,250 00	337,175 00	259 25	-	118 82
Hampden.....	48,251 50	92 94	48,344 44	-	178,650 00	132,410 00	460,090 00	-	-	55 00
Hancock.....	42,735 85	1,322 54	44,058 39	1,600 00	407,400 00	120,125 00	530,875 00	1,019 60	1,470 00	2,085 10
Harpwell.....	13,017 18	529 18	13,546 36	-	73,366 66	65,290 00	223,812 45	230 20	-	9 00
Harrison.....	44,304 58	2,556 48	46,861 06	-	191,990 00	129,505 00	873,625 00	1,148 58	2,028 09	2,344 00

Homestead	308,980 61	5,764 15	314,744 76	5,504 93	940,920 00	135,370 00	2,170,035 00	2,766 86	5,984 29	6,598 78
Jay	12,622 44	203 79	12,826 23	-	48,950 00	37,775 00	233,925 00	151 27	-	-
Jefferson Farmers	6,248 18	1,599 15	7,847 33	-	15,800 00	15,375 00	133,900 00	82 37	-	32 50
Kennebunk Farmers	26,868 37	39 73	26,908 10	125 00	45,050 00	34,050 00	282,825 00	225 25	-	1,039 05
Litchfield	10,256 08	96 56	10,352 64	-	45,440 00	45,805 00	199,087 00	52 60	-	1 50
Lovell	3,266 87	95 95	3,362 82	17 55	11,125 00	11,775 00	79,480 00	13 87	707 45	707 45
Maine Farmers	112,001 11	932 68	112,933 79	3,358 62	486,424 00	71,125 02	1,155,993 98	1,554 26	2,091 20	3,577 17
Medomak	20,634 84	418 14	21,052 98	99 42	120,253 00	126,340 00	447,563 00	457 13	832 59	995 58
Mercantile and Manufacturers	190,705 26	19,033 01	209,738 27	927 97	1,518,209 00	1,369,134 00	1,433,869 00	*6,290 80	20,859 76	17,160 87
Mutual	12,703 15	120,961 87	133,665 02	6,351 57	371,370 00	408,270 00	1,103,575 00	4,445 04	-	7,192 88
Newburg	11,665 42	106 89	11,772 31	-	44,225 00	37,650 00	112,975 00	21 00	109 58	-
Newcastle	6,988 55	466 18	7,454 73	-	37,225 00	36,625 00	108,765 00	198 55	2 50	-
New Portland	14,964 60	431 84	15,396 44	32 50	90,350 00	73,050 00	152,700 00	181 07	-	17 00
North Yarmouth	17,353 85	62 08	17,415 93	-	78,749 00	68,084 00	323,941 00	178 53	-	32 00
Oxford County Patrons	175,085 00	2,781 26	177,866 26	-	760,991 00	541,126 00	3,333,566 33	1,982 42	5,293 35	5,382 08
Patrons Androscoggin	276,444 00	1,042 32	277,486 32	3,490 00	1,749,953 00	1,535,215 00	7,384,353 00	4,508 67	17,418 56	16,116 91
Pine Tree State	72,835 53	2,431 84	75,267 37	6,183 93	422,965 00	122,422 50	849,697 27	1,139 17	3,103 51	2,839 89
Pittston and Whitefield	31,599 41	484 21	32,083 62	-	134,175 00	132,125 00	390,415 00	400 18	648 61	1,365 50
Portland	22,057 89	1,710 48	23,768 37	-	348,747 00	18,800 00	329,947 00	2,954 27	-	192 88
Sagadahoc	8,625 00	68 12	8,693 12	153 30	13,750 00	7,525 00	120,925 00	52 25	97 59	-
Union Farmers	9,647 50	293 80	9,941 30	-	21,950 00	22,950 00	97,750 00	65 85	-	-
Warren Farmers	10,671 64	2,756 01	13,427 65	4 00	75,625 00	68,825 00	220,825 00	*368 02	-	-
Wells	11,456 20	406 66	11,862 86	2,034 70	60,290 00	78,195 00	242,195 75	84 22	3,580 27	1,512 85
West Bangor and Hermon	17,181 55	185 59	17,367 14	35 00	35,880 00	30,710 00	172,835 00	-	234 93	150 00
West Gardiner	6,083 62	97 28	6,180 90	-	34,725 00	28,600 00	129,515 00	35 20	-	5 00
Wilton	16,592 20	436 75	17,028 95	-	49,275 00	44,540 00	279,255 00	64 44	123 38	10 00
Windham	19,334 15	221 47	19,555 62	6 50	81,313 00	76,360 00	292,931 00	217 27	-	207 00
Woolwich	11,019 72	567 70	11,587 42	10 00	25,100 00	20,000 00	165,825 00	83 57	-	57 29
York County	222,108 95	1,653 17	223,762 12	3,415 00	815,370 00	808,645 00	2,620,970 00	2,435 28	10,597 95	8,602 60
Total	\$2,644,125 46	\$201,470 64	\$2,845,596 10	\$55,863 85	\$13,369,223 66	\$9,743,204 69	\$39,846,492 29	\$53,806 60	\$101,771 32	\$113,683 48

* 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 Patrons	\$1,893 20	-	\$430 60	\$5,137 37	\$7,461 17	\$6,815 28	\$578 34	\$1,478 56	\$8,872 18
Boothbay	74 05	\$12 50	-	17 36	103 91	-	16 50	20 35	36 85
Brunswick Farmers	127 47	36 00	1,076 02	150 00	1,389 49	512 00	86 00	178 51	776 51
Cape Elizabeth and Scarboro	523 50	-	-	25 15	548 65	-	50 00	29 89	79 89
Casco	-	9 00	582 01	-	591 01	550 00	11 00	29 19	590 19
Citizens	102 33	55 00	-	18 33	175 66	-	55 00	47 52	102 52
Cumberland	141 89	70 00	1,050 48	5 82	1,268 19	1,449 55	61 60	84 19	1,595 34
Danville	107 68	29 00	14 05	19 30	170 01	551 00	24 43	13 04	588 47
Dirigo	15,088 00	631 00	13,820 27	4,690 95	34,230 22	10,152 76	4,504 98	11,457 71	32,115 45
Dresden	65 93	18 00	-	11 66	95 59	-	-	32 23	32 23
Edgecomb	115 96	21 50	-	32 85	170 31	-	21 50	8 29	29 79
Eliot and Kittery	374 66	-	3,127 69	1,425 00	4,927 35	2,177 36	317 00	1,083 15	3,577 51
Equitable	418 37	173 00	-	35 00	626 37	-	273 00	220 43	493 43
Falmouth	211 48	78 00	-	26 69	316 17	-	76 00	23 86	99 86
Farmington	322 60	49 00	988 47	288 49	1,648 56	1,293 50	62 00	346 55	1,702 05
Fayette	83 20	12 00	-	13 75	108 95	279 00	29 25	14 68	322 93
Freeport and Yarmouth	220 90	54 50	7 55	-	282 95	-	138 00	37 33	175 33
Fryeburg	-	112 00	3,385 13	350 00	3,847 13	3,456 20	124 00	513 72	4,093 92
Gardiner and Richmond	267 73	150 00	-	29 37	447 10	38 13	153 00	24 86	215 90
Gorham Farmers	-	62 00	2,105 44	6 18	2,173 62	2,000 00	62 00	51 16	2,113 16
Gray and New Gloucester	259 25	43 50	-	23 19	325 94	118 82	69 50	15 88	204 20
Hampden	-	138 50	-	1 14	139 64	55 00	91 50	19 54	166 04
Hancock	1,019 60	448 00	1,470 00	1,400 00	4,337 60	2,085 10	1,062 68	972 15	4,119 93
Harpwell	230 20	22 50	-	9 40	262 10	9 00	59 00	17 60	85 60
Harrison	1,148 58	192 50	2,028 09	57 59	3,426 76	2,344 00	520 18	149 67	3,013 85

Homestead	2,766 86	-	5,984 29	2,490 93	11,242 08	6,598 78	3,053 61	1,462 87	11,115 26
Jay	151 27	26 50	-	3 00	180 77	-	67 25	26 23	93 48
Jefferson Farmers	82 37	13 50	-	11 40	107 27	32 50	13 50	6 22	52 22
Kennebunk Farmers	225 25	36 00	-	153 38	414 63	1,039 05	50 00	16 25	1,105 30
Litchfield	52 60	31 50	-	-	84 10	1 50	55 65	9 41	66 56
Lovell	13 87	4 80	707 45	-	726 12	707 45	9 60	28 30	745 35
Maine Farmers	1,554 26	264 50	2,091 20	3,026 27	6,936 23	3,577 17	562 52	2,403 75	6,543 44
Medomak	457 13	75 00	832 59	-	1,364 72	995 58	130 00	86 65	1,212 23
Mercantile and Manufacturers	*6,290 80	-	20,859 76	58 88	27,209 44	17,160 87	3,907 53	3,662 80	24,731 20
Mutual	4,445 04	-	-	7,170 87	11,615 91	7,192 88	1,498 00	834 97	9,525 85
Newburg	21 00	31 00	109 58	-	161 58	-	67 75	9 58	77 33
Newcastle	198 55	20 00	2 50	10 81	231 86	-	20 00	7 91	27 91
New Portland	181 70	94 00	-	6 84	282 54	17 00	117 95	16 08	151 03
North Yarmouth	178 53	42 50	-	-	221 03	32 00	75 25	99 95	207 20
Oxford County Patrons	1,982 42	-	5,293 35	2,680 04	9,955 81	5,382 08	533 85	2,843 96	8,759 89
Patrons Androscoggin	4,508 67	-	17,418 56	5,654 72	27,581 95	16,116 91	1,055 80	9,965 36	27,138 07
Pine Tree State	1,139 17	517 00	3,103 51	5,572 25	10,331 93	2,839 89	1,649 98	5,820 57	10,310 44
Pittston and Whitefield	400 18	-	648 61	29 78	1,078 57	1,365 50	54 00	78 01	1,497 51
Portland	2,954 27	84 00	-	9 45	3,047 72	192 88	802 93	341 43	1,337 24
Sagadahoc	52 25	19 00	97 59	22 25	191 09	-	44 00	162 55	206 55
Union Farmers	65 85	29 00	-	-	94 85	-	8 00	40 85	48 85
Warren Farmers	*368 02	-	-	91 25	459 27	-	106 00	6 48	112 48
Wells	84 22	20 50	3,580 27	2,550 00	6,234 99	1,512 85	340 00	4,397 27	6,250 12
West Bangor and Hermon	-	69 00	234 93	4 75	308 68	150 00	45 00	36 55	231 55
West Gardiner	35 20	26 00	-	2 39	63 59	5 00	41 60	22 10	68 70
Wilton	64 44	27 50	123 38	2 75	218 07	10 00	133 58	2 14	145 72
Windham	217 27	56 00	-	3 92	277 19	207 00	63 50	13 32	283 82
Woolwich	83 57	20 25	-	18 86	122 68	57 29	25 25	19 99	102 53
York County	2,435 28	384 50	10,597 95	8,485 72	21,903 45	8,602 60	2,385 50	13,187 37	24,175 47
Total	\$53,806 60	\$4,309 55	\$101,771 32	\$51,835 10	\$211,722 57	\$113,683 48	\$25,364 06	\$62,478 98	\$201,526 52

* Includes policy fees.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 11.
Record of Fires during the Year 1907.

	Population 1900.	Number of fires.	Building.				Contents.				
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	
Abbot.....	716	0	-	-	-	-	-	-	-	-	-
Acton.....	778	2	\$3,900 00	\$3,515 00	\$2,250 00	\$15 00	\$500 00	\$500 00	\$400 00	-	-
Addison.....	1,059	0	-	-	-	-	-	-	-	-	-
Albany.....	538	0	-	-	-	-	-	-	-	-	-
Albion.....	878	2	4,500 00	26 00	2,950 00	26 00	1,000 00	25 00	-	-	-
Alexander.....	333	0	-	-	-	-	-	-	-	-	-
Alfred.....	937	2	2,200 00	1,600 00	1,825 00	1,288 00	1,000 00	700 00	600 00	-	\$475 00
Allegash Pl.....	190	0	-	-	-	-	-	-	-	-	-
Alna.....	444	1	800 00	800 00	-	-	565 00	375 00	-	-	-
Alton.....	314	0	-	-	-	-	-	-	-	-	-
Amherst.....	364	1	1,095 00	80 00	730 00	80 00	-	-	-	-	-
Amity.....	404	2	600 00	600 00	-	-	1,100 00	1,100 00	-	-	-
Andover.....	727	3	3,900 00	620 00	2,600 00	610 00	800 00	150 00	500 00	-	150 00
Anson.....	1,830	12	21,300 00	4,477 00	13,890 00	1,917 00	4,590 00	1,852 00	2,100 00	-	312 00
Appleton.....	975	1	1,001 00	1,001 00	400 00	400 00	169 00	100 00	200 00	-	100 00
Argyle.....	320	0	-	-	-	-	-	-	-	-	-
Arrowsic.....	180	3	825 00	300 00	400 00	75 00	2,100 00	821 00	500 00	-	21 00
Ashland.....	1,080	3	1,400 00	1,400 00	500 00	500 00	2,050 00	2,050 00	900 00	-	-
Athens.....	896	5	5,800 00	1,952 00	2,174 00	416 00	2,150 00	750 00	1,076 00	-	51 00
Atkinson.....	495	0	-	-	-	-	-	-	-	-	-
Auburn.....	12,951	64	*304,140 00	*36,111 00	*255,775 00	*26,979 00	167,370 00	90,528 00	104,528 00	-	53,824 00
Augusta.....	11,683	44	†211,525 00	†9,916 00	†167,825 00	†4,475 00	40,184 00	9,799 00	26,150 00	-	5,752 00
Aurora.....	152	0	-	-	-	-	-	-	-	-	-
Avon.....	448	0	-	-	-	-	-	-	-	-	-
Baileyville.....	215	1	**	302 00	**	302 00	-	-	-	-	-

Baldwin.....	821	1	1,000 00	5 00	500 00	5 00	-	-	-	-
Bancroft.....	318	0	-	-	-	-	-	-	-	-
Bangor.....	21,850	88	315,750 00	12,846 00	182,891 00	9,893 00	190,723 00	16,683 00	125,990 00	11,875 00
Baring.....	231	1	800 00	149 00	450 00	149 00	300 00	87 00	100 00	87 00
Barnard Pl.....	98	0	-	-	-	-	-	-	-	-
Bath.....	10,477	43	††113,749 00	††14,353 00	||†470,000 00	††11,762 00	76,562 00	24,917 00	52,900 00	23,777 00
Beddington.....	86	1	600 00	-	-	-	-	-	-	-
Belfast.....	4,615	9	19,999 00	2,943 00	16,800 00	2,345 00	7,546 00	581 00	4,600 00	391 00
Belgrade.....	1,058	5	1,300 00	1,205 00	350 00	305 00	3,500 00	580 00	2,800 00	480 00
Belmont.....	352	0	-	-	-	-	-	-	-	-
Benedicta.....	350	0	-	-	-	-	-	-	-	-
Benton.....	1,097	4	5,200 00	4,466 00	3,125 00	2,791 00	1,500 00	1,000 00	490 00	350 00
Berwick.....	2,280	3	2,000 00	18 00	2,000 00	18 00	1,400 00	20 00	1,400 00	20 00
Bethel.....	1,835	4	8,500 00	2,493 00	6,600 00	1,593 00	11,449 00	3,780 00	8,200 00	3,345 00
Biddeford.....	16,145	53	124,400 00	12,923 00	90,700 00	9,062 00	123,538 00	18,401 00	82,257 00	14,533 00
Bigelow Pl.....	57	0	-	-	-	-	-	-	-	-
Bingham.....	841	0	-	-	-	-	-	-	-	-
Blaine.....	954	0	-	-	-	-	-	-	-	-
Blanchard.....	248	0	-	-	-	-	-	-	-	-
Bluehill.....	1,828	4	1,940 00	1,214 00	700 00	9 00	1,665 00	1,610 00	-	-
Boothbay.....	1,766	3	1,600 00	807 00	1,200 00	407 00	1,100 00	291 00	200 00	11 00
Boothbay Harbor.....	1,926	4	4,400 00	245 00	4,000 00	245 00	1,700 00	223 00	1,100 00	223 00
Bowdoin.....	937	0	-	-	-	-	-	-	-	-
Bowdoinham.....	1,305	3	3,000 00	2,800 00	400 00	400 00	6,000 00	4,500 00	100 00	100 00
Bowerbank.....	66	1	700 00	700 00	-	-	1,500 00	1,500 00	-	-
Bradford.....	954	5	4,600 00	640 00	800 00	20 00	1,300 00	320 00	250 00	70 00
Bradley.....	682	2	4,400 00	3,075 00	250 00	75 00	525 00	250 00	100 00	25 00
Bremen.....	657	1	250 00	250 00	150 00	150 00	-	-	-	-
Brewer.....	4,835	21	*1,050,571 00	7,248 00	*1,022,500 00	2,629 00	¶1,017,160 00	7,868 00	¶1,009,725 00	3,331 00
Bridgewater.....	1,179	2	2,450 00	2,025 00	300 00	25 00	500 00	300 00	-	-
Bridgton.....	2,868	9	12,330 00	4,442 00	7,500 00	2,112 00	4,400 00	2,273 00	1,100 00	603 00
Brighton Pl.....	368	0	-	-	-	-	-	-	-	-
Bristol.....	2,572	5	4,200 00	2,346 00	2,800 00	246 00	1,025 00	800 00	-	-
Brooklin.....	936	4	4,400 00	299 00	3,200 00	299 00	-	-	-	-
Brooks.....	669	2	2,900 00	10 00	1,125 00	10 00	-	-	-	-

* Includes contents.

† Includes blanket policy.

‡ Includes contents of grain store.

** Not ascertained.

†† Includes contents of office.

¶ Covers building.

||† Includes blanket policy, includes contents of office.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 11—Continued.

	Population 1900.	Number of fires.	Building.				Contents.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Brooksville.....	1,171	1	\$500 00	\$500 00	-	-	\$400 00	\$200 00	-	-
Brookton.....	285	0	-	-	-	-	-	-	-	-
Brownfield.....	1,019	1	1,800 00	1,800 00	\$1,000 00	\$1,000 00	1,000 00	1,000 00	-	-
Brownville.....	1,570	2	2,400 00	31 00	1,750 00	31 00	1,000 00	8 00	\$500 00	\$8 00
Brunswick.....	6,806	30	175,600 00	43,741 00	†347,175 00	40,535 00	29,625 00	4,874 00	10,350 00	30,410 00
Buckfield.....	1,139	2	700 00	38 00	700 00	38 00	‡	10 00	-	-
Bucksport.....	2,339	5	44,600 00	3,050 00	35,650 00	3,025 00	‡700 00	3 00	700 00	3 00
Burlington.....	394	0	-	-	-	-	-	-	-	-
Burnham.....	766	5	4,340 00	2,292 00	2,000 00	702 00	3,150 00	907 00	1,300 00	142 00
Buxton.....	1,838	10	**79,124 00	**45,035 00	**58,650 00	**38,516 00	5,250 00	3,089 00	4,825 00	2,889 00
Byron.....	204	0	-	-	-	-	-	-	-	-
Calais.....	7,655	33	35,175 00	6,059 00	24,375 00	5,009 00	13,500 00	4,043 00	6,226 00	2,454 00
Cambridge.....	364	1	-	-	-	-	100 00	100 00	-	-
Camden.....	2,825	11	††114,900 00	††1,907 00	††59,900 00	††1,833 00	20,300 00	1,909 00	16,000 00	1,884 00
Canaan.....	977	3	*7,000 00	*94 00	*5,450 00	*94 00	-	-	-	-
Canton.....	946	3	††6,383 00	††3,888 00	††400 00	††400 00	591 00	561 00	525 00	475 00
Cape Elizabeth.....	887	2	2,000 00	2,000 00	1,800 00	1,800 00	1,050 00	318 00	750 00	18 00
Caratunk Pl.....	218	0	-	-	-	-	-	-	-	-
Caribou.....	4,758	5	14,200 00	87 00	8,750 00	87 00	500 00	34 00	500 00	34 00
Carmel.....	932	3	1,950 00	658 00	850 00	8 00	1,150 00	452 00	150 00	2 00
Carroll.....	487	1	500 00	5 00	-	-	-	-	-	-
Carthage.....	334	2	2,300 00	1,525 00	2,400 00	1,500 00	1,205 00	615 00	-	-
Cary Pl.....	400	0	-	-	-	-	-	-	-	-
Casco.....	783	2	850 00	850 00	550 00	550 00	550 00	320 00	150 00	20 00
Castine.....	925	1	-	-	-	-	600 00	15 00	600 00	15 00

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Castle Hill	567	0	-	-	-	-	-	-	-	-	-
Caswell Pl	368	1	1,000 00	700 00	700 00	700 00	-	-	-	-	-
Centerville	91	0	-	-	-	-	-	-	-	-	-
Chapman Pl	285	0	-	-	-	-	-	-	-	-	-
Charleston	842	0	-	-	-	-	-	-	-	-	-
Charlotte	315	0	-	-	-	-	-	-	-	-	-
Chelsea	3,092	1	2,075 00	2,075 00	-	-	800 00	600 00	-	-	-
Cherryfield	1,859	8	6,400 00	910 00	5,150 00	610 00	2,700 00	509 00	800 00	309 00	-
Chester	363	1	150 00	150 00	-	-	50 00	50 00	-	-	-
Chesterville	709	4	3,600 00	2,819 00	2,250 00	1,669 00	4,449 00	4,199 00	1,450 00	1,379 00	-
China	1,380	5	5,750 00	4,270 00	3,600 00	2,995 00	6,727 00	5,382 00	4,650 00	4,261 00	-
Clifton	236	0	-	-	-	-	-	-	-	-	-
Clinton	1,398	11	10,264 00	5,812 00	5,325 00	1,648 00	4,354 00	1,594 00	3,100 00	858 00	-
Codyville Pl	68	0	-	-	-	-	-	-	-	-	-
Columbia	516	3	2,000 00	2,000 00	-	-	2,850 00	1,900 00	-	-	-
Columbia Falls	569	4	5,505 00	1,477 00	3,000 00	872 00	800 00	159 00	300 00	149 00	-
Concord	291	0	-	-	-	-	-	-	-	-	-
Connor Pl	453	0	-	-	-	-	-	-	-	-	-
Cooper	207	0	-	-	-	-	-	-	-	-	-
Coplin Pl	70	0	-	-	-	-	-	-	-	-	-
Corinna	1,170	4	5,000 00	1,972 00	4,400 00	1,372 00	-	-	-	-	-
Corinth	1,042	2	2,900 00	1,025 00	2,250 00	125 00	7,250 00	1,074 00	3,675 00	174 00	-
Cornish	984	3	4,300 00	1,557 00	2,200 00	57 00	700 00	1 00	400 00	1 00	-
Cornville	689	1	100 00	24 00	***1,100 00	24 00	-	-	-	-	-
Cranberry Isles	374	0	-	-	-	-	-	-	-	-	-
Crawford	112	0	-	-	-	-	-	-	-	-	-
Criehaven Pl	47	0	-	-	-	-	-	-	-	-	-
Crystal	370	1	1,500 00	1,500 00	-	-	500 00	500 00	-	-	-
Cumberland	1,404	1	1,200 00	1,200 00	900 00	900 00	850 00	450 00	-	-	-
Cushing	604	1	600 00	130 00	400 00	130 00	-	-	-	-	-
Cutler	565	1	†††6,800 00	7,700 00	-	-	6,900 00	6,800 00	-	-	-
Cyr Pl	502	0	-	-	-	-	-	-	-	-	-
Dallas Pl	172	0	-	-	-	-	-	-	-	-	-
Damariscotta	876	6	21,300 00	1,024 00	8,250 00	724 00	6,500 00	177 00	3,300 00	177 00	-
Danforth	1,092	1	250 00	50 00	200 00	50 00	200 00	35 00	-	-	-

*Includes contents. †Includes blanket policy. †Not ascertained. **Includes contents of leatheroid manufactory .††Includes contents of machine shop.
 ††Includes contents of saw mill. ***Includes insurance on buildings not damaged †††Total value not ascertained.

TABLE No. II—Continued.

	Population 1900.	Number of fires.	Building.				Contents.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value	Damage.	Insurance upon.	Insurance paid.
Dayton.....	473	0	-	-	-	-	-	-	-	-
Dead River Pl.....	91	0	-	-	-	-	-	-	-	-
Deblois.....	73	0	-	-	-	-	-	-	-	-
Dedham.....	327	2	\$1,750 00	\$1,750 00	\$600 00	\$500 00	\$275 00	\$100 00	\$75 00	
Deer Isle.....	2,047	2	850 00	150 00	550 00	150 00	-	-	-	
Denmark.....	634	2	1,700 00	1,020 00	1,050 00	620 00	250 00	100 00	10 00	10 00
Dennistown Pl.....	96	0	-	-	-	-	-	-	-	-
Dennysville.....	482	1	1,800 00	1,800 00	900 00	900 00	3,300 00	3,300 00	600 00	600 00
Detroit.....	527	0	-	-	-	-	-	-	-	-
Dexter.....	2,941	20	*90,417 00	*17,890 00	*71,550 00	*10,528 00	57,124 00	26,798 00	36,925 00	23,509 00
Dixfield.....	1,052	0	-	-	-	-	-	-	-	-
Dixmont.....	843	1	200 00	200 00	-	-	400 00	200 00	-	-
Dover.....	1,889	6	6,400 00	1,753 00	4,300 00	703 00	2,000 00	1,406 00	650 00	156 00
Dresden.....	882	0	-	-	-	-	-	-	-	-
Drew Pl.....	120	0	-	-	-	-	-	-	-	-
Durham.....	1,230	3	1,100 00	1,100 00	300 00	300 00	500 00	410 00	-	-
Dyer Brook.....	280	0	-	-	-	-	-	-	-	-
Eagle Lake Pl.....	406	0	-	-	-	-	-	-	-	-
Eastbrook.....	248	0	-	-	-	-	-	-	-	-
East Livermore.....	2,129	6	12,400 00	521 00	11,200 00	121 00	10,185 00	177 00	11,600 00	117 00
East Machias.....	1,521	1	800 00	48 00	800 00	48 00	-	-	-	-
Easton.....	1,215	3	*10,400 00	*2,569 00	*6,850 00	*1,069 00	5,000 00	5,000 00	1,100 00	1,083 00
Eastport.....	5,311	20	27,350 00	11,339 00	19,900 00	9,986 00	31,329 00	17,375 00	15,500 00	6,397 00
Eddington.....	663	4	10,500 00	120 00	8,500 00	120 00	4,200 00	48 00	2,900 00	48 00
Eden.....	4,379	15	50,175 00	16,921 00	38,800 00	6,646 00	23,231 00	5,125 00	13,550 00	3,959 00

Edgecomb.....	607	1	150 00	150 00	-	-	-	-	-	-	-
Edinburg.....	65	0	-	-	-	-	-	-	-	-	-
Edmunds.....	492	0	-	-	-	-	-	-	-	-	-
Eliot.....	1,458	3	3,000 00	2,866 00	3,350 00	2,666 00	1,000 00	950 00	800 00	800 00	800 00
Elliottsville Pl.....	86	0	-	-	-	-	-	-	-	-	-
Ellsworth.....	4,297	38	79,925 00	20,974 00	45,450 00	10,237 00	84,506 00	21,746 00	37,600 00	13,547 00	13,547 00
Embsden.....	567	0	-	-	-	-	-	-	-	-	-
Enfield.....	1,062	2	850 00	850 00	350 00	350 00	950 00	950 00	650 00	650 00	650 00
Etna.....	527	2	3,100 00	2,510 00	900 00	510 00	2,000 00	1,800 00	300 00	297 00	297 00
Eustis.....	436	0	-	-	-	-	-	-	-	-	-
Exeter.....	879	1	3,000 00	3,000 00	900 00	900 00	1,000 00	500 00	100 00	100 00	100 00
Fairfield.....	3,873	16	145,698 00	17,745 00	129,450 00	14,544 00	6,300 00	2,762 00	3,550 00	762 00	762 00
Falmouth.....	1,511	3	23,570 00	22,078 00	181,000 00	17,445 00	2,050 00	2,010 00	1,000 00	990 00	990 00
Farmingdale.....	848	1	1,000 00	484 00	500 00	484 00	700 00	387 00	500 00	387 00	387 00
Farmington.....	3,288	11	12,200 00	5,251 00	6,875 00	3,001 00	4,050 00	590 00	3,200 00	240 00	240 00
Fayette.....	560	0	-	-	-	-	-	-	-	-	-
Flagstaff Pl.....	115	0	-	-	-	-	-	-	-	-	-
Forest City.....	151	0	-	-	-	-	-	-	-	-	-
Fort Fairfield.....	4,181	15	30,579 00	8,692 00	18,819 00	3,990 00	4,090 00	1,982 00	2,000 00	1,074 00	1,074 00
Fort Kent.....	2,528	0	-	-	-	-	-	-	-	-	-
Foxcroft.....	1,629	2	3,250 00	1,665 00	1,750 00	1,408 00	1,000 00	600 00	-	-	-
Frankfort.....	1,211	1	*7,855 00	*7,855 00	*8,900 00	*7,473 00	1,000 00	-	-	-	-
Franklin.....	1,201	1	900 00	10 00	800 00	10 00	-	-	-	-	-
Freedom.....	479	1	3,900 00	3,900 00	3,200 00	2,700 00	2,000 00	1,150 00	1,000 00	1,000 00	1,000 00
Freeman.....	397	0	-	-	-	-	-	-	-	-	-
Freeport.....	2,339	3	4,500 00	2,520 00	5,000 00	2,270 00	6,054 00	4,140 00	4,725 00	2,625 00	2,625 00
Frenchville.....	1,316	0	-	-	-	-	-	-	-	-	-
Friendship.....	814	1	*2,000 00	*2,000 00	-	-	-	-	-	-	-
Fryeburg.....	1,376	1	2,000 00	2,000 00	1,000 00	1,000 00	500 00	300 00	-	-	-
Gardiner.....	5,501	15	65,200 00	38,342 00	24,015 00	6,522 00	205,700 00	3,733 00	170,700 00	2,379 00	2,379 00
Garfield Pl.....	111	1	2,000 00	5 00	1,250 00	5 00	-	-	-	-	-
Garland.....	857	2	1,900 00	1,506 00	1,900 00	250 00	1,500 00	300 00	-	-	-
Georgetown.....	799	4	6,100 00	259 00	6,190 00	258 00	800 00	15 00	400 00	15 00	15 00
Gilead.....	340	2	2,950 00	2,512 00	1,500 00	1,212 00	2,500 00	1,104 00	1,000 00	1,000 00	1,000 00
Glenburn.....	461	4	3,000 00	1,013 00	1,400 00	113 00	250 00	100 00	-	-	-

*Includes contents.

†Includes blanket policy.

‡Includes contents of saw mill.

**Includes contents of woolen mill.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. II—Continued.

	Population 1900.	Number of fires.	Building.				Contents.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Glenwood Pl.	178	0	-	-	-	-	-	-	-	-
Gorham.....	2,540	7	\$7,750 00	\$5,645 00	\$4,250 00	\$895 00	\$4,301 00	\$3,916 00	\$650 00	\$400 00
Gouldsborough.....	1,259	8	8,600 00	3,090 00	5,500 00	2,090 00	3,690 00	2,480 00	2,800 00	2,190 00
Grafton.....	81	0	-	-	-	-	-	-	-	-
Grand Falls Pl.	52	0	-	-	-	-	-	-	-	-
Grand Isle.....	1,104	0	-	-	-	-	-	-	-	-
Grand Lake Stream Pl.	221	0	-	-	-	-	-	-	-	-
Gray.....	383	2	850 00	850 00	700 00	650 00	100 00	100 00	-	-
Greenbush.....	586	3	2,325 00	2,225 00	1,025 00	1,025 00	712 00	712 00	-	-
Greene.....	826	1	800 00	51 00	500 00	51 00	-	-	-	-
Greenfield.....	160	0	-	-	-	-	-	-	-	-
Greenville Pl.	57	0	-	-	-	-	-	-	-	-
Greenville.....	1,117	7	**42,384 00	**4,791 00	**114,500 00	**3,313 00	7,438 00	3,513 00	3,500 00	555 00
Greenwood.....	741	3	2,100 00	31 00	1,800 00	6 00	-	-	-	-
Guilford.....	1,544	3	7,750 00	253 00	4,000 00	253 00	-	-	-	-
Hallowell.....	2,714	4	4,400 00	520 00	3,900 00	520 00	3,800 00	1,041 00	3,450 00	1,041 00
Hamlin Pl.	574	0	-	-	-	-	-	-	-	-
Hammond Pl.	116	2	1,600 00	1,600 00	600 00	-	650 00	350 00	-	-
Hampden.....	2,182	3	4,900 00	2,029 00	2,325 00	704 00	955 00	955 00	497 00	197 00
Hancock.....	900	3	2,450 00	384 00	1,600 00	34 00	-	-	-	-
Hanover.....	214	1	-	-	-	-	1,000 00	14 00	1,000 00	14 00
Harmony.....	571	0	-	-	-	-	-	-	-	-
Harpswell.....	1,750	4	2,400 00	149 00	1,050 00	24 00	-	-	-	-
Harrington.....	1,165	0	-	-	-	-	-	-	-	-
Harrison.....	969	5	34,925 00	28,299 00	10,775 00	7,824 00	51,209 00	40,897 00	14,725 00	12,457 00

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Hartford	660	1	1,200 00	5 00	800 00	5 00	-	-	-	-	-
Hartland	1,115	7	9,904 00	3,850 00	7,700 00	2,746 00	4,471 00	1,792 00	3,750 00	1,314 00	-
Haynesville	316	0	-	-	-	-	-	-	-	-	-
Hebron	494	1	1,300 00	1,300 00	600 000	600 00	1,100 00	721 00	400 00	271 00	-
Hermon	1,183	4	2,700 00	1,565 00	1,450 00	865 00	400 00	260 00	350 00	160 00	-
Hersey	199	0	-	-	-	-	-	-	-	-	-
Hiram	1,015	2	3,200 00	2,020 00	1,500 00	1,020 00	1,400 00	910 00	-	-	-
Highland Pl.	67	0	-	-	-	-	-	-	-	-	-
Hodgdon	1,130	1	500 00	325 00	500 00	325 00	-	-	-	-	-
Holden	602	1	400 00	300 00	1975 00	300 00	150 00	100 00	150 00	-	-
††Holeb.	30	1	80 00	80 00	60 00	60 00	-	-	-	-	-
Hollis	1,274	0	-	-	-	-	-	-	-	-	-
Hope	599	1	4,222 00	4,222 00	1,000 00	1,000 00	800 00	484 00	500 00	484 00	-
Houlton	4,686	15	44,000 00	6,691 00	26,700 00	3,691 00	75,288 00	2,883 00	48,310 00	1,966 00	-
Howland	519	3	5,050 00	750 00	2,900 00	600 00	300 00	25 00	-	-	-
Hudson	430	1	1,000 00	1,000 00	-	-	2,000 00	2,000 00	-	-	-
Hurricane Isle	257	1	250 00	15 00	300 00	15 00	600 00	50 00	700 00	-	-
Industry	553	0	-	-	-	-	-	-	-	-	-
Island Falls	1,063	2	4,500 00	3,028 00	2,300 00	1,528 00	-	-	-	-	-
Isle au Haut	182	0	-	-	-	-	-	-	-	-	-
Islesboro	923	7	58,625 00	33,233 00	††50,900 00	††26,908 00	20,200 00	18,200 00	7,000 00	-	-
Jackman Pl.	352	1	4,031 00	4,031 00	3,500 00	3,500 00	8,265 00	8,265 00	7,150 00	400 00	-
Jackson	439	0	-	-	-	-	-	-	-	-	-
Jay	2,758	4	5,200 00	887 00	3,600 00	887 00	500 00	115 00	500 00	115 00	-
Jefferson	1,155	1	1,500 00	33 00	700 00	33 00	-	-	-	-	-
Jonesborough	606	2	1,100 00	31 00	800 00	31 00	300 00	35 00	300 00	35 00	-
Jonesport	2,124	6	6,748 00	5,353 00	4,300 00	3,230 00	2,578 00	2,416 00	1,100 00	1,085 00	-
Kenduskeag	423	1	250 00	250 00	-	-	100 00	100 00	-	-	-
Kennebunk	3,228	9	17,550 00	4,499 00	9,350 00	*1,383 00	2,800 00	975 00	1,100 00	475 00	-
Kennebunkport	2,123	7	19,600 00	2,200 00	15,700 00	900 00	6,775 00	614 00	5,300 00	139 00	-
Kingfield	693	4	13,000 00	764 00	10,500 00	764 00	3,700 00	152 00	2,000 00	2 00	-
Kingman	936	2	1,805 00	1,320 00	1,407 00	626 00	3,260 00	2,960 00	2,420 00	1,875 00	-
Kingsbury Pl.	106	0	-	-	-	-	-	-	-	-	-
Kittery	2,872	15	71,150 00	18,529 00	22,350 00	338 00	82,200 00	7,900 00	1,500 00	100 00	-
Knox	558	0	-	-	-	-	-	-	-	-	-

*Includes contents.

†Includes blanket policy.

‡Includes insurance on buildings not damaged.

**Includes contents of dry house.

††Includes rents.

‡‡Unorganized, No. 6, Range 1, Somerset County.

TABLE No. II—Continued.

	Population 1900.	Number of fires.	Building.				Contents.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Kossuth Pl.	46	0	-	-	-	-	-	-	-	-
Lagrange.	574	1	\$393 00	\$393 00	\$200 00	\$200 00	\$332 00	\$332 00	\$200 00	\$200 00
Lake View Pl.	173	1	400 00	8 00	300 00	8 00	-	-	-	-
Lakeville Pl.	129	0	-	-	-	-	-	-	-	-
Lambert Lake Pl.	113	0	-	-	-	-	-	-	-	-
Lamoine.	594	1	2,000 00	96 00	800 00	96 00	-	-	-	-
Lang Pl.	87	0	-	-	-	-	-	-	-	-
Lebanon.	1,335	4	2,500 00	124 00	2,500 00	74 00	200 00	3 00	50 00	3 00
Lee.	801	1	1,600 00	38 00	1,000 00	38 00	-	-	-	-
Leeds.	1,065	2	1,100 00	1,100 00	500 00	500 00	1,275 00	1,275 00	100 00	100 00
Levant.	789	0	-	-	-	-	-	-	-	-
Lewiston.	23,761	81	274,600 00	17,919 00	168,584 00	14,192 00	174,647 00	34,091 00	139,143 00	11,702 00
Lexington Pl.	231	0	-	-	-	-	-	-	-	-
Liberty.	737	6	*11,600 00	*1,024 00	*10,000 00	*489 00	550 00	461 00	100 00	61 00
Limerick.	874	0	-	-	-	-	-	-	-	-
Limestone.	1,131	1	200 00	5 00	-	-	50 00	1 00	-	-
Limington.	1,001	1	1,500 00	25 00	1,500 00	25 00	-	-	-	-
Lincoln.	1,731	0	-	-	-	-	-	-	-	-
Lincoln Pl.	73	0	-	-	-	-	-	-	-	-
Lincolnton.	1,223	3	3,856 00	3,856 00	2,450 00	2,406 00	1,070 00	645 00	200 00	200 00
Linneus.	834	1	3,000 00	20 00	1,100 00	20 00	-	-	-	-
Lisbon.	3,603	7	12,800 00	2,297 00	6,100 00	1,072 00	2,400 00	480 00	1,000 00	80 00
Litchfield.	1,057	3	3,500 00	92 00	2,100 00	14 00	-	-	-	-
**Little Squaw Mt.	131	2	21,500 00	220 00	21,500 00	220 00	-	-	-	-
Littleton.	956	1	500 00	500 00	275 00	275 00	200 00	200 00	-	-

Livermore.....	1,125	3	3,600 00	2,530 00	2,900 00	1,830 00	700 00	500 00	100 00	100 00
Long Island Pl.....	174	0	-	-	-	-	-	-	-	-
Lovell.....	693	3	3,500 00	1,622 00	2,450 00	772 00	500 00	125 00	75 00	75 00
Lowell.....	300	0	-	-	-	-	-	-	-	-
Lowelltown.....	90	1	8,650 00	8,650 00	4,400 00	1,900 00	3,150 00	3,150 00	2,700 00	1,000 00
Lubec.....	3,005	5	†166,288 00	†151,973 00	†163,700 00	†56,582 00	825 00	413 00	600 00	388 00
Ludlow.....	394	0	-	-	-	-	-	-	-	-
Lyman.....	687	1	1,500 00	1,500 00	1,000 00	1,000 00	700 00	500 00	-	-
Machias.....	2,082	9	25,400 00	342 00	13,018 00	328 00	2,300 00	58 00	1,750 00	48 00
Machiasport.....	1,218	4	6,700 00	3,577 00	3,500 00	352 00	150 00	150 00	-	-
Macwahoc Pl.....	153	0	-	-	-	-	-	-	-	-
Madawaska.....	1,698	0	-	-	-	-	-	-	-	-
Madison.....	2,764	18	76,500 00	3,175 00	45,950 00	2,662 00	15,035 00	1,560 00	11,200 00	1,399 00
Madrid.....	326	1	1,000 00	1,000 00	250 00	250 00	200 00	200 00	40 00	40 00
Magalloway Pl.....	77	0	-	-	-	-	-	-	-	-
Manchester.....	518	3	1,900 00	1,515 00	900 00	515 00	500 00	295 00	200 00	145 00
Mapleton.....	853	2	1,800 00	1,800 00	640 00	640 00	2,693 00	1,567 00	120 00	67 00
Mariaville.....	218	0	-	-	-	-	-	-	-	-
Marion.....	95	0	-	-	-	-	-	-	-	-
Marshfield.....	227	0	-	-	-	-	-	-	-	-
Mars Hill.....	1,183	3	3,500 00	276 00	1,550 00	276 00	800 00	500 00	400 00	400 00
Masardis.....	438	0	-	-	-	-	-	-	-	-
Mason.....	67	0	-	-	-	-	-	-	-	-
Matinicus Isle Pl.....	184	0	-	-	-	-	-	-	-	-
Mattawamkeag.....	527	1	1,500 00	65 00	1,500 00	65 00	500 00	44 00	500 00	44 00
Mattamiscotis.....	28	0	-	-	-	-	-	-	-	-
Maxfield.....	115	0	-	-	-	-	-	-	-	-
Mayfield Pl.....	89	0	-	-	-	-	-	-	-	-
Mechanic Falls.....	1,687	6	†50,920 00	†8,391 00	†40,200 00	†6,494 00	14,147 00	6,265 00	4,600 00	3,005 00
Meddybemps.....	154	0	-	-	-	-	-	-	-	-
Medford.....	282	1	1,500 00	15 00	1,000 00	15 00	-	-	-	-
Medway.....	297	0	-	-	-	-	-	-	-	-
Mercer.....	493	0	-	-	-	-	-	-	-	-
Merrill Pl.....	298	0	-	-	-	-	-	-	-	-
Mexico.....	816	4	25,550 00	21,443 00	20,500 00	16,843 00	11,891 00	10,016 00	7,975 00	7,625 00

*Includes contents.

†Includes contents of canning factory.

‡Includes contents of foundry.

**Unorganized, Piscataquis County.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 11—Continued.

	Population 1900.	Number of fires.	Building.				Contents.			
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Milbridge	1,921	4	\$8,500 00	\$3,138 00	\$5,100 00	\$1,137 00	\$4,100 00	\$1,682 00	\$1,300 00	\$540 00
Milford	838	6	**5,550 00	811 00	5,000 00	731 00	83,227 00	8,234 00	69,456 00	5,563 00
Millinocket	1,144	7	13,025 00	3,469 00	9,150 00	3,244 00	8,505 00	2,765 00	5,400 00	2,760 00
Milo	1,150	5	8,400 00	2,412 00	6,850 00	1,362 00	825 00	425 00	200 00	200 00
Milton Pl.	202	0	-	-	-	-	-	-	-	-
Minot	808	0	-	-	-	-	-	-	-	-
Monhegan Pl.	94	0	-	-	-	-	-	-	-	-
Monmouth	1,236	5	††19,460 00	††13,927 00	††17,525 00	††7,240 00	3,721 00	1,271 00	1,700 00	121 00
Monroe	958	1	3,350 00	3,035 00	2,300 00	2,035 00	5,532 00	3,605 00	3,800 00	2,950 00
Monson	1,116	1	2,000 00	300 00	800 00	300 00	-	-	-	-
Monticello	1,332	2	1,700 00	1,008 00	700 00	8 00	500 00	250 00	-	-
Montville	982	2	650 00	650 00	450 00	450 00	509 00	434 00	550 00	262 00
Moose River Pl.	239	1	1,500 00	15 00	800 00	15 00	-	-	-	-
Moro Pl.	217	0	-	-	-	-	-	-	-	-
Morrill	420	0	-	-	-	-	-	-	-	-
Moscow	378	0	-	-	-	-	-	-	-	-
Mount Chase	299	0	-	-	-	-	-	-	-	-
Mount Desert	1,600	2	36,000 00	168 00	17,002 00	168 00	-	-	-	-
Mount Vernon	906	1	400 00	400 00	250 00	250 00	150 00	150 00	-	-
Naples	813	2	1,700 00	1,700 00	-	-	2,750 00	2,025 00	400 00	400 00
Nashville Pl.	32	0	-	-	-	-	-	-	-	-
Newburgh	734	1	250 00	250 00	-	-	50 00	50 00	-	-
New Canada Pl.	419	0	-	-	-	-	-	-	-	-
Newcastle	1,075	1	300 00	300 00	-	-	100 00	100 00	-	-
Newfield	676	1	800 00	800 00	400 00	-	645 00	645 00	100 00	-

New Gloucester.....	1,162	1	2,000 00	2,000 00	1,300 00	1,300 00	4,700 00	4,500 00	1,700 00	1,700 00
New Limerick.....	600	1	300 00	300 00	-	-	528 00	528 00	-	-
Newport.....	1,533	6	133,600 00	1,282 00	132,400 00	835 00	3,225 00	633 00	625 00	283 00
New Portland.....	913	1	1,200 00	15 00	1,200 00	15 00	-	-	-	-
New Sharon.....	946	2	750 00	750 00	-	-	850 00	800 00	-	-
New Sweden.....	867	2	3,400 00	3,400 00	650 00	650 00	2,300 00	2,100 00	1,205 00	1,161 00
New Vineyard.....	584	0	-	-	-	-	-	-	-	-
Newry.....	286	0	-	-	-	-	-	-	-	-
Nobleborough.....	810	1	1,500 00	1,500 00	400 00	400 00	1,000 00	1,000 00	-	-
Norridgewock.....	1,495	1	100 00	100 00	-	-	50 00	25 00	-	-
North Berwick.....	1,748	2	1,000 00	15 00	450 00	15 00	600 00	27 00	300 00	27 00
Northfield.....	126	0	-	-	-	-	-	-	-	-
North Haven.....	551	0	-	-	-	-	-	-	-	-
Northport.....	545	1	2,700 00	2,700 00	3,500 00	-	600 00	600 00	-	-
North Yarmouth.....	642	2	800 00	210 00	500 00	10 00	**1,500 00	1,700 00	-	-
Norway.....	2,902	9	19,200 00	2,788 00	15,300 00	1,688 00	4,725 00	2,755 00	1,000 00	35 00
No. 8 Pl.....	17	0	-	-	-	-	-	-	-	-
No. 14 Pl.....	77	0	-	-	-	-	-	-	-	-
No. 21 Pl.....	58	0	-	-	-	-	-	-	-	-
No. 23 Pl.....	88	0	-	-	-	-	-	-	-	-
†No. 1, Range 5.....	3	1	-	-	-	-	13,551 00	1,303 00	2,500 00	234 00
*No. 2, Range 6.....	-	1	6,302 00	6,302 00	2,500 00	2,500 00	-	66 00	2,500 00	66 00
†No. 3, Range 4.....	-	1	-	-	-	-	2,500 00	2,073 00	25,000 00	1,224 00
*No. 8, Range 12.....	-	1	-	-	-	-	2,073 00	2,587 00	1,720 00	1,620 00
Oakfield.....	860	1	2,668 00	2,668 00	780 00	780 00	3,087 00	-	-	-
Oakland.....	1,913	12	24,300 00	6,374 00	18,480 00	3,172 00	15,431 00	3,495 00	12,220 00	2,692 00
Old Orchard.....	964	6	†495,686 00	†468,937 00	†216,175 00	†190,411 00	158,356 00	142,484 00	41,597 00	35,309 00
Old Town.....	5,763	13	102,621 00	21,275 00	68,452 00	17,592 00	69,513 00	28,400 00	44,707 00	17,179 00
Orient.....	208	0	-	-	-	-	-	-	-	-
Orland.....	1,251	5	2,820 00	1,973 00	2,450 00	1,653 00	101 00	76 00	-	-
Orneville.....	325	0	-	-	-	-	-	-	-	-
Orono.....	3,257	13	††50,652 00	††4,742 00	††27,800 00	††3,769 00	14,129 00	2,751 00	6,575 00	2,648 00
Orrington.....	1,266	1	375 00	375 00	-	-	-	-	-	-
Otis.....	152	0	-	-	-	-	-	-	-	-
Otisfield.....	728	3	1,000 00	274 00	550 00	149 00	200 00	200 00	-	-

†Unorganized, Franklin County. *Unorganized, Piscataquis County. †Includes contents. **Total value not ascertained. ††Includes contents of hotel.
 ‡Includes contents of box factory. ¶Blanket policy.

TABLE No. II—Continued.

	Population 1900.	Number of fires.	Building.				Contents.				
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	
Oxbow Pl.	153	0	-	-	-	-	-	-	-	-	-
Oxford.	1,331	2	\$2,000 00	\$515 00	\$1,500 00	\$15 00	\$500 00	\$500 00	-	-	-
Palermo.	757	2	1,100 00	105 00	1,000 00	5 00	1,700 00	205 00	\$1,500 00	\$5 00	-
Palmyra.	915	4	2,300 00	1,886 00	950 00	536 00	1,700 00	1,630 00	325 00	183 00	-
Paris.	3,225	7	9,250 00	1,325 00	7,250 00	1,125 00	3,600 00	394 00	2,400 00	62 00	-
Parkman.	718	5	7,300 00	5,971 00	3,900 00	2,771 00	1,850 00	1,850 00	200 00	140 00	-
Parsonsfield.	1,131	3	12,500 00	11,515 00	4,600 00	15 00	2,000 00	2,000 00	-	-	-
Passadumkeag.	409	3	*4,300 00	*1,433 00	*5,400 00	*538 00	400 00	200 00	-	-	-
Patten.	1,172	6	14,200 00	8,550 00	9,735 00	6,350 00	4,602 00	4,502 00	3,701 00	3,701 00	-
Pembroke.	1,652	7	17,725 00	11,125 00	10,400 00	4,969 00	31,922 00	26,276 00	20,000 00	18,000 00	-
Penobscot.	1,156	2	1,400 00	35 00	1,400 00	35 00	-	-	-	-	-
Perham.	580	2	2,200 00	20 00	1,350 00	20 00	-	-	-	-	-
Perkins.	61	0	-	-	-	-	-	-	-	-	-
Perkins Pl.	63	0	-	-	-	-	-	-	-	-	-
Perry.	1,245	0	-	-	-	-	-	-	-	-	-
Peru.	773	2	3,000 00	25 00	2,200 00	25 00	-	-	-	-	-
Phillips.	1,399	7	18,800 00	4,643 00	5,600 00	1,843 00	1,800 00	416 00	950 00	416 00	-
Phippsburg.	1,254	1	1,000 00	5 00	1,000 00	-	1,300 00	50 00	1,300 00	50 00	-
Pittsfield.	2,891	13	23,200 00	3,349 00	17,100 00	2,549 00	7,935 00	1,792 00	5,850 00	1,380 00	-
Pittston.	1,177	6	4,400 00	1,623 00	3,700 00	1,023 00	800 00	504 00	250 00	4 00	-
Pleasant Ridge Pl.	114	0	-	-	-	-	-	-	-	-	-
Plymouth.	658	0	-	-	-	-	-	-	-	-	-
Poland.	1,648	3	7,500 00	5,500 00	5,700 00	3,300 00	2,000 00	1,450 00	1,100 00	600 00	-
Portage Lake Pl.	241	3	5,400 00	5,175 00	2,750 00	2,635 00	2,000 00	1,128 00	895 00	573 00	-
Porter.	886	3	4,475 00	1,820 00	2,700 00	1,245 00	825 00	425 00	-	-	-

Portland	50,145	261	*1,409,029 00	*64,155 00	*1,125,023 00	*57,021 00	605,914 00	154,630 00	468,475 00	140,569 00
Pownal	592	0	-	-	-	-	-	-	-	-
Prentiss	502	0	-	-	-	-	-	-	-	-
Presque Isle	3,804	12	41,850 00	9,841 00	22,630 00	6,470 00	21,254 00	5,530 00	13,875 00	3,203 00
Princeton	1,094	3	8,400 00	607 00	4,900 00	607 00	3,500 00	199 00	2,300 00	199 00
Prospect	648	2	1,850 00	918 00	950 00	18 00	1,350 00	704 00	1,100 00	4 00
Randolph	1,077	3	10,483 00	6,769 00	6,700 00	4,886 00	4,050 00	2,455 00	3,350 00	2,205 00
Rangeley	961	4	*7,600 00	*157 00	*6,500 00	*132 00	-	-	-	-
Rangeley Pl.	98	0	-	-	-	-	-	-	-	-
Raymond	823	1	500 00	500 00	300 00	300 00	100 00	25 00	50 00	25 00
Readfield	994	2	500 00	7 00	400 00	7 00	120 00	120 00	100 00	100 00
Bedington	113	1	-	-	-	-	1,612 00	1,162 00	1,500 00	1,081 00
Reed Pl.	399	1	1,000 00	85 00	600 00	85 00	-	-	-	-
Richmond	2,049	0	-	-	-	-	-	-	-	-
Ripley	449	0	-	-	-	-	-	-	-	-
Robbinston	844	4	6,400 00	2,328 00	1,850 00	1,368 00	1,200 00	443 00	640 00	443 00
Rockland	8,150	47	143,641 00	26,454 00	100,150 00	17,921 00	72,076 00	26,466 00	50,400 00	19,697 00
Rockport	2,314	5	*475,314 00	*76,046 00	*†911,791 00	*61,143 00	24,178 00	18,818 00	10,300 00	6,997 00
Rome	420	3	700 00	700 00	500 00	-	1,030 00	980 00	750 00	150 00
Roque Bluffs	168	2	1,500 00	467 00	1,000 00	167 00	200 00	200 00	-	-
Roxbury	238	0	-	-	-	-	-	-	-	-
Rumford	3,770	22	†1,276,932 00	†25,159 00	†955,681 00	†23,759 00	20,088 00	5,355 00	14,025 00	4,571 00
Saco	6,122	26	*117,547 00	*6,383 00	*81,980 00	*3,402 00	61,700 00	3,453 00	53,950 00	345 00
Salem	195	1	800 00	800 00	450 00	450 00	150 00	150 00	50 00	50 00
Sandy River Pl.	80	1	1,800 00	1,800 00	1,000 00	1,000 00	-	-	-	-
Sanford	6,078	13	32,350 00	13,741 00	23,000 00	8,567 00	13,888 00	6,217 00	7,000 00	3,079 00
Sangerville	1,294	2	1,865 00	1,276 00	1,175 00	811 00	493 00	222 00	300 00	179 00
Scarboro	1,865	5	48,250 00	2,368 00	28,550 00	553 00	1,474 00	1,474 00	650 00	150 00
Searsmont	949	1	800 00	800 00	600 00	600 00	100 00	100 00	100 00	100 00
Searsport	1,349	5	10,600 00	9,300 00	5,700 00	3,825 00	6,200 00	5,350 00	2,600 00	2,050 00
Sebago	576	0	-	-	-	-	-	-	-	-
Sebec	593	1	1,000 00	1,000 00	600 00	600 00	800 00	700 00	400 00	400 00
Seboeis Pl.	96	0	-	-	-	-	-	-	-	-
Sedgwick	902	3	6,700 00	65 00	4,700 00	25 00	3,200 00	21 00	2,000 00	11 00
Shapleigh	847	2	2,300 00	1,540 00	650 00	490 00	150 00	150 00	-	-

*Includes contents.

†Includes blanket policies.

‡Includes contents of paper mill.

TABLE No. 11—Continued.

	Population 1900.	Number of fires.	Building.				Contents.					
			Estimated value.	Damage.	Insurance upon.	Insurance paid.	Estimated value.	Damage.	Insurance upon.	Insurance paid.		
Sherman.....	980	1	\$700 00	\$33 00	\$400 00	\$33 00	\$700 00	\$40 00	-	-	-	-
Shirley.....	248	1	600 00	600 00	300 00	300 00	2,034 00	2,034 00	\$2,200 00	\$2,000 00	-	-
Sidney.....	1,068	1	700 00	700 00	400 00	400 00	300 00	300 00	100 00	-	-	-
Silver Ridge Pl.....	168	0	-	-	-	-	-	-	-	-	-	-
Skowhegan.....	5,180	28	87,150 00	19,770 00	65,700 00	10,098 00	82,123 00	25,972 00	49,475 00	13,244 00	-	-
Smithfield.....	449	0	-	-	-	-	-	-	-	-	-	-
Smyrna.....	411	2	2,600 00	1,610 00	1,300 00	610 00	-	-	-	-	-	-
Solon.....	996	3	12,300 00	555 00	9,500 00	55 00	3,100 00	121 00	2,000 00	21 00	-	-
Somerville.....	374	1	1,000 00	1,000 00	650 00	650 00	325 00	150 00	209 00	150 00	-	-
Sorrento.....	117	2	1,300 00	1,300 00	750 00	750 00	700 00	700 00	-	-	-	-
South Berwick.....	3,188	5	4,000 00	319 00	2,200 00	319 00	3,700 00	960 00	2,650 00	642 00	-	-
Southport.....	527	1	1,500 00	30 00	1,500 00	30 00	-	-	-	-	-	-
South Portland.....	6,287	18	64,624 00	34,915 00	53,600 00	21,088 00	25,963 00	18,902 00	13,975 00	6,430 00	-	-
South Thomaston.....	1,426	4	1,500 00	816 00	1,200 00	516 00	1,650 00	570 00	1,450 00	470 00	-	-
Southwest Harbor.....	700	3	4,950 00	3,763 00	3,500 00	2,513 00	5,900 00	4,655 00	3,750 00	2,835 00	-	-
Springfield.....	532	1	2,000 00	25 00	1,000 00	25 00	-	-	-	-	-	-
Stacyville Pl.....	347	0	-	-	-	-	-	-	-	-	-	-
Standish.....	1,504	4	10,468 00	4,593 00	7,000 00	3,125 00	11,650 00	8,700 00	3,050 00	2,550 00	-	-
Starks.....	636	4	3,000 00	1,582 00	1,300 00	457 00	1,100 00	425 00	250 00	86 00	-	-
Stetson.....	503	2	3,000 00	1,542 00	1,700 00	842 00	1,150 00	651 00	200 00	141 00	-	-
Steuben.....	901	3	2,900 00	206 00	1,800 00	206 00	300 00	26 00	100 00	26 00	-	-
Stockholm Pl.....	191	1	2,500 00	51 00	1,200 00	51 00	-	-	-	-	-	-
Stockton Springs.....	872	4	6,950 00	1,421 00	6,000 00	1,171 00	2,900 00	2,100 00	1,300 00	600 00	-	-
Stoneham.....	284	0	-	-	-	-	-	-	-	-	-	-
Stonington.....	1,648	5	*13,775 00	*1,072 00	*10,350 00	*987 00	1,850 00	358 00	1,250 00	258 00	-	-

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Stow.....	270	1	1,000 00	4 00	700 00	4 00	-	-	-	-	-	-
Strong.....	637	1	500 00	15 00	300 00	15 00	-	-	-	-	-	-
St. Agatha.....	1,396	0	-	-	-	-	-	-	-	-	-	-
St. Albans.....	1,037	3	3,100 00	391 00	1,850 00	141 00	500 00	198 00	100 00	-	-	50 00
St. Francis Pl.....	568	0	-	-	-	-	-	-	-	-	-	-
St. George.....	2,206	5	10,974 00	3,838 00	7,500 00	2,485 00	1,260 00	1,229 00	650 00	-	-	594 00
St. John Pl.....	371	0	-	-	-	-	-	-	-	-	-	-
Sullivan.....	1,034	2	*3,200 00	*444 00	*1,500 00	*444 00	-	-	-	-	-	-
Sumner.....	802	0	-	-	-	-	-	-	-	-	-	-
Surry.....	900	3	3,900 00	2,975 00	2,200 00	75 00	1,100 00	860 00	500 00	-	-	-
Swan's Island.....	758	0	-	-	-	-	-	-	-	-	-	-
Swanville.....	502	1	2,000 00	2,000 00	1,000 00	1,000 00	500 00	450 00	500 00	-	-	385 00
Sweden.....	282	0	-	-	-	-	-	-	-	-	-	-
Talmage.....	93	0	-	-	-	-	-	-	-	-	-	-
Temple.....	394	2	1,700 00	246 00	1,000 00	46 00	150 00	150 00	-	-	-	-
The Forks Pl.....	157	1	500 00	200 00	-	-	-	-	-	-	-	-
Thomaston.....	2,688	6	10,100 00	2,473 00	6,700 00	923 00	900 00	200 00	300 00	-	-	-
Thorndike.....	497	0	-	-	-	-	-	-	-	-	-	-
Togus.....	0	0	-	-	-	-	-	-	-	-	-	-
Topsfield.....	282	0	-	-	-	-	-	-	-	-	-	-
Topsham.....	2,097	5	4,900 00	4,016 00	2,000 00	1,816 00	†2,080 00	2,307 00	1,800 00	-	-	1,057 00
Tremont.....	2,010	2	1,600 00	1,549 00	1,100 00	1,049 00	500 00	400 00	-	-	-	-
Trenton.....	459	2	*8,150 00	*8,005 00	*2,150 00	*2,005 00	-	-	-	-	-	-
Trescott.....	463	0	-	-	-	-	-	-	-	-	-	-
Troy.....	766	2	2,200 00	10 00	1,500 00	10 00	-	-	-	-	-	-
Turner.....	1,842	6	4,400 00	1,031 00	2,900 00	521 00	12,400 00	510 00	10,100 00	-	-	210 00
Union.....	1,248	1	*1,500 00	*500 00	*500 00	*500 00	-	-	-	-	-	-
Unity.....	877	2	1,000 00	1,000 00	600 00	600 00	1,425 00	1,225 00	1,200 00	-	-	1,125 00
Unity Pl.....	50	0	-	-	-	-	-	-	-	-	-	-
Upton.....	242	0	-	-	-	-	-	-	-	-	-	-
Van Buren.....	1,878	2	5,200 00	1,937 00	4,200 00	1,512 00	800 00	800 00	500 00	-	-	-
Vanceboro.....	550	1	200 00	100 00	-	-	-	200 00	100 00	-	-	-
Vassalborough.....	2,062	3	18,200 00	2,210 00	11,234 00	1,310 00	10,400 00	410 00	633 00	-	-	310 00
Veazie.....	555	1	1,000 00	1,000 00	-	-	-	-	-	-	-	-
Verona.....	234	0	-	-	-	-	-	-	-	-	-	-

*Includes contents.

†Total value not ascertained.

West Forks Pl.	160	0	-	-	-	-	-	-	-	-	-
West Gardiner	693	1	500 00	24 00	500 00	24 00	-	-	-	-	-
Westmanland Pl.	100	0	-	-	-	-	-	-	-	-	-
Weston	367	1	*15,950 00	*11,000 00	*13,500 00	*1,621 00	-	-	-	-	-
Westport	330	1	-	-	-	-	600 00	9 00	600 00	9 00	-
Whitefield	1,156	0	-	-	-	-	-	-	-	-	-
Whiting	399	0	-	-	-	-	-	-	-	-	-
Whitneyville	424	1	1,043 00	1,043 00	900 00	900 00	614 00	436 00	200 00	200 00	-
Willimantic	419	0	-	-	-	-	-	-	-	-	-
Williamsburg	117	0	-	-	-	-	-	-	-	-	-
Wilton	1,647	4	5,900 00	2,325 00	3,400 00	1,825 00	†18,500 00	1,070 00	†15,000 00	670 00	-
Windham	1,929	2	1,500 00	1,500 00	950 00	950 00	375 00	12 00	250 00	12 00	-
Windsor	782	1	750 00	22 00	750 00	22 00	-	-	-	-	-
Winn	688	0	-	-	-	-	-	-	-	-	-
Winslow	2,277	5	2,400 00	470 00	1,650 00	270 00	5,722 00	3,533 00	3,400 00	2,233 00	-
Winter Harbor	571	3	10,200 00	926 00	7,500 00	511 00	500 00	100 00	-	-	-
Winterport	1,623	1	1,500 00	15 00	900 00	15 00	-	-	-	-	-
Winterville Pl.	124	0	-	-	-	-	-	-	-	-	-
Winthrop	2,088	8	12,600 00	593 00	6,950 00	93 00	†160,450 00	1,025 00	†158,150 00	425 00	-
Wiscasset	1,273	3	19,000 00	6,645 00	12,600 00	4,020 00	4,500 00	1,023 00	1,600 00	618 00	-
Woodland	1,096	0	-	-	-	-	-	-	-	-	-
Woodstock	816	6	23,633 00	10,958 00	14,186 00	5,958 00	12,835 00	10,726 00	2,939 00	876 00	-
Woodville	160	0	-	-	-	-	-	-	-	-	-
Woolwich	880	1	50 00	50 00	-	-	-	-	-	-	-
Yarmouth	2,274	0	-	-	-	-	-	-	-	-	-
York	2,668	9	24,750 00	794 00	19,450 00	693 00	3,150 00	135 00	2,200 00	30 00	-
Total	2,089		\$9,803,142 00	\$1,931,649 00	\$8,478,087 00	\$1,034,428 00	\$4,604,604 00	\$1,141,771 00	\$3,322,894 00	\$601,643 00	

*Includes contents.

†Covers building.

INSURANCE COMMISSIONER'S REPORT.

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

Property.	Causes of Fires.
Asylums.....2	Sparks from chimney, 1; caught from gas stove, 1.
Automobile.....1	Caught from gasoline, 1.
Automobile house.....1	Exposure, 1.
Bakeries.....2	Thawing water pipes, 1; ashes, 1.
Bakery and confectionery store 1	Caught from oven, 1.
Bakeries and dwellings.....5	Sparks from chimney, 1; fireworks, 1; overturned lamp, 1; child playing with matches, 1; boiling over of kettle of fat, 1.
Bank and dwelling.....1	Children playing with matches, 1.
Bank and offices.....1	Unknown, 1.
Bank, printing office and store. 1	Unknown, 1.
Barber shops.....6	Caught from oil stove, 2; exposure, 3; sparks from match, 1.
Barber, cobbler shops and stores 1	Exposure, 1
Barber shops and dwellings...3	Caught from stove, 1; children playing with matches, 1; exposure, 1.
Barn and carriage house.....1	Unknown, 1.
Barns and stables.....135	Sparks from chimney, 3; lightning, 58; carelessness, 1; grass fire, 1; smoking, 4; caught from stove, 1; tramps, 1; unknown, 22; explosion of lamp, 1; exposure, 13; ashes, 1; explosion of lantern, 2; children playing with matches, 2; sparks from locomotive, 4; overheated stove, 1; incendiary, 2; explosion of gasoline, 1; brush fire, 2; matches, 1; overturned lantern, 2; accidental, 2; set by boys, 3; fireworks, 3; caught from motor, 1; defective chimney, 1; caught from brooder lamp, 1; caught from chimney, 1.
Bath houses.....1	Exposure, 1.
Blacksmith shops.....11	Sparks from chimney, 2; sparks, 1; exposure, 3; sparks from forge, 1; overflowing of kerosene torch 1 caught from forge, 2; accidental, 1.
Blacksmith and carriage shops. 2	Exposure, 1; sparks from chimney, 1.
Blacksmith shop and dwelling. 1	Caught from furnace, 1.
Boarding houses.....17	Smoking, 4; caught from stove, 1; defective chimney, 2; overheated stove, 1; exposure, 4; unknown, 2; carelessness, 1; caught from gas jet, 1; sparks from match, 1.
Boarding house and billiard room 1	Exposure, 1.
Boarding school and stable....1	Lightning, 1.
Boats.....2	Unknown, 1; exposure, 1.
Boat house.....1	Sparks from engine, 1.
Boat shop.....1	Unknown, 1.
Boiler and engine houses....5	Sparks, 2; sparks from boiler, 1; caught from furnace, 1; exposure, 1.
Bottling works and dwelling...1	Overheated stove, 1.
Bowling alleys and billiard halls. 6	Smoking, 2; exposure, 4.
Box shops.....2	Hot box, 1; carelessness, 1.
Bridge.....1	Sparks, 1.
Camps.....7	Explosion of lamp, 1; caught from stove, 2; brush, fire, 1; sparks, 1; unknown, 2.
Candy store.....1	Unknown 1.
Canning factories.....5	Exposure, 1; sparks, 1; sparks from smoke stack, 1; explosion of gasoline, 1; unknown, 1.
Car barn.....1	Electric wires, 1.
Carpenter shops.....3	Spontaneous combustion, 1; defective chimney, 1; exposure, 1.
Carriage factories.....8	Smoking, 1; unknown, 3; overheated stove, 1; exposure 1, lightning, 1; electric wires, 1.
Carriage houses.....2	Exposure, 1; unknown, 1.
Cars.....4	Unknown, 1; overheated stove, 1; sparks from locomotive, 1; caught from stove, 1.
Casino.....1	Lightning, 1.
Chair factory, saw mill, boiler and dry house.....1	Sparks from boiler, 1.
Churches.....14	Lightning, 6; exposure, 2; explosion of lamp, 1; brush fire, 1; spark from chimney, 1; spark, 1; overheated furnace, 1; unknown, 1.
Cider mill, engine house and store-house.....1	Unknown, 1.

TABLE No. 12—Continued.

Property.	Causes of Fires.
Cigar store and barber shop . . . 1	Unknown, 1.
Cigar store and office 1	Exposure, 1
Clothes pin and pail handle manufactory 1	Unknown, 1.
Clothing factory 1	Unknown, 1
Clothing stores 5	Unknown, 2; exposure, 2; burning out of chimney, 1.
Clothing and dry goods store. . . 1	Electric wires, 1.
Clothing store, shed and paint manufactory 1	Tramps, 1.
Clothing store and saloon. . . . 1	Overheated stove, 1.
Club house 1	Lightning, 1.
Club room 1	Unknown, 1.
Coal sheds 4	Sparks from engine, 2; sparks from locomotive, 2.
Coal shed and storehouse. . . . 1	Exposure, 1.
Cobbler shop 1	Smoking, 1.
College and school buildings . 21	Overheated stove, 2; unknown, 4; caught from stove, 2; sparks from chimney, 1; smoking, 1; carelessness, 1; overheated furnace, 1; lightning, 7; match, 1; caught from candle, 1.
Cooper shops 5	Sparks from chimney, 1; overheated barrel heater, 1; sparks, 1; unknown, 1; sparks from boiler, 1.
Cord wood 1	Sparks from locomotive, 1.
Cotton mills 6	Unknown, 4; spontaneous combustion, 2.
Court house 1	Exposure, 1.
Creamery 1	Sparks from locomotive, 1.
Dressmaking shop 1	Caught from gasoline stove, 1.
Drug stores 2	Exposure, 2.
Drug stores and dwellings . . . 2	Exposure, 1; caught from lamp, 1.
Drug store and offices 1	Exposure, 1.
Drug and paint store 1	Unknown, 1.
Dry goods stores 6	Caught around furnace, 1; electric wires, 1; caught from gas jet, 1; exposure, 3.
Dry houses 3	Unknown, 2; smoking, 1.
Dwellings 1,289	Lightning, 150; smoking, 22; sparks, 21; defective chimney, 128; caught from stove funnels, 17; defective flue, 20; caught from stove, 33; overturned lamp, 41; unknown, 118; exposure, 91; caught around chimney, 25; burning out of chimney, 96; sparks from match, 38; sparks from stove, 25; children playing with matches, 39; overheated stove, 29; explosion of lamp, 47; caught from lamp, 41; caught from gasoline stove, 1; caught from oil stove, 11; caught from candle, 15; accidental, 14; overheated chimney, 39; caught from alcohol lamp, 6; matches, 27; sparks from chimney, 38; thawing water pipes, 9; overheated furnace pipe, 5; caught from gas jet, 18; overheated furnace, 7; mice and matches, 4; overturned kettle of fat, 4; ashes, 12; fireworks, 4; spontaneous combustion, 11; caught from gas stove, 5; plumber's lamp, 1; caught from furnace, 2; explosion of lantern, 1; incendiary, 5; overheated soap stone, 5; carelessness, 7; sparks from locomotive 4; explosion of stove, 3; electric wires, 2; sparks from engine, 1; bonfire, 3; sparks from fire place, 4; caught from brooder lamp, 4; brush fire, 3; caught from fire place, 6; unclassified, 3; explosion of oil stove, 3; overturned oil stove, 1; overheated electric iron, 1; defective construction, 4; caught from steam pipe, 1; child playing with fire, 2; boiling over of kettle of fat, 6; grass fire, 1; fumigating, 1; set by boys, 1; boiling over of kettle of tar, 1; slaking lime, 1; warming pan, 1.
Dwellings, barns and stables 105	Burning out of chimney, 4; defective chimney, 16; unknown, 25; children playing with matches, 2; carelessness, 1; matches, 1; overheated stove, 1; overturned lamp, 1; overheated stove pipe, 1; smoking ham, 2; incendiary, 1; lightning, 21; caught from fireplace, 1; exposure, 10; brush fire, 1; overturned lantern, 2; accidental, 2; sparks from chimney, 1; caught from lamp, 1; spontaneous combustion, 1; overheated chimney, 2; defective flue, 1; sparks, 1; set by boys, 1; sparks from stove, 1; explosion of lamp, 2; explosion of lantern, 2.

TABLE No. 12—Continued.

Property.	Causes of Fires.
Dwelling and fish hatchery.....1	Unknown, 1.
Dwelling, stable and carriage house.....1	Unknown, 1
Engine house and blacksmith shop.....1	Caught around forge, 1. Defective chimney, 11; overturned lantern, 2; unknown, 24; explosion of lamp, 1; lightning, 12; children playing with matches, 4; incendiary, 1; sparks from chimney, 1; burning out of chimney, 6; caught around chimney, 2; caught from brooder lamp, 1; sparks from gun, 1; caught from oil stove, 1; matches, 1; overheated chimney, 1; overheated stove pipe, 1.
Farm buildings.....70	Sparks from chimney, 1; overturned lamp, 1; exposure 1.
Fish houses.....3	Unknown 1. Overheated oven, 1; sparks from chimney, 1; spark, 1; caught from furnace, 1.
Forest fire.....1	Exposure, 1; caught from gas stove, 1; overheated stove, 2.
Foundries.....4	Sparks from engine, 1; sparks from match, 1; unknown, 1.
Fruit stores.....4	Unknown, 1.
Furniture stores.....3	Unknown, 1.
Furniture and confectionery store.....1	Exposure, 1; electric wires, 1.
Furniture store and stable.....1	Spark, 1; unknown, 1.
Garage.....2	Exposure, 1; caught around chimney, 1; caught from lamp, 1.
Gate houses.....2	Exposure, 1.
General stores.....3	Friction, 2; caught from chimney, 1; accidental, 1; exposure, 1; sparks, 1; burning out of chimney, 1.
Grain store.....1	Carelessness, 1; plumber's lamp, 1; mice and matches 1; overturned oil stove, 1; smoking, 1; exposure, 2; unknown, 4; caught from gas lamp, 1.
Grist mills.....7	Set by boys, 1; exposure, 1; unknown, 1.
Grocery stores.....12	Unknown, 1.
Grocery stores and dwellings.....3	Mice and matches, 1.
Grocery store, dwelling, saw mill and storehouse.....1	Overheated stove funnel, 1.
Grocery and hardware store.....1	Smoking, 1; lightning, 1; unknown, 2; caught from lamp, 1.
Grocery store and laundry.....1	Exposure, 2.
Halls.....5	Exposure, 2.
Hardware stores.....2	Caught from brooder lamp, 1; brush fire, 1; set by boys, 1; grass fire, 1.
Harness shop and saddlery store.....2	Smoking, 1.
Hen houses.....4	Sparks from chimney, 1; unknown, 1.
Hose house.....1	Smoking, 7; mice and matches, 2; electric wires, 2; overheated steam pipe, 1; lightning, 6; explosion of lamp, 3; defective flue, 3; unknown, 7; explosion of alcohol lamp, 1; sparks from chimney, 1; caught from gasoline, 1; thawing water pipes, 1; overturned lamp, 2; exposure, 15; overheated stove, 1; sparks from match, 1; sparks from engine, 1; carelessness, 1; caught from fire place, 1; ashes 1; caught from lamp, 1; breaking lamp, 1; defective chimney, 1.
Hospitals.....2	Unknown, 5; defective chimney, 4; exposure, 1.
Hotels.....61	Defective chimney, 1.
Hotels and stables.....10	Electric flatiron, 1; exposure, 2; unknown, 1.
Hotel, stable, ice house & shed.....1	Spontaneous combustion, 1; unknown, 2; exposure, 1
Hotels and stores.....4	Unknown, 1.
Ice houses.....4	Exposure, 1.
Ice house and boarding house.....1	Caught from gas jet, 1
Ice house and stable.....1	Caught from motor, 1; exposure, 1.
Jail.....1	Unknown, 1.
Jewelry stores.....2	Unknown, 1; spontaneous combustion, 1.
Jewelry and fruit store.....1	Unknown, 1.
Junk shops.....2	Unknown, 1; spontaneous combustion, 1.
Kindling wood factory.....1	Unknown, 1.
Laboratory.....1	Spontaneous combustion, 1.

TABLE No. 12—Continued.

Property.	Causes of Fires.
Launches 2	Unknown, 1; overheated bearing, 1
Laundries 6	Unknown, 3; spark, 1; overheated stove, 1; exposure, 1
Laundry and dwelling 1	Defective chimney, 1.
Laundry and printing office 1	Sparks from chimney, 1.
Laundry and school room 1	Unknown, 1.
Leatheroid manufactory 1	Sparks, 1.
Lime works 3	Caught around kiln, 1; exposure, 1; ashes, 1.
Liquor agency 1	Smoking, 1.
Live stock 2	Lightning, 2
Lumber and wood yards 8	Unknown, 4; exposure, 1; electric wires, 1; incendiary, 1; bonfire, 1.
Lumber mills 2	Unknown, 1; caught from furnace, 1.
Machine shop 6	Caught from blower, 1; unknown, 2; overheated chimney, 1; friction, 1; exposure, 1.
Machine shops and foundries 2	Sparks from chimney, 2.
Manufactory 1	Defective chimney, 1.
Mat manufactory 1	Sparks from chimney, 1.
Mattress factory 1	Caught in picker, 1.
Mill 1	Unknown, 1.
Millinery stores and dwellings 3	Caught from lamp, 1; ashes, 1; exposure, 1.
Novelty shop 1	Unknown, 1.
Offices 10	Unknown, 1; spontaneous combustion, 1; overheated stove, 3; exposure, 3; carelessness, 1; set by boys, 1.
Offices and booths 1	Exposure, 1.
Office, moccasin factory and bowling alley 1	Unknown, 1.
Office and storehouse 1	Unknown, 1.
Packing factory 1	Overheated chimney, 1.
Paint shops 2	Unknown, 1; spontaneous combustion, 1.
Paint store 1	Exposure, 1.
Paper and pulp mills 3	Overheated bearing, 1; caught from motor, 1; unknown, 1.
Pattern shop and storehouse 1	Unknown, 1.
Pawn shop 1	Smoking, 1.
Peanutine factory 1	Exposure, 1.
Pegwood and shank mill 1	Caught from boiler, 1.
Photograph studio 1	Exposure, 1.
Photograph studio and shoe store 1	Overheated stove, 1.
Piggery 1	Unknown, 1.
Planing mill and stable 1	Accidental, 1.
Pool room and dwelling 1	Smoking, 1.
Post office, library and hall 1	Exposure, 1.
Post office, offices and halls 1	Unknown, 1.
Potato houses 3	Defective chimney, 1; spark, 1; exposure, 1.
Powder factory 1	Match, 1.
Power and storehouse 1	Spark, 1.
Printing office and hall 1	Unknown, 1.
Publishing house 1	Electric wires, 1.
Pulp and lumber mill 1	Spark, 1.
Pump houses 2	Caught around smoke stack, 1; unknown, 1.
Quarry 1	Caught from forge, 1.
Railroad stations 4	Unknown, 2; spark from engine, 1; match, 1.
Repair shop 1	Exposure, 1.
Restaurants 5	Overheated stove, 1; explosion of lamp, 1; smoking, 1; boiling over of kettle of fat, 1; exposure, 1.
Restaurant and bakery 1	Caught from stove, 1.
Restaurants and dwellings 6	Exposure, 1; burning out of chimney, 1; caught from gasoline stove, 1; unknown, 1; electric wires, 1; caught from candle, 1.
Restaurant, offices and halls 1	Defective chimney, 1.
Restaurants and stables 1	Exposure, 1.
Sardine factory 1	Exposure, 1.
Saw mills 29	Caught from heater, 1; unknown, 17; hot box, 2; lightning, 1; caught from furnace, 3; spark from chimney, 1; carelessness, 1; sparks, 2; caught from boiler, 1.
Saw and grist mill 1	Unknown, 1.
Saw mill and lumber shed 1	Exposure, 1.

TABLE No. 12—Continued.

Property.	Causes of Fires.
Sheds.....6	Unknown, 2; sparks, 2; spark from engine, 1; children playing with matches, 1.
Shoe factories.....4	Unknown, 1; spontaneous combustion, 1; explosion of gasoline, 1; caught from gas jet, 1.
Shoe shop and dwelling.....1	Unknown, 1.
Shoe stores.....4	Exposure, 2; overturned oil stove, 1; caught from gas lamp, 1.
Shop and office.....1	Exposure, 1.
Shop and storehouse.....1	Lightning, 1.
Shovel handle factory.....1	Spontaneous combustion, 1.
Slaughter houses.....4	Caught from stove, 1; defective flue, 1; unknown, 1; lightning, 1.
Smoke house.....1	Sparks, 1.
Stable and piggery.....1	Unknown, 1.
Stores (unclassified).....84	Exposure, 39; caught from oil stove, 1; accidental, 1; spark from match, 6; caught from lamp, 2; sparks, 3; unknown, 9; carelessness, 1; explosion of oil stove, 1; caught from stove, 2; smoking, 5; overheated furnace pipe, 1; spark from chimney, 2; boiling over of kettle of fat, 1; defective chimney, 3; overheated steam pipe, 1; breaking lamp, 1; electric wires, 1; caught from stove funnel, 1; overheated stove, 1; ashes, 1; overturned lamp, 1.
Stores and bakeries.....2	Unknown, 1; smoking, 1.
Stores and billiard room.....1	Caught from gasoline, 1.
Store, bowling alley and printing office.....1	Smoking, 1.
Stores and dwellings.....74	Defective flue, 2; burning out of chimney, 1; caught from lamp, 1; sparks from chimney, 3; sparks from match, 1; explosion of gas, 1; match, 1; child playing with matches, 3; overheated stove pipe, 1; lightning, 3; unknown, 11; smoking, 7; overheated chimney, 3; exposure, 15; caught from stove, 2; carelessness, 3; fireworks, 1; overheated stove, 2; sparks from stove, 1; thawing water pipes, 1; defective chimney, 4; caught from furnace, 1; electric wires, 2; explosion of lamp, 1; explosion of oil stove, 1; caught from gas lamp, 1.
Store, dwelling and casket manufactory.....1	Caught around chimney, 1.
Store, dwelling and hall.....1	Exposure, 1.
Store, dwelling, shooting gallery and lunch room.....1	Exposure, 1.
Stores, dwellings and stables...4	Defective chimney, 1; exposure, 2; unknown, 1.
Store, dwelling, stable and carriage house.....1	Exposure, 1.
Store and grist mill.....1	Spark from locomotive, 1.
Stores and halls.....7	Unknown, 1; accidental, 1; smoking, 1; overturned lamp, 1; exposure, 3.
Stores, hall and barber shop...2	Carelessness, 1; unknown, 1.
Store, hotel and barber shop...1	Unknown, 1.
Storehouses.....21	Spark from locomotive, 2; exposure, 9; overheated stove, 1; grass fire, 1; spark from chimney, 1; spontaneous combustion, 1; unknown, 4; spark, 1; spark from engine, 1.
Stores and offices.....8	Smoking, 1; exposure, 6; unknown, 1.
Stores, offices and dwellings...4	Exposure, 1; defective flue, 1; overturned lamp, 1; spark from match, 1.
Stores, offices and halls.....5	Exposure, 3; electric wires, 1; unknown, 1.
Stores, offices and storerooms...1	Exposure, 1.
Stores and opera house.....2	Overheated gas iron, 1; exposure, 1.
Store and post office.....1	Exposure, 1.
Stores and tailor shops.....1	Accidental, 1.
Studio and billiard hall.....1	Exposure, 1.
Studio and post office.....1	Unknown, 1.
Summer cottages.....55	Lightning, 6; carelessness, 1; unknown, 5; accidental, 1; explosion of lamp, 1; overturned lamp, 1; defective chimney, 1; burning out of chimney, 1; exposure, 36; ashes, 1; spark from chimney, 1.
Summer cottage and shop.....1	Exposure, 1.

TABLE No. 12—Concluded.

Property.	Causes of Fires.
Summer cottages and stables... 2	Exposure, 2.
Summer hotel and theatre... 1	Unknown, 1.
Tailor shops... 2	Unknown, 1; overheated stove, 1.
Tannery... 1	Lightning, 1.
Tool sheds... 2	Spark from locomotive, 1; unknown, 1.
Transformer house... 1	Electric wires, 1.
Turkish bath establishment and dwelling... 1	Unknown, 1.
Wharf... 1	Exposure, 1.
Wood sheds... 6	Fireworks, 1; unknown, 2; spark from locomotive, 1; lightning, 1; exposure, 1.
Wood working shops... 4	Unknown, 2; spark from chimney, 1; spark from engine, 1.
Woolen mills... 5	Unknown, 2; friction, 3.
Work shops... 2	Spark from chimney, 1; exposure, 1.
Yacht... 1	Unknown, 1.

TABLE No. 13.
Showing Classes, Value, etc., of Property Destroyed During 1907.

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.
Asylums.....	-	2	\$23,000 00	\$81 00	\$17,500 00	\$81 00	-	1	\$3,000 00	\$9 00	\$1,200 00	\$9 00
Automobile.....	1	-	125 00	125 00	-	-	-	-	-	-	-	-
Automobile house.....	1	-	150 00	150 00	100 00	100 00	-	-	-	-	-	-
Bakeries.....	-	2	3,500 00	8 00	3,000 00	4 00	-	-	-	-	-	-
Bakery and confectionery store.....	1	-	4,000 00	4,000 00	2,000 00	1,985 00	1	-	4,000 00	4,000 00	2,000 00	2,000 00
Bakeries and dwellings.....	-	4	11,300 00	237 00	6,700 00	237 00	-	4	2,050 00	96 00	1,543 00	96 00
Bank and dwelling.....	-	1	2,500 00	64 00	2,000 00	64 00	-	1	700 00	121 00	350 00	121 00
Bank and offices.....	-	1	65,000 00	276 00	54,000 00	276 00	-	1	1,800 00	350 00	1,500 00	350 00
Bank, printing office and store.....	-	1	6,000 00	968 00	5,000 00	968 00	-	1	10,799 00	3,345 00	8,100 00	3,345 00
Barber shops.....	1	1	225 00	65 00	200 00	40 00	-	4	1,800 00	47 00	1,450 00	47 00
Barber, cobbler shops and stores.....	1	-	2,500 00	2,500 00	-	-	-	1	3,000 00	1,446 00	1,400 00	1,246 00
Barber shops and dwellings.....	-	3	9,300 00	46 00	6,000 00	46 00	-	1	1,000 00	19 00	1,000 00	19 00
Barn and carriage house.....	1	-	1,500 00	1,500 00	400 00	-	-	1	400 00	400 00	100 00	-
Barns and stables.....	54	79	126,605 00	50,884 00	71,216 00	18,391 00	37	23	45,372 00	24,278 00	17,001 00	6,316 00
Bath houses.....	1	-	3,200 00	3,200 00	1,000 00	1,000 00	1	-	1,000 00	1,000 00	-	-
Blacksmith shops.....	4	7	*451,903 00	*4,655 00	*412,951 00	*2,115 00	4	-	1,632 00	1,632 00	200 00	200 00
Blacksmith and carriage shops.....	1	1	3,500 00	2,065 00	1,900 00	1,165 00	1	-	2,500 00	2,500 00	900 00	900 00
Blacksmith shop and dwelling.....	-	1	3,000 00	20 00	2,000 00	20 00	-	-	-	-	-	-
Boarding houses.....	5	9	61,709 00	13,651 00	40,200 00	7,703 00	4	10	19,983 00	6,252 00	11,800 00	2,744 00
Boarding house and billiard room.....	1	-	1,500 00	1,500 00	-	-	1	-	700 00	700 00	-	-
Boarding school and stable.....	-	1	15,000 00	395 00	9,334 00	395 00	-	1	10,000 00	10 00	333 00	10 00
Boats.....	1	1	2,200 00	2,185 00	2,140 00	718 00	-	-	-	-	-	-
Boat house.....	1	-	50 00	50 00	-	-	-	-	-	-	-	-
Boat shop.....	1	-	1,500 00	1,500 00	1,000 00	1,000 00	1	-	2,500 00	2,500 00	1,500 00	1,500 00
Boiler and engine houses.....	-	5	*24,298 00	*3,829 00	*15,500 00	*3,579 00	-	2	1,850 00	401 00	350 00	301 00

Bottling works and dwelling	-	-	-	-	-	1	2,500 00	75 00	1,600 00	175 00
Bowling alleys and billiard halls	3	2	*11,200 00	*7,265 00	*5,900 00	*4,065 00	3,350 00	425 00	1,900 00	275 00
Box shops	1	1	4,500 00	1,197 00	3,000 00	697 00	3,000 00	3,000 00	500 00	500 00
Bridge	-	1	†	500 00	-	-	-	-	-	-
Carriage factories	4	-	2,250 00	2,250 00	1,260 00	1,260 00	17,813 00	2,641 00	6,650 00	1,481 00
Candy store	-	1	1,000 00	75 00	600 00	75 00	1,800 00	656 00	1,450 00	656 00
Canning factories	1	4	*169,288 00	*150,724 00	*162,400 00	*55,308 00	3,300 00	2,415 00	300 00	15 00
Car barn	-	-	-	-	-	-	12,000 00	110 00	10,000 00	110 00
Carpenter shops	1	1	1,200 00	668 00	200 00	168 00	734 00	345 00	150 00	61 00
Carriage factories	2	6	34,800 00	8,972 00	23,000 00	2,247 00	14,349 00	13,094 00	6,250 00	3,345 00
Carriage houses	-	2	800 00	120 00	12,050 00	120 00	-	-	-	-
Cars	1	2	3,400 00	1,300 00	-	-	854 00	272 00	-	-
Casino	-	1	3,500 00	75 00	3,000 00	75 00	-	-	-	-
Chair factory, saw mill, boiler and dry house	1	-	12,500 00	12,500 00	-	-	22,400 00	21,000 00	-	-
Churches	3	11	139,000 00	9,536 00	57,650 00	4,986 00	9,600 00	1,627 00	4,600 00	627 00
Cider mill, engine house and store house	1	-	8,000 00	8,000 00	2,900 00	2,900 00	65,000 00	65,000 00	34,150 00	34,150 00
Cigar store and barber shop	1	-	2,500 00	2,500 00	-	-	2,354 00	1,882 00	1,650 00	1,570 00
Cigar store and office	-	1	2,500 00	20 00	1,500 00	20 00	-	-	-	-
Clothes pin and pail handle manufactory	1	-	2,500 00	2,500 00	-	-	7,500 00	7,500 00	-	-
Clothing factory	1	-	13,000 00	13,000 00	10,000 00	10,000 00	15,292 00	15,292 00	12,250 00	11,042 00
Clothing stores	-	4	42,500 00	696 00	34,500 00	696 00	34,500 00	4,990 00	28,000 00	4,068 00
Clothing and dry goods store	-	-	-	-	-	-	10,000 00	117 00	11,600 00	117 00
Clothing store, shed and paint manufactory	-	1	4,500 00	70 00	1,400 00	70 00	2,000 00	2,000 00	400 00	-
Clothing store and saloon	-	1	8,000 00	259 00	5,000 00	259 00	2,600 00	1,217 00	2,200 00	1,217 00
Club house	-	1	*4,000 00	*50 00	*3,300 00	*50 00	-	-	-	-
Club room	-	1	250 00	10 00	250 00	10 00	-	-	-	-
Coal sheds	-	4	6,800 00	98 00	5,700 00	73 00	-	-	-	-
Coal sheds and storehouse	1	-	1,500 00	1,500 00	-	-	500 00	500 00	-	-
Cobbler shop	-	1	300 00	20 00	-	-	100 00	10 00	100 00	-
College and school buildings	3	17	162,750 00	3,767 00	100,300 00	3,026 00	19,687 00	1,057 00	2,000 00	10 00

* Includes contents.

† Not ascertained.

‡ Includes insurance on dwelling.

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.
Cooper shops.....	1	4	\$25,340 00	\$7,428 00	\$16,290 00	\$7,028 00	-	2	\$29,400 00	\$23,804 00	\$24,800 00	\$21,808 00
Cord wood.....	-	-	-	-	-	-	-	1	2,700 00	2,025 00	2,800 00	2,025 00
Cotton mills.....	-	2	*65,000 00	117 00	‡50,000 00	-	-	5	43,000 00	8,023 00	30,000 00	6,716 00
Court house.....	-	1	5,000 00	600 00	4,000 00	-	-	-	-	-	-	-
Creamery.....	-	1	3,000 00	8 00	2,500 00	-	-	-	-	-	-	-
Dressmaking shop.....	-	1	800 00	5 00	600 00	5 00	-	1	700 00	15 00	700 00	15 00
Drug stores.....	1	-	1,500 00	1,500 00	700 00	700 00	-	2	14,407 00	2,178 00	10,000 00	1,195 00
Drug stores and dwellings.....	1	1	‡7,644 00	‡6,159 00	‡3,500 00	‡2,015 00	-	-	-	-	-	-
Drug store and offices.....	-	1	3,000 00	101 00	3,000 00	68 00	-	-	-	-	-	-
Drug and paint store.....	-	1	22,000 00	7,235 00	18,000 00	6,230 00	-	1	67,600 00	39,300 00	48,350 00	39,300 00
Dry goods stores.....	-	2	4,000 00	137 00	2,500 00	137 00	-	6	120,142 00	2,088 00	87,400 00	2,088 00
Dry houses.....	3	-	‡6,658 00	‡6,658 00	‡93,499 00	‡4,405 00	1	1	2,886 00	2,170 00	2,000 00	1,770 00
Dwellings.....	157	952	2,165,509 00	281,323 00	1,537,951 00	184,649 00	76	632	627,398 00	122,571 00	418,682 00	69,272 00
Dwellings, barns and stables.....	48	54	206,714 00	105,397 00	129,515 00	57,943 00	28	47	68,442 00	39,142 00	38,695 00	20,942 00
Dwelling and fish hatchery.....	1	-	6,302 00	6,302 00	2,500 00	2,500 00	-	-	-	-	-	-
Dwelling, stable and carriage house.....	-	1	5,100 00	1,660 00	3,500 00	879 00	-	1	7,300 00	764 00	5,500 00	471 00
Engine house and blacksmith shop.....	1	1	‡11,850 00	‡792 00	‡11,000 00	‡792 00	-	-	-	-	-	-
Farm buildings.....	51	19	111,016 00	85,795 00	53,434 00	31,430 00	22	30	32,428 00	24,990 00	8,335 00	5,212 00
Fish houses.....	1	2	1,850 00	208 00	1,600 00	158 00	1	1	510 00	37 00	500 00	27 00
Forest fire.....	-	-	-	-	-	-	-	1	**	1,100 00	-	-
Foundries.....	-	3	‡33,030 00	‡2,620 00	‡26,700 00	‡2,218 00	-	2	3,101 00	1,539 00	1,300 00	810 00
Fruit stores.....	-	3	15,000 00	401 00	10,000 00	144 00	-	3	3,700 00	154 00	2,600 00	154 00
Furniture stores.....	-	2	7,934 00	1,536 00	5,001 00	519 00	-	3	62,056 00	3,114 00	50,500 00	2,188 00
Furniture and confectionery store.....	-	1	4,000 00	1,359 00	3,500 00	1,359 00	-	1	13,656 00	4,104 00	6,750 00	4,005 00
Furniture store and stable.....	-	1	2,400 00	1,550 00	2,000 00	1,550 00	-	1	3,500 00	1,588 00	2,350 00	1,588 00

Garage	1	-	1,500 00	1,500 00	1,200 00	1,200 00	-	2	17,000 00	570 00	8,000 00	70 00
Gate houses	-	2	100 00	30 00	-	-	1	-	10 00	-	-	-
General stores	1	1	3,900 00	3,400 00	2,300 00	2,094 00	1	2	25,234 00	23,939 00	19,900 00	17,814 00
Grain store	-	1	†55,000 00	†100 00	†51,000 00	†100 00	-	-	-	-	-	-
Grist mills	3	3	12,000 00	4,222 00	2,900 00	814 00	2	3	14,300 00	6,121 00	7,200 00	521 00
Grocery stores	3	6	16,829 00	3,349 00	9,900 00	2,245 00	3	8	21,700 00	4,552 00	15,050 00	2,572 00
Grocery stores and dwellings	1	1	5,500 00	2,030 00	4,300 00	1,217 00	-	2	2,780 00	1,217 00	2,500 00	1,067 00
Grocery store, dwelling, saw mill and store house	-	1	5,350 00	4,535 00	3,300 00	3,035 00	-	1	10,138 00	5,176 00	2,300 00	2,066 00
Grocery and hardware store	-	1	2,000 00	20 00	2,500 00	20 00	-	1	1,800 00	60 00	2,000 00	60 00
Grocery store and laundry	-	1	10,000 00	25 00	7,000 00	25 00	-	-	-	-	-	-
Halls	1	3	13,400 00	2,652 00	8,600 00	1,752 00	-	3	1,875 00	81 00	1,100 00	31 00
Hardware stores	-	2	9,000 00	200 00	9,000 00	200 00	-	1	15,000 00	371 00	6,000 00	371 00
Harness shops and saddlery store	1	1	15,400 00	8,193 00	12,600 00	7,793 00	-	1	76,557 00	44,118 00	69,500 00	44,118 00
Hen houses	4	-	415 00	415 00	-	-	-	-	-	-	-	-
Hose house	-	1	800 00	15 00	500 00	15 00	-	-	-	-	-	-
Hospitals	-	2	21,500 00	220 00	21,500 00	220 00	-	-	-	-	-	-
Hotels	19	34	†681,984 00	†281,223 00	†378,597 00	†113,782 00	17	29	215,397 00	75,911 00	128,250 00	23,656 00
Hotels and stables	6	3	†108,887 00	†91,106 00	†59,566 00	†46,465 00	2	6	12,685 00	4,463 00	8,865 00	3,664 00
Hotel, stable, ice house and shed	1	-	2,700 00	2,700 00	3,500 00	-	1	600 00	600 00	-	-	-
Hotels and stores	1	3	44,500 00	15,617 00	21,000 00	2,817 00	1	2	23,795 00	18,211 00	3,700 00	2,368 00
Ice houses	3	1	15,725 00	15,625 00	7,000 00	7,000 00	1	1	12,000 00	10,600 00	-	-
Ice house and boarding house	1	-	30,000 00	30,000 00	-	-	1	1	800 00	600 00	200 00	200 00
Ice house and stable	1	-	1,000 00	1,000 00	500 00	500 00	1	-	300 00	300 00	-	-
Jail	-	1	18,000 00	240 00	12,500 00	245 00	-	-	-	-	-	-
Jewelry stores	-	2	3,800 00	1,880 00	3,300 00	1,530 00	-	2	13,044 00	2,045 00	4,500 00	1,770 00
Jewelry and fruit store	-	1	5,000 00	80 00	5,000 00	-	1	3,450 00	726 00	3,000 00	726 00	-
Junk shops	-	1	2,000 00	1,200 00	500 00	500 00	-	2	3,800 00	1,812 00	1,500 00	502 00
Kindling wood factory	1	-	1,305 00	1,305 00	807 00	626 00	-	1	3,260 00	2,960 00	2,420 00	1,875 00
Laboratory	-	1	12,000 00	353 00	9,825 00	353 00	-	1	1,700 00	1,025 00	1,100 00	500 00
Launches	1	1	475 00	432 00	-	-	-	-	-	-	-	-
Laundries	-	5	8,100 00	4,511 00	6,400 00	4,461 00	1	5	11,200 00	3,409 00	7,800 00	2,827 00
Laundry and dwelling	-	1	15,000 00	228 00	3,500 00	228 00	-	1	1,200 00	47 00	900 00	47 00
Laundry and printing office	-	1	1,300 00	11 00	700 00	11 00	-	-	-	-	-	-
Laundry and school room	1	-	4,500 00	4,500 00	3,000 00	3,000 00	1	-	2,392 00	2,392 00	1,500 00	1,392 00
Leatheroid manufactory	-	1	†46,924 00	†41,132 00	†38,000 00	†36,913 00	-	-	-	-	-	-

* Total value not ascertained.

† Total amount of insurance not ascertained.

‡ Includes contents.

** Not ascertained.

| Includes blanket policy.

INSURANCE COMMISSIONER'S REPORT.

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.
Lime works.....	-	3	*\$428,439 00	*\$55,811 00	*\$884,616 00	*\$50,808 00	1	-	\$6,238 00	\$6,238 00	\$5,500 00	\$5,500 00
Liquor agency.....	-	1	1,000 00	25 00	-	-	-	1	1,600 00	52 00	1,000 00	52 00
Live stock.....	-	-	-	-	-	-	2	-	350 00	350 00	250 00	250 00
Lumber and wood yards.....	-	2	7,500 00	379 00	6,200 00	162 00	-	4	108,852 00	19,531 00	77,456 00	11,710 00
Lumber mills.....	2	-	*8,500 00	*8,500 00	*2,000 00	*2,000 00	1	1	2,000 00	1,500 00	-	-
Machine shops.....	-	5	*104,644 00	*7,456 00	*53,100 00	*2,755 00	-	3	9,000 00	2,422 00	4,500 00	1,872 00
Machine shops and foundries.....	-	2	7,000 00	27 00	4,000 00	27 00	-	1	5,000 00	10 00	1,500 00	10 00
Manufactory.....	-	1	1,200 00	25 00	-	-	-	-	-	-	-	-
Mat manufactory.....	-	1	1,200 00	10 00	1,200 00	10 00	-	-	-	-	-	-
Mattress factory.....	-	1	2,000 00	300 00	-	-	-	1	5,375 00	700 00	-	-
Mill.....	-	1	*1,500 00	*500 00	*500 00	*500 00	-	-	-	-	-	-
Millinery stores and dwellings.....	1	2	5,500 00	2,661 00	3,950 00	2,161 00	-	3	5,402 00	3,134 00	3,900 00	2,400 00
Novelty shop.....	1	-	800 00	800 00	400 00	400 00	-	1	1,368 00	1,245 00	1,100 00	933 00
Offices.....	3	5	10,874 00	4,162 00	†395,500 00	2,551 00	2	3	1,725 00	429 00	1,175 00	44 00
Offices and booths.....	1	-	4,422 00	4,422 00	2,000 00	2,000 00	1	-	2,000 00	2,000 00	-	-
Office, moccasin factory and bowling alley.....	1	-	3,078 00	3,078 00	2,000 00	2,000 00	1	-	3,138 00	3,138 00	500 00	500 00
Office and storehouse.....	1	-	800 00	800 00	750 00	750 00	1	-	200 00	200 00	-	-
Packing factory.....	-	1	5,000 00	17 00	1,000 00	17 00	-	-	-	-	-	-
Paint shops.....	1	1	2,650 00	157 00	2,300 00	7 00	-	2	1,100 00	410 00	200 00	50 00
Paint store.....	-	1	2,000 00	50 00	700 00	50 00	-	1	2,000 00	100 00	2,000 00	100 00
Paper and pulp mills.....	-	2	*1,200,000 00	*19,400 00	*900,000 00	*19,400 00	-	1	†1,000,000 00	350 00	†1,000,000 00	-
Pattern shop and storehouse.....	-	1	45,000 00	14,000 00	-	-	-	1	80,000 00	7,000 00	-	-
Pawn shop.....	-	1	14,000 00	15 00	11,500 00	15 00	-	-	-	-	-	-
Peanutine factory.....	1	-	2,000 00	2,000 00	1,000 00	1,000 00	1	-	200 00	200 00	-	-
Pegwood and shank mill.....	1	-	700 00	700 00	-	-	1	-	1,500 00	1,500 00	-	-

INSURANCE COMMISSIONER'S REPORT.

Photograph studio.....	1	-	1,714 00	1,714 00	1,000 00	1,000 00	-	1	710 00	610 00	250 00	250 00
Photograph studio and shoe store ..	-	1	1,000 00	200 00	600 00	200 00	-	1	4,250 00	301 00	2,500 00	251 00
Piggery	-	1	1,440 00	1,190 00	900 00	900 00	-	1	2,738 00	2,376 00	600 00	600 00
Planing mill and stable	-	1	1,700 00	605 00	800 00	605 00	-	1	10,576 00	2,421 00	2,500 00	45 00
Pool room and dwelling.....	-	1	3,500 00	436 00	2,500 00	436 00	-	1	1,000 00	475 00	1,000 00	475 00
Post office, library and hall	1	-	600 00	600 00	-	-	-	1	1,000 00	550 00	-	-
Post office, offices and halls	-	1	12,000 00	9,236 00	10,000 00	9,213 00	-	1	8,620 00	5,487 00	4,200 00	3,495 00
Potato houses.....	-	3	6,200 00	190 00	3,500 00	190 00	-	1	3,238 00	281 00	3,500 00	281 00
Powder factory.....	1	-	500 00	500 00	-	-	-	1	2,000 00	2,000 00	-	-
Power and storehouse.....	-	1	400 00	10 00	-	-	-	-	-	-	-	-
Printing office and hall	1	-	8,000 00	8,000 00	3,000 00	3,000 00	1	-	7,500 00	7,500 00	2,200 00	1,951 00
Publishing house	-	1	12,000 00	9,360 00	6,000 00	6,000 00	-	1	37,863 00	24,504 00	19,000 00	13,500 00
Pulp and lumber mill.....	-	1	**1,000,000 00	200 00	**1,000,000 00	-	-	-	-	-	-	-
Pump houses.....	1	1	250 00	150 00	50 00	50 00	-	1	500 00	15 00	-	-
Quarry.....	-	1	-	-	-	-	-	1	2,195 00	800 00	1,000 00	800 00
Railroad stations.....	4	-	7,200 00	7,200 00	2,000 00	2,000 00	1	2	1,550 00	1,100 00	100 00	60 00
Repair shop.....	-	1	500 00	54 00	300 00	54 00	-	-	-	-	-	-
Restaurants	-	3	15,000 00	89 00	9,000 00	89 00	-	4	7,750 00	335 00	4,250 00	335 00
Restaurant and bakery	-	1	1,500 00	800 00	-	-	-	1	700 00	288 00	500 00	288 00
Restaurants and dwellings.....	1	5	12,200 00	3,358 00	9,300 00	2,858 00	-	3	2,600 00	1,583 00	2,100 00	1,506 00
Restaurant, offices and hall	1	-	3,656 00	3,656 00	2,000 00	2,000 00	1	-	4,844 00	4,844 00	350 00	243 00
Restaurant and stable	-	1	3,000 00	10 00	2,500 00	10 00	-	-	-	-	-	-
Sardine factory.....	-	1	3,000 00	3,000 00	-	-	1	-	3,000 00	3,000 00	-	-
Saw mills.....	21	7	*64,211 00	*32,611 00	*15,110 00	*8,550 00	9	12	35,906 00	26,445 00	10,790 00	7,989 00
Saw and grist mills.....	1	-	1,000 00	1,000 00	-	-	-	1	2,000 00	1,500 00	-	-
Saw mill and lumber shed	1	-	930 00	930 00	350 00	350 00	1	-	2,154 00	2,154 00	450 00	450 00
Sheds.....	4	2	1,800 00	1,680 00	1,200 00	198 00	1	1	200 00	130 00	-	-
Shoe factories.....	-	2	*105,425 00	*1,736 00	*131,500 00	*1,736 00	-	2	170,000 00	802 00	155,000 00	802 00
Shoe shop and dwelling.....	1	-	500 00	500 00	-	-	1	-	100 00	100 00	-	-
Shoe stores.....	1	2	23,000 00	4,479 00	15,500 00	479 00	-	4	27,000 00	13,053 00	9,750 00	2,053 00
Shop and office.....	1	-	800 00	800 00	-	-	1	-	100 00	100 00	-	-
Shop and storehouse.....	1	-	200 00	200 00	-	-	1	-	250 00	250 00	-	-
Shovel handle factory.....	-	1	5,000 00	115 00	2,500 00	115 00	-	-	-	-	-	-
Slaughter houses.....	2	2	750 00	286 00	500 00	46 00	-	2	400 00	400 00	-	-
Smoke house.....	1	-	2,500 00	2,500 00	-	-	1	-	600 00	600 00	-	-

* Includes contents.

| Includes blanket policies.

† Includes blanket policy.

‡ Covers building.

** Covers contents.

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.
Stable and piggery	1	-	\$1,000 00	\$1,000 00	\$250 00	\$250 00	1	-	\$200 00	\$200 00	\$40 00	\$40 00
Stores (unclassified)	13	43	207,440 00	23,393 00	133,550 00	14,279 00	10	47	220,751 00	43,681 00	150,432 00	19,006 00
Stores and bakeries	-	2	24,000 00	3,205 00	23,000 00	3,204 00	-	2	4,900 00	671 00	3,900 00	668 00
Stores and billiard room	-	1	4,500 00	24 00	1,500 00	24 00	-	1	3,500 00	10 00	1,000 00	10 00
Stores, bowling alley and printing office	-	1	6,000 00	200 00	3,000 00	-	-	1	1,000 00	25 00	500 00	25 00
Stores and dwellings	11	49	218,922 00	32,755 00	156,600 00	25,685 00	4	46	138,634 00	58,422 00	90,700 00	40,385 00
Store, dwelling and casket manufactory	1	-	1,500 00	1,500 00	1,000 00	1,000 00	-	1	2,200 00	1,600 00	1,000 00	950 00
Store, dwelling and hall	-	1	6,000 00	148 00	5,000 00	148 00	-	-	-	-	-	-
Store, dwelling, shooting gallery and lunch room	1	-	5,000 00	5,000 00	-	-	1	-	3,000 00	3,000 00	-	-
Stores, dwellings and stables	3	1	15,100 00	14,600 00	10,900 00	8,826 00	1	3	18,138 00	12,980 00	11,022 00	8,638 00
Store, dwelling, stable and carriage house	1	-	3,000 00	3,000 00	1,200 00	1,200 00	1	-	2,000 00	2,000 00	-	-
Store and grist mill	1	-	2,000 00	2,000 00	1,300 00	1,300 00	-	1	4,700 00	4,500 00	1,700 00	1,700 00
Stores and halls	2	5	28,700 00	11,704 00	19,200 00	8,204 00	-	5	24,014 00	20,212 00	13,400 00	12,798 00
Stores, hall and barber shop	-	2	18,000 00	3,211 00	10,150 00	3,211 00	-	2	21,250 00	4,765 00	13,950 00	4,713 00
Stores, hotel and barber shop	-	1	8,000 00	3,165 00	4,000 00	3,165 00	-	1	18,855 00	5,262 00	11,690 00	5,262 00
Storehouses	6	12	54,737 00	4,895 00	31,730 00	2,456 00	5	11	136,607 00	26,484 00	131,900 00	4,656 00
Stores and offices	2	5	116,640 00	14,740 00	74,402 00	14,100 00	-	7	106,056 00	40,693 00	79,050 00	37,086 00
Stores, offices and dwellings	-	4	39,200 00	3,236 00	25,500 00	3,029 00	-	3	10,100 00	3,378 00	6,300 00	2,803 00
Stores, offices and halls	-	5	71,832 00	10,180 00	47,793 00	8,690 00	-	4	74,362 00	20,685 00	48,290 00	20,149 00
Stores, offices and storerooms	-	1	12,000 00	58 00	6,000 00	58 00	-	1	14,000 00	114 00	11,500 00	114 00

Stores and opera house.....	1	1	9,400 00	6,005 00	7,400 00	4,005 00	-	2	2,400 00	1,495 00	1,900 00	1,495 00
Store and post office.....	1	-	1,500 00	1,500 00	1,000 00	1,000 00	-	1	2,932 00	2,000 00	2,600 00	2,000 00
Stores and tailor shop.....	-	1	2,400 00	50 00	2,400 00	50 00	-	1	1,950 00	69 00	1,950 00	69 00
Studio and billiard hall.....	-	1	500 00	500 00	-	-	-	1	150 00	150 00	-	-
Studio and post office.....	-	1	1,000 00	663 00	800 00	663 00	-	1	1,200 00	428 00	850 00	428 00
Summer cottages.....	40	12	118,868 00	106,702 00	87,575 00	65,582 00	32	9	57,977 00	36,565 00	26,400 00	7,831 00
Summer cottage and shop.....	1	-	3,500 00	3,500 00	2,000 00	2,000 00	1	-	1,491 00	1,491 00	500 00	500 00
Summer cottages and stables.....	1	1	7,175 00	6,950 00	5,900 00	5,425 00	1	1	1,241 00	1,041 00	1,000 00	991 00
Summer hotel and theatre.....	-	1	22,000 00	22,000 00	*80,000 00	17,437 00	1	-	2,000 00	2,000 00	1,000 00	990 00
Tailor shops.....	-	1	750 00	542 00	500 00	500 00	-	2	838 00	701 00	600 00	525 00
Tannery.....	-	1	†40,000 00	†2,884 00	†32,750 00	†2,884 00	-	-	-	-	-	-
Tool sheds.....	-	2	75 00	75 00	-	-	-	2	955 00	955 00	-	-
Transformer house.....	-	1	3,000 00	60 00	*241,000 00	60 00	-	-	-	-	-	-
Turkish bath establishment and dwelling.....	-	1	11,000 00	370 00	11,000 00	202 00	-	-	-	-	-	-
Wharf.....	-	1	†	900 00	-	-	-	-	-	-	-	-
Wood sheds.....	2	4	2,895 00	627 00	1,925 00	**671 00	2	2	2,251 00	182 00	600 00	31 00
Woodworking shops.....	-	4	††28,371 00	††15,808 00	††20,750 00	††2,455 00	1	2	14,000 00	6,143 00	6,175 00	2,056 00
Woolen mills.....	-	2	††163,000 00	††1,503 00	††159,500 00	††1,491 00	-	3	††171,900 00	603 00	††169,400 00	603 00
Work shops.....	2	-	1,200 00	1,200 00	50 00	50 00	2	-	400 00	400 00	-	-
Yacht.....	-	1	35,000 00	34,550 00	35,000 00	34,550 00	-	-	-	-	-	-
Total.....	567	1,552	\$9,803,142 00	\$1,931,649 00	\$8,478,087 00	\$1,034,428 00	327	1,123	\$4,604,604 00	\$1,141,771 00	\$3,322,894 00	\$601,643 00

* Blanket policy.

† Includes machinery.

‡ Not ascertained.

** Includes insurance paid on contents.

†† Includes contents.

‡‡ Covers building.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 14.
Causes of Fires in Maine During the Year 1907.

Causes of Fires	Number of fires	Total loss.	Partial loss.	Estimated value of property.	Damage.
Accidental.....	25	3	22	\$58,746 00	\$8,811 00
Ashes.....	19	16	16	280,617 00	51,834 00
Boiling over of kettle of fat.....	9	9	9	26,450 00	444 00
Boiling over of kettle of tar.....	1	1	1	1,500 00	160 00
Bonfire.....	4	1	3	10,900 00	7,349 00
Brush and grass fires.....	13	5	8	21,390 00	2,878 00
Burning out of chimneys.....	111	4	107	281,475 00	14,573 00
Carelessness.....	22	2	20	118,800 00	13,230 00
Carelessness in warming beds.....	5	5	5	4,450 00	83 00
Caught around kilns.....	1	1	1	248,290 00	44,155 00
Caught from alcohol lamp.....	7	7	7	17,500 00	187 00
Caught from boiler.....	5	1	4	108,857 00	73,096 00
Caught from blower.....	1	1	1	7,500 00	3,540 00
Caught from brooder lamp.....	7	1	6	12,500 00	9,201 00
Caught from candle.....	17	17	17	42,700 00	508 00
Caught from fireplace.....	12	12	12	55,750 00	832 00
Caught from forge.....	6	6	6	451,655 00	3,319 00
Caught from furnace.....	11	2	9	106,397 00	18,302 00
Caught from gas jet and lamp.....	25	25	25	313,700 00	2,274 00
Caught from gasoline stoves.....	3	3	3	7,300 00	2,136 00
Caught from gas stoves.....	7	7	7	32,050 00	217 00
Caught from heater.....	1	1	1	400 00	10 00
Caught from lamps.....	52	52	52	103,710 00	5,625 00
Caught from motor.....	3	3	3	1,011,650 00	700 00
Caught from oil stoves.....	18	1	17	41,125 00	4,302 00
Caught from oven.....	2	2	2	62,000 00	9,639 00
Caught from stoves.....	47	3	44	96,847 00	5,554 00
Caught from stove funnels.....	22	5	17	48,918 00	16,090 00
Caught from torch.....	1	1	1	725 00	725 00
Caught in picker.....	1	1	1	7,375 00	1,000 00
Children playing with fire and matches.....	56	4	52	151,925 00	19,017 00
Defective chimneys and flues.....	237	41	196	715,532 00	241,658 00
Defective construction.....	4	4	4	26,700 00	704 00
Electric wires.....	17	17	17	346,208 00	54,389 00
Explosion of gas.....	1	1	1	300 00	26 00
Explosion of gasoline.....	6	1	5	181,713 00	149,834 00
Explosion of lamps and lanterns.....	65	5	60	163,652 00	17,676 00
Explosion of oil stoves.....	5	5	5	9,300 00	327 00
Explosion of stoves.....	3	3	3	9,900 00	133 00
Fireworks and firearms.....	11	1	10	25,176 00	2,832 00
Fumigating.....	1	1	1	1,500 00	15 00
Hot bearing (friction).....	11	2	9	209,019 00	22,613 00
Incendiary.....	10	1	9	23,005 00	8,917 00
Lighting.....	281	23	253	818,619 00	108,767 00
Matches.....	34	2	32	95,300 00	9,528 00
Mice and matches.....	8	8	8	47,000 00	3,206 00
Overheated chimneys and flues.....	48	2	46	200,594 00	13,107 00
Overheated flatirons.....	3	3	3	11,343 00	2,381 00
Overheated furnace.....	14	14	14	101,675 00	25,692 00
Overheated steam pipes.....	3	3	3	68,900 00	734 00
Overheated stoves.....	53	2	51	219,165 00	51,556 00
Overturned kettle of fat.....	4	4	4	16,000 00	84 00
Overturned lamps and lanterns.....	56	3	53	*764,791 00	*636,661 00
Plumbers' lamp.....	2	2	2	5,000 00	16 00
Set by boys.....	8	3	5	11,085 00	1,653 00
Slaking lime.....	1	1	1	1,500 00	10 00
Smoking.....	66	66	66	345,818 00	33,893 00
Smoking ham.....	2	2	2	1,859 00	1,085 00
Sparks (unclassified).....	47	1	46	1,224,150 00	71,730 00
Sparks from chimneys and smoke stack.....	70	4	66	180,758 00	23,863 00
Sparks from locomotives and engines.....	28	3	25	92,030 00	11,818 00
Sparks from matches.....	49	49	49	220,450 00	1,289 00
Sparks from stoves.....	27	27	27	49,150 00	1,184 00
Spontaneous combustion.....	23	1	22	311,875 00	34,038 00
Thawing water pipes.....	12	12	12	44,900 00	8,413 00
Tramps.....	2	1	1	6,900 00	2,470 00
Unclassified.....	3	3	3	3,800 00	22 00
Unknown.....	360	100	260	4,122,944 00	1,211,255 00
Total.....	2,089	237	1,852	\$14,407,746 00	\$3,073,420 00

*Includes Old Orchard fire of August 15, 1907.

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, 1907.....	\$134,350 00	\$5,389 84
Curran, William F.....	Bangor.....	April 16, 1907.....	71,000 00	887 50
Griffin, John C.....	Skowhegan.....	December 12, 1906.....	17,875 00	652 89
Jones, E. C. & Co.....	Portland.....	September 27, 1907.....	15,000 00	588 25
Macomber, Farr & Whitten.....	Augusta.....	January 1, 1907.....	61,000 00	1,250 36
Perry, Arthur C.....	Presque Isle.....	August 7, 1907.....	149,175 00	6,091 53
Total.....			\$448,400 00	\$14,970 37

* Returns not received until after tables on pages 4 and 5 were printed.

TABLE No. 16.
Capital, Assets, Liabilities, Surplus, Income and Disbursements December 31, 1907.

COMPANIES.	Cash capital.	Admitted assets.	Liabilities.	Surplus to policy holders.	Income.	Disbursements.
MAINE COMPANY.						
Union Mutual	-	\$13,721,454 87	\$13,101,083 31	\$623,371 56	\$2,997,105 56	\$1,772,188 74
COMPANIES OF OTHER STATES.						
Aetna	*\$2,000,000 00	*\$36,405,472 89	*\$50,818,464 51	*\$5,587,008 38	\$13,941,772 41	\$9,689,046 45
Columbian National	1,000,000 00	4,091,055 23	2,609,284 67	1,481,770 56	1,534,452 96	1,002,247 29
Connecticut General	150,000 00	7,220,894 62	6,705,215 78	515,678 84	1,552,668 74	834,222 91
Connecticut Mutual	-	65,003,271 10	62,676,613 85	2,326,657 25	8,796,992 60	8,103,884 25
Equitable	100,000 00	427,271,408 14	378,994,617 91	48,276,790 23	75,160,490 01	55,971,902 36
Fidelity Mutual	-	14,541,672 76	13,756,889 55	784,783 21	5,227,038 38	2,838,798 10
Home	125,000 00	20,004,853 63	19,235,418 20	769,435 43	4,354,090 92	2,898,538 85
John Hancock	-	48,149,626 53	43,409,165 93	4,740,460 60	19,531,141 72	13,065,885 59
Manhattan	100,000 00	20,165,796 11	18,310,761 40	1,855,034 71	3,350,895 67	2,589,134 85
Massachusetts Mutual	-	45,776,309 20	43,778,423 86	1,997,885 34	9,698,320 85	5,889,372 15
Metropolitan	2,000,000 00	198,320,463 23	184,368,564 00	13,951,899 14	73,114,160 89	43,969,903 73
Mutual	-	494,177,021 03	494,177,021 03	-	81,174,473 85	56,101,039 42
Mutual Benefit	-	111,772,571 00	107,106,060 66	4,666,510 34	21,676,262 01	14,315,365 58
National	-	40,352,043 08	39,583,297 27	768,745 81	7,698,012 28	4,567,686 55
New England Mutual	-	44,162,093 00	41,142,928 66	3,019,164 34	8,916,434 61	5,741,123 65
New York	-	494,408,807 87	494,408,807 87	-	102,158,301 31	64,710,901 48
Northwestern Mutual	-	232,819,246 07	230,391,472 48	2,427,773 59	43,645,414 96	29,806,351 24
Penn Mutual	-	89,609,565 61	86,648,926 74	2,960,638 87	20,282,488 68	12,237,067 37
Phoenix Mutual	-	23,636,019 58	22,684,785 00	951,234 58	5,133,849 71	3,140,854 96
Provident Life & Trust	1,000,000 00	60,964,034 80	56,146,968 65	4,817,126 15	10,760,858 12	11,891,937 57
Prudential	2,000,000 00	145,224,666 89	130,164,472 94	15,060,193 95	56,825,547 53	34,460,803 01
Security Mutual	-	4,654,379 69	4,106,015 09	548,364 60	1,798,864 06	1,226,081 62
Travelers	-	44,690,708 12	42,521,783 50	1,168,924 62	8,645,882 49	4,541,369 63
Union Central	100,000 00	62,242,453 60	59,731,833 90	2,510,619 70	12,930,906 29	6,565,603 09
United States	234,000 00	8,715,806 94	8,439,691 49	276,112 45	1,646,756 07	1,745,232 69
Washington	500,000 00	18,608,784 72	17,910,840 01	697,944 68	3,167,426 11	2,804,862 67
Total	\$9,339,000 00	\$2,812,969,085 44	\$2,690,828,318 07	\$122,160,767 37	\$602,753,508 83	\$400,712,290 06
Aggregate	\$9,339,000 00	\$2,826,713,540 31	\$2,703,929,401 38	\$122,784,138 93	\$605,750,614 39	\$402,484,478 80

* Includes accident business.

TABLE No. 17.
Income During 1907.

COMPANIES.	PREMIUMS.		Consideration for supplementary contracts.	Interest and rents.	All other.	Total income.
	New.	Renewal.				
MAINE COMPANY.						
Union Mutual.....	\$134,406 96	\$2,079,631 11	\$7,093 88	\$554,692 57	\$221,281 04	\$2,997,105 56
COMPANIES OF OTHER STATES.						
Ætna.....	\$1,155,458 50	\$9,100,812 37	\$111,290 00	\$3,391,917 79	\$182,293 75	\$13,941,772 41
Columbian National.....	134,445 50	1,198,930 07	20,462 65	148,398 87	82,225 87	1,584,452 96
Connecticut General.....	155,914 34	1,067,121 61	-	324,544 39	5,088 40	1,552,668 74
Connecticut Mutual.....	473,800 88	5,115,121 18	-	3,086,324 75	121,745 79	8,796,992 60
Equitable.....	5,663,157 95	48,768,030 19	102,580 00	19,719,473 86	907,188 61	75,160,490 61
Fidelity Mutual.....	555,262 11	3,796,252 99	56,438 39	727,941 31	91,143 58	5,227,038 38
Home.....	523,203 23	2,829,370 42	30,749 00	927,884 33	42,878 94	4,354,090 92
John Hancock.....	1,167,521 23	16,243,207 23	54,682 40	2,025,104 58	37,626 28	19,531,141 72
Manhattan.....	130,376 86	2,169,095 18	-	1,008,820 71	22,602 92	3,330,895 67
Massachusetts Mutual.....	771,705 36	6,770,547 26	164,084 54	1,954,717 15	37,266 54	9,698,320 85
Metropolitan.....	10,208,994 50	53,837,988 61	1,470 00	8,557,112 74	508,595 04	73,114,160 89
Mutual.....	6,362,380 62	50,276,819 58	511,841 51	22,834,106 03	1,189,326 11	81,174,473 85
Mutual Benefit.....	2,503,356 13	14,161,074 00	-	4,998,167 43	13,664 45	21,676,262 01
National.....	872,227 24	5,050,526 42	-	1,752,711 76	22,546 86	7,698,012 28
New England Mutual.....	712,590 76	6,101,961 63	28,094 00	2,004,160 55	69,627 67	8,916,434 61
New York.....	6,482,745 56	73,457,563 55	209,954 75	21,426,357 97	581,679 48	102,158,301 31
Northwestern Mutual.....	4,521,927 53	28,919,882 97	150,823 77	9,999,963 09	52,817 60	43,645,414 96
Penn Mutual.....	2,300,367 83	13,400,083 86	290,439 49	4,245,307 32	46,290 18	20,282,488 68
Phoenix Mutual.....	638,514 93	3,307,630 22	4,300 00	1,118,873 08	64,531 48	5,133,849 71
Provident Life & Trust.....	1,115,953 72	6,553,649 89	68,922 93	2,850,449 35	171,882 23	10,760,858 12
Prudential.....	7,568,171 20	43,293,360 82	178,725 25	5,702,457 00	82,833 26	56,825,547 53
Security Mutual.....	130,520 43	1,445,299 97	10,327 00	203,853 99	8,862 85	1,798,864 06
Travelers.....	782,105 79	5,150,212 08	508,087 90	2,085,631 72	119,850 00	8,645,887 49
Union Central.....	1,465,391 21	8,001,272 76	54,453 00	3,367,836 41	41,952 91	12,930,906 29
United States.....	65,369 84	1,051,338 10	-	447,141 22	82,906 91	1,646,756 07
Washington.....	237,481 72	1,990,968 15	4,218 00	933,290 74	1,467 50	3,167,426 11
Total.....	\$56,698,939 97	\$413,058,180 93	\$2,561,944 58	\$125,845,548 14	\$4,588,895 21	\$602,753,508 83
Aggregate.....	\$56,833,346 93	\$415,137,812 04	\$2,569,038 46	\$126,400,240 71	\$4,810,176 25	\$605,750,614 39

TABLE No. 18.
Disbursements During 1907.

COMPANIES.	Losses and matured endowments.	Annuities.	Surrender values.	Dividends to policy holders.	Commissions.	Salaries, medical examinations and inspections.	Taxes and fees.	All other.	Total disbursements.
MAINE COMPANY. Union Mutual.....	\$914,464 43	\$2,391 61	\$165,639 85	\$105,799 46	\$162,531 85	\$128,705 64	\$58,337 53	\$234,318 37	\$1,772,188 74
COMPANIES OF OTHER STATES.									
Aetna.....	\$5,639,766 44	\$11,241 59	\$922,406 46	\$918,363 65	\$847,831 82	\$448,993 92	\$393,095 06	\$507,347 51	\$9,689,016 45
Columbian National.....	168,602 02	514 60	67,456 41	48,037 47	59,646 25	276,017 55	39,903 71	342,039 28	1,002,247 29
Connecticut General.....	413,868 25	2,253 12	87,454 33	63,378 05	129,821 30	74,222 89	21,270 40	41,949 57	834,222 91
Connecticut Mutual.....	4,662,555 83	18,100 86	680,390 83	1,196,187 06	448,681 14	266,689 96	357,128 13	454,150 44	8,103,884 25
Equitable.....	23,696,199 19	1,142,229 84	12,814,158 79	7,508,776 14	4,466,925 63	2,904,145 79	996,428 33	2,443,038 65	55,971,902 36
Fidelity Mutual.....	1,318,424 44	2,369 71	300,740 22	70,776 66	436,227 38	386,785 31	97,595 27	225,879 11	2,838,798 10
Home.....	1,383,656 19	45,888 87	378,340 86	301,671 93	345,761 30	185,157 37	68,820 66	189,291 67	2,898,588 85
John Hancock.....	5,252,037 67	-	688,223 80	3,614,197 25	3,091,682 28	1,739,115 31	259,600 99	671,025 29	13,065,885 59
Manhattan.....	1,473,048 33	11,410 58	292,662 31	57,017 63	180,204 79	185,855 91	112,006 10	276,929 20	2,589,134 85
Massachusetts Mutual.....	2,539,440 36	-	589,736 58	1,151,013 81	678,645 87	331,377 40	142,342 74	456,815 39	5,889,372 15
Metropolitan.....	18,233,369 58	133,010 45	1,011,538 10	3,694,875 90	9,737,803 99	7,020,771 15	1,093,597 08	3,044,937 48	43,969,003 73
Mutual.....	28,369,629 72	2,812,003 11	8,147,994 79	4,321,493 34	1,798,471 58	3,451,279 30	1,120,311 98	6,082,855 60	56,104,039 42
Mutual Benefit.....	6,812,751 27	168,434 70	1,903,643 52	2,239,455 23	1,607,668 33	575,643 37	472,480 30	535,288 80	14,315,365 58
National.....	2,117,901 16	253,428 65	763,237 89	222,386 20	578,527 05	262,861 27	159,749 15	209,595 18	4,567,686 55
New England Mutual.....	2,803,813 16	-	700,274 70	899,776 70	519,683 59	354,014 34	157,925 73	305,635 43	5,741,123 65
New York.....	28,564,331 37	1,774,484 10	11,832,697 10	5,877,353 93	3,991,156 64	3,784,575 47	1,118,533 50	7,767,769 37	64,710,901 48
Northwestern Mutual.....	9,930,720 09	67,945 77	5,532,887 11	7,911,285 40	3,699,348 29	857,528 84	803,252 56	1,008,383 18	29,806,351 24
Penn Mutual.....	5,940,041 05	255,675 94	1,301,373 07	1,361,085 38	1,671,682 35	583,227 02	494,558 55	625,576 01	12,237,087 37
Phoenix Mutual.....	1,410,645 06	11,308 00	396,083 08	414,569 10	370,255 95	278,363 93	115,312 57	144,317 27	3,140,854 96
Provident Life & Trust.....	4,547,527 07	81,351 05	742,812 25	1,060,633 84	655,020 10	393,930 67	150,762 01	4,259,900 58	11,891,937 57
Prudential.....	14,247,475 83	60,565 18	2,028,300 82	1,703,874 21	7,685,333 20	5,079,499 38	1,259,599 26	2,396,155 13	34,460,803 01
Security Mutual.....	575,318 53	292 57	93,369 28	28,374 57	187,408 20	198,564 40	38,037 32	104,719 75	1,226,084 62
Travelers.....	2,516,148 75	25,133 32	321,323 27	53,438 87	542,866 44	380,350 90	103,513 21	598,594 87	4,541,369 63
Union Central.....	2,751,471 78	24,390 02	450,979 88	1,081,462 16	984,428 82	350,808 12	167,068 56	754,993 75	6,565,603 09
United States.....	764,143 85	18,148 85	342,716 93	79,289 34	95,661 12	89,221 82	22,101 03	333,949 75	1,745,232 69
Washington.....	1,672,357 98	34,557 24	414,713 02	112,776 98	154,833 87	148,253 47	93,098 08	174,272 03	2,804,862 67
Total.....	\$177,825,244 97	\$6,954,743 12	\$52,805,515 40	\$43,741,550 80	\$44,969,445 28	\$30,607,287 86	\$9,858,092 34	\$33,950,410 29	\$400,712,290 06
Aggregate.....	\$178,739,709 40	\$6,957,134 73	\$52,971,155 25	\$43,847,350 26	\$45,131,977 13	\$30,735,993 50	\$9,916,429 87	\$34,184,728 66	\$402,484,478 80

TABLE No. 19.
Assets December 31, 1907.

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Loans on company's policies.	Premium notes.	Bonds and stocks.	Cash in office and bank.	Bills receivable and agents' balances.
MAINE COMPANY.								
Union Mutual.....	\$1,066,324 37	\$1,120,853 95	\$1,557,238 59	\$612,814 89	\$133,866 64	\$8,611,022 82	\$241,987 09	\$7,893 19
COMPANIES OF OTHER STATES.								
Ætna.....	\$616,795 01	\$41,239,753 50	\$1,363,490 81	\$6,076,735 00	\$259,709 17	\$29,556,873 38	\$5,255,409 87	\$113,682 10
Columbian National.....	-	1,178,250 00	24,225 00	190,868 62	72,157 07	1,967,563 33	622,668 37	37,462 70
Connecticut General.....	360,141 78	3,403,809 00	-	682,254 08	47,467 50	2,425,153 50	103,733 50	480 48
Connecticut Mutual.....	8,589,168 12	24,541,933 98	25,000 00	2,491,335 00	374,343 68	28,377,882 48	438,644 12	3,921 41
Equitable.....	28,285,455 69	95,008,970 00	7,612,000 00	49,615,393 06	-	253,589,660 00	10,527,687 41	4,820,964 80
Fidelity Mutual.....	1,313,969 66	1,916,367 43	337,913 75	4,254,676 34	374,656 05	5,832,201 11	274,432 78	494,660 71
Home.....	1,643,609 81	5,981,250 00	-	1,826,263 00	596,221 27	9,756,574 72	394,083 19	35,582 71
John Hancock.....	3,970,734 40	15,281,412 35	270,000 00	2,521,032 00	204,265 26	24,869,694 27	443,578 62	17,138 63
Manhattan.....	5,299,165 37	8,233,860 00	550,000 00	2,139,330 45	260,501 28	3,248,287 99	208,965 68	36,471 46
Massachusetts Mutual.....	630,042 35	17,658,882 02	-	5,791,212 00	821,156 72	19,645,272 75	684,280 00	3,003 74
Metropolitan.....	19,905,683 43	74,620,197 45	3,476,500 00	5,771,922 09	780,453 03	92,692,316 72	5,242,875 69	44,715 19
Mutual.....	29,409,158 80	125,741,836 42	11,805,000 00	52,022,021 33	-	269,479,062 76	6,487,545 88	92,302 70
Mutual Benefit.....	3,661,921 85	53,859,708 33	1,183,550 00	13,628,697 10	5,157,557 54	30,385,090 71	1,243,330 33	42,107 94
National.....	551,700 00	16,506,716 21	-	4,910,654 13	1,483,941 93	15,512,425 00	311,763 02	2,162 57
New England Mutual.....	2,487,663 47	11,718,808 34	974,900 00	4,224,102 72	662,833 06	23,185,827 00	575,242 76	-
New York.....	12,721,861 05	50,217,704 06	900,000 00	69,094,559 65	4,142,391 58	357,333,254 60	9,171,701 94	220 13
Northwestern Mutual.....	2,293,123 69	121,740,637 11	-	30,211,831 71	365,876 02	73,440,764 36	1,676,064 80	21,469 14
Penn Mutual.....	2,153,449 43	36,727,213 06	1,841,489 41	10,681,657 00	1,624,236 09	35,080,450 62	505,065 73	125,034 50
Phœnix Mutual.....	523,746 03	14,008,132 56	-	2,084,427 59	156,596 73	5,937,004 00	516,501 79	-
Provident Life & Trust.....	2,264,661 02	13,619,675 45	3,062,940 70	6,112,909 00	3,382 83	33,887,994 80	101,293 60	-
Prudential.....	12,137,831 07	26,402,634 17	7,777,940 00	6,280,454 19	1,153,452 10	80,124,582 04	11,940,449 14	647 47
Security Mutual.....	704,853 47	480,850 00	-	1,735,197 10	30,465 65	1,285,856 00	305,788 04	112,193 84
Travelers.....	1,750,180 45	13,676,041 92	-	5,040,999 74	7,019 72	23,876,372 00	468,155 06	5,149 84
Union Central.....	470,966 70	50,220,071 62	-	6,788,602 05	2,053,465 00	10,000 00	147,831 94	-
United States.....	325,880 97	3,986,890 00	100,000 00	1,152,870 09	60,824 68	2,820,185 17	151,752 28	28,156 62
Washington.....	6,379,171 50	4,201,500 00	-	2,080,193 00	-	5,856,327 12	202,628 22	34,531 22
Total.....	\$148,450,935 12	\$832,173,104 98	\$41,304,958 67	\$297,410,198 01	\$20,692,973 96	\$1,430,176,676 43	\$58,001,473 76	\$6,072,059 90
Aggregate.....	\$149,517,259 49	\$833,293,958 93	\$42,862,197 26	\$298,023,012 93	\$20,826,340 60	\$1,438,787,699 25	\$58,243,460 85	\$6,079,953 09

TABLE No. 19—Concluded.

COMPANIES.	Interest and rents due and accrued.	Market value of real estate over book value.	Market value of bonds and stocks over book value.	Net uncollected and deferred premiums.	All other assets.	Gross assets.	Less deductions.	Admitted assets.
MAINE COMPANY.								
Union Mutual.....	\$127,556 84	-	-	\$292,193 10	\$120 25	\$13,771,871 73	\$47,416 86	\$13,724,454 87
COMPANIES OF OTHER STATES.								
Aetna.....	\$1,341,377 17	-	-	\$879,403 86	-	\$86,703,238 87	\$297,765 98	\$86,405,472 89
Columbian National.....	28,058 40	-	-	169,133 35	\$2,186 23	4,292,573 07	201,517 84	4,091,055 23
Connecticut General.....	122,299 21	-	-	186,870 46	-	7,332,209 51	111,314 89	7,220,894 62
Connecticut Mutual.....	1,009,090 38	-	-	434,320 20	476,710 92	66,762,350 29	1,759,079 19	65,003,271 10
Equitable.....	3,607,834 54	\$953,500 00	-	5,933,052 00	833,508 38	460,788,025 88	33,516,617 74	427,271,408 14
Fidelity Mutual.....	189,830 29	37,830 34	-	378,062 92	-	15,404,601 38	862,928 62	14,541,672 76
Home.....	144,588 74	-	-	291,789 37	-	20,669,962 81	665,109 18	20,004,853 63
John Hancock.....	628,334 23	-	-	1,249,330 09	29,653 01	49,485,172 86	1,335,546 33	48,149,626 53
Manhattan.....	250,942 24	11,959 63	-	182,417 25	-	20,421,876 35	256,080 24	20,165,796 11
Massachusetts Mutual.....	637,721 15	-	-	880,037 29	-	46,751,608 02	975,298 82	45,776,309 20
Metropolitan.....	2,502,913 80	-	-	4,341,435 92	446,764 09	209,825,777 41	11,505,314 18	198,320,463 23
Mutual.....	3,999,487 10	-	\$6,536,589 72	4,685,477 99	121,493 57	510,379,976 27	16,202,955 24	494,177,021 03
Mutual Benefit.....	1,998,726 28	-	-	1,336,713 69	-	112,497,403 77	724,832 77	111,772,571 00
National.....	756,701 40	-	-	656,091 03	-	40,692,155 29	340,112 21	40,352,043 08
New England Mutual.....	330,182 10	-	-	294,537 55	-	44,454,097 00	292,004 00	44,162,093 00
New York.....	5,593,352 96	-	-	7,487,691 41	100,025 37	516,762,762 75	22,353,954 88	494,408,807 87
Northwestern Mutual.....	3,733,917 85	-	-	2,551,537 19	-	226,035,221 87	3,215,975 80	232,819,246 07
Penn Mutual.....	1,141,183 46	-	-	1,837,936 92	331,665 56	92,049,381 78	2,439,816 17	89,609,565 61
Phoenix Mutual.....	318,758 92	-	-	345,979 36	-	23,891,146 98	255,127 40	23,636,019 58
Provident Life & Trust.....	814,246 09	-	95,655 20	1,001,336 11	-	60,964,094 80	-	60,964,094 80
Prudential.....	1,649,966 38	-	-	3,512,830 31	66,906 81	151,047,693 68	5,823,026 79	145,224,666 89
Security Mutual.....	57,426 69	20,693 43	-	188,454 81	-	4,921,779 03	267,399 34	4,654,379 69
Travelers.....	538,553 01	-	-	789,160 70	-	46,151,632 44	1,460,924 32	44,690,708 12
Union Central.....	2,207,480 25	-	487 50	365,748 24	-	62,264,653 30	22,199 70	62,242,453 60
United States.....	102,988 94	7,119 03	-	90,109 50	-	8,826,777 28	110,970 34	8,715,806 94
Washington.....	146,105 00	-	-	217,590 11	-	19,118,046 17	509,261 45	18,608,784 72
Total.....	\$33,852,066 58	\$1,031,077 43	\$6,632,732 42	\$40,287,047 63	\$2,408,913 94	\$2,918,494,218 86	105,505,133 42	\$2,812,989,085 44
Aggregate.....	\$33,979,623 42	\$1,031,077 43	\$6,632,732 42	\$40,579,240 73	\$2,409,034 19	\$2,932,266,090 59	105,552,550 28	\$2,826,713,540 31

TABLE No. 20.
Liabilities December 31, 1907.

COMPANIES.	Net reserve.	Supple- mentary. contracts.	POLICY CLAIMS.			Dividends due policy holders.	All other liabilities.	Cash capital.	Surplus	Total liabilities.
			Due and unpaid.	Not due.	Resisted					
MAINE COMPANY.										
Union Mutual	\$12,901,376 00	\$37,105 00	\$2,599 48	\$104,533 66	\$1,000 00	\$10,991 02	\$43,478 15	-	\$623,371 56	\$13,724,454 87
COMPANIES OF OTHER STATES.										
Aetna	\$74,879,393 00	\$232,002 00	\$51,599 00	\$182,219 00	\$38,225 19	\$955,846 36	\$4,479,179 96	\$2,000,000 00	\$3,587,008 38	\$86,405,472 89
Columbian National	2,501,838 00	29,462 65	511 40	40,097 00	9,478 88	6,066 58	30,780 16	1,000,000 00	431,770 56	4,091,055 23
Connecticut General	6,508,682 00	1,042 00	4,700 00	19,031 00	-	119,928 25	51,832 53	150,000 00	385,678 84	7,220,894 62
Connecticut Mutual	60,180,198 00	-	72,639 21	304,341 00	5,000 00	1,548,620 39	565,815 25	-	2,326,657 25	65,003,271 10
Equitable	371,567,681 00	1,731,670 00	442,974 96	2,030,860 54	184,147 00	852,196 20	2,185,088 21	100,000 00	48,176,790 23	427,271,408 14
Fidelity Mutual	13,034,615 00	218,508 29	-	77,080 66	42,840 00	241,992 01	141,853 59	-	784,783 21	14,541,672 76
Home	18,857,776 00	121,652 60	5,558 02	116,725 06	3,000 00	2,883 94	127,823 18	125,000 00	644,435 43	20,004,853 63
John Hancock	41,513,975 00	211,828 00	14,561 73	140,453 00	26,007 80	649,137 33	855,203 05	-	4,740,460 60	48,149,626 53
Manhattan	18,167,665 00	19,970 00	8,373 18	52,916 30	15,000 00	12,037 10	34,789 82	100,000 00	1,755,044 71	20,165,796 11
Massachusetts Mutual	42,131,030 00	288,858 16	709 00	82,750 00	11,000 00	1,110,331 87	153,684 83	-	1,997,855 34	45,776,209 20
Metropolitan	150,614,322 00	44,069 00	-	366,187 92	46,021 60	1,380,569 49	1,917,394 08	2,000,000 00	11,951,899 14	198,320,463 23
Mutual	420,094,742 00	2,062,549 60	698,665 23	2,378,925 92	321,542 00	65,977,144 51	2,643,451 77	-	494,177,021 03	814,177,021 03
Mutual Benefit	102,274,954 00	976,171 60	31,469 00	490,313 70	37,500 00	2,823,252 19	472,320 17	-	4,663,510 34	111,772,571 00
National	35,243,732 33	76,157 85	9,009 21	57,316 28	2,000 00	3,778,736 68	416,294 92	-	768,745 81	40,352,043 08
New England Mutual	40,073,485 81	173,042 88	71,671 00	191,867 39	9,500 00	422,163 40	201,198 18	-	3,019,164 34	44,162,093 00
New York	432,872,357 00	2,099,624 19	367,831 55	2,531,377 69	194,860 79	42,504,375 20	13,838,381 45	-	-	494,408,897 87
Northwestern Mutual	139,621,745 00	1,198,853 27	127,365 12	543,116 53	108,149 79	28,565,995 55	228,247 22	-	2,427,773 59	232,819,246 07
Penn Mutual	71,895,676 00	1,783,297 00	21,581 00	461,865 92	17,129 00	6,472,730 93	2,993,647 79	-	2,960,638 87	89,609,565 61
Phoenix Mutual	22,392,868 00	23,558 00	-	22,692 00	-	104,647 00	141,020 00	-	951,234 58	23,636,019 58
Provident Life & Trust	54,152,873 00	399,601 00	54,133 75	85,894 00	-	703,142 62	751,324 28	1,000,000 00	3,817,126 15	60,964,094 80
Prudential	118,492,645 00	400,707 07	7,690 55	862,872 45	39,029 46	7,358,245 62	3,003,282 79	2,000,000 00	13,060,193 95	145,224,666 89
Security Mutual	3,920,476 00	36,427 00	-	36,280 08	6,000 00	17,466 39	89,365 62	-	548,364 60	4,654,379 69
Travelers	40,428,673 00	2,674,490 31	781 50	148,002 15	22,500 00	8,598 58	238,598 29	-	1,168,924 62	44,690,708 12
Union Central	50,024,824 00	451,637 00	23,570 00	122,648 00	62,750 00	8,426,303 16	620,101 74	100,000 00	2,410,619 70	62,242,453 60
United States	8,224,538 00	45,856 00	6,950 00	53,235 00	50,483 53	7,632 20	50,999 74	264,000 00	12,112 45	8,715,806 94
Washington	17,565,478 00	43,652 00	18,209 15	99,799 64	8,000 00	7,472 33	168,168 92	500,000 00	197,944 68	18,608,784 72
Total	\$2,450,236,412 14	\$15,335,686 87	\$2,043,673 58	\$11,498,868 23	\$1,260,165 06	\$174,057,664 65	\$36,395,847 54	\$9,339,000 00	\$112,821,767 37	\$2,812,989,085 44
Aggregate	\$2,463,137,788 14	\$15,372,791 87	\$2,046,273 06	\$11,603,401 89	\$1,261,165 06	\$174,068,655 67	\$36,439,325 69	\$9,339,000 00	\$113,445,138 93	\$2,826,713,540 31

TABLE No. 21.
Exhibit of Policies.

COMPANIES.	POLICIES IN FORCE DEC. 31, 1906.		POLICIES ISSUED.		POLICIES TERMINATED.		POLICIES IN FORCE DEC. 31, 1907.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual	47,467	\$67,038,856 00	1,752	\$2,530,998 00	4,517	\$6,727,347 00	44,702	\$62,842,507 00
COMPANIES OF OTHER STATES.								
Ætna	150,764	\$361,362,984 00	12,298	\$27,367,767 00	9,022	\$17,703,177 00	154,039	\$271,027,574 00
Columbian National	10,449	38,810,646 00	2,280	5,064,368 00	3,367	8,374,127 50	9,362	35,500,886 50
Connecticut General	21,311	33,665,096 00	2,339	5,932,576 00	1,255	2,224,803 00	22,385	36,472,869 00
Connecticut Mutual	72,006	171,701,156 00	4,623	11,851,991 00	3,433	8,837,142 00	73,196	174,716,005 00
Equitable	527,715	1,376,676,369 00	21,383	73,279,540 00	37,184	109,829,555 00	511,914	1,340,126,354 00
Fidelity Mutual	58,992	118,143,518 00	7,313	16,874,179 00	7,366	15,565,433 00	58,939	119,452,204 00
Home	47,661	86,113,559 00	3,667	8,183,325 00	4,237	8,103,587 00	47,091	86,193,297 00
John Hancock	101,335	167,069,389 00	20,163	32,539,839 00	10,161	15,784,140 00	111,337	183,825,088 00
Manhattan	35,810	74,407,461 00	1,763	4,179,379 00	3,716	9,519,926 00	33,857	69,066,914 00
Massachusetts Mutual	90,370	202,496,761 00	9,561	21,449,240 00	4,693	10,470,741 00	95,238	213,872,260 00
Metropolitan	531,467	428,184,083 00	160,871	122,405,935 00	85,416	63,526,923 00	606,922	487,063,095 00
Mutual	664,925	1,517,257,190 00	20,351	50,221,029 00	44,063	114,725,801 00	641,213	1,452,752,408 00
Mutual Benefit	178,089	412,119,264 00	21,718	51,095,590 00	10,205	22,471,864 00	189,602	440,742,990 00
National	77,099	148,797,787 00	8,821	18,107,110 00	7,581	15,125,616 00	78,339	151,779,281 00
New England Mutual	73,252	173,396,203 00	6,886	16,052,643 00	4,341	10,576,526 00	75,797	178,872,260 00
New York	993,630	2,029,605,718 00	65,017	154,558,497 00	76,199	178,823,031 00	982,448	2,005,341,184 00
Northwestern Mutual	339,468	819,252,279 00	38,657	106,237,187 00	17,041	43,925,874 00	361,084	881,563,592 00
Penn Mutual	164,582	396,319,522 00	24,116	69,366,148 00	15,753	39,729,400 00	172,945	425,956,270 00
Phoenix Mutual	55,762	97,583,284 00	6,192	13,620,808 00	4,330	8,123,374 00	57,624	103,080,718 00
Provident Life & Trust	67,083	182,679,367 00	8,202	22,843,568 00	4,245	13,536,149 00	71,040	191,986,786 00

Prudential.....	408,117	464,840,841 00	74,022	76,924,565 00	44,110	44,689,533 00	438,029	497,075,873 00
Security Mutual.....	29,877	51,042,299 00	4,161	7,232,507 00	5,988	9,800,837 00	28,050	48,473,969 00
Travelers.....	69,352	166,735,543 00	9,445	24,121,493 00	4,593	10,521,616 00	74,202	150,335,420 00
Union Central.....	130,933	242,141,715 00	14,013	31,405,313 00	7,823	16,982,462 00	137,123	256,564,566 00
United States.....	19,427	37,350,422 00	967	1,955,037 00	2,037	4,287,381 00	18,357	35,018,078 00
Washington.....	33,973	61,032,283 00	1,459	4,205,150 00	3,363	7,378,112 00	32,069	57,859,321 00
Total.....	4,953,449	\$9,758,784,729 00	550,286	\$976,174,784 00	421,533	\$810,637,130 50	5,082,202	\$9,924,322,382 50
Aggregate.....	5,000,916	\$9,825,823,585 00	552,038	\$978,705,782 00	426,050	\$817,361,477 50	5,126,901	\$9,987,164,889 50
INDUSTRIAL.								
John Hancock.....	1,645,923	\$263,147,965 00	309,995	\$49,168,067 00	263,523	\$39,199,866 00	1,662,395	\$273,116,166 00
Metropolitan.....	8,487,670	1,264,684,502 00	1,782,075	254,369,673 00	1,256,658	201,170,689 00	9,013,087	1,317,883,486 00
Prudential.....	6,474,689	788,261,730 00	1,434,339	195,523,950 00	1,056,235	143,494,508 00	6,852,793	840,291,172 00
Total.....	16,608,282	\$2,316,094,197 00	3,526,409	\$409,061,690 00	2,576,416	\$383,865,063 00	17,558,275	\$2,431,290,824 00

TABLE No. 22.
Policies Terminated During 1907.

COMPANIES.	DEATH.		MATURITY.		EXPIRY.		SURRENDER.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual.....	469	\$757,228 00	113	\$156,120 00	648	\$1,018,902 00	490	\$700,734 00
COMPANIES OF OTHER STATES.								
Ætna.....	1,865	\$3,464,957 00	1,425	\$2,135,110 00	210	\$384,499 00	1,267	\$3,148,900 00
Columbian National.....	57	135,980 00	-	-	1	10,000 00	245	1,056,083 00
Connecticut General.....	180	247,074 00	167	171,785 00	37	62,500 00	260	404,108 00
Connecticut Mutual.....	1,803	4,452,553 00	136	280,574 32	-	14,981 68	737	1,563,160 00
Equitable.....	6,306	19,549,821 00	1,476	4,543,974 00	1,008	4,289,384 00	16,121	44,869,931 00
Fidelity Mutual.....	614	1,392,248 00	-	-	215	515,589 00	833	1,560,874 00
Home.....	519	1,089,337 00	115	294,319 00	49	106,716 00	833	1,462,780 00
John Hancock.....	775	1,357,152 00	83	123,618 00	9	20,075 00	1,391	1,817,049 00
Manhattan.....	524	1,285,786 00	116	233,332 00	24	67,130 00	678	1,550,926 00
Massachusetts Mutual.....	854	2,276,261 00	128	276,495 00	18	21,000 00	1,369	2,710,918 00
Metropolitan.....	4,602	3,495,495 00	385	263,948 00	51	239,965 00	14,294	11,923,620 00
Mutual.....	8,036	24,016,483 00	1,715	4,655,342 00	213	1,920,993 00	16,516	38,466,712 00
Mutual Benefit.....	1,961	5,417,457 00	569	1,429,963 00	1,298	2,620,411 00	3,135	7,490,544 00
National.....	665	1,638,597 00	383	483,479 00	453	928,780 00	1,931	3,883,765 00
New England Mutual.....	852	2,342,869 00	174	420,222 00	147	527,736 00	1,051	2,420,871 00
New York.....	9,109	22,967,774 00	2,317	5,876,845 00	43,295	83,087,610 00	18,679	39,097,908 00
Northwestern Mutual.....	2,858	8,032,916 00	840	2,054,171 00	54	1,569,114 00	6,503	14,654,818 00
Penn Mutual.....	1,528	4,809,081 00	558	1,363,330 00	1,051	2,568,983 00	2,018	6,466,501 00
Phoenix Mutual.....	702	1,213,995 00	118	195,041 00	238	402,971 00	914	1,927,677 00
Provident Life & Trust.....	593	2,062,674 00	809	2,421,692 00	-	-	939	2,783,400 00

Prudential.....	3,287	3,794,386 00	181	190,692 00	12,413	16,213,651 00	3,911	6,042,738 00	
Security Mutual.....	248	559,959 00	-	-	5	7,000 00	243	489,246 00	
Travelers.....	724	1,815,882 00	297	645,599 00	216	619,524 00	933	2,513,172 00	
Union Central.....	1,037	2,129,635 00	631	1,051,852 00	371	782,168 00	732	1,736,129 00	
United States.....	305	665,098 00	67	113,600 00	156	455,750 00	374	880,628 00	
Washington.....	432	904,487 00	356	756,096 00	74	218,400 00	919	1,754,956 00	
Total.....	50,436	\$121,117,957 00	13,016	\$29,986,079 32	61,606	\$117,654,930 68	97,531	\$202,687,484 00	
Aggregate.....	50,905	\$121,875,185 00	13,159	\$30,142,199 32	62,254	\$118,673,832 68	98,021	\$203,388,218 00	
INDUSTRIAL.									
John Hancock.....	25,754	\$3,845,319 00	19	\$1,910 00	-	-	18,140	\$3,098,550 00	
Metropolitan.....	131,247	14,417,312 00	1,036	56,615 00	915	\$49,289 00	97,629	14,111,003 00	
Prudential.....	96,357	10,292,137 00	564	31,879 00	507	17,347 00	70,737	10,118,018 00	
Total.....	253,358	\$28,554,768 00	1,619	\$90,404 00	1,422	\$66,636 00	186,506	\$27,327,571 00	

TABLE No. 22—Concluded.

COMPANIES.	LAPSE.		DECREASE.		TOTAL TERMINATED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.						
Union Mutual.....	2,768	\$3,934,644 00	29	\$159,719 00	4,517	\$6,727,347 00
COMPANIES OF OTHER STATES.						
Ætna.....	4,255	\$7,961,776 00	1	\$607,935 00	9,023	\$17,703,177 00
Columbian National.....	3,064	6,769,926 00	-	402,138 50	3,367	8,374,127 50
Connecticut General.....	621	1,225,297 00	-	114,039 00	1,265	2,224,803 00
Connecticut Mutual.....	756	1,788,100 00	1	737,773 00	3,433	8,837,142 00
Equitable.....	12,273	27,446,542 00	-	9,129,903 00	37,184	109,829,555 00
Fidelity Mutual.....	5,674	11,674,372 00	30	422,350 00	7,366	15,565,433 00
Home.....	2,721	4,686,052 00	-	464,383 00	4,237	8,103,587 00
John Hancock.....	7,899	10,797,200 00	4	1,664,046 00	10,161	15,784,140 00
Manhattan.....	2,374	5,851,059 00	-	531,693 00	3,716	9,519,926 00
Massachusetts Mutual.....	2,324	4,161,886 00	-	1,024,181 00	4,693	10,470,741 00
Metropolitan.....	66,084	47,603,885 00	-	-	85,416	63,526,923 00
Mutual.....	17,583	36,005,622 00	-	9,660,649 00	44,063	114,725,801 00
Mutual Benefit.....	3,242	5,214,124 00	-	299,365 00	10,205	22,471,864 00
National.....	3,561	6,535,275 00	588	1,655,720 00	7,581	15,125,616 00
New England Mutual.....	2,099	3,718,132 00	18	1,146,696 00	4,341	10,576,526 00
New York.....	2,799	7,785,334 00	-	20,007,560 00	76,199	178,823,031 00
Northwestern Mutual.....	6,981	15,000,809 00	-	2,613,986 00	17,041	43,925,874 00
Penn Mutual.....	9,055	21,346,783 00	643	3,174,722 00	15,753	39,729,400 00
Phoenix Mutual.....	2,358	4,067,370 00	-	316,320 00	4,330	8,123,374 00
Provident Life & Trust.....	1,904	5,638,224 00	-	620,159 00	4,245	13,536,149 00

Prudential	24,318	17,987,637 00	-	460,429 00	44,110	44,689,533 00
Security Mutual	5,492	8,676,501 00	-	68,131 00	5,988	9,800,837 00
Travelers	2,423	4,530,656 00	-	396,783 00	4,593	10,521,616 00
Union Central	5,052	10,480,344 00	-	802,334 00	7,823	16,982,462 00
United States	1,127	2,121,058 00	8	51,247 00	2,037	4,287,381 00
Washington	1,582	3,114,956 00	-	629,217 00	3,363	7,378,112 00
Total	197,621	\$282,188,9200 00	1,293	\$57,001,759 50	421,533	\$810,637,120 50
Aggregate	200,389	\$286,123,564 00	1,322	\$57,161,478 50	426,050	\$817,364,477 50
INDUSTRIAL.						
John Hancock	219,610	\$32,254,087 00	-	-	263,523	\$39,199,866 00
Metropolitan	1,025,831	172,536,470 00	-	-	1,256,658	\$201,170,689 00
Prudential	888,070	123,035,127 00	-	-	1,056,235	143,494,508 00
Total	2,133,511	\$327,825,684 00	-	-	2,576,416	\$383,865,063 00

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

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1906.		1907.		1906.		1907.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual	1,075	\$1,075,954 72	220	\$267,836 93	917	\$965,870 87	727	\$783,974 63
COMPANIES OF OTHER STATES.								
Ætna	148	\$162,824 00	69	\$94,750 00	126	\$135,487 00	146	\$214,073 00
Columbian National	81	354,056 00	37	93,740 00	11	109,000 00	18	65,170 00
Connecticut General	75	92,529 00	27	27,041 00	7	6,500 00	15	14,500 00
Connecticut Mutual	193	292,985 00	195	310,500 00	133	198,592 00	188	340,661 00
Equitable	547	742,907 00	349	789,807 00	481	718,825 00	352	538,722 00
Fidelity Mutual	11	15,459 00	1	2,356 00	37	51,496 00	7	14,571 00
Home	190	226,744 88	60	88,500 00	59	71,151 88	65	74,000 00
John Hancock	65	88,000 00	67	135,000 00	31	44,255 00	21	58,000 00
Manhattan	11	15,500 00	10	12,000 00	14	19,167 00	16	19,150 00
Massachusetts Mutual	137	261,817 00	159	287,787 00	67	95,940 00	77	126,545 00
Metropolitan	2,144	1,345,146 00	1,783	1,180,684 00	1,346	815,742 00	1,248	763,259 00
Mutual	267	411,384 00	125	267,857 00	446	873,070 00	387	809,407 00
Mutual Benefit	351	496,025 00	327	576,871 00	244	330,652 00	260	362,675 00
National Reserve	47	84,836 00	21	22,939 00	138	398,699 00	65	123,794 00
National	191	259,919 38	194	244,123 58	104	147,136 69	122	157,703 58
New England Mutual	216	393,913 00	194	319,228 00	137	236,304 00	124	236,299 00
New York	302	424,220 00	281	443,537 00	363	693,523 00	303	523,123 00
Northwestern Mutual	389	580,500 00	401	640,500 00	253	323,904 00	172	240,033 00
Penn Mutual	293	413,658 00	306	489,011 00	231	307,947 00	342	395,138 00
Phoenix Mutual	105	151,000 00	62	81,301 00	68	70,783 00	63	63,121 00

Provident Life & Trust.....	129	247,672 00	142	291,194 00	64	116,386 00	133	223,561 00
Provident Savings.....	110	250,759 00	47	127,516 00	130	171,120 00	37	66,656 00
Prudential.....	400	378,575 00	235	234,852 00	186	171,259 00	211	184,640 00
Reliance.....	-	-	1	1,000 00	-	-	1	1,000 00
Security Mutual.....	43	43,135 00	38	50,246 00	27	41,527 00	28	35,864 00
State Mutual.....	16	47,586 00	-	-	24	48,991 00	-	-
Travelers.....	165	274,859 00	182	273,355 00	127	189,808 00	86	116,218 00
Union Central.....	44	80,850 00	62	116,350 00	25	82,464 00	33	65,250 00
United States.....	17	15,000 00	4	4,020 00	17	17,020 00	9	12,000 00
Washington.....	41	57,984 00	23	29,350 00	82	113,051 00	68	95,795 00
Total.....	6,728	\$8,209,843 26	5,402	\$7,235,415 58	4,978	\$6,599,800 57	4,597	\$5,940,928 58
Aggregate.....	7,803	\$9,285,797 98	5,622	\$7,503,252 51	5,895	\$7,565,671 44	5,324	\$6,724,903 21
INDUSTRIAL.								
Metropolitan.....	13,563	\$2,582,017 00	12,705	\$1,953,267 00	12,178	\$2,457,871 00	10,368	\$1,952,430 00
Prudential.....	3,686	490,766 00	3,495	469,211 00	2,195	280,701 00	2,199	298,208 00
Total.....	17,249	\$3,072,783 00	16,200	\$2,422,478 00	14,373	\$2,738,572 00	12,567	\$2,250,638 00

TABLE No. 23—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1906.		1907.		1906.	1907.	1906.	1907.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANY.								
Union Mutual.....	10,869	\$11,613,546 72	10,362	\$11,097,409 02	\$496,784 33	\$433,263 50	\$111,682 89	\$126,125 87
COMPANIES OF OTHER STATES.								
Ætna.....	1,694	\$2,191,548 00	1,617	\$2,072,225 00	\$71,782 89	\$66,527 92	\$80,054 00	\$112,830 00
Columbian National.....	76	366,056 00	95	394,626 00	11,311 65	12,418 24	-	2,490 00
Connecticut General.....	145	172,432 00	157	184,973 00	7,357 42	7,912 28	2,000 00	1,000 00
Connecticut Mutual.....	2,241	3,473,934 00	2,248	3,443,773 00	119,850 19	116,059 12	86,629 00	145,905 00
Equitable.....	7,575	10,930,313 00	7,572	11,181,398 00	398,698 65	406,155 79	102,481 00	109,126 00
Fidelity Mutual.....	119	182,079 00	113	169,864 00	6,339 94	5,865 99	-	1,000 00
Home.....	510	627,367 00	505	641,867 00	29,431 50	27,716 70	3,244 88	2,490 00
John Hancock.....	180	285,335 00	226	362,335 00	9,182 66	12,439 71	3,150 00	12,500 00
Manhattan.....	188	249,892 00	182	242,742 00	8,077 08	7,787 48	6,000 00	9,400 00
Massachusetts Mutual.....	1,708	2,570,490 00	1,790	2,731,732 00	95,708 71	102,900 72	32,727 00	86,804 00
Metropolitan.....	7,284	4,732,134 00	7,819	5,149,559 00	217,160 79	228,512 83	35,745 00	43,127 00
Mutual.....	8,329	14,244,577 00	8,067	13,703,027 00	479,824 06	434,123 63	275,859 71	305,814 42
Mutual Benefit.....	3,775	5,408,892 00	3,842	5,623,088 00	204,578 48	207,503 18	103,283 00	79,845 00
Mutual Reserve.....	337	696,957 00	293	596,102 00	22,016 00	15,500 00	6,923 76	23,850 00
National.....	1,336	1,913,188 54	1,408	1,999,608 54	72,508 02	73,938 49	14,268 21	35,000 00
New England Mutual.....	2,428	4,072,415 00	2,498	4,155,344 00	122,224 48	123,004 38	62,771 00	52,837 00
New York.....	5,577	8,002,476 00	5,555	7,922,890 00	293,770 59	290,154 22	107,791 78	162,428 57
Northwestern Mutual.....	4,362	6,980,388 00	4,591	7,380,855 00	274,104 07	278,470 53	55,056 00	67,722 00
Penn Mutual.....	3,088	4,031,799 00	3,052	4,125,672 00	163,013 17	166,283 65	29,037 00	35,800 00
Phoenix Mutual.....	1,019	1,089,908 00	1,018	1,108,088 00	45,668 47	46,846 62	18,901 00	21,319 00

Provident Life & Trust.....	1,069	1,784,626 00	1,078	1,852,259 00	101,155 40	81,796 95	22,578 00	17,165 00
Provident Savings.....	284	480,417 00	294	541,277 00	19,265 55	17,701 02	1,000 00	14,050 00
Prudential.....	1,556	1,474,786 00	1,580	1,524,998 00	58,629 16	64,529 01	5,441 30	9,358 49
Reliance.....	6	6,000 00	6	6,000 00	-	263 61	-	-
Security Mutual.....	209	264,926 00	219	279,308 00	8,474 62	9,749 70	-	-
State Mutual.....	403	719,685 00	-	-	25,596 74	-	17,804 93	-
Travelers.....	1,506	2,103,581 00	1,602	2,260,718 00	70,056 91	72,187 07	34,203 51	48,300 00
Union Central.....	435	692,525 00	464	743,625 00	26,608 40	30,108 15	1,000 00	8,099 95
United States.....	86	100,020 00	81	92,040 00	2,792 32	2,341 35	2,000 00	-
Washington.....	996	1,075,993 00	951	1,009,548 00	41,473 68	37,340 55	36,409 43	22,356 18
Total.....	58,521	\$80,924,739 54	58,923	\$81,499,541 54	\$3,006,661 60	\$2,946,136 89	\$1,146,359 51	\$1,428,166 61
Aggregate.....	69,390	\$92,538,286 26	69,285	\$92,596,950 66	\$3,503,445 93	\$3,379,400 39	\$1,258,042 40	\$1,554,292 48
INDUSTRIAL.								
Metropolitan.....	63,683	\$10,837,984 00	66,020	\$10,838,821 00	\$355,456 61	\$364,616 07	\$92,109 53	\$104,798 24
Prudential.....	9,838	1,392,491 00	11,134	1,563,494 00	50,981 03	58,138 79	13,570 87	17,308 28
Total.....	73,521	\$12,230,475 00	77,154	\$12,402,315 00	\$406,437 64	\$422,754 86	\$105,680 40	\$122,106 52

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.
MAINE COMPANIES.								
Augusta Mutual Plate Glass Insurance Co.	-	\$1,973 97	-	\$1,973 97	\$1,303 25	\$1,303 25	\$183 64	\$876 61
Maine Live Stock Insurance Company	\$10,000 00	11,974 18	\$1,020 57	10,953 61	1,424 95	4,489 90	175 00	2,810 51
Total	\$10,000 00	\$13,948 15	\$1,020 57	\$12,927 58	\$2,728 20	\$5,793 15	\$358 64	\$3,687 12
COMPANIES OF OTHER STATES.								
Ætna Accident and Liability Company	\$500,000 00	\$753,661 27	\$1,592 57	\$752,068 70	\$3,160 16	\$263,036 12	\$212 05	\$3,348 89
Ætna Indemnity Company	500,000 00	1,105,106 82	521,432 85	583,673 97	556,109 99	612,824 60	205,021 43	610,464 63
Ætna Life Insurance Co. (Accident Dept.)	2,000,000 00	*86,405 47 89	*80,818 464 51	*5,587,008 38	4,820,997 03	8,395,208 57	2,346,468 33	4,527,722 91
American Bonding Company	500,000 00	1,426,761 17	724,090 70	702,670 47	759,624 58	813,008 53	366,372 56	1,017,405 03
American Credit-Indemnity Company	1,000,000 00	2,453,871 62	838,546 79	1,615,324 83	1,371,124 55	1,463,228 47	412,120 03	1,294,174 77
American Surety Company	2,500,000 00	6,374,602 38	1,806,065 78	4,568,536 60	1,998,651 76	2,587,565 38	821,388 19	2,451,251 96
Bankers Surety Company	500,000 00	751,331 34	193,921 26	557,410 08	291,147 42	324,493 04	90,770 37	283,325 38
Casualty Company of America	500,000 00	2,031,697 93	1,330,849 50	700,843 43	1,487,010 17	1,547,965 17	577,199 24	1,451,673 64
Continental Casualty Company	300,000 00	1,865,026 25	1,289,834 04	575,664 18	2,381,861 10	2,639,593 81	1,012,387 20	2,492,685 22
Empire State Surety Company	500,000 00	1,284,466 69	601,883 86	682,582 83	735,227 32	778,523 32	205,268 28	784,801 13
Employers Liability Assurance Corp'n	250,000 00	4,316,002 79	2,960,530 64	1,355,472 15	2,969,816 40	3,094,603 46	1,076,586 29	2,652,464 31
Federal Casualty Company	100,000 00	176,709 63	24,950 26	151,759 13	292,225 92	370,975 48	122,245 42	313,611 29
Fidelity and Casualty Company	1,000,000 00	7,500,601 23	5,599,288 29	1,701,312 97	6,181,502 28	6,536,555 83	2,612,901 17	6,198,934 32
Fidelity and Deposit Company	2,000,000 00	5,776,026 95	1,454,734 03	4,321,292 92	4,134,893 13	1,702,324 15	500,551 18	2,492,685 22
Frankfort Marine Acc. & Plate Glass Ins. Co.	250,000 00	1,459,802 66	1,034,823 76	424,978 90	965,399 81	1,067,923 70	376,107 88	986,922 94
General Accident F. & L. Assurance Co.	250,000 00	1,227,371 18	857,209 79	370,161 39	1,287,226 03	1,543,667 27	518,342 41	1,259,532 65
General Accident Insurance Company	100,000 00	344,514 33	141,054 10	203,460 23	422,439 10	474,531 30	165,361 39	516,972 57
Great Eastern Casualty & Indemnity Co.	200,000 00	419,321 72	124,006 81	295,317 91	384,345 43	440,770 96	155,811 84	416,743 00
Hartford Steam Boiler Inspection & Ins. Co.	1,000,000 00	4,030,194 80	2,053,326 74	2,006,868 06	1,226,380 74	1,441,594 28	66,936 19	1,661,768 28
Lloyd's Plate Glass Insurance Company	250,000 00	815,236 76	329,390 51	485,846 25	478,849 40	513,647 29	186,264 93	503,819 50

Maryland Casualty Company	750,000 00	4,130,479 23	2,467,253 08	1,663,226 15	3,015,799 94	3,190,919 95	1,108,570 83	3,055,438 33
Metropolitan Casualty Insurance Company	200,000 00	629,767 47	328,502 77	301,264 70	554,641 18	574,341 75	219,008 60	554,827,67
Metropolitan Surety Company	250,000 00	723,973 10	401,157 88	322,815 22	439,044 11	464,174 37	153,656 58	506,076 58
National Casualty Company	100,000 00	174,452 29	28,851 40	145,600 89	485,759 31	544,401 40	187,728 86	533,713 60
National Surety Company	500,000 00	2,377,788 57	1,334,765 94	1,043,022 63	1,585,656 57	1,676,016 81	452,286 91	1,316,932 43
New Amsterdam Casualty Company	314,400 00	1,002,115 51	584,236 02	417,879 49	771,020 72	804,488 95	330,239 45	736,433 09
New Jersey Plate Glass Insurance Co.	200,000 00	479,449 83	187,590 26	291,859 57	291,396 52	309,008 73	114,995 25	269,470 25
New York Plate Glass Insurance Co.	200,000 00	724,927 76	347,071 29	377,856 47	515,153 97	543,416 36	218,157 03	518,140 98
North American Accident Insurance Co.	200,000 00	545,590 99	151,920 06	393,670 93	754,313 45	969,031 35	237,433 49	905,315 34
Ocean Accident & Guarantee Corporation.	350,000 00	3,309,790 07	2,047,086 01	1,262,704 06	2,367,013 11	2,471,006 36	822,154 19	2,006,896 14
Phoenix Preferred Accident Insurance Co.	100,000 00	147,722 06	17,965 92	129,756 14	184,756 36	222,144 61	60,132 91	214,420 84
Preferred Accident Insurance Company ...	350,000 00	1,672,826 23	888,166 23	784,660 00	1,403,183 72	1,457,385 07	482,005 64	1,279,985 81
Standard Life & Accident Insurance Co.	500,000 00	3,003,968 11	1,722,900 48	1,281,067 63	2,079,041 51	2,208,188 17	816,709 20	1,906,597 17
Title Guaranty & Surety Company	800,000 00	1,775,532 46	499,268 58	1,276,263 88	629,964 43	703,552 85	195,177 62	628,559 93
Travelers Indemnity Company	500,000 00	663,740 95	64,341 43	599,399 52	85,635 16	171,801 46	7,650 19	71,566 04
Travelers Insurance Co. (Accident Dept.)...	1,000,000 00	11,777,636 17	7,941,612 04	3,836,024 13	8,534,466 89	9,168,834 21	2,929,297 42	7,764,817 07
United States Casualty Company	400,000 00	1,859,804 66	984,804 66	875,000 00	1,237,167 36	1,314,354 13	429,178 24	1,145,875 20
United States Fidelity & Guaranty Co.	1,700,000 00	3,907,155 35	2,004,859 31	1,902,296 01	2,528,396 47	2,699,134 16	833,696 33	2,419,933 67
United States Health & Accident Ins. Co.	300,000 00	694,291 34	168,786 91	525,504 43	869,315 12	1,094,224 69	409,428 95	1,038,989 52
Total	\$23,014,400 00	\$169,949,267 56	\$124,877,137 30	\$45,072,130 26	\$58,376,748 22	\$67,198,446 11	\$22,125,824 07	\$58,462,690 67
Aggregate	\$23,024,400 00	\$169,963,215 71	\$124,878,157 87	\$45,085,057 84	\$58,379,476 42	\$67,204,239 26	\$22,126,182 71	\$58,466,377 79

* Includes Life Department.

INSURANCE COMMISSIONER'S REPORT.

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

COMPANIES.	In force December 31, 1906.	Written.	Terminated.	Reinsured.	In force December 31, 1907.
MAINE COMPANIES.					
Augusta Mutual Plate Glass, Plate Glass.....	-	\$1,366 66	\$63 41	-	\$1,303 25
Maine Live Stock, Live Stock.....	-	1,527 00	102 05	-	1,424 95
COMPANIES OF OTHER STATES.					
Ætna Accident and Liability, Automobile Property Damage.....	-	\$3,338 98	\$413 14	-	\$2,925 84
Ætna Indemnity { Fidelity.....	\$85,335 70	102,171 18	91,311 22	\$8,097 89	88,097 77
{ Surety.....	246,136 54	321,560 02	288,099 29	29,159 00	250,539 17
{ Plate Glass.....	80,613 47	120,519 68	100,060 39	12 50	101,060 26
{ Burglary and Theft.....	173,288 76	230,558 78	203,473 74	27,299 57	173,074 23
Ætna Life { Accident.....	1,175,434 38	1,674,365 90	1,591,476 09	1,300 00	1,257,024 19
{ Health.....	191,352 56	249,601 81	214,329 85	-	220,624 52
{ Liability.....	1,740,426 05	3,206,414 96	3,152,677 07	-	1,854,163 94
American Bonding { Fidelity.....	193,402 29	232,612 67	221,273 61	14,738 13	189,998 22
{ Surety.....	538,553 79	557,633 93	496,635 95	46,549 90	553,031 87
{ Burglary and Theft.....	125,200 05	153,864 90	143,934 76	19,522 92	115,607 27
American Credit, Credit.....	1,068,997 47	1,446,592 94	1,291,616 63	-	1,223,973 78
American Surety { Fidelity.....	711,261 20	1,078,763 43	935,291 23	-	854,733 40
{ Surety.....	1,240,422 95	1,400,292 80	1,275,384 37	-	1,371,331 38
Bankers Surety, Fidelity*.....	234,302 30	367,696 87	288,987 93	10,077 42	302,933 82
Casualty Company of America { Accident.....	293,322 22	540,807 64	494,543 89	13,417 19	326,168 78
{ Liability.....	655,106 16	1,252,566 85	1,187,794 22	20,043 04	799,835 75
{ Plate Glass.....	06,280 79	117,239 93	85,611 24	53 50	97,855 98
{ Steam Boiler.....	244,554 28	213,034 95	142,838 86	241 45	314,508 92
Continental Casualty { Accident.....	1,683,796 87	2,728,423 94	2,624,538 25	41,729 74	1,745,942 82
{ Health.....	78,614 30	446,226 13	431,259 48	-	93,580 95

Empire State	Accident	\$25,635 31	\$76,533 59	\$56,904 96	\$1,547 52	\$43,716 42
	Health	11,668 69	21,651 34	18,870 13	479 59	13,970 31
	Liability	225,648 80	356,558 94	392,294 69	34 55	189,878 50
	Fidelity	47,618 14	70,183 17	54,689 43	4,081 37	59,030 51
	Surety	216,196 67	274,121 92	245,628 87	2,166 57	242,523 15
	Plate Glass	64,411 63	103,719 27	95,705 26	-	72,425 64
	Steam Boiler	6,893 67	6,236 27	4,503 13	-	8,626 81
Employers Liability	Burglary and Theft	46,762 40	97,701 78	71,159 50	8,516 50	64,788 18
	Sprinkler	2,062 96	1,887 00	2,365 46	187 50	1,397 00
	Accident	218,721 55	285,426 68	274,790 88	372 17	228,985 18
	Health	32,200 13	48,668 75	38,800 87	35 00	42,033 01
	Liability	1,931,612 60	3,025,737 61	2,729,995 70	375 83	2,226,978 68
	Fidelity	76,629 40	105,380 46	103,857 54	18 75	78,133 57
	Steam Boiler	-	4,506 16	225 00	-	4,281 16
Federal Casualty, Accident,†	Burglary and Theft	27,775 90	66,640 21	31,937 14	125 48	62,353 49
		358 00	292,374 36	288,546 86	-	4,185 50
	Accident	1,679,937 02	2,603,027 89	2,367,140 57	96 20	1,915,728 14
Fidelity and Casualty	Health	829,139 76	1,323,449 99	1,199,007 79	65 24	953,516 72
	Liability	1,582,870 74	2,317,283 75	2,233,515 36	782 51	1,665,856 62
	Fidelity	323,298 44	401,830 22	402,596 11	5,138 47	317,394 08
	Plate Glass	323,309 45	419,172 44	389,196 93	132 46	353,152 48
	Steam Boiler	752,347 69	510,043 95	480,547 53	-	781,844 11
	Burglary and Theft	684,456 31	769,677 74	716,689 25	3,664 84	733,779 96
	Ply Wheel	105,294 25	95,072 29	58,008 60	-	142,357 94
Fidelity and Deposit	Fidelity	958,293 70	1,326,436 91	1,102,636 44	-	1,182,094 17
	Surety	442,354 11	323,426 11	418,272 17	-	347,508 05
Frankfort Marine, Accident	Accident†	30,000 44	61,250 64	62,872 98	1,875 94	26,502 16
	Burglary and Theft	1,785 10	20,761 14	5,840 98	3,304 19	13,401 07
	Liability†	599,774 47	1,023,088 72	1,013,872 82	183 85	608,806 52
General Accident (Scotland)	Accident†	305,389 93	912,082 42	848,951 82	22,172 15	346,348 38
	Liability	195,223 04	562,126 89	359,740 83	8,141 56	389,467 54
	Burglary and Theft	113,159 32	147,046 58	107,165 48	4,501 88	148,538 54
General Accident (Pa.), Accident†	128,284 17	445,281 66	438,786 97	4,111 52	130,667 34	
Great Eastern	Accident	160,850 00	325,304 43	323,454 38	807 25	161,892 80
	Health	30,187 88	117,283 16	114,615 21	-	32,855 83
	Hartford Steam Boiler, Steam Boiler	3,660,941 61	1,446,688 79	1,389,890 56	-	3,716,839 84
Lloyds Plate Glass, Plate Glass	516,640 11	515,530 90	486,551 63	-	545,619 38	

* Includes Surety.

† Includes Health.

‡ Includes Workmen's Collective.

TABLE No. 25—Concluded.

COMPANIES.		In force December 31, 1906.	Written.	Terminated.	Reinsured.	In force December 31, 1907.
Maryland Casualty	Accident	\$444,663 13	\$591,927 34	\$490,922 98	\$24,732 92	\$520,934 57
	Health	49,996 23	49,291 26	49,315 94	390 00	43,641 55
	Liability	977,792 28	1,737,420 61	1,485,186 68	297 52	1,229,728 69
	Plate Glass	177,305 22	195,738 90	167,389 69	19 38	205,635 05
	Steam Boiler	248,892 03	196,259 23	88,506 26	-	406,645 00
	Burglary and Theft	254,846 88	275,807 98	199,235 83	27,580 23	303,838 80
	Sprinkler	93,811 44	129,087 67	88,636 93	225 00	134,037 18
Metropolitan Casualty	Accident	72,883 81	112,912 60	104,074 20	297 00	81,425 21
	Health	14,303 25	19,940 94	18,967 94	35 00	15,241 25
	Plate Glass	436,030 81	534,636 16	503,700 25	-	466,966 72
	Fidelity	52,928 23	117,530 69	74,834 47	5,631 31	89,993 14
Metropolitan Surety	Surety	250,240 04	326,074 47	311,975 46	6,259 06	258,079 99
	Burglary and Theft	74,450 92	166,318 66	139,073 67	2,187 90	99,508 01
National Casualty (Mich.), Accident	2,755 40	490,636 16	489,236 26	-	-	4,155 30
National Surety	Fidelity	586,737 20	863,406 36	797,091 73	38,881 17	614,170 06
	Surety	711,395 95	754,244 97	636,069 50	64,612 77	764,958 65
	Burglary and Theft	231,435 19	293,903 93	196,099 46	38,903 03	290,336 63
New Amsterdam	Accident	124,663 37	188,737 68	183,734 13	763 30	128,903 62
	Health	36,079 59	59,526 61	55,693 95	-	39,912 25
	Liability	326,268 44	608,907 00	603,873 02	2,727 30	325,575 12
	Plate Glass	67,662 42	115,554 70	100,447 64	-	82,769 48
	Burglary and Theft	126,394 73	145,404 46	131,595 66	9,876 35	130,327 18
New Jersey Plate Glass	Plate Glass	227,966 38	305,912 85	266,334 36	-	267,544 87
	Burglary and Theft	23,074 41	48,134 92	28,252 67	2,492 03	40,404 63
New York Plate Glass, Plate Glass	499,195 20	659,695 03	589,383 38	-	569,506 85	
North American Accident, Accident	169,627 85	818,984 10	780,907 52	1,633 07	206,071 36	
Ocean Accident	Accident	192,622 57	405,396 82	342,571 07	5,627 62	249,820 70
	Health	19,818 61	50,304 69	36,287 14	545 42	33,090 74
	Liability	706,337 18	1,755,263 11	1,461,639 51	1,341 73	998,619 05
	Steam Boiler	87,603 53	91,567 44	59,523 01	-	109,647 96
	Burglary and Theft	164,162 87	214,016 48	178,787 72	21,287 58	178,104 05
	Credit	357,740 95	485,756 65	407,669 29	-	435,828 31
Phoenix Preferred	Accident	7,723 10	123,272 58	120,374 44	-	10,621 24
	Health	3,857 54	61,636 28	60,183 21	-	5,310 61
Preferred Accident	Accident	975,093 78	1,392,089 79	1,385,450 71	6,544 32	975,188 54
	Health	211,812 07	257,998 25	274,959 57	482 25	194,368 50

Standard Life and Accident	{	Accident.....	775,149 98*	1,284,929 79	1,283,930 86	24,865 01	751,283 90
		Health.....	94,403 98	136,361 68	130,195 26	-	100,570 40
		Liability.....	617,150 12	1,045,431 24	890,876 00	7,921 98	763,783 38
		Workmen's Collective.....	16,831 02	51,299 76	46,740 89	-	21,389 89
Title Guaranty and Surety	{	Surety.....	637,480 79	775,501 36	711,598 51	96,944 95	604,438 69
		Title.....	3,367 69	933 25	-	-	4,300 94
Travelers	{	Accident.....	2,244,169 84	3,429,345 09	3,217,395 92	23,718 12	2,432,400 89
		Health.....	267,290 67	334,700 78	315,471 61	2,819 44	283,700 40
		Liability.....	2,956,560 85	5,397,070 94	5,128,907 50	-	3,224,724 29
Travelers Indemnity	{	Accident.....	3,979 35	16,470 38	9,724 91	-	10,724 82
		Health.....	134 25	585 85	220 10	-	500 00
		Liability.....	-	22,279 18	3,575 21	-	18,703 92
		Steam Boiler.....	-	47,716 53	1,385 63	-	46,330 90
		Fly Wheel.....	-	6,213 28	183 80	-	6,027 48
United States Casualty	{	Accident.....	484,019 79	734,920 38	724,171 97	-	494,768 20
		Health.....	172,847 14	254,010 07	261,188 57	-	165,668 64
		Liability.....	393,329 63	579,539 35	548,119 11	5,388 03	419,361 84
		Steam Boiler.....	74,153 86	51,028 13	48,327 92	-	76,854 07
		Burglary and Theft.....	24,691 44	37,122 89	24,468 37	125 83	37,210 13
		Sprinkler.....	33,411 01	48,367 81	43,454 04	-	38,324 78
		Workmen's Collective.....	5,529 88	7,993 90	8,851 45	-	4,672 33
United States Fidelity and Guaranty	{	Fidelity*.....	2,068,301 79	2,633,114 47	2,200,358 41	71,531 40	2,429,526 45
United States Health and Accident, Accident†		Burglary and Theft.....	302,194 12	362,363 02	293,692 69	8,944 03	331,920 42
			56,559 23	957,629 09	887,715 63	-	126,472 69
Total	{	Accident.....	\$11,255,631 09	\$20,492,130 95	\$19,392,218 25	\$175,611 04	\$12,179,932 75
		Health.....	2,043,506 65	3,419,237 59	3,219,366 62	4,791 94	2,238,585 68
		Liability.....	12,908,100 36	23,046,689 10	21,192,067 72	47,237 90	14,715,483 84
		Fidelity.....	5,338,108 39	7,299,126 43	6,272,933 12	158,195 91	6,206,105 79
		Surety.....	4,288,810 84	4,732,956 48	4,383,664 12	245,692 25	4,392,410 95
		Plate Glass.....	2,459,415 46	3,089,086 52	2,784,444 18	217 84	2,763,839 96
		Steam Boiler.....	5,074,486 67	2,557,081 45	2,165,747 90	241 45	5,465,578 77
		Burglary and Theft.....	2,373,678 40	3,029,323 47	2,471,406 92	208,342 36	2,723,252 59
		Credit.....	1,426,738 42	1,932,349 59	1,699,285 92	-	1,659,802 09
		Sprinkler.....	129,285 41	179,342 48	134,456 43	412 50	173,758 96
		Fly Wheel.....	105,294 25	101,285 57	58,194 40	-	148,385 42
		Workmen's Collective.....	22,360 90	59,293 66	55,592 34	-	26,062 22
		Live Stock.....	-	1,527 00	102 05	-	1,424 95
		Automobile Property Damage.....	-	3,338 98	413 14	-	2,925 84
		Title.....	3,367 69	933 25	-	-	4,300 94
Aggregate.....		\$47,428,784 53	\$69,943,702 52	\$63,829,893 11	\$840,743 19	\$52,701,850 75	

* Includes Surety.

† Includes Health.

TABLE No. 26.

Maine Business—Miscellaneous Companies.

COMPANIES.	PREMIUMS RECEIVED.		LOSSES PAID.	
	1906.	1907.	1906.	1907.
MAINE COMPANIES.				
Augusta Mutual Plate Glass, Plate Glass	-	\$1,303 25	-	\$183 64
Maine Live Stock, Live Stock	-	1,424 95	-	175 00
COMPANIES OF OTHER STATES.				
Ætna Indemnity { Fidelity	\$243 85	\$261 16	-	\$113 65
{ Surety	195 50	759 37	\$4,900 00	-
{ Plate Glass	6 38	54 67	-	-
{ Burglary and Theft	82 50	28 12	-	-
Ætna Life { Accident	4,030 17	3,876 17	1,186 34	1,083 68
{ Health	502 33	485 66	142 99	56 42
{ Liability	7,182 11	6,956 42	8,335 42	6,462 64
American Bonding { Fidelity*	1,927 21	2,676 41	100 00	-
{ Burglary and Theft	-	88 90	-	-
American Credit, Credit	13,047 03	13,412 50	2,555 34	701 50
American Fidelity { Accident	714 75	24 45	724 13	57 14
{ Health	93 25	-	99 57	-
{ Liability	417 33	266 34	4 70	-
{ Burglary and Theft	45 00	26 25	-	-
American Surety { Fidelity	2,095 32	2,158 40	-	-
{ Surety	1,863 84	3,989 17	-	-
Bankers Surety, Fidelity*	143 00	158 16	-	-
Casualty Company of America { Accident	25,848 20	23,608 78	16,472 79	12,279 01
{ Liability	36,498 72	47,891 11	5,762 82	10,468 30
{ Plate Glass	566 88	692 90	56 48	216 98
{ Steam Boiler	3,362 74	3,860 22	-	-
Continental Casualty { Accident	18,847 88	16,096 31	6,436 80	5,798 91
{ Health	10,170 20	8,032 10	3,192 17	2,716 20

Empire State	{	Accident.....	150 00	25 00	-	-
		Liability.....	178 25	68 75	-	-
		Fidelity.....	296 90	417 22	-	-
		Surety.....	1,055 92	1,642 02	-	-
		Plate Glass.....	110 59	104 54	-	13 50
		Steam Boiler.....	172 68	-	-	-
		Burglary and Theft.....	212 97	40 47	-	-
		Sprinkler.....	30 00	-	-	-
Employers Liability	{	Accident.....	4,409 31	5,145 90	745 15	887 89
		Health.....	924 91	1,376 35	84 30	462 49
		Liability.....	24,104 80	28,936 14	5,272 56	7,880 90
		Fidelity.....	2,324 88	2,364 46	-	-
Federal Casualty, Accident†	{	Burglary and Theft.....	550 85	529 85	-	-
			139 80	2,881 50	-	903 63
Fidelity and Casualty	{	Accident.....	5,121 16	6,385 23	2,052 89	1,310 71
		Health.....	1,819 29	2,169 72	624 99	1,516 77
		Liability.....	14,117 94	12,072 88	3,869 50	10,956 86
		Fidelity.....	1,180 99	1,122 80	-	-
		Plate Glass.....	1,148 69	840 13	451 72	503 21
		Steam Boiler.....	5,287 92	5,846 53	107 90	-
		Burglary and Theft.....	1,609 29	1,421 29	258 00	-
		Fly Wheel.....	422 28	247 50	-	-
Fidelity and Deposit {	{	Fidelity.....	*4,809 14	2,361 92	-	-
		Surety.....	-	2,682 60	-	-
Frankfort Marine, Accident	{	Accident.....	70 85	†407 57	-	†126 53
		Liability.....	872 81	†1,037 81	47 44	†1,286 90
		Burglary and Theft.....	-	101 86	-	268 24
General Accident (Scotland)	{	Accident†.....	20,343 70	16,309 65	2,915 17	5,535 12
		Liability.....	2,651 96	2,539 02	1,891 60	1,397 81
		Burglary and Theft.....	59 30	116 64	-	-
General Accident (Pa.,) Accident†	{		6,999 90	6,381 29	2,202 51	1,790 35
Great Eastern	{	Accident.....	10,855 65	12,809 73	5,024 43	4,396 75
		Health.....	7,148 02	5,662 79	2,900 07	3,028 27
Guarantee Company of North America, Fidelity.....			924 41	-	-	-
Hartford Steam Boiler, Steam Boiler.....			11,968 56	11,012 09	583 71	489 75
Lloyds Plate Glass, Plate Glass.....			2,324 29	2,232 77	605 31	431 25
London Guarantee	{	Accident.....	233 50	198 50	11 42	-
		Liability.....	2,194 79	1,893 05	380 07	632 25

* Includes Surety.

† Includes Health.

‡ Includes Workmen's Collective.

TABLE No. 26—Concluded.

COMPANIES.		PREMIUMS RECEIVED.		LOSSES PAID.	
		1906.	1907.	1906.	1907.
Maryland Casualty	Accident.....	\$19,516 61	\$20,183 58	\$8,732 96	\$9,401 94
	Health.....	3,170 21	2,544 33	1,305 29	1,672 43
	Liability.....	7,381 58	7,817 61	1,435 59	2,220 01
	Plate Glass.....	1,668 49	1,423 58	646 08	553 30
	Steam Boiler.....	988 54	546 63	-	50
	Burglary and Theft.....	1,167 63	590 61	-	-
	Sprinkler.....	157 63	212 18	-	-
Metropolitan Casualty	Accident.....	63 00	15 00	-	-
	Plate Glass.....	1,092 93	892 58	491 25	669 99
Metropolitan Surety	Fidelity.....	5 00	7 50	-	-
	Surety.....	1,930 00	101 25	-	-
National Casualty (Mich.),	Accident.....	20 60	4,507 49	-	1,364 92
National Surety	Fidelity.....	1,567 20	2,605 83	-	-
	Surety.....	949 44	1,136 28	10 54	32 05
	Burglary and Theft.....	10 00	10 00	-	-
New Amsterdam	Accident.....	231 50	367 75	269 88	52 33
	Health.....	89 00	93 50	-	70 35
	Liability.....	20 00	10 00	-	6 85
	Plate Glass.....	47 96	63 87	-	-
	Burglary and Theft.....	45 00	10 00	756 23	45 00
New Jersey Plate Glass	Plate Glass.....	1,576 38	1,548 87	222 10	401 19
	Burglary and Theft.....	-	25 00	-	-
New York Plate Glass,	Plate Glass.....	1,750 31	1,986 06	343 22	876 68
North American Accident,	Accident.....	617 75	3,223 46	136 39	663 61
Ocean Accident	Accident.....	687 28	930 27	32 53	406 21
	Health.....	62 57	75 00	-	-
	Liability.....	594 60	4,730 27	129 00	180 12
	Steam Boiler.....	371 91	124 80	-	-
	Burglary and Theft.....	481 68	116 89	-	-
	Credit.....	2,730 00	1,555 00	1,031 69	18 75

Phoenix Preferred	Accident.....	-	87 80	-	56 56
	Health.....	-	43 90	-	28 27
Preferred Accident	Accident.....	16,548 00	15,436 58	6,405 49	2,762 61
	Health.....	2,536 00	2,195 76	1,121 41	858 53
Standard Life and Accident	Accident.....	776 06	2,115 38	25 00	970 47
	Health.....	124 00	135 25	60 71	87 48
	Liability.....	325 19	373 34	3 00	56 00
Travelers	Accident.....	48,486 39	48,981 66	17,117 77	22,880 22
	Health.....	6,099 99	6,301 35	1,521 86	3,321 57
	Liability.....	33,813 29	28,227 27	15,430 23	15,289 95
Travelers Indemnity	Accident.....	-	30 00	-	-
	Liability.....	-	297 15	-	10 00
	Steam Boiler.....	-	495 00	-	-
	Fly Wheel.....	-	245 00	-	-
United States Casualty	Accident.....	8,590 16	8,182 18	4,273 62	2,647 93
	Health.....	2,709 69	2,582 44	868 21	1,126 39
	Liability.....	1,809 13	2,420 63	5,894 47	962 67
	Steam Boiler.....	401 50	1,235 87	-	-
	Burglary and Theft.....	100 00	93 75	-	-
United States Fidelity and Guaranty	Fidelity*.....	7,205 78	6,853 65	-	-
	Burglary and Theft.....	1,218 00	694 04	-	143 75
United States Health and Accident, Accident†		31,536 42	32,880 65	12,463 07	15,366 53
Total	Accident.....	\$224,838 64	\$231,091 88	\$87,228 34	\$90,743 05
	Health.....	35,449 46	31,698 15	11,921 57	14,945 17
	Liability.....	132,162 50	145,542 79	48,456 40	57,811 26
	Fidelity.....	22,723 68	20,987 51	100 00	113 65
	Surety.....	5,994 70	10,310 69	4,910 54	32 05
	Plate Glass.....	10,292 90	11,143 22	2,816 16	3,851 74
	Steam Boiler.....	22,553 85	23,151 14	691 61	490 25
	Burglary and Theft.....	5,582 22	3,893 67	1,014 23	456 99
	Credit.....	15,777 03	14,967 50	3,587 03	720 25
	Sprinkler.....	187 63	212 18	-	-
	Fly Wheel.....	422 28	492 50	-	-
	Live Stock.....	-	1,424 95	-	175 00
	Aggregate.....	\$475,984 89	\$494,916 18	\$160,725 88	\$169,339 41

*Includes Surety.

†Includes Health.

TABLE No. 27.
Income and Disbursements during 1907—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.
MAINE COMPANIES.										
Fraternal Health & Accident Ass'n.....	\$30,360 89	\$42 61	\$72 00	\$30,475 50	\$13,623 77	\$9,821 41	\$2,675 60	\$232 67	\$2,178 73	\$28,532 18
National Casualty Insurance Co.....	22,700 77	56 93	1,196 35	23,954 05	7,671 35	6,860 91	5,540 27	46 00	3,387 96	23,506 49
Total.....	\$53,061 66	\$99 54	\$1,268 35	\$54,429 55	\$21,295 12	\$16,682 32	\$8,215 87	\$278 67	\$5,566 69	\$52,038 67
COMPANIES OF OTHER STATES										
Equitable Accident Company.....	\$95,019 64	\$3,184 20	\$375 00	\$98,578 84	\$43,092 96	\$19,350 53	\$13,290 80	\$855 84	\$14,861 02	\$91,451 15
Masonic Mutual Accident Company.....	28,697 15	224 91	-	28,922 06	8,401 74	12,098 97	3,342 43	201 13	2,352 38	26,366 65
Massachusetts Mutual Accident Ass'n.....	233,632 14	2,218 18	-	235,850 32	83,155 36	74,216 84	27,242 02	1,290 02	38,958 45	224,862 67
Peerless Casualty Company.....	39,299 89	1,966 91	188 37	41,455 17	13,619 98	8,369 78	10,282 70	675 77	7,324 74	40,272 97
Total.....	\$396,648 82	\$7,594 20	\$563 37	\$404,806 39	\$148,270 04	\$114,036 12	\$54,157 95	\$3,022 76	\$63,496 57	\$382,983 44
Aggregate.....	\$449,710 48	\$7,693 74	\$1,831 72	\$459,235 94	\$169,565 16	\$130,718 44	\$62,373 82	\$3,301 43	\$69,063 26	\$435,022 11

TABLE No. 28.
Assets and Liabilities December 31, 1907—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.
MAINE COMPANIES.									
Fraternities Health & Accident Ass'n.....	\$3,427 30	\$17 50	\$1,180 62	\$4,625 42	\$1,031 00	-	\$1,721 00	\$2,752 00	\$1,873 42
National Casualty Insurance Co.....	1,451 09	-	1,251 00	2,702 09	374 58	-	1,231 25	1,605 83	1,096 26
Total.....	\$4,878 39	\$17 50	\$2,431 62	\$7,327 51	\$1,405 58	-	\$2,952 25	\$4,357 83	\$2,969 68
COMPANIES OF OTHER STATES.									
Equitable Accident Company.....	\$85,407 82	-	-	\$85,407 82	\$4,031 21	\$1,048 00	\$1,400 36	\$6,479 57	\$78,928 25
Masonic Mutual Accident Company.....	10,252 84	\$76 57	\$450 00	10,779 41	665 15	130 75	285 05	1,080 95	9,698 46
Massachusetts Mutual Accident Ass'n.....	60,406 99	480 59	8,375 00	69,262 58	11,932 39	1,012 00	3,000 00	15,944 39	53,318 19
Peerless Casualty Company.....	34,412 75	121 25	650,00	35,184 00	1,154 30	235 65	27,771 79	29,161 74	6,022 26
Total.....	\$190,480 40	\$678 41	\$9,475 00	\$200,633 81	\$17,783 05	\$2,426 40	\$32,457 20	\$52,666 65	\$147,967 16
Aggregate.....	\$195,358 79	\$695 91	\$11,906 62	\$207,961 32	\$19,188 63	\$2,426 40	\$35,409 45	\$57,024 48	\$150,936 84

*Less items not admitted.

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

COMPANIES.	IN FORCE DECEMBER 31, 1906.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1907.		Premiums or assess- ments received during 1907.	Losses and claims incurred during 1907.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
MAINE COMPANIES.										
Fraternal Health & Accident Ass'n.....	1,416	\$280,200 00	1,636	\$312,900 00	2,769	\$149,100 00	2,283	\$444,000 00	\$22,161 89	\$14,792 27
National Casualty Insurance Co.....	1,737	524,400 00	2,512	664,400 00	2,306	636,550 00	1,943	552,250 00	18,208 02	7,142 59
Total.....	3,153	\$804,600 00	4,148	\$977,300 00	3,075	\$785,650 00	4,226	\$996,250 00	\$40,369 91	\$21,934 86
COMPANIES OF OTHER STATES.										
Equitable Accident Company.....	7,468	\$11,399,700 00	2,781	\$1,126,175 00	2,786	\$1,127,175 00	7,463	\$11,398,700 00	\$83,976 64	\$37,332 28
Masonic Mutual Accident Company.....	1,693	943,148 00	2,146	667,510 00	1,751	837,783 00	2,088	772,875 00	17,967 15	7,790 70
Massachusetts Mutual Accident Ass'n.....	14,328	14,451,705 00	14,561	5,733,022 00	13,200	5,667,377 00	15,689	14,517,350 00	190,101 89	81,596 13
Peerless Casualty Company.....	2,518	709,400 00	2,176	609,750 00	1,724	422,500 00	2,970	896,650 00	32,478 88	13,338 31
Total.....	26,007	\$27,503,953 00	21,664	\$8,136,457 00	19,461	\$8,054,835 00	28,210	\$27,585,575 00	\$324,524 56	\$140,057 42
Aggregate.....	29,160	\$28,308,553 00	25,812	\$9,113,757 00	22,536	\$8,840,485 00	32,436	\$28,581,825 00	\$361,894 47	\$161,992 28

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

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1906.		1907.		1906.		1907.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANIES.								
Fraternal Health & Accident Association, Richmond	1,800	\$356,600 00	1,636	\$312,900 00	384	\$76,400 00	769	\$149,100 00
National Casualty Insurance Company, Portland	4,813	1,410,250 00	2,512	664,400 00	3,076	885,850 00	2,306	626,550 00
Total	6,613	\$1,766,850 00	4,148	\$977,300 00	3,460	\$962,250 00	3,075	\$785,650 00
COMPANIES OF OTHER STATES.								
Equitable Accident Company, Boston	309	\$90,475 00	347	\$141,400 00	573	\$237,501 00	386	\$261,750 00
Masonic Mutual Accident Company, Springfield	416	90,475 00	1,085	158,710 00	462	107,725 00	777	109,475 00
Massachusetts Mutual Accident Association, Boston	1,683	526,600 00	1,845	614,900 00	1,353	508,775 00	1,559	575,800 00
Fearless Casualty Company, Keene, N. H.	365	106,400 00	344	95,650 00	277	76,150 00	237	65,850 00
Total	2,773	\$813,950 00	3,621	\$1,010,660 00	2,665	\$930,151 00	2,959	\$1,012,875 00
Aggregate	9,386	\$2,580,800 00	7,769	\$1,987,960 00	6,125	\$1,892,401 00	6,034	\$1,798,525 00

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 30—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1906.		1907.		1906.	1907.	1906.	1907.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANIES.								
Fraternities Health & Accident Association, Richmond	1,416	\$280,200 00	2,283	\$444,000 00	\$10,021 00	\$22,161 89	\$4,285 00	\$13,623 77
National Casualty Insurance Company, Portland	1,737	524,400 00	1,943	552,250 00	11,727 63	18,408 02	4,033 20	7,654 10
Total	3,153	\$801,600 00	4,226	\$996,250 00	\$21,748 63	\$40,369 91	\$8,318 20	\$21,277 87
COMPANIES OF OTHER STATES.								
Equitable Accident Company, Boston	1,004	\$1,670,825 00	965	\$1,550,475 00	\$14,313 00	\$12,488 47	\$8,597 35	\$6,279 31
Masonic Mutual Accident Company, Springfield	444	118,800 00	752	168,035 00	4,530 61	5,819 94	2,842 82	3,932 29
Massachusetts Mutual Accident Association, Boston	1,661	1,366,440 00	1,917	1,405,540 00	17,277 68	20,466 89	7,393 14	11,744 98
Peerless Casualty Company, Keene, N. H.	263	80,150 00	370	109,950 00	3,273 60	3,260 05	1,014 98	1,528 57
Total	3,372	\$3,236,215 00	4,034	\$3,234,000 00	\$39,394 89	\$42,035 35	\$19,848 29	\$23,485 15
Aggregate	6,525	\$4,040,815 00	8,260	\$4,230,250 00	\$61,143 52	\$82,405 26	\$28,166 49	\$44,763 02

TABLE No. 31.
Income and Disbursements During 1907—Fraternal Beneficiary Organizations.

COMPANIES.	INCOME.				DISBURSEMENTS.					
	From members.	Interest and rents.	All other sources.	Total income.	Losses and claims.	Commissions.	Salaries.	Medical examiners fees.	All other disbursements.	Total disbursements.
MAINE COMPANIES.										
American Royal Circle.....	\$2,740 14	\$50 00	\$367 10	\$3,157 24	\$867 92	\$196 15	\$644 11	\$142 75	\$1,425 34	\$3,276 27
Ancient Order of United Workmen.....	158,249 57	5,208 62	653 61	164,111 80	124,861 72	-	3,508 63	-	13,907 64	142,277 99
Maine Central R. R. Relief Association.....	33,638 00	1,326 89	600 00	35,564 89	33,571 00	-	600 00	-	380 85	34,551 85
Maine State Relief Association.....	17,190 80	1,718 51	94 17	19,003 48	12,749 50	-	1,271 45	-	392 00	14,412 95
Odd Fellows Graded Mut. Relief Ass'n.....	34,356 00	385 17	-	34,741 17	30,695 00	-	2,021 42	-	1,592 61	34,309 03
Total.....	\$246,174 51	\$8,689 19	\$1,714 88	\$256,578 58	\$202,745 14	\$196 15	\$8,045 61	\$142 75	\$17,698 44	\$228,828 09
COMPANIES OF OTHER STATES.										
American Benefit Society.....	\$76,152 97	\$2,312 51	\$191 40	\$78,656 88	\$72,750 00	\$1,469 30	\$3,908 19	-	\$5,831 98	\$83,959 47
Catholic Benevolent Legion.....	851,466 67	6,754 84	3,252 32	861,473 83	824,053 54	363 20	13,727 95	-	11,602 74	849,747 43
Catholic Order of Foresters.....	1,391,825 68	52,642 69	23,948 53	1,468,416 90	1,163,835 36	4,838 04	36,681 04	-	69,032 92	1,274,387 37
Independent Order of Foresters.....	3,885,824 98	524,474 92	5,550 47	4,415,850 37	2,757,118 12	48,431 66	353,276 86	\$1,268 47	218,156 10	3,378,251 21
Knights of Columbus.....	883,621 20	75,074 22	17,276 73	975,972 15	453,325 92	-	28,236 55	5,941 00	129,360 34	616,863 81
Knights of Honor.....	2,631,832 84	3,537 33	1,433 16	2,636,803 33	2,544,400 00	-	50,598 31	1,999 92	42,315 17	2,639,313 40
Knights of Pythias.....	2,433,221 24	75,443 93	1,928 85	2,510,594 02	1,647,394 84	192,729 76	71,698 13	25,139 03	210,660 62	2,147,622 38
Knights of the Macabees of the World.....	4,562,465 38	241,311 47	-	4,803,776 85	3,423,364 86	90,468 34	67,013 95	8,288 95	293,285 29	3,882,421 39
Loyal Protective Association.....	444,719 00	1,760 66	-	446,479 66	238,827 70	64,808 50	56,583 50	188 00	55,240 08	415,647 78
L'Union St. Jean Baptiste d'Amerique.....	107,404 51	9,291 12	4,825 62	121,521 25	36,437 50	4,427 75	10,383 91	1,100 00	16,301 47	68,650 33
Modern Woodmen of America.....	9,970,528 85	72,629 43	132,227 67	10,175,385 95	8,051,999 53	-	540,677 64	16,344 89	365,780 88	8,974,802 94
New England Order of Protection.....	787,311 01	2,148 42	2,268 23	791,727 66	774,300 00	3,774 10	14,049 50	1,773 98	46,359 98	840,257 56
Royal Arcanum.....	8,792,958 55	150,746 91	6,340 86	8,950,046 32	7,931,960 92	-	113,211 03	4,502 00	141,330 33	8,191,104 28
Royal Neighbors of America.....	849,190 86	4,544 30	23,813 96	877,549 12	730,800 44	32,502 61	46,232 10	1,741 56	87,499 36	898,776 07
Societe des Artisans.....	488,905 83	37,590 63	4,177 62	530,674 08	341,627 42	2,438 00	16,712 93	1,427 50	26,110 47	388,316 32
United Order of the Golden Cross.....	523,876 14	4,430 90	817 84	529,124 88	494,828 94	1,373 50	31,648 78	1,199 50	14,763 63	543,814 35
United Order of the Pilgrim Fathers.....	607,845 47	6,316 43	4,082 81	618,244 71	580,500 00	-	9,872 50	542 00	47,794 73	638,709 23
Workmen's Benefit Association.....	88,730 89	2,262 93	-	90,993 82	77,000 00	1,029 94	10,054 82	518 30	8,206 72	95,809 78
Total.....	\$39,377,882 07	\$1,273,273 64	\$232,136 07	\$40,883,291 78	\$32,144,525 09	\$448,654 70	1,474,567 69	\$71,975 10	\$1,783,732 52	\$35,929,455 10
Aggregate.....	\$39,624,056 58	\$1,281,962 83	\$233,850 95	\$41,133,870 36	\$32,347,270 23	\$448,850 85	1,482,613 30	\$72,117 85	\$1,807,430 96	\$36,158,283 19

TABLE No. 32.
Assets and Liabilities December 31, 1907—Fraternal Beneficiary Organizations.

COMPANIES.	ASSETS.				LIABILITIES.			Total liabilities.
	Ledger assets.	Assessments.	All other assets.	Admitted assets.	Unpaid losses.	Salaries, commissions, etc., due and accrued.	All other liabilities.	
MAINE COMPANIES.								
American Royal Circle.....	\$1,066 44	-	-	\$1,066 44	-	\$10 42	\$426 85	\$437 27
Ancient Order of United Workmen.....	117,160 12	-	-	117,160 12	\$7,063 00	-	-	7,063 00
Maine Central R. R. Relief Association.....	26,729 76	-	-	26,729 76	6,178 00	-	-	6,178 00
Maine State Relief Association.....	49,572 73	-	-	49,572 73	3,475 95	-	114 00	3,589 95
Odd Fellows Graded Mut. Relief Ass'n.....	11,972 04	-	-	11,972 04	3,875 00	-	48 00	3,923 00
Total.....	\$206,501 09	-	-	\$206,501 09	\$20,591 95	\$10 42	\$588 85	\$21,191 22
COMPANIES OF OTHER STATES.								
American Benefit Society.....	\$50,631 96	-	\$270 00	\$50,901 96	\$8,250 00	-	-	\$8,250 00
Catholic Benevolent Legion.....	171,334 77	\$23,741 32	-	195,076 09	91,750 00	-	-	91,750 00
Catholic Order of Foresters.....	1,515,784 82	30,023 66	21,034 94	1,566,843 42	143,050 00	-	-	143,050 00
Independent Order of Foresters.....	11,399,649 54	6,755 98	69,261 09	11,475,666 61	701,686 68	\$2,689 30	\$170,613 07	\$74,989 05
Knights of Columbus.....	2,031,038 63	-	66,146 85	2,097,185 48	96,000 00	-	-	96,000 00
Knights of Honor.....	46,089 34	147,163 37	8,627 96	201,880 67	592,713 46	-	441 10	593,276 76
Knights of Pythias.....	2,040,195 43	29,054 03	17,063 16	2,086,312 62	127,500 00	122 20	11,152 88	175,152 11
Knights of the Maccabees of the World.....	6,929,592 01	349,000 00	108,391 93	7,386,983 94	413,665 26	36,499 23	-	441,792 53
Loyal Protective Association.....	111,562 56	-	413 41	111,975 97	25,979 72	10,082 56	1,277 50	37,339 78
L'Union St. Jean Baptiste d'Amerique.....	155,169 75	9,363 07	13,942 48	178,475 30	350 00	368 35	-	718 35
Modern Woodmen of America.....	4,451,965 34	995,000 00	18,598 93	5,465,564 27	1,010,419 35	36,799 38	-	1,047,218 73
New England Order of Protection.....	54,490 28	62,548 06	-	117,038 34	48,500 00	-	-	48,500 00
Royal Arcanum.....	4,566,492 58	707,582 27	149,202 53	5,423,277 38	834,596 38	1,508 16	622 75	836,727 29
Royal Neighbors of America.....	216,266 47	81,000 00	-	297,266 47	129,250 00	-	-	129,250 00
Societe des Artisans.....	951,846 34	-	8,796 41	960,642 75	19,900 00	-	-	19,900 00
United Order of the Golden Cross.....	122,197 44	34,132 43	3,956 68	160,286 55	64,077 30	1,679 87	-	65,757 17
United Order of the Pilgrim Fathers.....	193,004 80	-	1,666 66	194,671 46	52,500 00	-	-	52,500 00
Workmen's Benefit Association.....	51,986 11	-	587 27	52,573 38	9,500 00	-	-	9,500 00
Total.....	\$35,059,298 17	\$2,475,364 19	\$487,960 30	\$38,022,622 66	\$4,369,688 15	\$117,876 32	\$184,107 30	\$4,671,671 77
Aggregate.....	\$35,265,799 26	\$2,475,364 19	\$487,960 30	\$38,229,123 75	\$4,390,280 10	\$117,886 74	\$184,696 15	\$4,692,862 99

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

COMPANIES.	IN FORCE DECEMBER 31, 1906.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1907.		Mortuary and disability assessments received during 1907.	Losses and claims incurred during 1907.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
MAINE COMPANIES.										
American Royal Circle.....	418	\$209,750 00	249	\$25,550 00	225	\$112,900 00	442	\$122,400 00	\$2,740 14	\$367 92
Ancient Order of United Workmen.....	5,135	8,401,377 00	347	267,000 00	403	697,285 00	5,079	7,971,092 00	150,385 32	129,924 72
Maine Central R. R. Relief Association.....	1,748	-	62	-	122	-	1,688	-	33,523 00	35,190 00
Maine State Relief Association.....	854	1,119,221 00	-	-	37	44,775 00	817	1,074,446 00	15,503 00	15,928 50
Old Fellows Graded Mut. Relief Ass'n.....	1,809	2,186,775 00	7	7,535 00	125	151,095 00	1,691	2,043,215 00	30,908 00	34,570 00
Total.....	9,964	\$11,917,123 00	665	\$300,085 00	912	\$1,006,055 00	9,717	\$11,211,153 00	\$233,059 46	\$215,981 14
COMPANIES OF OTHER STATES.										
American Benefit Society.....	6,179	\$5,594,750 00	880	\$596,000 00	737	\$500,000 00	6,322	\$5,690,750 00	\$68,627 65	\$73,000 00
Catholic Benevolent Legion.....	19,466	26,397,500 00	847	652,750 00	1,276	1,826,250 00	19,037	25,224,000 00	830,070 44	880,090 61
Catholic Order of Foresters.....	122,691	128,034,500 00	11,777	11,497,000 00	5,993	6,031,000 00	128,475	133,500,500 00	1,331,393 38	1,185,000 00
Independent Order of Foresters.....	246,304	256,570,812 00	36,808	31,145,785 00	25,845	22,756,454 70	257,267	264,960,142 30	3,587,194 43	2,774,475 68
Knights of Columbus.....	56,405	57,961,000 00	9,142	9,525,000 00	2,364	2,391,000 00	63,183	65,095,000 00	729,259 68	468,825 92
Knights of Honor.....	37,556	60,592,287 50	2,396	1,971,000 00	13,730	20,153,537 50	26,222	42,409,750 00	2,534,228 71	2,426,350 00
Knights of Pythias.....	81,819	125,445,000 00	11,882	15,542,000 00	12,580	16,075,500 00	81,121	124,911,500 00	2,063,754 11	1,647,000 00
Knights of the Maccabees of the World.....	285,823	357,470,291 61	25,243	21,810,250 00	29,249	28,952,623 61	281,817	350,327,918 00	4,181,244 85	3,860,634 55
Local Protective Association.....	32,469	11,496,800 00	9,465	3,528,150 00	6,344	2,243,250 00	35,590	12,781,700 00	266,474 50	231,364 82
L'Union St. Jean Baptiste d'Americue.....	13,115	5,044,425 00	4,109	1,533,850 00	942	387,800 00	16,282	6,190,475 00	86,927 26	37,412 50
Modern Woodmen of America.....	801,254	1,323,393,500 00	131,157	178,345,000 00	52,347	71,050,500 00	880,064	1,430,688,000 00	9,086,097 60	8,264,000 00
New England Order of Protection.....	44,633	65,365,000 00	9,212	8,785,000 00	2,155	2,498,000 00	51,690	71,652,000 00	724,087 26	782,500 00
Royal Arcanum.....	240,894	514,130,500 00	12,568	18,690,500 00	13,032	27,877,452 33	240,430	504,943,547 67	8,596,351 93	7,871,460 72
Royal Neighbors of America.....	115,593	124,889,250 00	24,949	26,915,250 00	4,461	4,923,000 00	136,081	146,881,500 00	681,437 27	777,750 00
Societe des Artisans.....	31,263	28,695,300 00	5,078	3,198,750 00	1,895	1,564,700 00	34,446	30,329,500 00	442,847 43	343,127 42
United Order of the Golden Cross.....	20,010	22,164,577 14	2,159	1,321,500 00	2,513	2,215,458 03	19,656	21,270,619 11	476,801 05	500,544 64
United Order of the Pilgrim Fathers.....	19,129	26,711,250 00	614	420,000 00	987	1,199,750 00	18,756	25,931,500 00	552,711 85	583,500 00
Workmen's Benefit Association.....	5,575	5,575,000 00	231	195,500 00	239	235,000 00	55,67	5,535,500 00	71,702 00	85,500 00
Total.....	2,180,178	\$3,145,531,743 25	298,517	\$335,673,285 00	176,689	\$212,881,276 17	2,302,006	\$3,268,323,752 08	\$36,311,211 40	\$32,792,536 86
Aggregate.....	2,190,142	\$3,157,448,866 25	299,182	\$335,973,370 00	177,601	\$213,887,331 17	2,311,723	\$3,279,534,905 08	\$36,544,270 86	\$33,008,518 00

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

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1906.		1907.		1906.		1907.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANIES.								
American Royal Circle.....	174	\$87,500 00	249	\$25,550 00	198	\$86,750 00	225	\$112,900 00
Ancient Order of United Workmen.....	55	62,000 00	347	267,000 00	290	596,421 00	403	697,285 00
Maine Central R. R. Relief Association.....	107	-	50	-	106	-	102	-
Maine State Relief Association.....	-	-	-	-	47	61,715 00	37	44,775 00
Odd Fellows Graded Mutual Relief Association.....	14	16,825 00	7	7,535 00	96	120,145 00	125	151,095 00
Total.....	350	\$166,325 00	653	\$300,085 00	737	\$865,031 00	892	\$1,006,055 00
COMPANIES OF OTHER STATES.								
American Benefit Society.....	229	\$301,500 00	78	\$57,500 00	127	\$82,750 00	209	\$309,500 00
Catholic Benevolent Legion.....	-	-	-	-	1	1,000 00	-	-
Catholic Order of Foresters.....	118	126,000 00	204	214,000 00	37	37,000 00	57	59,000 00
Independent Order of Foresters.....	1,117	794,500 00	1,195	932,000 00	607	421,250 00	832	611,450 00
Knights of Columbus.....	116	119,000 00	52	57,000 00	32	33,000 00	26	26,000 00
Knights of Honor.....	-	-	-	-	12	19,500 00	29	46,500 00
Knights of Pythias.....	123	111,500 00	69	79,000 00	44	39,500 00	88	103,000 00
Knights of the Maccabees of the World.....	705	419,750 00	549	372,250 00	743	532,500 00	604	431,750 00
Loyal Protective Association.....	1,621	534,750 00	1,200	416,550 00	516	139,000 00	610	210,200 00
L'Union St. Jean Baptiste d'Amerique.....	908	385,450 00	763	120,750 00	87	25,350 00	102	86,950 00
Modern Woodmen of America.....	1,064	1,148,000 00	1,298	1,441,000 00	314	361,000 00	335	256,000 00
New England Order of Protection.....	546	548,500 00	1,027	995,000 00	268	317,500 00	233	262,000 00
Royal Arcanum.....	150	240,000 00	92	125,500 00	102	193,000 00	65	121,007 84
Royal Neighbors of America.....	268	246,250 00	270	272,250 00	33	31,500 00	55	55,500 00
Society des Artisans.....	166	114,500 00	461	215,250 00	51	40,000 00	57	40,250 00
United Order of the Golden Cross.....	442	277,592 94	345	191,000 00	329	245,329 27	397	272,280 10
United Order of the Pilgrim Fathers.....	39	26,000 00	23	16,000 00	67	86,000 00	67	91,250 00
Workmen's Benefit Association.....	-	-	-	-	8	8,000 00	5	5,000 00
Total.....	7,612	\$5,393,292 94	7,626	\$5,505,050 00	3,408	\$2,613,179 27	3,771	\$2,987,637 94
Aggregate.....	7,962	\$5,559,617 94	8,279	\$5,805,135 00	4,145	\$3,478,210 27	4,663	\$3,993,692 94

TABLE No. 34—Concluded.

COMPANIES.	POLICIES IN FORCE DEC. 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1906.		1907.		1906.	1907.	1906.	1907.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANIES.								
American Royal Circle.....	418	\$209,750 00	442	\$122,400 00	-	\$2,740 14	-	\$867 92
Ancient Order of United Workmen.....	5,135	8,401,377 00	5,079	7,971,092 00	\$142,402 25	158,249 57	\$115,771 40	124,861 72
Maine Central R. R. Relief Association.....	1,610	-	1,558	-	26,797 00	33,638 00	27,339 00	30,253 00
Maine State Relief Association.....	854	1,119,221 00	817	1,074,446 00	19,926 60	17,190 80	18,264 00	12,749 50
Odd Fellows Graded Mutual Relief Association.....	1,809	2,186,775 00	1,691	2,043,215 00	38,903 00	34,356 00	34,380 00	30,695 00
Total.....	9,826	\$11,917,123 00	9,587	\$11,211,153 00	\$228,028 85	\$246,174 51	\$195,754 40	\$199,427 14
COMPANIES OF OTHER STATES.								
American Benefit Society.....	1,612	\$1,535,000 00	1,481	\$1,283,000 00	\$18,702 50	\$15,263 00	\$11,250 00	\$14,250 00
Catholic Benevolent Legion.....	13	16,000 00	13	16,000 00	359 87	472 25	-	8,000 00
Catholic Order of Foresters.....	2,277	2,317,000 00	2,424	2,472,000 00	22,371 40	23,596 76	11,000 00	14,000 00
Independent Order of Foresters.....	6,299	5,228,060 00	6,662	5,548,610 00	87,780 09	93,496 89	45,207 08	53,505 18
Knights of Columbus.....	768	774,000 00	794	805,000 00	8,768 37	10,261 51	5,000 00	7,000 00
Knights of Honor.....	116	193,500 00	87	147,000 00	11,955 60	11,676 20	11,000 00	10,500 00
Knights of Pythias.....	566	648,000 00	547	624,000 00	13,003 39	12,079 39	2,500 00	8,000 00
Knights of the Maccabees of the World.....	3,979	3,525,000 00	3,924	3,465,500 00	58,638 48	58,326 43	32,867 55	34,397 41
Loyal Protective Association.....	3,016	1,049,400 00	3,606	1,255,750 00	29,928 82	40,384 00	14,857 65	23,739 97
L'Union St. Jean Baptiste d'Amerique.....	1,048	425,500 00	1,709	459,300 00	6,894 69	9,162 03	550 00	1,380 00
Modern Woodmen of America.....	4,851	6,340,500 00	5,814	7,525,500 00	44,965 11	51,335 28	35,000 00	50,000 00
New England Order of Protection.....	5,575	7,519,000 00	6,369	8,252,000 00	81,083 00	91,232 91	81,500 00	82,000 00
Royal Arcanum.....	913	1,729,500 00	940	1,733,992 16	32,401 94	32,607 23	20,000 00	25,769 05
Royal Neighbors of America.....	686	647,750 00	911	864,500 00	3,664 82	4,830 76	7,000 00	10,000 00
Societe des Artisans.....	881	734,500 00	1,285	909,500 00	11,454 29	14,114 99	3,500 00	4,645 43
United Order of the Golden Cross.....	2,840	2,564,513 67	2,788	2,483,233 57	61,117 86	62,217 67	50,832 27	55,000 00
United Order of the Pilgrim Fathers.....	1,466	1,975,000 00	1,422	1,899,750 00	46,460 82	45,117 84	32,000 00	37,000 00
Workmen's Benefit Association.....	215	215,000 00	210	210,000 00	3,500 00	3,408 00	3,000 00	1,000 00
Total.....	37,131	\$37,437,223 67	40,986	\$39,954,635 73	\$543,080 73	\$579,583 14	\$367,064 55	\$432,187 04
Aggregate.....	46,957	\$49,354,346 67	50,573	\$51,165,788 73	\$771,109 58	\$825,757 65	\$562,818 95	\$631,614 18

MERCHANTS INSURANCE COMPANY,

BANGOR, MAINE.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1886.

Wm. B. SNOW, *President.*

C. D. PEARSON, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Gross premiums (Marine).....	\$114,296 28	
Deduct reinsurance, abatement, rebate and return premiums	21,429 24	
	<hr/>	
Net premiums.....		\$92,867 04
Interest on mortgage loans.....	\$1,540 00	
Interest on collateral loans.....	748 00	
Interest on bonds and dividends on stocks.....	8,052 95	
Interest on deposits.....	222 33	10,563 28
	<hr/>	
Increase in book value of ledger assets.....		145 00
		<hr/>
Total income.....		\$103,575 32
Ledger assets Dec. 31, 1906.....		259,284 14
		<hr/>
Total.....		\$362,859 46

DISBURSEMENTS.

Gross amount paid for losses (Marine).....	\$85,808 34	
Deduct salvage and reinsurance.....	23,660 61	
	<hr/>	
Net amount paid for losses.....		\$62,147 73
Interest or dividends to stockholders.....		9,800 00
Commissions or brokerage.....		11,042 98
Salaries, fees and other charges of officers and employes.....		4,700 00
Rents.....		325 00
Advertising, printing and stationery.....		91 25
Postage, telegrams, telephone and express.....		249 10
Legal expenses.....		90 60
Furniture and fixtures.....		241 64
Underwriters' boards and tariff associations.....		105 00
Insurance department licenses and fees.....		29 25
Taxes.....		384 30
Profit and loss.....		218 50
Miscellaneous expenditures.....		417 84
		<hr/>
Total disbursements.....		\$89,843 19
		<hr/>
Balance.....		\$273,016 27

LEDGER ASSETS.

Mortgage loans on real estate.....		\$38,500 00
Loans secured by collateral.....		18,400 00
Book value of bonds and stocks, excluding interest.....		159,100 00
Cash in office and in bank.....		25,480 05
Agents balances.....		10,197 00
Bills receivable taken for marine and inland risks.....		18,852 89
Other ledger assets.....		2,486 33
		<hr/>
Total ledger assets.....		\$273,016 27

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$1,262 58	
Interest due and accrued on other assets.....	382 50	\$1,645 08
		<hr/>
*Market value of bonds and stocks over book value.....		20,970 00
		<hr/>
Gross assets.....		\$295,631 35

DEDUCT ASSETS NOT ADMITTED.

Interest on stocks.....		\$382 50
		<hr/>
Total admitted assets.....		\$295,248 85

SCHEDULE OF BONDS OWNED BY THE COMPANY

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Maine Central Railroad Co., 1912, 7%.....	\$1,000 00	\$1,000 00	\$1,080 00
Maine Central and E. & N. A. Railway, 1933, 4%.....	5,000 00	5,000 00	5,150 00
Bangor & Aroostook Railroad Co., 1943, 5%.....	10,000 00	10,000 00	11,500 00
Baltimore & Ohio Railroad Co., 1925, 3½%..	10,000 00	10,000 00	9,000 00
Buffalo, Rochester & Pittsburg R. R. Co., 1920 4½%.....	11,000 00	11,000 00	11,220 00
Baltimore, Chesapeake & Atlantic R. R. Co., 1934, 5%.....	5,000 00	5,000 00	5,650 00
Cincinnati, Richmond & Muncie R. R. Co., 1950, 5%.....	5,000 00	5,000 00	5,200 00
Grand Rapids, Belding & Saginaw R. R. Co., 1924, 5%.....	5,000 00	5,000 00	5,200 00
Terminal Railroad Association, St. Louis, 1953 4%.....	5,000 00	5,000 00	5,000 00
St. Louis, Iron Mountain & Southern Ry. Co., 1933, 4%.....	5,000 00	5,000 00	4,550 00
Lehigh Valley R. R. Co., 1923, 6%.....	1,000 00	1,000 00	1,200 00
Toledo Railway and Terminal Co., 1954, 4½%.....	4,000 00	4,000 00	4,000 00
Seattle Railway Co., 1921, 5%.....	7,000 00	7,000 00	7,350 00
Aurora, Elgin & Chicago Railway Co., 1941, 5%.....	5,000 00	5,000 00	4,850 00
Milwaukee Electric Railway & Light Co., 1926 5%.....	2,000 00	2,000 00	2,160 00
Milwaukee Light, Heat and Traction Co., 1929 5%.....	5,000 00	5,000 00	5,375 00
Seattle Electric Co., 1929, 5%.....	3,000 00	3,000 00	2,775 00
Minneapolis General Electric Co., 1934, 5%..	2,000 00	2,000 00	2,080 00
Detroit City Gas Co., 1923, 5%.....	5,000 00	5,000 00	5,100 00
Western Union Telegraph Co., funding and real estate, 1950, 4½%.....	5,000 00	5,000 00	5,000 00

*Market value of bonds and stocks as of December 31, 1907.

Bangor Gas Light Co., 1941, 5%.....	\$5,000 00	\$5,000 00	\$5,250 00
City of Galveston, 1928, option, 1908, 5%...	5,000 00	5,000 00	5,000 00
City of Newark, Ohio, 1917, 5%.....	5,000 00	5,000 00	5,400 00
City of Omaha, 1912, 5%.....	4,000 00	4,000 00	4,100 00
City of Zanesville, Ohio, 1915, 4%.....	1,000 00	1,000 00	1,000 00
City of Brewer, Maine, 1914, 4%.....	2,000 00	2,000 00	2,000 00
Township of Wamego, Kansas, 1915, 6%....	1,000 00	1,000 00	1,050 00
Demand note secured, 5%.....	3,000 00	3,000 00	3,000 00
Time note, secured, 5%.....	1,800 00	1,800 00	1,800 00
Total.....	\$128,800 00	\$128,800 00	\$132,040 00

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
European & North American Railway Co....	\$20,000 00	\$20,000 00	\$28,000 00
Union Insurance Co., Bangor.....	2,400 00	2,400 00	6,240 00
First National Bank, Bangor.....	6,900 00	6,900 00	11,040 00
Eastern Trust and Banking Co. Bangor.....	1,000 00	1,000 00	2,750 00
Total.....	\$30,300 00	\$30,300 00	\$48,030 00

LOANS ON COLLATERALS.

	<i>Par Value.</i>	<i>Market Value.</i>	<i>Amount loaned thereon.</i>
Holyoke, Mass., bonds, 4%.....	\$1,000 00	\$1,040 00	\$500 00
European & North American Railway Co. stock.....	7,400 00	10,360 00	7,400 00
First National Bank, Bangor, stock.....	4,500 00	7,200 00	4,500 00
First National Bank, Bangor, stock. \$1,000 Orono Pulp & Paper Company, Bangor, stock..... 1,500	2,500 00	3,000 00	2,000 00
Eastern Trust & Banking Co., Bangor, stock..	1,400 00	3,850 00	1,500 00
Merrill Trust Co., Bangor, stock.....	1,000 00	1,300 00	1,000 00
North National Bank, Rockland, stock.....	500 00	625 00	500 00
Beacon Trust Company, Boston, stock.....	1,000 00	1,750 00	1,000 00
Total.....	\$19,300 00	\$29,125 00	\$18,400 00

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$7,117 49
Unearned premiums on outstanding risks.....	59,145 68
Dividends remaining unpaid.....	880 00
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	128,105 68
Surplus to policy holders.....	228,105 68
Total liabilities.....	\$295,248 85

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$664,865	\$49,751 70
Written during the year.....	8,074,949	114,296 28
Total.....	8,739,814	\$164,047 98
Expired and terminated.....	7,939,408	104,902 30
In force at end of the year.....	\$800,406	\$59,145 68

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$8,074,949 00
Premiums received.....	92,867 04
Losses paid.....	62,147 73
Losses incurred.....	51,972 94

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).....	\$167,350 94	
Deduct reinsurance, abatement, rebate and return premiums.....	49,529 01	
Net premiums.....		\$117,821 93
Interest on collateral loans.....	\$132 50	
Interest on bonds and dividends on stocks.....	17,114 12	
Interest on deposits.....	830 74	
Interest from all other sources.....	859 99	18,937 35
Profit and loss.....		147 79
Total income.....		\$136,907 07
Ledger assets Dec. 31, 1906.....		465,354 99
Total.....		\$602,262 06

DISBURSEMENTS.

Gross amount paid for losses (Marine).....	\$109,376 54
Deduct salvage and reinsurance.....	19,955 40
Net amount paid for losses.....	\$89,421 14
Interest or dividends to stockholders.....	16,000 00
Commissions or brokerage.....	3,423 24
Miscellaneous expenses of local agencies.....	174 59
Salaries, fees and other charges of officers and employes.....	7,209 04
Rents—including company's own occupancy.....	500 00
Advertising, printing and stationery.....	247 89
Postage, telegrams, telephone and express.....	483 59
Legal expenses.....	87 00
Underwriters' boards and tariff associations.....	105 00
Inspections and surveys.....	150 00

Insurance department licenses and fees.....	\$25 25
Underwriters' boards and special agents.....	740 39
Auditing and directors.....	80 00
Profit and loss.....	469 75
Miscellaneous expenditures.....	556 12
Total disbursements.....	\$119,673 00
Balance.....	\$482,589 06

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$381,957 00
Cash in office and in bank.....	51,835 41
Bills receivable taken for marine and inland risks.....	28,005 29
Due from agents and others.....	20,791 36
Total ledger assets.....	\$482,589 06

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$2,256 27
*Market value of bonds and stocks over book value.....	2,840 90
Total admitted assets.....	\$487,686 23

SCHEDULE OF BONDS OWNED BY THE COMPANY.

	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Trenton Street Railway Co., 1931, 6%.....	\$15,562 50	\$15,000 00	\$16,500 00
Stillwater Street Railway Co., 1917, 5%.....	10,200 00	10,000 00	10,200 00
Atchison, Topeka & Santa Fe R. R. Co., 1995, 4%.....	20,956 25	19,000 00	18,620 00
Atchison, Topeka & Santa Fe R. R. Co., Adj., 1995.....		10,000 00	8,700 00
Portland, Oregon, Street Railway Co., 1910, 6%..	4,020 00	4,000 00	4,080 00
Lexington, Ky., St. R'y. Co., 1908, 1910 and 1911, 6%.....	8,080 00	8,000 00	8,160 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	5,000 00
Naumkeag Street Railway Co., 1910, 5%.....	5,050 00	5,000 00	5,000 00
Concord & Montreal R. R. Co., 1920, 4%.....	10,650 00	10,000 00	10,000 00
City of Quincy, 1914, 4½%.....	5,275 00	5,000 00	5,000 00
Bay City, 1914, 4%.....	6,315 00	6,000 00	6,000 00
City of Seattle, 1913, 5%.....	5,343 75	5,000 00	5,125 00
Arizona Territory, 1942, 5%.....	13,650 00	13,000 00	13,260 00
City of Galveston, 1928, 5%.....	10,725 00	10,000 00	10,000 00
Allegheny & Western R. R. Co., 1998, 4%.....	5,125 00	5,000 00	5,000 00
City of South Milwaukee, 1913, 5%.....	5,537 50	5,000 00	5,125 00
Clearfield & Jefferson R. R. Co., 1927, 6%.....	6,000 00	5,000 00	5,300 00
Western Union Telegraph Co., 1950, 4½%.....	10,500 00	10,000 00	10,000 00
City of Duluth, 1923, 5%.....	7,597 50	2,000 00	2,100 00
City of Duluth, 1928, 4%.....		5,000 00	5,000 00
Buffalo, Rochester & Pittsburg R.R.Co.,1920,4½%	10,300 00	10,000 00	10,000 00
Indiana, Illinois & Iowa R. R. Co., 1950, 4%...	9,800 00	10,000 00	10,000 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	5,000 50
Baltimore & Ohio R. R. Co., 1925, 3½%.....	13,617 90	15,000 00	13,617 90

*Market value of bonds and stocks as of December 31, 1907.

Sault Ste Marie, 1921, 4%.....	\$5,250 00	\$5,000 00	\$5,100 00
Port Huron, Mich., 1911, 5%.....	} 8,180 00 }	2,000 00	2,000 00
Port Huron, Mich., 1922, 4%.....		6,000 00	6,000 00
Cleveland City Cable Railway Co., 1909, 5%.....	6,351 60	6,000 00	6,120 00
Terminal, St. Louis, 1953, 4%.....	10,000 00	10,000 00	9,800 00
Metropolitan Crosstown Railway Co., 1920, 5% .	5,450 00	5,000 00	5,250 00
City of Omaha, Neb., 1924, 4½%.....	10,750 00	10,000 00	10,600 00
St. Louis, Iron Mountain & Southern R'y. Co., 1933, 4%.....	9,500 00	10,000 00	9,200 00
Western Maryland, 1952, 4%.....	11,960 00	13,000 00	9,750 00
Montreal Light, Heat & Power Co., 1932, 4½% ...	10,200 00	10,000 00	9,800 00
Newton Street Railway Co., 1912, 5%.....	5,237 50	5,000 00	5,000 00
Aurora, Elgin & Chicago Railway Co., 1941, 5%..	9,975 00	10,000 00	9,900 00
Chicago, Burlington & Quincy Railway Co., 1949, 3½%.....	4,725 00	5,000 00	4,725 00
Schenectady Railway Co., 1941, 4½%.....	5,400 00	5,000 00	5,475 00
Auburn & Syracuse Electric R. R. Co., 1942, 5%	5,250 00	5,000 00	5,000 00
Minneapolis General Electric Co., 1934, 5%.....	5,250 00	5,000 00	5,250 00
City of South Omaha, Neb., 1925, 4½%.....	3,022 50	3,000 00	3,000 00
City of Muncie, Ind., 1912, 5%.....	1,020 00	1,000 00	1,020 00
Indiana Railway Co., 1930, 5%.....	4,825 00	5,000 00	4,825 00
Total.....	\$345,682 00	\$345,000 00	\$342,677 90

SCHEDULE OF STOCKS OWNED BY THE COMPANY.

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

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$19,927 89
Unearned premiums on outstanding risks.....	80,865 91
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	286,892 43
Surplus to policy holders.....	386,892 43
Total liabilities.....	\$487,686 23

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$952,585	\$72,282 29
Written during the year.....	5,982,098	167,350 94
Total.....	\$6,934,683	\$239,633 23
Expired and terminated.....	5,919,296	158,767 32
In force at end of the year.....	\$1,015,387	\$80,865 91

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$5,982,098 00
Premiums received.....	117,821 93
Losses paid.....	89,421 14
Losses incurred.....	78,492 06

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, 1907.

ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

WILLIAM B. CLARK, *President.*

HENRY E. REES, *Secretary.*

Cash Capital, \$4,000,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$9,134,101 34	\$636,636 00	
Deduct reinsurance, abatement, rebate and return premiums.....	2,446,725 72	219,813 78	
Net premiums.....	\$6,687,375 62	\$416,822 22	\$7,104,197 84
Deposit premiums on perpetual risks.....			6,785 22
Interest on mortgage loans.....		\$777 66	
Interest on bonds and dividends on stocks.....		598,703 07	
Interest on deposits.....		11,647 27	611,128 00
Profit on sale or maturity of ledger assets.....			72,520 00
Profit and loss.....			824 87
Total income.....			\$7,795,455 93
Ledger assets Dec. 31. 1906.....			13,636,616 11
Total.....			\$21,432,072 04

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$3,928,246 03	355,382,63	
Deduct salvage, \$56,823 10; reinsurance, \$938,775.96.....	885,966 43	109,632 63	
Net amount paid for losses.....	\$3,042,279 60	\$245,750 00	\$3,288,029 60
Adjustment and settlement of losses.....			43,308 50
Deposit premiums returned.....			2,291 18
Interest or dividends to stockholders.....			776,000 00
Commissions or brokerage.....			1,225,158 58
Salaries and expenses of special and general agents.....			260,124 32
Salaries, fees and other charges of officers and employes.....			292,296 99
Advertising, printing and stationery.....			72,231 69
Postage, telegrams, telephone and express.....			50,043 74
Legal expenses.....			9,519 21
Furniture and fixtures.....			10,476 40
Maps, including corrections.....			12,198 43
Underwriters' boards and tariff associations.....			95,864 44
Fire department, patrol and salvage corps expenses.....			12,488 80

Inspections and surveys.	\$15,694 95
Repairs and expenses on real estate.	958 61
State taxes on premiums.	93,723 37
Insurance department licenses and fees.	21,824 75
All other licenses, fees and taxes.	59,180 39
Loss on sale or maturity of ledger assets.	1,320 00
Borrowed money repaid.	850,000 00
Interest on borrowed money.	27,858 18
Interest paid Munich Re Insurance Co.	20,505 61
Equipment of printing department.	2,206 49
Profit and loss.	2,996 31
Miscellaneous expenditures.	92,457 80

Total disbursements. \$7,338,758 34

Balance. \$14,093,313 70

LEDGER ASSETS.

Book value of real estate.	\$588,207 93
Mortgage loans on real estate.	600 00
Book value of bonds and stocks, excluding interest.	11,545,059 87
Cash in office and in bank.	1,198,117 65
Agents balances.	761,328 25

Total ledger assets. \$14,093,313 70

NON-LEDGER ASSETS.

Interest accrued on mortgages.	\$36 00	
Interest accrued on bonds.	60,849 29	
Interest accrued on other assets.	437 50	\$61,322 79

*Market value of bonds and stocks over book value. 584,260 91

Gross assets. \$14,738,897 40

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.	\$22,274 14	
Book value of real estate over market value.	113,207 93	\$135,482 07

Total admitted assets. \$14,603,415 33

LIABILITIES.

Losses adjusted and unpaid.	\$238,494 19
Losses in process of adjustment, or in suspense.	489,911 99
Losses resisted.	36,740 45

Total claims for losses. \$765,146 63

Deduct reinsurance. 192,460 95

Net amount of unpaid losses.	\$572,685 68
Unearned premiums on outstanding risks.	6,103,393 22
Reclaimable on perpetual fire policies.	93,532 15
Cash capital.	\$4,000,000 00
Surplus over all liabilities.	3,833,804 28

Surplus to policy holders. 7,833,804 28

Total liabilities. \$14,603,415 33

* Market value of bonds and stocks as of December 31, 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1906	\$943,373,885	\$11,922,267 20	\$19,293,725	\$381,488 01
Written during the year . . .	696,550,489	9,134,101 34	78,268,819	636,636 00
Total	\$1,639,924,374	\$21,056,368 54	\$97,562,544	\$1,018,124 01
Expired and terminated . . .	597,400,045	8,089,417 87	80,199,296	602,518 80
In force at end of the year .	\$1,042,524,329	\$12,966,950 67	\$17,363,248	\$415,605 21
Deduct amount reinsured . .	130,719,419	1,716,254 84	3,820,761	125,755 41
Net amount in force	\$911,804,910	\$11,250,695 83	\$13,542,487	\$289,849 80

Perpetual risks not included above, \$4,187,478.00; premiums on same, \$98,454.89.

SPECIAL DEPOSITS.

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	\$180,793 00	\$177,716 07
Georgia	10,000 00	145,912 54
Oregon	50,000 00	37,322 42
Virginia	45,300 00	86,244 97
Arizona	15,000 00	16,021 39
New Mexico	10,000 00	11,689 54

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$11,039,288 00
Premiums received	179,373 84
Losses paid	109,747 82
Losses incurred	108,342 00

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)	\$2,230,177 07	
Deduct reinsurance, abatement, rebate and return premiums	725,673 55	
Net premiums		\$1,504,503 52
Interest on mortgage loans	\$36,670 98	
Interest on collateral loans	24,894 74	

Interest on bonds and dividends on stocks.....	\$43,268 26	
Interest on deposits.....	5,305 86	
Interest from all other sources.....	1,092 72	
Rents.....	221 00	111,453 56
<hr/>		
Profit on sale or maturity of ledger assets.....		313 95
Accounts previously written.....		2,625 56
<hr/>		
Total income.....		\$1,618,896 59
Ledger assets Dec. 31, 1906.....		2,494,915 83
<hr/>		
Total.....		\$4,113,812 42

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$801,862 62	
Deduct salvage \$8,671.52; reinsurance \$223,323.59.....	231,995 11	
<hr/>		
Net amount paid for losses.....	\$569,867 51	
Adjustment and settlement of losses.....	27,355 34	
Interest or dividends to stockholders.....	50,000 00	
Commissions or brokerage.....	330,897 14	
Miscellaneous expenses of local agencies.....	11,276 32	
Salaries and expenses of special and general agents.....	110,841 68	
Salaries, fees and other charges of officers and employes.....	44,915 39	
Rents.....	3,966 65	
Advertising, printing and stationery.....	18,115 88	
Postage, telegrams, telephone and express.....	13,834 96	
Legal expenses.....	1,258 96	
Furniture and fixtures.....	541 04	
Maps, including corrections.....	3,994 73	
Underwriters' boards and tariff associations.....	15,930 08	
Fire department, patrol and salvage corps expenses.....	14,063 15	
Inspections and surveys.....	9,845 49	
Repairs and expenses on real estate.....	628 59	
Taxes on real estate.....	772 12	
State taxes on premiums.....	30,246 97	
Insurance department licenses and fees.....	7,328 00	
All other licenses, fees and taxes.....	7,687 83	
Loss on sale or maturity of ledger assets.....	5,827 10	
Miscellaneous expenditures.....	3,059 89	
<hr/>		
Total disbursements.....	\$1,282,254 82	
Balance.....		\$2,831,557 60

LEDGER ASSETS.

Book value of real estate.....	\$50,860 43	
Mortgage loans on real estate.....	688,326 68	
Loans secured by collateral.....	461,810 42	
Book value of bonds and stocks, excluding interest.....	1,139,868 05	
Cash in office and in bank.....	239,317 15	
Agents balances.....	251,374 87	
<hr/>		
Total ledger assets.....		\$2,831,557 60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$14,140 16	
Interest due and accrued on bonds.....	8,945 41	
Interest due and accrued on collateral loans.....	9,658 91	
Interest due and accrued on other assets.....	2,719 44	\$35,463 92

Market value of real estate over book value.....	366 57
Due from other companies for reinsurance	2,661 97

Gross assets.....\$2,870,050 06

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$2,320 25	
*Book value of bonds and stocks over market value....	83,868 71	
Mortgage loans in excess of New York department ap- praisal.....	66,384 00	\$152,572 96
Total admitted assets.....		\$2,717,477 10

LIABILITIES.

Losses adjusted and unpaid.....	\$31,973 73	
Losses in process of adjustment, or in suspense.....	62,373 50	
Losses resisted.....	25,633 50	
Total claims for losses.....	\$119,980 73	
Deduct reinsurance.....	24,906 77	
Net amount of unpaid losses.....		\$95,073 96
Unearned premiums on outstanding risks.....		1,575,438 45
State, county and municipal taxes due or accrued.....		15,650 00
Due for reinsurance.....		19,697 39
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	511,617 30	
Surplus to policy holders.....		1,011,617 30
Total liabilities.....		\$2,717,477 10

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$318,035,000	\$3,198,690
Written during the year.....	203,518,300	2,230,177
Total.....	\$521,553,300	\$5,428,867
Expired and terminated.....	191,188,500	2,089,246
In force at end of the year.....	\$330,364,800	3,359,621
Deduct amount reinsured.....	36,955,900	355,394
Net amount in force.....	\$293,408,900	\$3,004,227

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$27,000 00	\$32,362 56
Georgia.....	10,000 00	28,858 51
Oregon.....	50,000 00	29,239 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,129,500 00
Premiums received.....	17,005 00
Losses paid.....	13,234 00
Losses incurred.....	12,835 00

*Market value of bonds and stocks as of December 31, 1907.

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.....	\$815,952 66	\$158,153 23	
Deduct reinsurance, abatement, rebate and return premiums.....	195,279 05	9,839 44	
Net premiums.....	\$620,673 61	\$148,313 79	\$768,987 40
Deposit premiums on perpetual risks.....			2,259 50
Interest on bonds.....		\$39,483 53	
Interest on deposits.....		2,046 31	41,529 84
Increase in book value of ledger assets.....			148 61
Assessments received from stockholders.....			3,562 08
Income from other sources.....			23 12
Total income.....			\$816,510 55
Ledger assets Dec. 31, 1906.....			1,100,733 87
Total.....			\$1,917,244 42

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$329,453 56	\$68,297 96	
Deduct salvage \$1403.61; reinsurance \$53,089.58.....	47,727 60	6,765 59	
Net amount paid for losses.....	\$281,725 96	\$61,532 37	\$343,258 33
Adjustment and settlement of losses.....			785 33
Deposit premiums returned.....			281 25
Commissions or brokerage.....			157,598 25
Miscellaneous expenses of local agencies.....			9,334 98
Salaries and expenses of special and general agents.....			7,538 98
Salaries, fees and other charges of officers and employes.....			15,671 20
Rents.....			3,700 30
Advertising, printing and stationery.....			4,446 53
Postage, telegrams, telephone and express.....			1,571 54
Legal expenses.....			817 11
Maps, including corrections.....			324 54
Underwriters' boards and tariff associations.....			5,784 94
Fire department, patrol and salvage corps expenses.....			1,219 58
Inspections and surveys.....			2,004 81
State taxes on premiums.....			7,916 79
Insurance department licenses and fees.....			1,570 00
All other licenses, fees and taxes.....			1,210 49

Loss on sale or maturity of ledger assets.....	\$705 78
Miscellaneous expenditures	4,592 17
Total disbursements.....	\$570,332 90
Balance.....	\$1,346,911 52

LEDGER ASSETS.

Book value of bonds excluding interest.....	\$1,177,462 50
Cash in office and in bank.....	85,899 42
Agents balances.....	82,393 93
Bills receivable taken for marine and inland risks.....	1,155 67
Total ledger assets.....	\$1,346,911 52

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$6,739 52
Due from other companies for reinsurance.....	7,000 00
Gross assets.....	\$1,360,651 04

DEDUCT ASSETS NOT ADMITTED.

*Book value of bonds over market value.....	\$105,502 02
Total admitted assets.....	\$1,255,149 02

LIABILITIES.

Losses adjusted and unpaid.....	\$10,525 00
Losses in process of adjustment, or in suspense.....	87,444 00
Losses resisted.....	100 00
Total claims for losses.....	\$98,069 00
Deduct reinsurance.....	1,906 00
Net amount of unpaid losses.....	\$96,163 00
Unearned premiums on outstanding risks.....	485,812 02
Reclaimable on perpetual fire policies.....	7,729 96
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	165,444 04
Surplus to policy holders.....	665,444 04
Total liabilities.....	\$1,255,149 02

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1906..	\$45,740,877	\$595,503 66	\$1,983,582	\$50,340 99
Written during the year..	62,011,061	815,952 66	15,853,407	158,153 23
Total.....	\$107,751,938	\$1,411,456 32	\$17,836,989	\$208,494 22
Expired and terminated..	44,538,581	585,493 95	15,473,438	135,936 10
In force at end of the year.	\$63,213,357	\$825,962 37	\$2,363,551	\$72,531 12
Deduct amount reinsured..	5,093,414	73,727 45	-	-
Net amount in force.....	\$58,119,943	\$752,234 92	\$2,363,551	\$72,531 12
Perpetual risks not included above, \$282,175.00; premiums on same, \$8,588.85.				

*Market value of bonds as of December 31, 1907.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$7,719 10

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$1,113,993 00	\$103,200 00	\$1,217,193 00
Premiums received.....	17,319 45	5,860 00	23,179 45
Losses paid.....	10,644 85	3,331 28	13,976 13
Losses incurred.....	11,959 01	11,593 66	23,552 67

AMERICAN INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

P. L. HOADLEY, *President.*

JAS. H. WORDEN, *Secretary.*

Cash Capital, \$750,000.

INCOME.

Gross premiums (Fire).....	\$4,970,705 24	
Deduct reinsurance, abatement, rebate and return premiums.....	960,793 55	
Net premiums.....		\$4,009,911 69
Interest on mortgage loans.....	\$44,204 04	
Interest on bonds and dividends on stocks.....	142,424 79	
Interest on deposits.....	8,863 23	
Interest from all other sources.....	546 43	
Rents—including company's own occupancy.....	11,672 99	207,711 48
Profit on sale or maturity of ledger assets.....		5,570 00
Premium on capital stock.....		300,295 00
Total income.....		\$4,523,488 17
Ledger assets Dec. 31, 1906.....		6,019,537 50
Total.....		\$10,543,025 67

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,567,548 39	
Deduct salvage \$47,729.94; reinsurance \$143,481.27....	191,211 21	
Net amount paid for losses.....		\$1,376,337 18
Interest or dividends to stockholders.....		96,068 48

Commissions or brokerage	\$1,138,677 03
Salaries and expenses of special and general agents	99,445 08
Salaries, fees and other charges of officers and employes	136,616 67
Rents—including company's own occupancy	2,887 16
Advertising, printing and stationery	31,551 17
Postage, telegrams, telephone and express	25,382 62
Legal expenses	1,131 05
Furniture and fixtures	1,383 43
Maps, including corrections	6,576 72
Underwriters' boards and tariff associations	28,377 33
Fire department, patrol and salvage corps expenses	4,880 29
Inspection and surveys	590 20
Repairs and expenses on real estate	407 80
Taxes on real estate	5,497 67
Insurance department licenses and fees	87,597 70
Loss on sale or maturity of ledger assets	852 10
Decrease in book value of ledger assets	105 65
Maintenance of office buildings	7,382 80
Collecting premium notes	3,982 98
Miscellaneous expenditures	11,673 37

Total disbursements	\$3,067,404 48
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Balance	\$7,475,621 19
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LEDGER ASSETS.

Book value of real estate	\$476,170 00
Mortgage loans on real estate	1,183,855 75
Book value of bonds and stocks, excluding interest	4,624,453 96
Cash in office and in bank	451,451 27
Agents balances	391,555 43
Bills receivable taken for fire risks	348,134 78

Total ledger assets	\$7,475,621 19
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NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$13,737 92	
Interest accrued on bonds	61,424 24	
Rents due on company's property	133 33	\$75,295 49

Gross assets	\$7,550,916 68
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DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$878 08	
Bills receivable, past due, taken for marine, inland and fire risks	38,201 47	
*Book value of bonds and stocks over market value	281,098 96	\$320,178 51

Total admitted assets	\$7,230,738 17
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LIABILITIES.

Losses in process of adjustment, or in suspense	\$429,816 22
Losses resisted	11,150 00
Total claims for losses	\$440,966 22
Deduct reinsurance	22,447 62

Net amount of unpaid losses	\$418,518 60
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*Market value of bonds and stocks as of December 31, 1907.

Unearned premiums on outstanding risks.....	\$4,307,850 75
Dividends remaining unpaid.....	38,324 11
Commissions and other charges due agents and brokers.....	114,429 92
Cash capital.....	\$750,000 00
Surplus over all liabilities.....	1,601,614 79
	<hr/>
Surplus to policy holders.....	2,351,614 79
	<hr/>
Total liabilities.....	\$7,230,738 17

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$551,506,535	\$6,061,394 41
Written during the year.....	380,468,439	4,970,705 24
	<hr/>	<hr/>
Total.....	\$931,974,974	\$11,032,099 65
Expired and terminated.....	198,809,569	2,769,074 40
	<hr/>	<hr/>
In force at end of the year.....	\$733,165,405	\$8,263,025 25
Deduct amount reinsured.....	37,319,353	362,691 50
	<hr/>	<hr/>
Net amount in force.....	\$695,846,052	\$7,900,333 75

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000 00	\$11,372 89
Georgia.....	10,000 00	12,509 34
Virginia.....	37,500 00	5,526 52

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$795,455 00
Premiums received.....	12,815 71
Losses paid.....	6,982 15
Losses incurred.....	9,069 07

AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

EDWARD T. CAMPBELL, *Vice President.*

JOHN H. ADAMS, *Secretary.*

Cash capital, \$2,000,000.

INCOME.

Gross premiums (Fire).....	\$3,510,750 60
Deduct reinsurance, abatement, rebate and return premiums.....	1,143,255 65

Net premiums.....		\$2,367,494 95
Interest on mortgage loans.....	\$45 00	
Interest on collateral loans.....	36,384 73	
Interest on bonds and dividends on stocks.....	307,423 44	
Interest from all other sources.....	6,166 50	350,019 67
		<hr/>
Profit and loss.....		710 98
		<hr/>
Total income.....		\$2,718,225 60
Ledger assets Dec. 31, 1906.....		4,638,710 11
		<hr/>
Total.....		\$7,356,935 71

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,465,041 40	
Deduct salvage \$5,074.08; reinsurance \$295,786.88.....	300,860 96	
		<hr/>
Net amount paid for losses.....		\$1,164,180 44
Adjustment and settlement of losses.....		11,084 44
Interest or dividends to stockholders.....		240,000 00
Commissions or brokerage.....		429,171 15
Miscellaneous expenses of local agencies.....		129,119 29
Salaries and expenses of special and general agents.....		73,284 16
Salaries, fees and other charges of officers and employes.....		81,437 09
Rents.....		8,000 00
Advertising, printing and stationery.....		19,932 22
Postage, telegrams, telephone and express.....		20,891 36
Legal expenses.....		2,489 35
Maps, including corrections.....		6,491 10
Underwriters' boards and tariff associations.....		17,204 53
Fire department, patrol and salvage corps expenses.....		1,377 50
State taxes on premiums.....		23,302 24
Insurance department licenses and fees.....		36,296 01
All other licenses, fees and taxes.....		100 00
Loss on sale or maturity of ledger assets.....		4,572 50
Miscellaneous expenditures.....		7,423 02
		<hr/>
Total disbursements.....		\$2,276,356 40
		<hr/>
Balance.....		\$5,080,579 31

LEDGER ASSETS.

Loans secured by collateral.....	\$763,000 00
Book value of bonds and stocks, excluding interest.....	3,653,188 70
Cash in office and in bank.....	208,376 52
Agents balances.....	456,014 09
	<hr/>
Total ledger assets.....	\$5,080,579 31

NON-LEDGER ASSETS.

*Market value of bonds and stocks over book value.....	\$27,446 30
	<hr/>
Total admitted assets.....	\$5,108,025 61

*Market value of bonds and stocks as of December 31, 1907.

LIABILITIES.

Losses adjusted and unpaid.....	\$49,580 23	
Losses in process of adjustment, or in suspense.....	228,657 65	
Losses resisted.....	6,150 00	
	<hr/>	
Total claims for losses.....	\$284,387 88	
Deduct reinsurance.....	112,289 01	
	<hr/>	
Net amount of unpaid losses.....		\$172,098 87
Unearned premiums on outstanding risks.....		2,035,936 55
Dividends remaining unpaid.....		710 98
Commissions and other charges due agents and brokers.....		68,402 11
Cash capital.....	\$2,000,000 00	
Surplus over all liabilities.....	830,877 10	
	<hr/>	
Surplus to policy holders.....		2,830,877 10
		<hr/>
Total liabilities.....	\$5,108,025 61	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$337,005,632	\$3,946,807 20
Written during the year.....	275,442,745	3,510,750 60
	<hr/>	<hr/>
Total.....	\$612,448,377	\$7,457,557 80
Expired and terminated.....	237,839,180	3,065,397 88
	<hr/>	<hr/>
In force at end of the year.....	\$374,609,197	\$4,392,159 92
Deduct amount reinsured.....	46,753,353	578,348 09
	<hr/>	<hr/>
Net amount in force.....	\$327,855,844	\$3,813,811 83

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$26,845 23
New Mexico.....	10,000 00	10,536 25
Oregon.....	50,000 00	21,674 44
Virginia.....	50,000 00	7,877 48

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,753,321 00
Premiums received.....	30,022 70
Losses paid.....	20,728 19
Losses incurred.....	19,885 81

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.....	\$1,602,084 92	\$1,706,487 21	
Deduct reinsurance, abatement, rebate and return premiums.....	597,858 30	309,133 90	
Net premiums.....	\$1,004,226 62	\$1,397,353 31	\$2,401,579 93
Interest on mortgage loans.....		\$56,514 38	
Interest on collateral loans.....		7,579 27	
Interest on bonds and dividends on stocks.....		122,779 00	
Interest on deposits.....		6,228 82	
Interest from all other sources.....		1,793 43	
Rents.....		3,460 30	198,355 20
Increase in book value of ledger assets.....			15,318 06
Refund of bank tax.....			6,628 67
Profit on home office agency.....			11,158 24
Profit and loss.....			1,185 00
Total income.....			\$2,634,225 10
Ledger assets Dec. 31, 1906.....			4,763,323 46
Total.....			\$7,397,548 56

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$596,833 14	\$899,006 65	
Deduct salvage \$61,803.08 ; reinsur- ance \$273,802.48.....	137,677 04	197,928 52	
Net amount paid for losses.....	\$459,156 10	\$701,078 13	\$1,160,234 23
Adjustment and settlement of losses.....			11,409 61
Interest or dividends to stockholders.....			200,000 00
Commissions or brokerage.....			470,447 89
Miscellaneous expenses of local agencies.....			10,984 00
Salaries and expenses of special and general agents.....			22,284 46
Salaries, fees and other charges of officers and employes.....			140,290 15
Rents.....			18,392 84
Advertising, printing and stationery.....			15,152 86
Legal expenses.....			1,090 11
Furniture and fixtures.....			1,407 43
Maps, including corrections.....			1,862 49
Underwriters' boards and tariff associations.....			12,202 53
Fire department, patrol and salvage corps expenses.....			10,818 91
Inspections and surveys.....			3,742 50

Repairs and expenses on real estate.....	\$2,096 24
Taxes on real estate.....	1,170 88
State taxes on premiums.....	22,083 12
Insurance department licenses and fees.....	4,280 59
All other licenses, fees and taxes.....	15,197 50
Loss on sale or maturity of ledger assets.....	3,000 00
Decrease in book value of ledger assets.....	618 06
Profit and loss.....	2,209 28
Miscellaneous expenditures.....	22,926 46

Total disbursements..... \$2,153,902 14

Balance..... \$5,243,646 42

LEDGER ASSETS.

Book value of real estate.....	\$48,000 00
Mortgage loans on real estate.....	1,268,100 00
Loans secured by collateral.....	148,600 00
Book value of bonds and stocks, excluding interest.....	2,905,333 63
Cash in office and in bank.....	412,329 30
Agents balances.....	387,317 85
Bills receivable taken for marine and inland risks.....	69,594 19
Bills receivable taken for fire risks.....	52 96
Due from other companies for reinsurance.....	3,928 49
Other ledger assets.....	390,00

Total ledger assets..... \$5,243,646 42

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$9,777 58	
Interest accrued on bonds.....	7,844 16	
Interest due and accrued on collateral loans.....	169 31	\$17,791 05

Gross assets..... \$5,261,437 47

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$16,716 00	
Bills receivable, past due, taken for marine, inland and fire risks.....	7,464 32	
*Book value of ledger assets over market value.....	122,082 13	
Due from unauthorized companies for reinsurance.....	3,513 75	\$149,776 20

Total admitted assets..... \$5,111,661 27

LIABILITIES.

Losses adjusted and unpaid.....	\$8,339 42
Losses in process of adjustment, or in suspense.....	357,901 10
Losses resisted.....	22,594 31

Total claims for losses..... \$388,834 83

Deduct reinsurance..... 51,193 64

Net amount of unpaid losses.....	\$337,641 19
Unearned premiums on outstanding risks.....	1,326,622 33
State, county and municipal taxes due or accrued.....	20,941 82
Commissions and other charges due agents and brokers.....	46,236 30
Due for reinsurance.....	5,482 16
Contingent salvage.....	2,977 50

*Market value of bonds and stocks as of December 31, 1907.

142 CALEDONIAN-AMERICAN INSURANCE COMPANY.

Cash capital	\$1,000,000 00
Surplus over all liabilities	2,371,759 97
Surplus to policy holders	3,371,759 97
Total liabilities	\$5,111,661 27

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1906	\$177,083,734	\$1,707,274 24	\$28,874,648	\$887,847 03
Written during the year	165,782,217	1,602,084 92	169,292,986	1,706,487 21
Total	\$342,865,951	\$3,309,359 16	\$198,167,634	\$2,594,334 24
Expired and terminated	125,576,598	1,243,912 58	169,276,248	1,699,621 92
In force at end of the year	\$217,289,353	\$2,065,446 58	\$28,891,386	\$894,712 32
Deduct amount reinsured	48,098,450	446,104 41	394,731	19,185 49
Net amount in force	\$169,190,903	\$1,619,342 17	\$28,496,655	\$875,526 83

SPECIAL DEPOSITS.

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	\$20,100 00	-

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written	\$2,350,044 00	\$891,282 00	\$3,241,326 00
Premiums received	38,162 65	12,022 26	50,184 91
Losses paid	29,662 10	2,110 40	31,772 50
Losses incurred	31,440 31	1,080 40	32,520 71

CALEDONIAN-AMERICAN INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1898.

CHARLES H. POST, *President.*

THOMAS L. FINLAY, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire)	\$87,741 01
Deduct reinsurance, abatement, rebate and return premiums	76,788 91
Net premiums	\$10,952 10
Interest on bonds and dividends on stocks	7,300 00
Total income	\$18,252 10
Ledger assets Dec. 31, 1906	254,961 95
Total	\$273,214 05

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$92,370 68	
Deduct salvage, \$83.18; reinsurance, \$75,968.42.....	76,051 60	
<hr/>		
Net amount paid for losses.....	\$16,319 08	
Adjustment and settlement of losses.....	439 51	
Commissions or brokerage.....	3,069 86	
Salaries and expenses of special and general agents.....	35 35	
Salaries, fees and other charges of officers and employes.....	491 40	
Rents.....	15 22	
Advertising, printing and stationery.....	176 87	
Postage, telegrams, telephone and express.....	98 44	
Furniture and fixtures.....	1 78	
Maps, including corrections.....	17 29	
Underwriters' boards and tariff associations.....	139 98	
Fire department, patrol and salvage corps expenses.....	28 29	
Inspections and surveys.....	17 85	
State taxes on premiums.....	199 44	
Insurance department licenses and fees.....	58 90	
All other licenses, fees and taxes.....	23 07	
Miscellaneous expenditures.....	30 71	
<hr/>		
Total disbursements.....	\$21,163 04	
<hr/>		
Balance.....	\$252,051 01	

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$228,668 78	
Cash in office and in bank.....	4,356 97	
Agents' balances.....	18,256 32	
Due from other companies for reinsurance.....	768 94	
<hr/>		
Total ledger assets.....	\$252,051 01	

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$1,362 50	
<hr/>		
Gross assets.....	\$253,413 51	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$196 20	
*Book value of bonds and stocks over market value.....	6,468 78	\$6,664 98
<hr/>		
Total admitted assets.....		\$246,748 53

LIABILITIES.

Losses adjusted and unpaid.....	\$1,114 75	
Losses in process of adjustment, or in suspense.....	23,153 96	
Losses resisted.....	875 00	
<hr/>		
Total claims for losses.....	\$25,143 71	
Deduct reinsurance.....	17,886 08	
<hr/>		
Net amount of unpaid losses.....	\$7,257 63	
Unearned premiums on outstanding risks.....	8,721 01	
Due for reinsurance.....	5,178 74	

*Market value of bonds and stocks as of December 31, 1907.

Cash capital	\$200,000 00	
Surplus over all liabilities	25,591 15	
		<hr/>
Surplus to policy holders		225,591 15
		<hr/>
Total liabilities		\$246,748 53

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906	\$11,236,138	\$121,911 54
Written during the year	7,961,749	87,741 01
		<hr/>
Total	\$19,197,887	\$209,652 55
Expired and terminated	8,222,408	92,362 48
		<hr/>
In force at end of the year	\$10,975,479	\$117,290 07
Deduct amount reinsured	9,324,239	99,306 73
		<hr/>
Net amount in force	\$1,651,240	\$17,983 34

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$65,500 00
Premiums received	818 02
Losses paid	873 99
Losses incurred	873 99

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)	\$581,998 87	
Deduct reinsurance, abatement, rebate and return premiums	136,133 51	
		<hr/>
Net premiums		\$445,865 36
Interest on mortgage loans	\$4,455 96	
Interest on collateral loans	1,138 97	
Interest on bonds and dividends on stocks	19,033 16	
Interest on deposits	771 12	
Interest from all other sources	950 00	
Rents	5,371 46	31,720 67
		<hr/>

CAPITAL FIRE INSURANCE COMPANY.

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Profit on sale or maturity of ledger assets.....	\$351 42
Discounts on losses paid.....	921 61
Total income.....	\$478,859 06
Ledger assets Dec. 31, 1906.....	667,527 88
Total.....	\$1,146,386 94

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$265,524 44
Deduct salvage \$1,544.62; reinsurance \$31,586.66.....	33,131 28
Net amount paid for losses.....	\$232,393 16
Adjustment and settlement of losses.....	1,820 10
Interest or dividends to stockholders.....	10,000 00
Commissions or brokerage.....	110,238 81
Miscellaneous expenses of local agencies.....	2,134 23
Salaries and expenses of special and general agents.....	14,341 13
Salaries, fees and other charges of officers and employes.....	13,398 35
Rents.....	608 41
Advertising, printing and stationery.....	2,550 14
Postage, telegrams, telephone and express.....	1,102 05
Legal expenses.....	322 68
Furniture and fixtures.....	25 00
Maps, including corrections.....	437 60
Underwriters' boards and tariff associations.....	1,127 88
Fire department, patrol and salvage corps expenses.....	4,178 20
Repairs and expenses on real estate.....	3,112 41
Taxes on real estate.....	1,238 57
State taxes on premiums.....	4,256 99
Insurance department licenses and fees.....	2,423 20
All other licenses, fees and taxes.....	2,449 40
Loss on sale or maturity of ledger assets.....	800 00
Premium on securities purchased.....	529 73
Miscellaneous expenditures.....	309 81
Total disbursements.....	\$409,797 85
Balance.....	\$736,589 09

LEDGER ASSETS.

Book value of real estate.....	\$92,553 27
Mortgage loans on real estate.....	80,447 55
Loans secured by collateral.....	17,200 00
Book value of bonds and stocks, excluding interest.....	430,774 07
Cash in office and in bank.....	58,237 73
Agents balances.....	57,376 47
Total ledger assets.....	\$736,589 09

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$859 41
Interest accrued on bonds.....	2,256 97
Interest accrued on collateral loans.....	49 42
Interest accrued on other assets.....	372 52
Rents due and accrued on company's property.....	483 32
Market value of real estate over book value.....	6,246 73
Due from other companies for reinsurance.....	77 50
Gross assets.....	\$746,934 96

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$173 35	
* Book value of ledger assets over market value.....	20,020 07	\$20,193 42
		<hr/>
Total admitted assets.....		\$726,741 54

LIABILITIES.

Losses adjusted and unpaid.....	\$10,838 45	
Losses in process of adjustment, or in suspense.....	25,217 27	
Losses resisted.....	3,150 00	
		<hr/>
Total claims for losses.....	\$39,205 72	
Deduct reinsurance.....	2,508 80	
		<hr/>
Net amount of unpaid losses.....		\$36,696 92
Unearned premiums on outstanding risks.....		350,125 01
Salaries and other miscellaneous expenses due or accrued.....		8,291 73
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	131,627 88	
		<hr/>
Surplus to policy holders.....		331,627 88
		<hr/>
Total liabilities.....		\$726,741 54

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$52,096,446	\$660,768 63
Written during the year.....	45,697,541	581,998 87
		<hr/>
Total.....	\$97,793,987	\$1,242,767 50
Expired and terminated.....	35,888,803	495,582 94
		<hr/>
In force at end of the year.....	\$61,905,184	\$747,184 56
Deduct amount reinsured.....	6,404,661	88,277 44
		<hr/>
Net amount in force.....	\$55,500,523	\$658,907 12

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,550,126 50
Premiums received.....	26,062 49
Losses paid.....	16,955 68
Losses incurred.....	16,299 60
	<hr/>

* Market value of bonds and stocks as of December 31, 1907.

CITIZENS INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1837

* GEO. L. CHASE, *President.*THOMAS H. SCOTLAND, *Secretary.*

Cash Capital, \$200,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$2,218,435 75	\$298 35	
Deduct reinsurance, abatement, rebate and return premiums.....	1,753,865 81	208 84	
Net premiums.....	\$464,569 94	\$89 51	\$464,659 45
Interest on mortgage loans.....		\$7,403 97	
Interest on bonds and dividends on stocks.....		14,455 36	
Interest on deposits.....		1,690 27	23,549 60
Total income.....			\$488,209 05
Ledger assets Dec. 31, 1906.....			696,095 78
Total.....			\$1,184,304 83

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$985,241 90	
Deduct salvage \$9,714.34; reinsurance \$736,691.06...	746,405 40	
Net amount paid for losses.....		\$238,836 50
Adjustment and settlement of losses.....		3,122 68
Commissions or brokerage.....		78,200 42
Salaries and expenses of special and general agents.....		34,322 90
Salaries, fees and other charges of officers and employes.....		17,231 16
Rents.....		2,343 56
Advertising, printing and stationery.....		2,919 36
Postage, telegrams, telephone and express.....		3,778 61
Legal expenses.....		24 67
Furniture and fixtures.....		443 75
Maps, including corrections.....		1,364 60
Underwriters' boards and tariff associations.....		4,735 91
Fire department, patrol and salvage corps expenses.....		1,155 74
Inspections and surveys.....		2,622 68
Taxes on real estate.....		122 55
State taxes on premiums.....		9,709 34
Insurance department licenses and fees.....		3,820 27
All other licenses, fees and taxes.....		2,100 35
Profit and loss.....		58 78
Miscellaneous expenditures.....		6,448 25
Total disbursements.....		\$413,362 08
Balance.....		\$770,942 75

* Since deceased.

LEDGER ASSETS.

Book value of real estate.....		\$400 00
Mortgage loans on real estate.....	149,240 00	
Book value of bonds and stocks, excluding interest.....	444,652 50	
Cash in office and in bank.....	78,912 36	
Agents balances.....	97,737 89	
Total ledger assets.....		\$770,942 75

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,183 00	
Interest accrued on bonds.....	6,547 00	\$8,730 00
Gross assets.....		\$779,672 75

DEDUCT ASSETS NOT ADMITTED.

* Book value of bonds over market value.....		\$32,952 50
Total admitted assets.....		\$746,720 25

LIABILITIES.

Losses adjusted and unpaid.....	\$26,571 63	
Losses in process of adjustment or in suspense.....	133,927 99	
Losses resisted.....	23,779 00	
Total claims for losses.....	\$184,278 62	
Deduct reinsurance.....	142,110 95	
Net amount of unpaid losses.....		\$42,167 67
Unearned premiums on outstanding risks.....		361,213 32
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	143,339 26	
Surplus to policy holders.....		343,339 26
Total liabilities.....		\$746,720 25

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1906	\$193,035,379	\$2,621,317 39	-	-
Written during the year...	159,681,590	2,218,435 75	\$60,209	\$298 35
Total.....	\$352,716,969	\$4,839,753 14	\$60,209	\$298 35
Expired and terminated...	146,439,858	2,094,106 97	60,209	298 35
In force at end of the year...	\$206,277,111	\$2,745,646 17	-	-
Deduct amount reinsured..	152,734,189	2,046,888 17	-	-
Net amount in force	\$53,542,922	\$698,758 00	-	-

* Market value of bonds as of December 31, 1907.

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

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1905.

MAJOR A. WHITE, *President*.

G. CARROLL FRENCH, *Secretary*.

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire).....	\$529,573 35	
Deduct reinsurance, abatement, rebate and return premiums.....	230,091 80	
Net premiums.....		\$299,481 55
Interest on collateral loans.....	\$13 89	
Interest on bonds and dividends on stocks.....	23,956 98	
Interest on deposits.....	1,053 47	25,024 34
Suspense account.....		22 01
Total income.....		\$324,527 90
Ledger assets Dec. 31, 1906.....		733,332 60
Total.....		\$1,057,860 50

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$161,380 82	
Deduct salvage \$1,174.34; reinsurance \$24,308.97.....	25,483 31	
Net amount paid for losses.....		\$135,897 51
Adjustment and settlement of losses.....		2,603 40
Commissions or brokerage.....		53,561 08
Miscellaneous expenses of local agencies.....		800 16
Salaries and expenses of special and general agents.....		9,626 88
Salaries, fees and other charges of officers and employes.....		26,472 53
Rents.....		6,002 00
Advertising, printing and stationery.....		3,539 89
Postage, telegrams, telephone and express.....		1,137 17
Legal expenses.....		224 00
Furniture and fixtures.....		938 03
Maps, including corrections.....		5,179 35
Underwriters' boards and tariff associations.....		3,788 07
Fire department, patrol and salvage corps expenses.....		3,572 91
Inspections and surveys.....		276 39
State taxes on premiums.....		4,204 76
Insurance department licenses and fees.....		1,737 61
All other licenses, fees and taxes.....		916 20
Loss on sale or maturity of ledger assets.....		8,015 00
Suspense account.....		423 06
Traveling expenses.....		1,005 45
Miscellaneous expenditures.....		3,965 85
Total disbursements.....		\$273,887 30
Balance.....		\$783,973 20

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$689,146 63
Cash in office and in bank.....	36,845 35
Agents balances.....	57,981 22
Total ledger assets.....	\$783,973 20

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$3,291 67
Gross assets.....	\$787,264 87

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$3,683 02	
* Book value of bonds and stocks over market value..	139,826 63	\$143,509 65
Total admitted assets.....		\$643,755 22

LIABILITIES.

Losses adjusted and unpaid.....	\$10,982 00
Losses in process of adjustment, or in suspense.....	14,080 00
Total claims for losses.....	\$25,062 00
Deduct reinsurance.....	12,504 84
Net amount of unpaid losses.....	\$12,557 16
Unearned premiums on outstanding risks.....	247,691 52
Due for reinsurance.....	19,263 48
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	164,243 06
Surplus to policy holders.....	364,243 06
Total liabilities.....	\$643,755 22

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$49,007,233	\$440,453 41
Written during the year.....	57,070,944	529,573 35
Total.....	\$106,078,177	\$970,026 76
Expired and terminated.....	42,663,309	393,380 37
In force at end of the year.....	\$63,414,868	\$576,646 39
Deduct amount reinsured.....	18,026,665	148,704 46
Net amount in force.....	\$45,388,203	\$427,941 93

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$345,895 00
Premiums received.....	5,153 80
Losses paid.....	1,576 11
Losses incurred.....	3,051 11

* Market value of bonds and stocks as of December 31, 1907.

COLONIAL ASSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1896. COMMENCED BUSINESS IN 1896.

LEO H. WISE, *President.*

EDWARD E. HALL, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire).....	\$860,299 10	
Deduct reinsurance, abatement, rebate and return premiums.....	277,540 70	
Net premiums.....		\$582,758 40
Interest on bonds.....		25,611 76
Profit on sale or maturity of ledger assets.....		562 50
Increase in book value of ledger assets.....		9,000 00
Borrowed money.....		25,000 00
Total income.....		\$642,932 66
Ledger assets Dec. 31, 1906.....		819,596 65
Total.....		\$1,462,529 31

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$460,590 91	\$45 65	
Deduct salvage and reinsurance.....	52,450 51	31 63	
Net amount paid for losses.....	\$408,140 40	\$14 02	\$408,154 42
Interest or dividends to stockholders.....			14,000 00
Commissions or brokerage.....			230,973 55
Salaries, fees and other charges of officers and employes.....			3,331 40
Legal expenses.....			104 62
State taxes on premiums.....			19,661 23
Insurance department licenses and fees.....			3,261 47
Decrease in book value of ledger assets.....			21,875 00
Total disbursements.....			\$701,361 69
Balance.....			\$761,167 62

LEDGER ASSETS.

* Market value of bonds.....	\$606,750 00
Cash in office and in bank.....	31,947 09
Agents balances.....	122,470 53
Total ledger assets.....	\$761,167 62

* Market value of bonds as of December 31, 1907.

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$2,812 50
Gross assets.....	<u>\$763,980 12</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$7,959 91
Total admitted assets.....	<u>\$756,020 21</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$10,064 57
Losses in process of adjustment, or in suspense.....	59,270 43
Total claims for losses.....	<u>\$69,335 00</u>
Deduct reinsurance.....	4,547 01
Net amount of unpaid losses.....	\$64,787 99
Unearned premiums on outstanding risks.....	407,164 68
Due for return premiums and reinsurance.....	35,907 33
Due and to become due for borrowed money.....	25,000 00
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	<u>23,160 21</u>
Surplus to policy holders.....	<u>223,160 21</u>
Total liabilities.....	<u>\$756,020 21</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$57,358,406	\$787,210 40
Written during the year.....	64,079,743	860,299 10
Total.....	<u>\$121,438,149</u>	<u>\$1,647,509 50</u>
Expired and terminated.....	56,413,482	791,398 56
In force at end of the year.....	\$65,024,667	\$856,110 94
Deduct amount reinsured.....	5,021,515	68,997 97
Net amount in force.....	<u>\$60,003,152</u>	<u>\$787,112 97</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$578,688 00
Premiums received.....	10,785 26
Losses paid.....	6,571 45
Losses incurred.....	7,071 45

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).....	\$334,424 60	
Deduct reinsurance, abatement, rebate and return premiums.....	57,938 45	
Net premiums.....		\$276,486 15
Interest on mortgage loans.....	\$969 28	
Interest on bonds and dividends on stocks.....	17,007 32	
Interest on deposits.....	582 38	
Rents—including company's own occupancy.....	9,605 93	28,164 91
Increase in book value of ledger assets.....		13,925 00
Total income.....		\$318,576 06
Ledger assets Dec. 31, 1906.....		552,872 31
Total.....		\$871,448 37

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$131,599 57	
Deduct salvage \$294.42; reinsurance \$6,299.77.....	6,594 19	
Net amount paid for losses.....		\$125,005 38
Adjustment and settlement of losses.....		1,618 19
Interest or dividends to stockholders.....		20,000 00
Commissions or brokerage.....		70,037 38
Expenses of special and general agents.....		1,789 91
Salaries, fees and other charges of officers and employes.....		15,518 20
Rents—including company's own occupancy.....		1,600 00
Advertising, printing and stationery.....		4,149 21
Postage, telegrams, telephone and express.....		2,141 53
Legal expenses.....		10 00
Furniture and fixtures.....		405 50
Maps, including corrections.....		923 49
Underwriters' boards and tariff associations.....		2,930 52
Fire department, patrol and salvage corps expenses.....		1,479 28
Inspections and surveys.....		795 24
Repairs and expenses on real estate.....		4,999 51
Taxes on real estate.....		2,006 67
State taxes on premiums.....		4,274 92
Insurance department licenses and fees.....		1,923 15
Total disbursements.....		\$261,608 08
Balance.....		\$609,840 29

LEDGER ASSETS.

Book value of real estate.....		\$75,000 00
Mortgage loans on real estate.....		13,900 00
Book value of bonds and stocks, excluding interest.....		446,720 00
Cash in office and in bank.....		40,007 98
Agents balances.....		34,212 31
Total ledger assets.....		\$609,840 29

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$2,744 95	
Interest accrued on other assets.....	356 25	
Rents accrued on company's property.....	711 00	\$3,812 20
Gross assets.....		\$613,652 49

DEDUCT ASSETS NOT ADMITTED.

* Book value of ledger assets over market value.....		\$20,332 00
Total admitted assets.....		\$593,320 49

LIABILITIES.

Losses adjusted and unpaid.....	\$2,086 83	
Losses in process of adjustment, or in suspense.....	17,775 00	
Losses resisted.....	600 00	
Total claims for losses.....	\$20,461 83	
Deduct reinsurance.....	475 00	
Net amount of unpaid losses.....		\$19,986 83
Unearned premiums on outstanding risks.....		205,931 37
Due for reinsurance.....		743 93
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	166,658 36	
Surplus to policy holders.....		366,658 36
Total liabilities.....		\$593,320 49

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$33,845,680	\$358,547 94
Written during the year.....	28,751,622	334,424 60
Total.....	\$62,597,302	\$692,972 54
Expired and terminated.....	23,914,417	282,933 18
In force at end of the year.....	\$38,682,885	\$410,039 36
Deduct amount reinsured.....	2,105,920	22,482 82
Net amount in force.....	\$36,576,965	\$387,556 54

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$180,064 00
Premiums received.....	4,015 13
Losses paid.....	1,770 14
Losses incurred.....	1,813 89

* Market value of bonds and stocks as of December 31, 1907.

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

INCORPORATED 1890. COMMENCED BUSINESS IN 1891.

A. H. WRAY, *President.*

C. J. HOLMAN, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire).....	\$491,655 27	
Deduct reinsurance, abatement, rebate and return premiums.....	196,330 79	
Net premiums.....		\$295,324 48
Interest on bonds and dividends on stocks.....	\$17,281 80	
Interest from all other sources.....	465 83	17,747 63
Profit on sale or maturity of ledger assets.....		202 50
Total income.....		\$313,274 61
Ledger assets Dec. 31, 1906.....		576,682 91
Total.....		\$889,957 52

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$154,114 65	
Deduct salvage \$1,217.02; reinsurance \$40,843.52.....	42,060 54	
Net amount paid for losses.....		\$112,054 11
Adjustment and settlement of losses.....		4,119 38
Interest or dividends to stockholders.....		14,000 00
Commissions or brokerage.....		61,080 73
Miscellaneous expenses of local agencies.....		4,648 22
Salaries, fees and other charges of officers and employes.....		3,949 90
Advertising, printing and stationery.....		1,492 30
Postage, telegrams, telephone and express.....		1,041 40
Legal expenses.....		121 00
Maps, including corrections.....		384 79
Underwriters' boards and tariff associations.....		3,862 98
Fire department, patrol and salvage corps expenses.....		2,446 10
Inspections and surveys.....		324 41
State taxes on premiums.....		3,535 93
Insurance department licenses and fees.....		1,155 20
All other licenses, fees and taxes.....		1,971 47
Decrease in book value of ledger assets.....		1,069 00
Miscellaneous expenditures.....		186 14
Total disbursements.....		\$217,443 06
Balance.....		\$672,514 46

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$563,857 78
Cash in office and in bank.....	12,329 50
Agents balances.....	96,321 46
Due from other companies for reinsurance.....	5 72
Total ledger assets.....	\$672,514 46

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$3,327 50
Gross assets.....	\$675,841 96

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1 last.....	\$474 70	
* Book value of bonds and stocks over market value.....	51,481 11	\$51,955 81
Total admitted assets.....		\$623,886 15

LIABILITIES.

Losses adjusted and unpaid.....	\$7,715 00
Losses in process of adjustment, or in suspense.....	29,770 00
Losses resisted.....	39,569 00
Total claims for losses.....	\$77,054 00
Deduct reinsurance.....	5,811 00
Net amount of unpaid losses.....	\$71,243 00
Unearned premiums on outstanding risks.....	227,726 37
State, county and municipal taxes due or accrued.....	3,900 00
Commissions and other charges due agents and brokers.....	7,407 00
Due for return premiums and reinsurance.....	10,440 04
Reserve for contingencies.....	20,000 00
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	83,169 74
Surplus to policy holders.....	283,169 74
Total liabilities.....	\$623,886 15

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$43,014,950	\$510,120 19
Written during the year.....	40,370,333	491,655 27
Total.....	\$83,385,283	\$1,001,775 46
Expired and terminated.....	36,219,534	433,168 59
In force at end of the year.....	\$47,165,749	\$568,606 87
Deduct amount reinsured.....	12,614,528	139,267 56
Net amount in force.....	\$34,551,221	\$429,339 31

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$101,270 00
Premiums received.....	1,499 23
Losses paid.....	1,585 48
Losses incurred.....	585 48

* Market value of bonds and stocks as of December 31, 1907.

COMMONWEALTH INSURANCE COMPANY.

NEW YORK, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

M. M. BELDING, *President.*JOHN M. DAGGETT, *Secretary.*

Cash Capital \$500,000

INCOME.

Gross premiums (Fire).....	\$501,828 69	
Deduct reinsurance, abatement, rebate and return premiums.....	126,211 17	
Net premiums.....		\$375,617 52
Interest on mortgage loans.....	\$23,423 88	
Interest on bonds and dividends on stocks.....	44,982 27	
Interest on deposits.....	1,528 72	69,934 87
Increase in book value of ledger assets.....		48,117 74
Income from other sources.....		6,844 00
Total income.....	\$500,514 13	
Ledger assets Dec. 31, 1906.....	1,599,104 08	
Total.....	\$2,099,618 21	

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$180,147 37	
Deduct salvage \$1,603.88; reinsurance \$3,074.47.....	4,678 35	
Net amount paid for losses.....		\$175,469 02
Adjustment and settlement of losses.....		2,162 20
Interest or dividends to stockholders.....		50,000 00
Interest paid scripholders.....		130 85
Commission or brokerage.....		76,057 03
Miscellaneous expenses of local agencies.....		1,736 60
Salaries and expenses of special and general agents.....		7,616 40
Salaries, fees and other charges of officers and employes.....		27,072 70
Rents.....		4,691 68
Advertising, printing and stationery.....		5,683 60
Postage, telegrams, telephone and express.....		1,689 80
Legal expenses.....		1,519 74
Furniture and fixtures.....		1,213 84
Maps, including corrections.....		4,996 35
Underwriters' boards and tariff associations.....		3,236 94
Fire department, patrol and salvage corps expenses.....		5,280 08
Inspections and surveys.....		610 62
State taxes on premiums.....		5,419 95
Insurance department licenses and fees.....		1,801 98
Decrease in book value of ledger assets.....		105,602 06
Miscellaneous expenditures.....		2,937 71
Total disbursements.....	\$484,929 15	
Balance.....	\$1,614,689 06	

LEDGER ASSETS.

Mortgage loans on real estate.....	\$351,500 00	
Book value of bonds and stocks, excluding interest.....	1,142,471 93	
Cash in office and in bank.....	72,271 66	
Agents balances.....	48,445 47	
Total ledger assets.....		\$1,614,689 06

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,170 82	
Interest accrued on bonds.....	1,868 34	\$4,039 16
Gross assets.....		\$1,618,728 22

DEDUCT ASSETS NOT ADMITTED.

* Book value of ledger assets over market value.....	\$142,801 93	
Total admitted assets.....		\$1,475,926 29

LIABILITIES.

Losses adjusted and unpaid.....	\$2,129 97	
Losses in process of adjustment, or in suspense.....	25,624 68	
Losses resisted.....	1,130 00	
Total claims for losses.....	\$28,884 65	
Deduct reinsurance.....	40 75	
Net amount of unpaid losses.....		\$28,843 90
Unearned premiums on outstanding risks.....		283,355 57
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	663,726 82	
Surplus to policy holders.....		1,163,726 82
Total liabilities.....		\$1,475,926 29

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$51,534,128	\$529,061 61
Written during the year.....	59,161,468	501,828 69
Total.....	\$110,695,596	\$1,030,890 30
Expired and terminated.....	50,079,554	480,309 15
In force at end of the year.....	\$60,616,042	\$550,581 15
Deduct amount reinsured.....	3,723,636	21,987 52
Net amount in force.....	\$56,892,406	\$528,593 63

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$196,283 00
Premiums received.....	1,786 67
Losses paid.....	1,285 49
Losses incurred.....	1,295 49

* Market value of bonds and stocks as of December 31, 1907.

CONNECTICUT FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

J. D. BROWNE, *President.*W. T. HOWE, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Gross premiums (Fire).....	\$4,785,458 72	
Deduct reinsurance, abatement, rebate and return premiums.....	1,035,585 14	
Net premiums.....		\$3,749,873 58
Interest on mortgage loans.....	\$46,914 09	
Interest on collateral loans.....	100 00	
Interest on bonds and dividends on stocks.....	147,625 68	
Interest on deposits.....	4,431 65	
Interest from all other sources.....	1,193 03	
Rents—including company's own occupancy.....	12,672 88	212,937 33
Profit on sale or maturity of ledger assets.....		1,732 10
Profit and loss.....		367 97
Total income.....		\$3,964,910 98
Ledger assets Dec. 31, 1906.....		5,338,702 37
Total.....		\$9,303,613 35

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,931,856 46	
Deduct salvage \$9,113.46; reinsurance \$214,143.67.....	223,257 13	
Net amount paid for losses.....		\$1,708,599 33
Adjustment and settlement of losses.....	26,359 47	
Interest or dividends to stockholders.....	120,000 00	
Commissions or brokerage.....	821,085 17	
Miscellaneous expenses of local agencies.....	18,968 72	
Salaries and expenses of special and general agents.....	120,116 54	
Salaries, fees and other charges of officers and employes.....	172,590 43	
Rents—including company's own occupancy.....	26,200 12	
Advertising, printing and stationery.....	51,732 87	
Postage, telegrams, telephone and express.....	17,292 13	
Legal expenses.....	8,735 22	
Furniture and fixtures.....	6,264 89	
Maps, including corrections.....	9,952 23	
Underwriters' boards and tariff associations.....	24,506 27	
Fire department, patrol and salvage corps expenses.....	29,483 39	
Inspections and surveys.....	13,442 38	
Repairs and expenses on real estate.....	1,643 12	
Taxes on real estate.....	3,078 10	
State taxes on premiums.....	47,987 59	
Insurance department licenses and fees.....	17,181 02	

All other licenses, fees and taxes.....	\$27,499 57
Loss on sale or maturity of ledger assets.....	187 95
	<hr/>
Total disbursements.....	\$3,272,906 51
	<hr/>
Balance.....	\$6,030,706 84

LEDGER ASSETS.

Book value of real estate.....	\$258,800 00
Mortgage loans on real estate.....	982,100 00
Loans secured by collateral.....	76,000 00
Book value of bonds and stocks, excluding interest.....	3,961,517 84
Cash in office and in bank.....	364,869 08
Agents balances.....	338,938 09
Bills receivable taken for fire risks.....	48,481 83
	<hr/>
Total ledger assets.....	\$6,030,706 84

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$6,765 12	
Bills receivable, past due, taken for marine, inland and fire risks.....	20,906 68	
	<hr/>	
* Book value of ledger assets over market value.....	188,127 84	\$215,799 64
	<hr/>	<hr/>
Total admitted assets.....		\$5,814,907 20

LIABILITIES.

Losses adjusted and unpaid.....	\$91,643 05
Losses in process of adjustment, or in suspense.....	263,321 03
Losses resisted.....	50,452 70
	<hr/>
Total claims for losses.....	\$405,416 78
Deduct reinsurance.....	88,058 09
	<hr/>
Net amount of unpaid losses.....	\$317,358 69
Unearned premiums on outstanding risks.....	3,365,886 53
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	1,131,661 98
	<hr/>
Surplus to policy holders.....	2,131,661 98
	<hr/>
Total liabilities.....	\$5,814,907 20

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$525,910,524	\$6,516,265 52
Written during the year.....	369,532,800	4,785,458 72
	<hr/>	<hr/>
Total.....	\$895,443,324	\$11,301,724 24
Expired and terminated.....	324,242,629	4,277,172 60
	<hr/>	<hr/>
In force at end of the year.....	\$571,200,695	\$7,024,551 64
Deduct amount reinsured.....	47,312,160	614,505 74
	<hr/>	<hr/>
Net amount in force.....	\$523,888,535	\$6,410,045 90

* Market value of bonds and stocks as of December 31, 1907.

SPECIAL DEPOSITS.

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.....	\$100,000 00	\$103,434 33
Georgia.....	10,000 00	20,161 28
New Mexico.....	10,000 00	9,203 75
Oregon.....	160,000 00	30,035 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,565,000 00
Premiums received.....	58,998 90
Losses paid.....	39,063 64
Losses incurred.....	39,084 76

CONTINENTAL INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

HENRY EVANS, *President.*

J. E. LOPEZ,

E. L. BALLARD, } *Secretaries.*

Cash Capital, \$1,000,000.

INCOME.

Gross premiums (Fire).....	\$8,014,037 03	
Deduct reinsurance, abatement, rebate and return premiums.....	1,295,709 91	
Net premiums.....		\$6,718,327 12
Interest on mortgage loans.....	\$9,219 04	
Interest on bonds and dividends on stocks.....	610,091 19	
Interest on deposits.....	31,939 71	
Interest from all other sources.....	14,752 15	
Rents.....	72,133 18	738,135 27
Profit on sale or maturity of ledger assets.....		207,369 00
Increase in book value of ledger assets.....		577,786 00
Income from other sources.....		260 76
Total income.....		\$8,241,878 15
Ledger assets Dec. 31, 1906.....		16,794,621 42
Total.....		\$25,036,499 57

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$3,057,046 63	
Deduct salvage \$28,106.92; reinsurance \$178,415.52	206,522 44	
<hr/>		
Net amount paid for losses	\$2,850,524 19	
Adjustment and settlement of losses	82,410 75	
Interest or dividends to stockholders	449,775 00	
Cash paid for redemption of scrip	151 00	
Interest paid scripolders	9 18	
Commissions or brokerage	1,466,071 47	
Miscellaneous expenses of local agencies	2,758 06	
Salaries and expenses of special and general agents	164,907 61	
Salaries, fees and other charges of officers and employes	332,330 82	
Rents	17,549 92	
Advertising, printing and stationery	63,421 79	
Postage, telegrams, telephone and express	60,725 75	
Legal expenses	995 71	
Furniture and fixtures	15,789 51	
Maps, including corrections	11,586 12	
Underwriters' boards and tariff associations	52,406 77	
Fire department, patrol and salvage corps expenses	15,242 85	
Inspections and surveys	12,076 93	
Repairs and expenses on real estate	39,477 60	
Taxes on real estate	13,627 25	
State taxes on premiums	}	140,781 90
Insurance department licenses and fees		
All other licenses, fees and taxes	17,881 34	
Loss on sale or maturity of ledger assets	336,509 00	
Decrease in book value of ledger assets	495,909 17	
Bills receivable charged off	18,854 07	
Exchange	8,969 97	
Mercantile agencies and subscriptions	11,539 88	
Miscellaneous expenditures	3,962 25	
<hr/>		
Total disbursements	\$6,686,245 86	
Balance	\$18,350,253 71	

LEDGER ASSETS.

Book value of real estate	\$1,009,000 00	
Mortgage loans on real estate	353,700 00	
Book value of bonds and stocks, excluding interest	14,918,388 00	
Cash in office and in bank	1,075,224 24	
Agents balances	903,344 93	
Bills receivable taken for fire risks	90,596 54	
<hr/>		
Total ledger assets	\$18,350,253 71	

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$3,173 05	
Interest due and accrued on bonds	35,134 11	
Interest due on other assets	101,838 00	\$140,145 16
<hr/>		
Gross assets		\$18,490,398 87

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$6,828 77	
* Book value of bonds and stocks over market value	2,084,118 00	\$2,090,946 77
<hr/>		
Total admitted assets		\$16,399,452 10

* Market value of bonds and stocks as of December 31, 1907.

LIABILITIES.

Losses in process of adjustment, or in suspense.	\$368,791 27	
Losses resisted.	29,170 00	
	<hr/>	
Total claims for losses.	\$397,961 27	
Deduct reinsurance.	26,913 22	
	<hr/>	
Net amount of unpaid losses.		\$371,048 05
Unearned premiums on outstanding risks.		7,096,277 15
State, county and municipal taxes due or accrued and reserve for other contingencies.		250,000 00
Commissions and other charges due agents and brokers.		157,794 13
Due for reinsurance.		20,741 41
Cash capital.	\$1,000,000 00	
Surplus over all liabilities.	7,503,591 36	
	<hr/>	
Surplus to policy holders.		8,503,591 36
		<hr/>
Total liabilities.		\$16,399,452 10

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.	\$1,230,722,735	\$13,257,269 13
Written during the year.	783,552,401	8,014,037 03
	<hr/>	<hr/>
Total.	\$2,014,275,136	\$21,271,306 16
Expired and terminated.	728,293,795	7,322,115 27
	<hr/>	<hr/>
In force at end of the year.	\$1,285,981,341	\$13,949,190 89
Deduct amount reinsured.	49,472,754	478,673 04
	<hr/>	<hr/>
Net amount in force.	\$1,236,508 587	\$13,470,517 85

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.	\$10,000 00	\$152,236 89
Virginia.	50,000 00	87,478 79
Oregon.	50,000 00	25,483 55
New Mexico.	10,000 00	7,307 44

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.	\$4,201,506 00
Premiums received.	71,882 19
Losses paid.	17,843 42
Losses incurred.	17,227 23

DELAWARE INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

JOHN S. BIOREN, *President, Pro Tem.* J. PARSONS SMITH, JR., *Secretary.*

Cash Capital, \$400,000.

INCOME.

Gross premiums (Fire).....	\$1,513,902 29	
Deduct reinsurance, abatement, rebate and return premiums.....	370,046 22	
	<hr/>	
Net premiums.....		\$1,143,856 07
Deposit premiums on perpetual risks.....		10,741 52
Interest on mortgage loans.....	\$7,033 50	
Interest on collateral loans.....	1,099 74	
Interest on bonds and dividends on stocks.....	51,562 47	
Interest on deposits.....	554 44	
Interest from all other sources.....	1,595 56	
Rents—including company's own occupancy.....	11,310 00	73,155 71
	<hr/>	
Profit on sale or maturity of ledger assets.....		4,448 21
Brokerage.....		127 40
Profit and loss.....		77 76
		<hr/>
Total income.....		\$1,232,406 67
Ledger assets Dec. 31, 1906.....		1,832,404 20
		<hr/>
Total.....		\$3,064,810 87

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$564,359 41	
Deduct reinsurance.....	46,772 00	
	<hr/>	
Net amount paid for losses.....		\$517,587 24
Adjustment and settlement of losses.....		8,648 52
Deposit premiums returned.....		6,936 05
Interest or dividends to stockholders.....		60,000 00
Commissions or brokerage.....		288,761 82
Salaries and expenses of special and general agents	}	
Salaries, fees and other charges of officers and employes		
Rents—including company's own occupancy.....		66,266 47
Advertising, printing and stationery.....		7,987 25
Postage and telegrams.....		14,072 77
Furniture and fixtures.....		6,491 84
Underwriters' boards and tariff associations.....		4,939 68
Fire department, patrol and salvage corps expenses.....		14,217 16
Inspections, surveys and mercantile reports.....		3,756 77
Repairs and expenses on real estate.....		1,610 90
		5,289 67

Taxes on real estate.....		\$2,074 00
State taxes on premiums	}	20,329 76
Insurance department licenses and fees		
All other licenses, fees and taxes.....		6,387 45
Loss on sale or maturity of ledger assets.....		2,601 10
Borrowed money repaid.....		150,000 00
Interest on borrowed money.....		591 66
Miscellaneous expenditures.....		20,851 06
		<hr/>
Total disbursements.....		\$1,209,401 17
		<hr/>
Balance.....		\$1,855,409 70

LEDGER ASSETS.

Book value of real estate.....		\$200,000 00
Mortgage loans on real estate.....		153,500 00
Loans secured by collateral.....		50,000 00
Book value of bonds and stocks, excluding interest.....		1,051,781 18
Cash in office and in bank.....		105,155 57
Agents balances.....		294,572 95
Other ledger assets.....		400 00
		<hr/>
Total ledger assets.....		\$1,855,409 70

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,202 63	
Interest accrued on bonds.....	12,587 80	
Rents accrued on company's property.....	233 50	\$15,023 93
		<hr/>
Gross assets.....		\$1,870,433 63

DEDUCT ASSETS NOT ADMITTED.

* Book value of bonds and stocks over market value.....		\$83,395 57
		<hr/>
Total admitted assets.....		\$1,787,038 06

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$113,950 00	
Losses resisted.....	700 00	
		<hr/>
Total claims for losses.....	\$114,650 00	
Deduct reinsurance.....	17,870 00	
		<hr/>
Net amount of unpaid losses.....		\$96,780 00
Unearned premiums on outstanding risks.....		976,136 54
Reclaimable on perpetual fire policies.....		124,569 88
Commissions and other charges due agents and brokers.....		47,828 13
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	141,723 51	
		<hr/>
Surplus to policy holders.....		541,723 51
		<hr/>
Total liabilities.....		\$1,787,038 06

* Market value of bonds and stocks as of December 31, 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$154,850,872	\$1,773,837 01
Written during the year.....	123,960,025	1,513,902 29
Total.....	\$278,810,897	\$3,287,739 30
Expired and terminated.....	99,758,680	1,246,190 16
In force at end of the year.....	\$179,052,217	\$2,041,549 14
Deduct amount reinsured.....	15,845,280	188,919 29
Net amount in force.....	\$163,206,937	\$1,852,629 85

Perpetual risks not included above, \$4,778,334.00; premiums on same, \$137,704.83.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	-

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$614,451 00
Premiums received.....	9,734 82
Losses paid.....	7,152 86
Losses incurred.....	7,175 61

DIXIE FIRE INSURANCE COMPANY,

GREENSBORO, N. C.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

JAMES B. BLADES, *President.*

JAMES F. COBB, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Gross premiums (Fire).....	\$956,303 37	
Deduct reinsurance, abatement, rebate and return premiums.....	211,158 58	
Net premiums.....		\$745,144 79
Interest on mortgage loans.....	\$1,425 00	
Interest on collateral loans.....	2,550 00	
Interest on bonds and dividends on stocks.....	57,228 99	
Interest on deposits.....	11,426 00	
Rents—including company's own occupancy.....	3,488 25	76,118 24
Total income.....		\$821,263 03
Ledger assets Dec. 31, 1906.....		857,434 04
Total.....		\$1,678,697 07

DISBURSEMENTS.

Gross amount paid for losses(Fire).....	\$245,092 33	
Deduct salvage \$953.52; reinsurance \$24,288.33.....	25,241 85	
		<hr/>
Net amount paid for losses.....	\$219,850 48	
Adjustment and settlement of losses.....	2,005 78	
Commissions or brokerage.....	214,012 65	
Salaries and expenses of special and general agents.....	6,762 42	
Salaries, fees and other charges of officers and employes.....	19,008 23	
Rents—including company's own occupancy.....	1,083 75	
Advertising, printing and stationery.....	12,386 30	
Postage, telegrams, telephone and express.....	4,756 40	
Furniture and fixtures.....	1,872 96	
Maps, including corrections.....	2,730 75	
Fire department, patrol and salvage corps expenses.....	2,811 45	
Repairs and expenses on real estate.....	2,588 34	
Insurance department licenses and fees.....	14,736 55	
All other licenses, fees and taxes.....	8,435 61	
Loss on sale or maturity of ledger assets.....	1,456 53	
Traveling expenses.....	3,042 47	
Miscellaneous expenditures.....	2,429 70	
		<hr/>
Total disbursements.....	\$519,970 37	
		<hr/>
Balance.....	\$1,158,726 70	

LEDGER ASSETS.

Book value of real estate.....	\$100,000 00	
Mortgage loans on real estate.....	105,500 00	
Loans secured by collateral.....	90,000 00	
* Market value of bonds and stocks, excluding interest.....	600,192 36	
Cash in office and in bank.....	126,338 65	
Agents balances.....	136,695 69	
		<hr/>
Total ledger assets.....	\$1,158,726 70	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,767 50	
Interest due and accrued on bonds.....	4,874 99	
Interest due and accrued on collateral loans.....	58 33	
Interest due and accrued on other assets.....	555 55	
Rents due and accrued on company's property.....	695 50	\$7,951 87
		<hr/>
Printing and stationery.....		9,478 47
Furniture and fixtures.....		3,397 48
		<hr/>
Gross assets.....		\$1,179,554 52

. DEDUCT ASSETS NOT ADMITTED.

Printing and stationery.....	\$9,478 47	
Furniture and fixtures.....	3,397 48	
Agents balances, representing business written prior to Oct. 1, last.....	1,010 42	\$13,886 37
		<hr/>
Total admitted assets.....		\$1,165,668 15

* Market value of bonds and stocks approximately an average of the year 1907.

LIABILITIES.

Losses adjusted and unpaid.....	\$24,902 79	
Losses in process of adjustment, or in suspense.....	57,842 37	
Losses resisted.....	3,100 00	
	<hr/>	
Total claims for losses.....	\$85,845 16	
Deduct reinsurance.....	17,502 62	
	<hr/>	
Net amount of unpaid losses.....		\$68,342 54
Unearned premiums on outstanding risks.....		421,206 10
Salaries and other miscellaneous expenses due or accrued.....		12,497 18
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	163,622 33	
	<hr/>	
Surplus to policy holders.....		663,622 33
		<hr/>
Total liabilities.....		\$1,165,668 15

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$11,733,899	\$182,049 15
Written during the year.....	72,447,225	956,303 37
	<hr/>	<hr/>
Total.....	\$84,181,124	\$1,138,352 52
Expired and terminated.....	22,690,849	305,595 85
	<hr/>	<hr/>
In force at end of the year.....	\$61,490,275	\$832,756 67
Deduct amount reinsured.....	6,015,360	98,822 95
	<hr/>	<hr/>
Net amount in force.....	\$55,474,915	\$733,933 72

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$22,130 04
Virginia.....	25,000 00	11,006 71

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$516,413 00
Premiums received.....	6,314 78
Losses paid.....	2,807 20
Losses incurred.....	3,807 20

DUTCHESS FIRE INSURANCE COMPANY,

POUGHKEEPSIE, N. Y.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

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

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire)	\$485,113 63	
Deduct reinsurance, abatement, rebate and return premiums	112,897 07	
Net premiums.....		\$372,216 56
Interest on mortgage loans	\$380 00	
Interest on bonds and dividends on stocks.....	18,960 14	
Interest from all other sources.....	5 06	
Rents—including company's own occupancy.....	1,238 00	20,583 20
Profit and loss.....		5 04
Total income.....		\$392,804 80
Ledger assets Dec. 31, 1906.....		503,381 99
Total.....		\$896,186 79

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$214,917 04	
Deduct salvage \$4,815.21; reinsurance \$17,171.15.....	21,986 36	
Net amount paid for losses.....		\$192,930 68
Adjustment and settlement of losses.....		2,842 12
Commissions or brokerage.....		82,361 52
Salaries and expenses of special and general agents.....		5,356 05
Salaries, fees and other charges of officers and employes.....		16,566 96
Rents—including company's own occupancy.....		1,050 00
Advertising, printing and stationery.....		2,111 12
Postage, telegrams, telephone and express.....		2,242 27
Furniture and fixtures.....		1,845 00
Maps, including corrections.....		3,524 90
Underwriters' boards and tariff associations.....		729 82
Fire department, patrol and salvage corps expenses.....		1,103 39
State taxes on premiums.....		2,410 21
Insurance department licenses and fees.....		1,640 39
Miscellaneous expenditures.....		1,389 94
Total disbursements.....		\$318,104 37
Balance.....		\$578,082 42

LEDGER ASSETS.

Book value of real estate.....		\$15,000 00
Mortgage loans on real estate.....		6,200 00
Book value of bonds and stocks, excluding interest.....		471,064 29
Cash in office and in bank.....		49,748 15
Agents balances.....		36,039 98
Total ledger assets.....		\$578,082 42

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$87 52	
Interest accrued on bonds.....	1,994 78	\$2,082 30
Gross assets.....		\$580,164 72

DEDUCT ASSETS NOT ADMITTED.

* Book value of bonds and stocks over market value.....		\$46,803 04
Total admitted assets.....		\$533,361 68

LIABILITIES.

Losses adjusted and unpaid.....	\$4,405 36	
Losses in process of adjustment, or in suspense.....	21,407 17	
Total claims for losses.....	\$25,812 53	
Deduct reinsurance.....	2,046 20	
Net amount of unpaid losses.....		\$23,766 33
Unearned premiums on outstanding risks.....		263,370 03
Due for reinsurance.....		1,051 45
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	45,173 87	
Surplus to policy holders.....		245,173 87
Total liabilities.....		\$533,361 68

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$44,079,197	\$505,282 78
Written during the year.....	40,884,785	485,113 63
Total.....	\$84,963,982	\$990,396 41
Expired and terminated.....	34,235,990	398,229 14
In force at end of the year.....	\$50,727,992	\$592,167 27
Deduct amount reinsured.....	3,584,904	45,366 53
Net amount in force.....	\$47,143,088	\$546,800 74

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$472,572 00
Premiums received.....	10,419 95
Losses paid.....	3,300 20
Losses incurred.....	3,598 95

* Market value of bonds and stocks as of December 31, 1907.

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.....	\$1,027,572 98	\$28,346 42	
Deduct reinsurance, abatement, rebate and return premiums.....	212,155 34	1,637 18	
Net premiums.....	\$815,417 64	\$26,709 24	\$842,126 88
Interest on mortgage loans.....		7,130 64	
Interest on collateral loans.....		869 96	
Interest on bonds and dividends on stocks.....		29,365 41	
Interest on deposits.....		364 33	
Rents.....		3,575 57	41,305 91
Profit on sale or maturity of ledger assets.....			10,000 00
Increase in book value of ledger assets.....			2,893 75
Profit and loss.....			25 92
Total income.....			\$896,352 46
Ledger assets Dec. 31, 1906.....			1,036,420 50
Total.....			\$1,932,772 96

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$442,553 79	\$13,494 63	
Deduct salvage \$2,149.15; reinsurance \$23,876.85.....	25,079 95	946 05	
Net amount paid for losses.....	\$417,473 84	\$12,548 58	\$430,022 42
Adjustment and settlement of losses.....			4,875 35
Commissions or brokerage.....			178,434 40
Salaries and expenses of special and general agents.....			35,130 14
Salaries, fees and other charges of officers and employes.....			48,133 76
Rents.....			1,620 00
Advertising, printing and stationery.....			17,129 66
Postage, telegrams, telephone and express.....			6,682 59
Legal expenses.....			434 50
Furniture and fixtures.....			274 06
Maps, including corrections.....			2,406 63
Underwriters' boards and tariff associations.....			9,202 79
Fire department, patrol and salvage corps expenses.....			6,464 79
Inspections and surveys.....			2,413 89

172 EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Repairs and expenses on real estate.....	\$3,620 98
Taxes on real estate.....	1,967 13
State taxes on premiums.....	13,349 73
Insurance department licenses and fees.....	4,227 31
Profit and loss.....	39 13
Premium on securities purchased.....	120 00
Miscellaneous expenditures.....	3,819 50
	<hr/>
Total disbursements.....	\$770,368 76
	<hr/>
Balance.....	\$1,162,404 20

LEDGER ASSETS.

Book value of real estate.....	\$113,000 00
Mortgage loans on real estate.....	156,500 00
Loans secured by collateral.....	40,000 00
Book value of bonds and stocks, excluding interest.....	635,100 00
Cash in office and in bank.....	59,955 10
Agents balances.....	156,622 10
Bills receivable taken for marine and inland risks.....	1,227 00
	<hr/>
Total ledger assets.....	\$1,162,404 20

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$4,547 77	
Interest accrued on collateral loans.....	25 00	
Rents accrued on company's property.....	954 17	\$5,526 94
	<hr/>	
* Market value of bonds and stocks over book value.....		42,883 00
		<hr/>
Gross assets.....		\$1,210,814 14

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$1,590 32
	<hr/>
Total admitted assets.....	\$1,209,223 82

LIABILITIES.

Losses adjusted and unpaid.....	\$8,239 91
Losses in process of adjustment, or in suspense.....	64,116 17
Losses resisted.....	2,213 93
	<hr/>
Total claims for losses.....	\$74,570 01
Deduct reinsurance.....	3,883 54
	<hr/>
Net amount of unpaid losses.....	\$70,686 47
Unearned premiums on outstanding risks.....	648,313 91
State, county and municipal taxes due or accrued.....	3,000 00
Commissions and other charges due agents and brokers.....	15,000 00
Cash capital.....	\$400,000 00
Surplus over all liabilities.....	72,223 44
	<hr/>
Surplus to policy holders.....	472,223 44
	<hr/>
Total liabilities.....	\$1,209,223 82

* Market value of bonds and stocks based on average of year 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$100,829,667	\$1,216,236 17	\$244,906	\$16,542 64
Written during the year.....	83,459,472	1,027,572 98	1,073,512	28,346 42
Total.....	\$184,289,139	\$2,243,809 15	\$1,318,418	\$44,889 06
Expired and terminated.....	72,604,585	934,480 58	956,561	21,476 19
In force at end of the year.....	\$111,684,554	\$1,309,328 57	\$361,857	\$23,412 87
Deduct amount reinsured.....	7,590,032	86,732 64	4,250	305 08
Net amount in force... ..	\$104,094,522	\$1,222,595,93	\$357,607	\$23,107 79

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$661,740 00	\$10,000 00	\$671,740 00
Premiums received.....	10,489 90	529 58	11,019 48
Losses paid.....	6,372 85	-	6,372 85
Losses incurred.....	6,026 29	-	6,026 29

FIDELITY FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

HENRY EVANS, *President.*

J. E. LOPEZ,

E. L. BALLARD, }

Secretaries.

Cash Capital, \$1,000,000.

INCOME.

Gross premiums (Fire).....	\$1,112,711 46	
Deduct reinsurance, abatement, rebate and return premiums.....	212,564 96	
Net premiums.....		\$900,146 50
Interest on bonds and dividends on stocks.....	\$109,925 79	
Interest on deposits.....	3,768 58	
Interest from all other sources.....	1,930 51	115,624 88
Profit on sale or maturity of ledger assets.....		5,625 00
Increase in book value of ledger assets.....		31,578 00
Total income.....		\$1,052,974 38
Ledger assets Dec. 31, 1906.....		2,816,763 75
Total.....		\$3,869,738 13

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$321,552 03	
Deduct salvage \$2,894.31; reinsurance \$19,785.18...	22,679 49	
	<hr/>	
Net amount paid for losses.....		\$298,872 54
Adjustment and settlement of losses.....		5,531 70
Commissions or brokerage.....		182,275 02
Miscellaneous expenses of local agencies.....		1,099 64
Salaries and expenses of special and general agents.....		24,370 62
Salaries, fees and other charges of officers and employes.....		45,748 83
Rents.....		9,261 00
Advertising, printing and stationery.....		10,657 90
Postage, telegrams, telephone and express.....		8,977 10
Legal expenses.....		1,241 86
Furniture and fixtures.....		1,136 67
Maps, including corrections.....		7,626 33
Underwriters' boards and tariff associations.....		5,256 56
Fire department, patrol and salvage corps expenses.....		3,709 91
Inspections and surveys.....		711 23
State taxes on premiums	}	17,931 49
Insurance department licenses and fees		
All other licenses, fees and taxes.....		4,209 62
Loss on sale or maturity of ledger assets.....		129,107 00
Decrease in book value of ledger assets.....		99,970 00
Exchange.....		901 58
Mercantile agencies and subscriptions.....		1,393 74
Miscellaneous expenditures.....		1,264 72
	<hr/>	
Total disbursements.....		\$861,255 06
	<hr/>	
Balance.....		\$3,008,483 07

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$2,659,114 00
Cash in office and in bank.....	205,000 51
Agents balances.....	144,368 56
	<hr/>
Total ledger assets.....	\$3,008,483 07

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$3,136 25	
Interest due on other assets.....	10,900 00	\$14,036 25
	<hr/>	
Gross assets.....		\$3,022,519 32

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$890 15	
* Book value of ledger assets over market value.....	492,164 00	\$493,054 15
	<hr/>	
Total admitted assets.....		\$2,529,465 17

* Market value of bonds and stocks as of December 31, 1907.

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$62,782 25	
Losses resisted.....	1,500 00	
	<hr/>	
Total claims for losses.....	\$64,282 25	
Deduct reinsurance.....	4,473 36	
Net amount of unpaid losses.....		\$59,808 89
Unearned premiums on outstanding risks.....		649,461 79
State, county and municipal taxes due or accrued.....		10,000 00
Commissions and other charges due agents and brokers.....		3,203 11
Due for reinsurance.....		5,289 80
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	801,701 58	
	<hr/>	
Surplus to policy holders.....		1,801,701 58
		<hr/>
Total liabilities.....		\$2,529,465 17

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$36,921,651	\$457,765 43
Written during the year.....	92,969,318	1,112,711 46
	<hr/>	<hr/>
Total.....	\$129,890,969	\$1,570,476 89
Expired and terminated.....	37,050,762	473,679 72
	<hr/>	<hr/>
In force at end of the year.....	\$92,840,207	\$1,096,797 17
Deduct amount reinsured.....	5,117,024	46,541 45
	<hr/>	<hr/>
Net amount in force.....	\$87,723,183	\$1,050,255 72

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$16,006 23
Virginia.....	53,000 00	13,830 01

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$540,950 00
Premiums received.....	8,936 36
Losses paid.....	5,517 14
Losses incurred.....	5,712 84

FIREMAN'S FUND INSURANCE COMPANY,

SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

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

* Cash Capital, \$1,600,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$5,395,763 72	\$2,156,556 21	
Deduct reinsurance, abatement, re- bate and return premiums.....	805,582 39	990,472 44	
Net premiums.....	\$4,590,181 33	\$1,166,083 77	†\$5,756,265 10
Interest on mortgage loans.....		9,485 45	
Interest on collateral loans.....		7,254 75	
Interest on bonds and dividends on stocks.....		102,655 58	
Interest on deposits.....		5,961 66	
Interest from all other sources.....		6,119 69	
Rents—including company's own occupancy.....		6,666 66	138,143 79
Profit on sale or maturity of ledger assets.....			1,899 19
Stocks and bonds from the corporation.....			29,821 50
Insurance from loss on building.....			4,615 40
Premium on sale of stock.....			326,190 26
Profit and loss.....			15,076 35
Total income.....			\$6,272,011 59
Ledger assets Dec. 31, 1906.....		\$3,808,231 59	
* Net increase of Capital paid in.....		312,525 00	4,120,756 59
Total.....			\$10,392,768 18

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$2,096,264 57	\$686,695 90	
Deduct salvage \$26,973.80; reinsur- ance \$647,293.59.....	339,194 87	335,072 52	
Net amount paid for losses.....	\$1,757,069 70	\$351,623 38	\$2,108,693 08
Adjustment and settlement of losses.....			28,166 64
Commissions or brokerage.....			327,688 41
Miscellaneous expenses of local agencies.....			14,240 50
Salaries and expenses of special and general agents.....			133,276 28
Salaries, fees and other charges of officers and employes.....			203,097 95
Rents—including company's own occupancy.....			6,300 00
Advertising, printing and stationery.....			52,340 43

* Capital stock increased \$600,000.00, of which \$287,475.00 was assets capitalized.

† Includes \$2,500,000.00 paid by corporation for reinsuring its outstanding business April 1, 1907.

FIREMAN'S FUND INSURANCE COMPANY.

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Postage, telegrams, telephone and express.....	\$22,400 00
Legal expenses.....	8,954 24
Furniture and fixtures.....	4,500 00
Maps, including corrections.....	5,820 00
Underwriters' boards and tariff associations.....	21,014 59
Fire department, patrol and salvage corps expenses.....	21,257 47
Inspections and surveys.....	9,000 00
Repairs and expenses on real estate.....	489 50
Taxes on real estate.....	7,312 10
State taxes on premiums.....	28,341 44
Insurance department licenses and fees.....	25,515 76
All other licenses, fees and taxes.....	2,700 00
Loss on sale or maturity of ledger assets.....	952,913 50
Subscriptions and exchange.....	5,289 33
Commutation of reinsurance.....	29,202 04
Repurchasing of capital stock.....	163,383 43
Bonds sold by corporation.....	3,075 00
Collateral loans charged off.....	58,000 00
Miscellaneous expenditures.....	40,000 90
	<hr/>
Total disbursements.....	\$4,282,972 59
Balance.....	\$6,109,795 59

LEDGER ASSETS.

Book value of real estate.....	\$566,054 00
Mortgage loans on real estate.....	297,980 00
Loans secured by collateral.....	182,500 00
Book value of bonds and stocks, excluding interest.....	3,676,855 35
Cash in office and in bank.....	500,648 15
Agents balances.....	786,496 12
Bills receivable taken for marine and inland risks.....	31,965 40
Due from other companies for reinsurance.....	423 29
Held by London office for marine losses.....	66,873 28
	<hr/>
Total ledger assets.....	\$6,109,795 59

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,098 56	
Interest accrued on collateral loans.....	765 60	\$2,864 16
	<hr/>	<hr/>
Gross assets.....		\$6,112,659 75

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$49,067 87	
* Book value of ledger assets over market value.....	125,492 85	\$174,560 72
	<hr/>	<hr/>
Total admitted assets.....		\$5,938,099 03

LIABILITIES.

Losses adjusted and unpaid.....	\$37,377 97
Losses in process of adjustment, or in suspense.....	450,137 84
Losses resisted.....	29,726 54
	<hr/>
Total claims for losses.....	\$517,242 35
Deduct reinsurance.....	112,859 37
	<hr/>
Net amount of unpaid losses.....	\$404,382 98

* Market value of bonds and stocks determined by California Insurance Commissioner.

Unearned premiums on outstanding risks.....	\$2,870,737	19
Salaries and other miscellaneous expenses due or accrued.....	11,500	00
State, county and municipal taxes due or accrued.....	62,500	00
Commissions and other charges due agents and brokers.....	173,029	15
Due corporation for marine losses (estimated).....	9,027	70
Cash capital.....	\$1,600,000	00
Surplus over all liabilities.....	806,922	01
Surplus to policy holders.....	2,406,922	01
Total liabilities.....	\$5,938,099	03

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1906	\$30,480,050	\$2,577,160 80	\$10,840,131	\$524,349 10
Written during the year...	594,881,033	5,395,763 72	277,057,704	2,156,556 21
Total.....	\$625,361,083	\$7,972,924 52	\$287,897,835	\$2,680,905 31
Expired and terminated...	201,097,841	2,572,603 02	238,352,416	1,390,455 76
In force at end of the year..	\$424,263,242	\$5,400,321 50	\$49,545,419	\$1,290,449 55
Deduct amount reinsured..	31,919,088	449,989 34	21,435,339	608,220 15
Net amount in force..	\$392,344,154	\$4,950,332 16	\$28,110,080	\$682,229 40

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000 00	\$41,805 00
Virginia.....	40,000 00	42,265 65
Georgia.....	10,000 00	67,080 02
New Mexico.....	10,000 00	24,700 00

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$2,633,373 24	\$56,798 00	\$2,690,171 24
Premiums received.....	31,509 74	680 61	32,190 35
Losses paid.....	15,434 16	-	15,434 16
Losses incurred.....	17,807 46	-	17,807 46

FIRE ASSOCIATION,
PHILADELPHIA, PENN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1817.

E. C. IRVIN, *President.*

M. G. GARRIGUES, *Secretary.*

Cash Capital, \$750,000.

INCOME.

Gross premiums (Fire).....	\$5,562,331 49	
Deduct reinsurance, abatement, rebate and return premiums.....	1,376,548 53	
	<hr/>	
Net premiums.....		\$4,185,782 96
Deposit premiums on perpetual risks.....		45,819 12
Interest on mortgage loans.....	\$82,320 21	
Interest on collateral loans.....	12,866 26	
Interest on bonds and dividends on stocks.....	203,140 04	
Interest on deposits.....	5,081 22	
Interest from all other sources.....	475 80	
Rents.....	25,144 18	329,027 71
	<hr/>	
Profit on sale or maturity of ledger assets.....		8,633 64
Earned deposit premiums.....		6,418 10
Profit and loss.....		399 47
		<hr/>
Total income.....		\$4,576,081 00
Ledger assets Dec. 31, 1906.....		7,103,319 08
		<hr/>
Total.....		\$11,679,400 08

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$2,244,033 37	
Deduct salvage \$17,506.76; reinsurance \$298,120.61..	315,627 37	
	<hr/>	
Net amount paid for losses.....		\$1,928,406 00
Adjustment and settlement of losses.....		23,243 79
Deposit premiums returned.....		84,112 08
Interest or dividends to stockholders.....		250,000 00
Commissions or brokerage.....		1,061,807 89
Miscellaneous expenses of local agencies.....		2,739 52
Salaries and expenses of special and general agents.....		149,085 63
Salaries, fees and other charges of officers and employes.....		113,981 70
Rents.....		989 35
Advertising, printing and stationery.....		28,976 19
Postage, telegrams, telephone and express.....		18,502 15
Legal expenses.....		3,407 27
Maps, including corrections.....		6,427 68
Underwriters' boards and tariff associations.....		57,156 24
Fire department, patrol and salvage corps expenses.....		1,763 64
Repairs and expenses on real estate.....		10,715 73

Taxes on real estate	\$6,280 66
State taxes on premiums	64,888 57
Insurance department licenses and fees	22,896 53
Loss on sale or maturity of ledger assets	4,179 91
Tax on capital stock	10,316 57
Commission on sale and purchase of stocks and bonds	318 75
Profit and loss	1,990 57
Premium on securities purchased	5,980 03
Total disbursements	\$3,858,166 45

Balance \$7,821,233 63

LEDGER ASSETS.

Book value of real estate	\$368,444 74
Mortgage loans on real estate	1,617,109 99
Loans secured by collateral	242,600 00
Book value of bonds and stocks, excluding interest	4,510,278 92
Cash in office and in bank	446,717 86
Agents balances	636,082 12
Total ledger assets	\$7,821,233 63

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$26,766 21	
Interest due and accrued on bonds	49,828 03	
Interest accrued on collateral loans	1,412 25	
Rents due and accrued on company's property	873 45	\$78,879 94
Market value of real estate over book value	3,655 26	
Due from other companies for reinsurance	5,349 78	
Gross assets		\$7,909,118 61

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	\$9,300 00	
* Book value of ledger assets over market value	59,143 42	\$68,443 42
Total admitted assets		\$7,840,675 19

LIABILITIES.

Losses adjusted and unpaid	\$159,835 20
Losses in process of adjustment, or in suspense	217,548 01
Losses resisted	47,377 81
Total claims for losses	\$424,761 02
Deduct reinsurance	56,939 14
Net amount of unpaid losses	\$367,821 88
Unearned premiums on outstanding risks	3,211,449 43
Reclaimable on perpetual fire policies	1,707,382 30
Cash capital	\$750,000 00
Surplus over all liabilities	1,804,021 58
Surplus to policy holders	2,554,021 58
Total liabilities	\$7,840,675 19

* Market value of bonds and stocks as of December 31, 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.	\$525,279,257	\$6,400,574 97
Written during the year.	445,134,767	5,562,331 49
Total.	\$970,414,024	\$11,962,906 46
Expired and terminated.	405,980,793	5,229,957 87
In force at end of the year.	\$564,433,231	\$6,732,948 59
Deduct amount reinsured.	42,976,372	519,780 27
Net amount in force.	\$521,456,859	\$6,213,168 32
Perpetual risks not included above, \$82,099,176.00; premiums on same, \$1,865,734.75.		

SPECIAL DEPOSITS.

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.	\$37,500 00	\$54,816 00
Georgia.	10,000 00	76,360 00
Oregon.	50,000 00	32,217 00
New Mexico.	11,000 00	12,015 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.	\$3,667,077 00
Premiums received.	63,794 05
Losses paid.	51,423 69
Losses incurred.	49,413 53

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).	\$1,990,765 79
Deduct reinsurance, abatement, rebate and return premiums.	394,359 97
Net premiums.	\$1,596,405 82
Interest on mortgage loans.	\$95,082 00
Interest on bonds and dividends on stocks.	105,896 25

Interest on deposits.....	\$399 88	
Rents.....	12,588 86	\$213,966 99
		<hr/>
Income from other sources.....		73 25
		<hr/>
Total income.....		\$1,810,446 06
Ledger assets Dec. 31, 1906.....		3,778,290 80
		<hr/>
Total.....		\$5,588,736 86

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$683,865 67	
Deduct salvage \$2,708.43; reinsurance \$38,762.51....	41,470 94	
		<hr/>
Net amount paid for losses.....		\$642,394 73
Adjustment and settlement of losses.....		13,175 50
Interest or dividends to stockholders.....		150,000 00
Cash paid for redemption of scrip.....		3 00
Interest paid scripholders.....		1 08
Commissions or brokerage.....		399,427 50
Salaries and expenses of special and general agents.....		24,916 32
Salaries, fees and other charges of officers and employes.....		45,000 00
Repairs and expenses on real estate.....		642 87
Taxes on real estate.....		7,096 55
State and local taxes on premiums.....		40,437 45
All other licenses, fees and taxes.....		3,563 20
Loss on sale or maturity of ledger assets.....		478 46
Premium on securities purchased.....		15,362 50
Miscellaneous expenditures.....		53,642 38
		<hr/>
Total disbursements.....		\$1,396,141 54
Balance.....		\$4,192,595 32

LEDGER ASSETS.

Book value of real estate.....	\$108,473 66	
Mortgage loans on real estate.....	2,231,390 00	
Book value of bonds and stocks, excluding interest.....	1,557,650 00	
Cash in office and in bank.....	78,028 01	
Agents balances.....	217,053 65	
		<hr/>
Total ledger assets.....		\$4,192,595 32

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$30,643 22	
Rents due on company's property.....	106 66	\$30,749 88
		<hr/>
* Market value of stocks and bonds over book value.....		472,765 00
Due from other companies for reinsurance.....		5,246 57
		<hr/>
Gross assets.....		\$4,701,356 77

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$287 97	
		<hr/>
Total admitted assets.....		\$4,701,068 80

* Market value of bonds and stocks as of December 31, 1907.

LIABILITIES.

Losses adjusted and unpaid.....	\$42,339 27	
Losses in process of adjustment, or in suspense.....	84,678 55	
Losses resisted.....	11,219 71	
	<hr/>	
Total claims for losses.....	\$138,237 53	
Deduct reinsurance.....	18,897 65	
	<hr/>	
Net amount of unpaid losses.....		\$119,339 88
Unearned premiums on outstanding risks.....		1,430,997 58
Interest due or accrued.....		490 89
Unpaid scrip.....		1,869 00
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,148,371 45	
	<hr/>	
Surplus to policy holders.....		3,148,371 45
	<hr/>	
Total liabilities.....		\$4,701,068 80

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$251,183,997	\$2,563,812 18
Written during the year.....	142,836,820	1,990,765 79
	<hr/>	<hr/>
Total.....	\$394,020,817	\$4,554,577 97
Expired and terminated.....	121,341,813	1,733,322 47
	<hr/>	<hr/>
In force at end of the year.....	\$272,679,004	\$2,821,255 50
Deduct amount reinsured.....	15,323,306	121,311 48
	<hr/>	<hr/>
Net amount in force.....	\$257,355,698	\$2,699,944 02

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,967,455 98
Premiums received.....	27,069 10
Losses paid.....	11,006 01
Losses incurred.....	13,382 27

FRANKLIN FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

JAMES W. McALLISTER, *President.*EZRA T. CRESSON, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Gross premiums (Fire).....	\$1,210,132 00
Deduct reinsurance, abatement, rebate and return premiums.....	207,392 70
	<hr/>

Net premiums.....		\$1,002,739 30
Deposit premiums on perpetual risks.....		6,390 58
Interest on mortgage loans.....	\$3,231 37	
Interest on collateral loans.....	3,083 35	
Interest on bonds and dividends on stocks.....	\$3,062 50	
Interest on deposits.....	2,234 44	
Rents.....	4,199 44	95,811 10
		<hr/>
Profit on sale or maturity of ledger assets.....		1,188 05
Reinsurance deposit and transfer fees.....		1,373 50
		<hr/>
Total income.....		\$1,107,502 53
Ledger assets, Dec. 31, 1906.....		2,497,031 50
		<hr/>
Total.....		\$3,604,534 03

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$570,483 01	
Deduct salvage \$4,308.11; reinsurance \$92,496.62.....	96,804 73	
		<hr/>
Net amount paid for losses.....		\$473,678 28
Adjustment and settlement of losses.....		8,927 74
Deposit premiums returned.....		42,240 36
Interest or dividends to stockholders.....		24,985 00
Interest paid on new capital stock.....		12,501 17
Commissions or brokerage.....		207,635 47
Miscellaneous expenses of local agencies.....		36,067 84
Salaries and expenses of special and general agents.....		37,730 04
Salaries, fees and other charges of officers and employes.....		31,356 67
Rents.....		2,398 03
Advertising, printing and stationery.....		13,310 77
Postage, telegrams, telephone and express.....		7,619 96
Legal expenses.....		1,440 71
Maps, including corrections.....		7,721 54
Underwriters' boards and tariff associations.....		6,988 22
Fire department, patrol and salvage corps expenses.....		7,596 78
Inspections and surveys.....		2,955 24
Repairs and expenses on real estate.....		1,445 83
Taxes on real estate.....		2,636 00
State taxes on premiums.....		11,182 48
Insurance department licenses and fees.....		4,197 56
All other licenses, fees and taxes.....		3,645 90
Loss on sale or maturity of ledger assets.....		70 00
Decrease in book value of ledger assets.....		138 89
Profit and loss.....		114 90
Miscellaneous expenditures.....		5,326 61
		<hr/>
Total disbursements.....		\$953,911 99
		<hr/>
Balance.....		\$2,650,622 04

LEDGER ASSETS.

Book value of real estate.....	\$188,272 44
Mortgage loans on real estate.....	51,660 00
Loans secured by collateral.....	75,000 00
Book value of bonds and stocks, excluding interest.....	2,104,574 25
Cash in office and in bank.....	77,402 73
Agents balances.....	153,712 62
	<hr/>
Total ledger assets.....	\$2,650,622 04

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$774 90
Market value of real estate over book value.....	21,227 56
Due from other companies for reinsurance.....	742 50
	<hr/>
Gross assets.....	\$2,673,367 00

DEDUCT ASSETS NOT ADMITTED.

* Book value of bonds and stocks over market value.....	\$103,889 25
	<hr/>
Total admitted assets.....	\$2,569,477 75

LIABILITIES.

Losses adjusted and unpaid.....	\$55,715 85	
Losses in process of adjustment, or in suspense.....	74,384 95	
Losses resisted.....	1,000 00	
	<hr/>	
Total claims for losses.....	\$128,100 80	
Deduct reinsurance.....	14,149 69	
	<hr/>	
Net amount of unpaid losses.....		\$113,951 11
Unearned premiums on outstanding risks.....		834,558 48
Reclaimable on perpetual fire policies.....		805,203 15
Dividends remaining unpaid.....		15 00
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	415,750 01	
	<hr/>	
Surplus to policy holders.....		815,750 01
		<hr/>
Total liabilities.....		\$2,569,477 75

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$135,710,444	\$1,538,883 11
Written during the year.....	98,839,999	1,210,132 00
	<hr/>	<hr/>
Total.....	\$234,550,443	\$2,749,015 11
Expired and terminated.....	96,555,770	1,089,920 64
	<hr/>	<hr/>
In force at end of the year.....	\$137,994,673	\$1,659,094 47
Deduct amount reinsured.....	3,531,631	39,012 53
	<hr/>	<hr/>
Net amount in force.....	\$134,463,042	\$1,620,081 94
Perpetual risks not included above, \$42,321,497.00; premiums on same		\$878,837.85.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$770,494 89
Premiums received.....	11,006 62
Losses paid.....	6,042 25
Losses incurred.....	5,836 27

* Market value of bonds and stocks as of December 31, 1907.

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

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

WILLIAM N. KREMER, *President.*

CHARLES G. SMITH, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Gross premiums (Fire).....	\$2,815,105 47	
Deduct reinsurance, abatement, rebate and return premiums.....	2,225,186 01	
	<hr/>	
Net premiums.....		\$589,919 46
Interest on mortgage loans.....	\$2,213 00	
Interest on bonds and dividends on stocks.....	50,712 50	
Interest on deposits.....	396 22	53,321 72
	<hr/>	
Total income.....		\$643,241 18
Ledger assets Dec. 31, 1906.....		1,371,946 80
		<hr/>
Total.....		\$2,015,187 98

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,184,679 51	
Deduct salvage \$3,147.80; reinsurance \$876,463.10....	879,610 90	
	<hr/>	
Net amount paid for losses.....		\$305,068 61
Adjustment and settlement of losses.....		3,998 68
Interest or dividends to stockholders.....		48,000 00
Commissions or brokerage.....		160,851 49
Salaries, fees and other charges of officers and employes.....		5,180 00
Legal expenses.....		50 00
Fire department, patrol and salvage corps expenses.....		2,877 49
State taxes on premiums.....		8,478 18
Insurance department licenses and fees.....		2,682 06
All other licenses, fees and taxes.....		2,116 73
		<hr/>
Total disbursements.....		\$539,303 24
		<hr/>
Balance.....		\$1,475,884 74

LEDGER ASSETS.

Mortgage loans on real estate.....	\$58,000 00
Book value of bonds and stocks, excluding interest.....	1,221,366 48
Cash in office and in bank.....	56,077 44
Agents balances.....	140,440 82
	<hr/>
Total ledger assets.....	\$1,475,884 74

NON LEDGER ASSETS.

Interest accrued on mortgages.....	\$373 00	
Interest accrued on bonds.....	3,502 00	\$3,875 00
		<hr/>
Gross assets.....		\$1,479,759 74

DEDUCT ASSETS NOT ADMITTED.

* Book value of bonds and stocks over market value.....		\$171,621 48
		<hr/>
Total admitted assets.....		\$1,308,138 26

LIABILITIES.

Losses adjusted and unpaid.....	\$53,267 10	
Losses in process of adjustment, or in suspense.....	194,354 00	
Losses resisted.....	16,725 00	
		<hr/>
Total claims for losses.....	\$264,346 10	
Deduct reinsurance.....	175,288 00	
		<hr/>
Net amount of unpaid losses.....		\$89,058 10
Unearned premiums on outstanding risks.....		432,846 28
Commissions and other charges due agents and brokers.....		41,643 32
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	344,590 56	
		<hr/>
Surplus to policy holders.....		744,590 56
		<hr/>
Total liabilities.....		\$1,308,138 26

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$72,866,436	\$765,616 16
Written during the year.....	248,340,538	2,815,105 47
		<hr/>
Total.....	\$321,206,974	\$3,580,721 63
Expired and terminated.....	95,798,106	1,083,303 76
		<hr/>
In force at end of the year.....	\$225,408,868	\$2,497,417 87
Deduct amount reinsured.....	147,656,526	1,673,645 95
		<hr/>
Net amount in force.....	\$77,752,342	\$823,771 92

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$22,983 62
Oregon.....	50,000 00	12,835 72
Virginia.....	20,000 00	24,480 79

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$269,690 00
Premiums received.....	4,145 04
Losses paid.....	3,127 88
Losses incurred.....	3,114 88

* Market value of bonds and stocks as of December 31, 1907.

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).....	\$10,539,439 96	
Deduct reinsurance, abatement, rebate and return premiums.....	4,094,307 90	
Net premiums.....		\$6,445,132 06
Interest on mortgage loans.....	\$10,960 00	
Interest on bonds and dividends on stocks.....	514,412 45	
Interest on deposits.....	20,168 69	
Interest from all other sources.....	8,714 72	554,255 86
Increase in book value of ledger assets.....		48,290 00
Profit and loss.....		524 10
Total income.....		\$7,048,202 02
Ledger assets Dec. 31, 1906.....		\$13,687,557 39
Total.....		\$20,735,759 41

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$4,381,216 34	
Deduct salvage \$28,906.15; reinsurance \$1,329,569.89.....	1,358,476 04	
Net amount paid for losses.....		\$3,022,740 30
Adjustment and settlement of losses.....		93,914 44
Interest or dividends to stockholders.....		450,000 00
Commissions or brokerage.....		1,218,858 35
Miscellaneous expenses of local agencies.....		582 34
Salaries and expenses of special and general agents.....		315,499 52
Salaries, fees and other charges of officers and employes.....		240,450 42
Rents.....		41,943 26
Advertising, printing and stationery.....		82,234 36
Postage, telegrams, telephone and express.....		68,467 02
Legal expenses.....		8,447 80
Furniture and fixtures.....		14,198 99
Maps, including corrections.....		13,044 03
Underwriters' boards and tariff associations.....		74,278 91
Fire department, patrol and salvage corps expenses.....		32,227 92
Inspections and surveys.....		39,620 21
Repairs and expenses on real estate.....		1,314 42
Taxes on real estate.....		6,259 57
State taxes on premiums.....		94,955 69

Insurance department licenses and fees.....	\$30,039 15
All other licenses, fees and taxes.....	23,392 90
Loss on sale or maturity of ledger assets.....	60 88
Mercantile agency reports.....	5,616 00
Profit and loss.....	458 63
	<hr/>
Total disbursements.....	\$5,878,605 11
	<hr/>
Balance.....	\$14,857,154 30

LEDGER ASSETS.

Book value of real estate.....	\$958,692 39
Mortgage loans on real estate.....	239,000 00
Book value of bonds and stocks, excluding interest.....	11,663,303 30
Cash in office and in bank.....	766,583 21
Agents balances.....	1,213,477 79
Due from other companies for reinsurance.....	16,097 61
	<hr/>
Total ledger assets.....	\$14,857,154 30

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,005 83	
Interest accrued on bonds.....	40,217 33	
Interest accrued on other assets.....	202 85	\$43,426 01
	<hr/>	
Gross assets.....		\$14,900,580 31

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$30,899 97	
* Book value of bonds and stocks over market value.....	1,361,642 30	\$1,392,542 27
	<hr/>	
Total admitted assets.....		\$13,508,038 04

LIABILITIES.

Losses adjusted and unpaid.....	\$107,828 00
Losses in process of adjustment, or in suspense.....	855,138 00
Losses resisted.....	75,457 00
	<hr/>
Total claims for losses.....	\$1,038,423 00
Deduct reinsurance.....	273,294 00
	<hr/>
Net amount of unpaid losses.....	\$765,129 00
Unearned premiums on outstanding risks.....	6,305,339 98
Salaries and other miscellaneous expenses due or accrued.....	23,270 43
State, county and municipal taxes due or accrued.....	125,000 00
Commissions and other charges due agents and brokers.....	61,880 96
Due for return premiums and reinsurance.....	312,064 32
Cash capital.....	\$1,500,000 00
Surplus over all liabilities.....	4,415,353 35
	<hr/>
Surplus to policy holders.....	5,915,353 35
	<hr/>
Total liabilities.....	\$13,508,038 04

* Market value of bonds and stocks as of December 31, 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$1,409,681.918	\$13,248,698.83
Written during the year.....	1,043,736,181	10,539,439.96
Total.....	<u>\$2,453,418,099</u>	<u>\$23,788,138.79</u>
Expired and terminated.....	939,734,226	9,500,166.37
In force at end of the year.....	\$1,513,683,873	\$14,287,972.42
Deduct amount reinsured.....	307,126,165	2,231,451.92
Net amount in force.....	<u>\$1,206,557,708</u>	<u>\$12,056,520.50</u>

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000.00	\$107,735.56
Oregon.....	50,000.00	41,144.77
Virginia.....	45,000.00	37,761.21
New Mexico.....	10,000.00	23,834.86
Canada.....	119,733.00	124,159.25

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,307,827.00
Premiums received.....	80,500.08
Losses paid.....	42,955.40
Losses incurred.....	43,510.01

GERMANIA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

HUGO SCHUMANN, *President.*GUSTAV KEHR, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Gross premiums (Fire).....	\$3,564,979.61	
Deduct reinsurance, abatement, rebate and return premiums.....	841,507.55	
Net premiums.....		<u>\$2,723,472.06</u>
Interest on mortgage loans.....	\$14,369.30	
Interest on bonds and dividends on stocks.....	162,216.00	

GERMANIA FIRE INSURANCE COMPANY.

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Interest on deposits.....	\$6,057 62	
Interest from all other sources.....	5,579 96	
Rents.....	27,848 93	\$216,071 81
<hr/>		
Profit on sale or maturity of ledger assets.....		246 25
Increase in book value of ledger assets.....		71,837 50
<hr/>		
Total income.....		\$3,011,627 62
Ledger assets Dec. 31, 1906.....		5,195,228 59
<hr/>		
Total.....		\$8,206,856 21

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,426,956 76	
Deduct salvage \$7,259.79; reinsurance \$394,813.03 ...	402,072 82	
<hr/>		
Net amount paid for losses.....		\$1,024,883 94
Adjustment and settlement of losses.....	46,339 76	
Interest or dividends to stockholders.....	120,000 00	
Commissions or brokerage.....	602,869 83	
Miscellaneous expenses of local agencies.....	118,457 76	
Salaries and expenses of special and general agents.....	116,356 07	
Salaries, fees and other charges of officers and employes.....	135,524 97	
Rents.....	6,786 32	
Advertising, printing and stationery.....	20,967 45	
Postage, telegrams, telephone and express.....	22,198 22	
Legal expenses.....	2,269 22	
Furniture and fixtures.....	4,119 44	
Maps, including corrections.....	6,199 10	
Underwriters' boards and tariff associations.....	22,281 43	
Fire department, patrol and salvage corps expenses.....	21,713 17	
Inspections and surveys.....	11,707 37	
Repairs and expenses on real estate.....	15,801 31	
Taxes on real estate.....	9,355 43	
State taxes on premiums.....	51,916 94	
Insurance department licenses and fees.....	14,903 41	
All other licenses, fees and taxes.....	4,414 84	
Loss on sale or maturity of ledger assets.....	2,531 25	
Exchange.....	2,924 20	
Paid other companies for reinsurance.....	1,037 94	
Traveling expenses.....	634 19	
Profit and loss.....	843 54	
Miscellaneous expenditures.....	3,376 63	
<hr/>		
Total disbursements.....		\$2,390,413 73
Balance.....		\$5,816,442 48

LEDGER ASSETS.

Book value of real estate.....	\$750,000 00	
Mortgage loans on real estate.....	290,000 00	
Book value of bonds and stocks, excluding interest.....	3,907,166 69	
Cash in office and in bank.....	440,805 80	
Agents balances.....	428,469 99	
<hr/>		
Total ledger assets.....		\$5,816,442 48

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$5,332 69	
Interest accrued on bonds.....	24,018 23	
Rents accrued on company's property.....	500 00	\$29,850 92
<hr/>		
Gross assets.....		\$5,846,293 40

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.	\$6,429 70	
* Book value of ledger assets over market value.	654,214 19	\$660,643 89
Total admitted assets.		\$5,185,649 51

LIABILITIES.

Losses adjusted and unpaid.	\$97,296 34	
Losses in process of adjustment, or in suspense.	103,952 75	
Losses resisted.	11,597 00	
Total claims for losses.	\$212,846 09	
Deduct reinsurance.	45,661 51	
Net amount of unpaid losses.		\$167,184 58
Unearned premiums on outstanding risks.		3,048,009 08
Commissions and other charges due agents and brokers.		6,263 12
Due other companies for reinsurance.		14,931 74
Cash capital.	\$1,000,000 00	
Surplus over all liabilities.	949,260 99	
Surplus to policy holders.		1,949,260 99
Total liabilities.		\$5,185,649 51

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.	\$636,083,114	\$6,073,412 91
Written during the year.	357,351,087	3,564,979 61
Total.	\$993,434,201	\$9,638,392 52
Expired and terminated.	335,448,712	3,356,697 62
In force at end of the year.	\$657,985,489	\$6,281,694 90
Deduct amount reinsured.	51,712,861	428,036 05
Net amount in force.	\$606,272,628	\$5,853,658 85

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.	\$10,000 00	\$61,769 85
Virginia.	52,100 00	54,416 23
Oregon.	50,000 00	9,366 55
New Mexico.	10,000 00	5,781 50

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.	\$989,409 00
Premiums received.	14,961 79
Losses paid.	6,397 70
Losses incurred.	7,528 26

* Market value of bonds and stocks as of December 31, 1907.

GLENS FALLS INSURANCE COMPANY.

GLENS FALLS, N. Y.

INCORPORATED IN 1849. COMMENCED BUSINESS IN 1850.

J. L. CUNNINGHAM, *President.*E. W. WEST, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire).....	\$2,333,019 00	
Deduct reinsurance, abatement, rebate and return premiums.....	516,844 72	
Net premiums.....		\$1,816,174 28
Interest on mortgage loans.....	\$36,276 09	
Interest on all collateral loans.....	600 00	
Interest on bonds and dividends on stocks.....	147,069 18	
Interest on deposits.....	9,726 54	
Rents.....	2,072 49	195,744 30
Increase in book value of ledger assets.....		1,091 36
Income from other sources.....		750 00
Total income.....		\$2,013,759 94
Ledger assets Dec. 31, 1906.....		3,878,331 89
Total.....		\$5,892,091 83

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$803,011 47	
Deduct salvage \$1,356.32; reinsurance \$100,643.58....	101,999 90	
Net amount paid for losses.....		\$701,011 57
Adjustment and settlement of losses.....		24,412 94
Interest or dividends to stockholders.....		60,000 00
Commissions or brokerage.....		384,926 38
Miscellaneous expenses of local agencies.....		1,198 66
Salaries and expenses of special and general agents.....		116,884 47
Salaries, fees and other charges of officers and employes.....		69,728 32
Rents.....		10,178 32
Advertising, printing and stationery.....		22,640 61
Postage, telegrams, telephone and express.....		17,969 00
Legal expenses.....		833 90
Furniture and fixtures.....		3,433 79
Maps, including corrections.....		5,397 39
Underwriters' boards and tariff associations.....		19,741 22
Fire department, patrol and salvage corps expenses.....		2,659 51
Inspections and surveys.....		4,981 54
Repairs and expenses on real estate.....		889 24
Taxes on real estate.....		1,894 97
State taxes on premiums.....		26,861 93

Insurance department licenses and fees.....	\$8,750 61
All other licenses, fees and taxes.....	24,340 74
Profit and loss.....	891 82
Miscellaneous expenditures.....	3,396 71
	<hr/>
Total disbursements.....	\$1,513,023 64
	<hr/>
Balance.....	\$4,379,067 69

LEDGER ASSETS.

Book value of real estate.....	\$43,885 23
Mortgage loans on real estate.....	805,875 00
Loans secured by collateral.....	18,000 00
Book value of bonds and stocks, excluding interest.....	2,850,228 80
Cash in office and in bank.....	450,719 84
Agents balances.....	210,158 82
Bills receivable.....	200 00
	<hr/>
Total ledger assets.....	\$4,379,067 69

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,808 16	
Interest accrued on bonds.....	5,676 25	
Interest accrued on collateral loans.....	342 50	
Interest accrued on other assets.....	845 00	
Rents due on company's property.....	350 00	\$11,021 91
	<hr/>	<hr/>
Gross assets.....		\$4,390,089 60

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$11,889 97	
* Book value of ledger assets over market value.....	30,928 80	
Contingent depreciation on mortgage loans.....	20,000,00	\$62,818 77
	<hr/>	<hr/>
Total admitted assets.....		\$4,327,270 83

LIABILITIES.

Losses adjusted and unpaid.....	\$15,198 82	
Losses in process of adjustment, or in suspense.....	111,905 00	
Losses resisted.....	11,550 00	
	<hr/>	
Total claims for losses.....	138,653 82	
Deduct reinsurance.....	15,131 31	
	<hr/>	
Net amount of unpaid losses.....		123,522 51
Unearned premiums on outstanding risks.....		1,902,855 13
Salaries and other miscellaneous expenses due or accrued.....		20,000 00
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	2,080,893 19	
	<hr/>	
Surplus to policy holders.....		2,280,893 19
	<hr/>	
Total liabilities.....		\$4,327,270 83

* Market value of bonds and stocks as of December 31, 1907.

GRANITE STATE FIRE INSURANCE COMPANY. 195

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$313,810,537	\$3,563,100 17
Written during the year.....	197,273,813	2,333,019 00
Total.....	\$511,084,350	\$5,896,119 17
Expired and terminated.....	164,563,373	2,050,501 81
In force at end of the year.....	\$346,520,977	\$3,845,617 36
Deduct amount reinsured.....	25,468,907	275,362 54
Net amount in force.....	\$321,052,070	\$3,570,254 82

SPECIAL DEPOSITS.

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.....	\$25,000 00	\$21,733 20
Virginia.....	11,000 00	10,162 68
Oregon.....	50,000 00	11,912 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$405,292 00
Premiums received.....	5,255 85
Losses paid.....	2,641 90
Losses incurred.....	2,649 09

GRANITE STATE FIRE INSURANCE COMPANY,

PORTSMOUTH, N. H.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

[CALVIN PAGE, *President.* ~~XXXXXXXXXX~~ ALFRED F. HOWARD, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire).....	\$770,213 70	
Deduct reinsurance, abatement, rebate and return premiums.....	213,729 89	
Net premiums.....	\$556,483 81	
Interest on mortgage loans.....	\$681 74	
Interest on bonds and dividends on stocks.....	27,978 29	
Interest on deposits.....	753 03	
Interest from all other sources.....	1,040 89	
Rents—including company's own occupancy.....	4,097 08	34,551 03

Book value over cost of bonds purchased.....	\$1,306 87
Profit and loss.....	660 00
	<hr/>
Total income.....	\$593,001 71
Ledger assets Dec. 31, 1906.....	878,796 71
	<hr/>
Total.....	\$1,471,798 42

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$351,989 88	
Deduct salvage, \$5,867.07; reinsurance \$72,124.00.....	77,991 07	
	<hr/>	
Net amount paid for losses.....		\$273,998 81
Adjustment and settlement of losses.....		3,509 01
Interest or dividends to stockholders.....		16,000 00
Commissions or brokerage.....		123,111 09
Miscellaneous expenses of local agencies.....		7,982 63
Salaries and expenses of special and general agents.....		11,129 58
Salaries, fees and other charges of officers and employes.....		19,732 40
Rents—including company's own occupancy.....		2,000 00
Advertising, printing and stationery.....		4,911 71
Postage, telegrams, telephone and express.....		1,328 27
Legal expenses.....		300 00
Furniture and fixtures.....		326 65
Maps, including corrections.....		929 40
Underwriters' boards and tariff associations.....		2,632 04
Fire department, patrol and salvage corps expenses.....		1,320 30
Inspections and surveys.....		6,141 85
Repairs and expenses on real estate.....		2,025 27
Taxes on real estate.....		963 00
State taxes on premiums.....		7,347 33
Insurance department licenses and fees.....		2,740 56
All other licenses, fees and taxes.....		3,518 77
Profit and loss.....		190 89
Miscellaneous expenditures.....		1,990 80
		<hr/>
Total disbursements.....		\$494,130 36
Balance.....		\$977,668 06

LEDGER ASSETS.

Book value of real estate.....		\$44,879 45
Mortgage loans on real estate.....		10,600 00
Book value of bonds and stocks, excluding interest.....		765,111 58
Cash in office and in bank.....		82,279 97
Agents balances.....		74,797 06
		<hr/>
Total ledger assets.....		\$977,668 06

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$145 03	
Interest accrued on bonds.....	3,301 54	
Rents due and accrued on company's property.....	458 31	\$3,904 88
	<hr/>	
Market value of real estate over book value.....		120 55
Due from other companies for reinsurance.....		591 42
		<hr/>
Gross assets.....		\$982,284 91

GRANITE STATE FIRE INSURANCE COMPANY. 197

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.	\$94 34	
* Book value of ledger assets over market value.	49,823 58	\$49,917 92
Total admitted assets.		\$932,366 99

LIABILITIES.

Losses adjusted and unpaid.	\$20,091 91	
Losses in process of adjustment or in suspense.	30,741 00	
Losses resisted.	1,800 00	
Total claims for losses.	\$52,632 91	
Deduct reinsurance.	10,241 47	
Net amount of unpaid losses.		\$42,391 44
Unearned premiums on outstanding risks.		442,094 63
Due for reinsurance.		4,188 29
Cash capital.	\$200,000 00	
Surplus over all liabilities.	243,692 63	
Surplus to policy holders.		443,692 63
Total liabilities.		\$932,366 99

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.	\$81,945,983	\$985,069 89
Written during the year.	56,684,672	770,213 70
Total.	\$138,130,655	\$1,755,283 59
Expired and terminated.	54,322,883	664,392 68
In force at end of the year.	\$84,307,772	\$1,090,890 91
Deduct amount reinsured.	15,337,082	242,377 60
Net amount in force.	\$68,970,690	\$848,513 31

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.	\$6,375,540 00
Premiums received.	103,146 90
Losses paid.	53,084 57
Losses incurred.	54,323 10

* Market value of bonds and stocks as of December 31, 1907.

HANOVER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1852. COMMENCED BUSINESS IN 1852.

R. EMORY WARFIELD, *President*.JOSEPH McCORD, *Secretary*.

Cash Capital, \$1,000,000.

INCOME.

Gross premiums (Fire).....	\$2,995,499 78	
Deduct reinsurance, abatement, rebate and return premiums.....	766,048 00	
Net premiums.....		\$2,229,451 78
Interest on mortgage loans.....	\$175 00	
Interest on collateral loans.....	2,889 55	
Interest on bonds and dividends on stocks.....	107,352 13	
Interest on deposits.....	2,676 49	
Interest from all other sources.....	15,031 87	
Rents—including company's own occupancy.....	81,560 46	209,685 50
Profit on sale or maturity of ledger assets.....		375 00
Total income.....		\$2,439,512 28
Ledger assets Dec. 31, 1906.....		3,854,317 95
Total.....		\$6,293,830 23

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,320,850 93	
Deduct salvage \$4,952.10; reinsurance \$164,364.33....	169,316 43	
Net amount paid for losses.....		\$1,151,534 50
Adjustment and settlement of losses.....	81,086 88	
Interest or dividends to stockholders.....	100,000 00	
Commissions or brokerage.....	447,178 44	
Salaries and expenses of special and general agents.....	65,222 41	
Salaries, fees and other charges of officers and employes.....	134,262 42	
Rents—including company's own occupancy.....	23,149 88	
Advertising, printing and stationery.....	30,248 08	
Postage, telegrams, telephone and express.....	22,844 28	
Legal expenses.....	2,054 01	
Furniture and fixtures.....	2,111 22	
Maps, including corrections.....	16,819 77	
Underwriters' boards and tariff associations.....	37,497 11	
Fire department, patrol and salvage corps expenses.....	13,310 51	
Inspections, surveys and office expenses.....	12,014 32	
Repairs and expenses on real estate.....	23,474 41	
Taxes on real estate.....	12,501 74	

State taxes on premiums.....	\$44,976 17
Insurance department licenses and fees.....	17,973 35
Loss on sale or maturity of ledger assets.....	4,000 00
Profit and loss.....	43 35
	<hr/>
Total disbursements.....	\$2,242,302 85
	<hr/>
Balance.....	\$4,051,527 38

LEDGER ASSETS.

Book value of real estate.....	\$906,581 06
Mortgage loans on real estate.....	3,500 00
Loans secured by collateral.....	200,000 00
Book value of bonds and stocks, excluding interest.....	2,475,515 64
Cash in office and in bank.....	115,043 42
Agents balances.....	350,887 26
	<hr/>
Total ledger assets.....	\$4,051,527 38

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$14 58	
Interest due and accrued on collateral loans.....	1,672 92	\$1,687 50
	<hr/>	
Market value of real estate over book value.....	222,891 94	
Due from other companies for reinsurance.....	13,112 80	
	<hr/>	
Gross assets.....	\$4,289,219 62	

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$345 73	
* Book value of ledger assets over market value.....	174,710 31	\$175,056 04
	<hr/>	
Total admitted assets.....		\$4,114,163 58

LIABILITIES.

Losses adjusted and unpaid.....	\$54,737 80	
Losses in process of adjustment, or in suspense.....	163,769 45	
Losses resisted.....	29,046 63	
	<hr/>	
Total claims for losses.....	\$247,553 88	
Deduct reinsurance.....	31,671 95	
	<hr/>	
Net amount of unpaid losses.....	\$215,881 93	
Unearned premiums on outstanding risks.....	1,947,589 12	
Commissions and other charges due agents and brokers.....	13,245 14	
Due for return premiums and reinsurance.....	29,945 63	
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	907,501 76	
	<hr/>	
Surplus to policy holders.....		1,907,501 76
	<hr/>	
Total liabilities.....		\$4,114,163 58

* Market value of bonds and stocks as of December 31, 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$431,853,938 84	\$4,335,779 63
Written during the year.....	280,825,208 00	2,995,499 78
Total.....	\$712,679,146 84	\$7,331,279 41
Expired and terminated.....	292,388,505 50	3,056,566 67
In force at end of the year.....	\$420,290,641 34	\$4,274,712 74
Deduct amount reinsured.....	47,596,902 64	464,247 97
Net amount in force.....	\$372,693,738 70	\$3,810,464 77

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$21,463 04
Oregon.....	50,000 00	7,441 98
Virginia.....	50,000 00	31,571 54

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,248,476 00
Premiums received.....	19,979 75
Losses paid.....	17,959 19
Losses incurred.....	20,788 36

HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

GEORGE L. CHASE, *President.* THOS. TURNBULL, *Assistant Secretary.*

Cash Capital, \$2,000,000.

INCOME.

Gross premiums (Fire).....	\$18,382,553 79	
Deduct reinsurance, abatement, rebate and return premiums.....	3,955,950 17	
Net premiums.....		\$14,426,603 62
Interest on mortgage loans.....	\$30,777 26	
Interest on collateral loans.....	50 00	
Interest on bonds and dividends on stocks.....	547,420 13	
Interest on deposits.....	12,100 63	
Rents—including company's own occupancy.....	64,332 25	654,680 28

HARTFORD FIRE INSURANCE COMPANY.

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Reinsuring companies under treaty.....	\$56,679 37
Sale of rights.....	52,647 80
Income from other sources.....	42 00
Total income.....	\$15,190,653 07
Ledger assets Dec. 31, 1906.....	16,536,383 69
Total.....	\$31,727,036 76

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$7,837,976 50
Deduct salvage \$41,812.35; reinsurance \$913,756.84.....	955,569 19
Net amount paid for losses.....	\$6,882,407 31
Adjustment and settlement of losses.....	102,819 70
Interest or dividends to stockholders.....	506,054 61
Commissions or brokerage.....	2,658,066 65
Salaries and expenses of special and general agents.....	676,148 64
Salaries, fees and other charges of officers and employes.....	497,040 05
Rents—including company's own occupancy.....	83,446 51
Advertising, printing and stationery.....	126,891 47
Postage, telegrams, telephone and express.....	126,318 74
Legal expenses.....	9,657 09
Furniture and fixtures.....	44,812 10
Maps, including corrections.....	46,121 87
Underwriters' boards and tariff associations.....	241,312 40
Fire department, patrol and salvage corps expenses.....	36,317 48
Inspections and surveys.....	39,001 27
Repairs and expenses on real estate.....	30,334 84
Taxes on real estate.....	9,000 00
State taxes on premiums.....	242,662 40
Insurance department licenses and fees.....	50,112 76
All other licenses, fees and taxes.....	127,511 80
Loss on sale or maturity of ledger assets.....	3,115 68
Decrease in book value of ledger assets.....	52,647 80
Borrowed money repaid.....	1,500,000 00
Interest on borrowed money.....	31,571 89
Profit and loss.....	4,339 38
Miscellaneous expenditures.....	34,154 36
Total disbursements.....	\$14,161,866 80
Balance.....	\$17,565,169 96

LEDGER ASSETS.

Book value of real estate.....	\$1,048,890 81
Mortgage loans on real estate.....	534,000 00
Loans secured by collateral.....	101,000 00
Book value of bonds and stocks, excluding interest.....	12,778,530 20
Cash in office and in bank.....	1,422,020 03
Agents balances.....	1,680,728 92
Total ledger assets.....	\$17,565,169 96

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$6,649 01	
Interest accrued on bonds.....	150,232 86	
Interest due and accrued on collateral loans.....	893 05	
Rents due and accrued on company's property.....	1,411 66	\$159,186 58

Market value of real estate over book value.....	\$36,296 94
Due from other companies for reinsurance.....	11,973 16
	<hr/>
Gross assets.....	\$17,772,626 64

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$12,878 89	
* Book value of ledger assets over market value....	292,235 87	\$305,114 76
	<hr/>	
Total admitted assets.....		\$17,467,511 88

LIABILITIES.

Losses adjusted and unpaid.....	\$489,121 11	
Losses in process of adjustment, or in suspense.....	273,608 75	
Losses resisted.....	91,327 18	
	<hr/>	
Total claims for losses.....	\$854,057 04	
Deduct reinsurance.....	48,187 31	
	<hr/>	
Net amount of unpaid losses.....		\$805,869 73
Unearned premiums on outstanding risks.....		11,537,335 26
Reinsuring companies under treaty.....		344,957 57
Cash capital.....	\$2,000,000 00	
Surplus over all liabilities.....	2,779,349 32	
	<hr/>	
Surplus to policy holders.....		4,779,349 32
		<hr/>
Total liabilities.....		\$17,467,511 88

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$1,736,282,198	\$21,259,599 52
Written during the year.....	1,534,889,858	18,382,553 79
	<hr/>	<hr/>
Total.....	\$3,271,172,056	\$39,642,153 31
Expired and terminated.....	1,335,737,328	16,305,530 54
	<hr/>	<hr/>
In force at end of the year.....	\$1,935,434,728	\$23,336,622 77
Deduct amount reinsured.....	125,436,110	1,207,435 35
	<hr/>	<hr/>
Net amount in force.....	\$1,809,998,618	\$22,129,187 42

SPECIAL DEPOSITS.

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.....	\$440,073 31	\$576,469 19
Georgia.....	10,000 00	215,695 73
Virginia.....	52,500 00	279,191 91
Oregon.....	100,500 00	72,203 88
New Mexico.....	10,000 00	42,671 10

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$9,497,190 00
Premiums received.....	140,216 80
Losses paid.....	86,074 15
Losses incurred.....	83,526 51

* Market value of bonds and stocks as of December 31, 1907.

HOME INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

ELBRIDGE G. SNOW, *President*. AREUNAH M. BURTIS, }
CHARLES S. TYNER, } *Secretaries*

Cash Capital, \$3,000,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums	\$14,736,066 48	\$513,872 05	
Deduct reinsurance, abatement, re- bate and return premiums	4,672,586 55	244,186 52	
Net premiums	\$10,063,479 93	\$269,685 53	\$10,333,165 46
Interest on mortgage loans		\$5,609 50	
Interest on bonds and dividends on stocks		754,317 42	
Interest on deposits		4,384 94	
Interest from all other sources		2,767 48	
Rents—including company's own occupancy		180,498 74	947,578 08
Profit on sale or maturity of ledger assets			4,074 97
Profit and loss			2,102 70
Total income			\$11,286,921 21
Ledger assets Dec. 31, 1906			9,722,805 26
Total			\$31,009,726 47

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$6,222,121 02	\$359,675 01	
Deduct salvage \$54,172.58; rein- surance \$2,008,923.99	1,866,443 12	196,653 45	
Net amount paid for losses	\$4,355,677 90	\$163,021 56	\$4,518,699 46
Adjustment and settlement of losses			103,775 46
Interest or dividends to stockholders			600,000 00
Commissions or brokerage			1,940,690 99
Salaries and expenses of special and general agents			312,561 97
Salaries, fees and other charges of officers and employes			339,450 79
Rents—including company's own occupancy			86,065 28
Advertising, printing and stationery			134,101 05
Postage, telegrams, telephone and express			80,684 05
Legal expenses			927 36
Maps, including corrections			14,273 11
Fire department, patrol and salvage corps expenses			30,124 74
Inspections and surveys			142,533 06
Repairs and expenses on real estate			32,644 06
Taxes on real estate			23,576 92
Insurance department and other licenses, taxes and fees			253,682 31

Exchange	\$11,752 09
Premium on securities purchased	5,959 17
Repairs and expenses of home office	21,010 72
Profit and loss and suspense account	13,527 29
Miscellaneous expenditures	90,932 09
Total disbursements	\$8,756,971 97
Balance	\$22,252,754 50

LEDGER ASSETS.

Book value of real estate	\$1,543,892 06
Mortgage loans on real estate	102,800 00
Book value of bonds and stocks, excluding interest	17,828,697 35
Cash in office and in bank	1,611,607 17
Agents balances	832,400 70
Bills receivable taken for fire risks	1,663 40
Counter and office premiums uncollected	331,693 82
Total ledger assets	\$22,252,754 50

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$28,989 47	
* Book value of ledger assets over market value	1,361,067 35	\$1,390,056 82
Total admitted assets		\$20,862,697 68

LIABILITIES.

Losses adjusted and unpaid	\$205,357 01
Losses in process of adjustment, or in suspense	1,407,428 67
Losses resisted	82,086 13
Total claims for losses	\$1,694,871 81
Deduct reinsurance	736,205 51
Net amount of unpaid losses	\$958,666 30
Unearned premiums on outstanding risks	9,116,297 00
Commissions and other charges due agents and brokers	63,077 60
Due for reinsurance	521,445 51
Conflagration reserve	500,000 00
Cash capital	\$3,000,000 00
Surplus over all liabilities	6,703,211 27
Surplus to policy holders	9,703,211 27
Total liabilities	\$20,862,697 68

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1906	\$1,757,559,178	\$17,578,751 00	\$16,776,998	\$395,615 00
Written during the year	1,455,775,996	14,736,066 48	81,635,979	513,872 05
Total	\$3,213,335,174	\$32,314,817 48	\$98,412,977	\$909,487 05
Expired and terminated	1,337,900,128	13,452,578 48	80,154,367	513,509 05
In force at end of the year	\$1,875,435,046	\$18,862,239 00	\$18,258,610	\$395,978 00
Deduct amount reinsured	268,184,667	1,711,479 00	5,472,698	95,477 00
Net amount in force	\$1,607,250,379	\$17,150,760 00	\$12,785,912	\$300,501 00

* Market value of bonds and stocks as of December 31, 1907.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$50,000 00	\$183,877 85
Georgia.....	10,000 00	169,000 42
Oregon.....	50,000 00	77,675 00
Canada.....	250,000 00	319,767 98
Mexico.....	25,000 00	116,996 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$10,374,082 00
Premiums received.....	111,230 49
Losses paid.....	66,535 55
Losses incurred.....	77,500 90

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.....	\$7,566,017 00	\$2,815,459 82	
Deduct reinsurance, abatement, rebate and return premiums.....	1,561,958 40	594,344 22	
Net premiums.....	\$6,004,058 60	\$2,221,115 60	\$8,225,174 20
Deposit premiums on perpetual risks.....			18,528 47
Interest on mortgage loans.....		\$25,903 52	
Interest on collateral loans.....		230 44	
Interest on bonds and dividends on stocks.....		328,457 65	
Interest on deposits.....		18,301 34	
Rents—including company's own occupancy.....		25,503 72	398,396 67
Profit on sale or maturity of ledger assets.....			8,538 34
Increase in book value of ledger assets.....			2,385 10
Perpetual permits, transfer fees and earned deposits.....			3,041 46
Profit and loss.....			320 51
Total income.....			\$8,656,384 75
Ledger assets Dec. 31, 1906.....			10,404,086 09
Total.....			\$19,060,470 84

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$3,224,822 80	\$1,858,735 93	
Deduct salvage \$202,620.34; reinsurance \$535,790.84.....	381,244 21	357,166 97	
Net amount paid for losses.....	\$2,843,578 59	\$1,501,568 96	\$4,345,147 55
Adjustment and settlement of losses.....			31,124 59
Deposit premiums returned.....			21,664 90
Interest or dividends to stockholders.....			360,000 00
Commissions or brokerage.....			1,761,301 50
Miscellaneous expenses of local agencies.....			181,760 25
Salaries and expenses of special and general agents.....			234,489 49
Salaries, fees and other charges of officers and employes.....			157,888 15
Rents—including company's own occupancy.....			36,497 47
Advertising, printing and stationery.....			57,892 19
Postage, telegrams, telephone and express.....			36,308 54
Legal expenses.....			8,236 33
Maps, including corrections.....			13,557 90
Underwriters' boards and tariff associations.....			29,875 57
Fire department, patrol and salvage corps expenses.....			6,050 43
Inspections and surveys.....			30,426 61
Repairs and expenses on real estate.....			7,053 72
Taxes on real estate.....			5,074 30
State taxes on premiums.....			128,869 95
Insurance department licenses and fees.....			22,817 99
All other licenses, fees and taxes.....			49,619 23
Loss on sale or maturity of ledger assets.....			4,770 47
Decrease in book value of ledger assets.....			3,697 00
Profit and loss.....			1,749 85
Miscellaneous expenditures.....			31,622 83
Total disbursements.....			<u>\$7,567,496 81</u>
Balance.....			<u>\$11,492,974 03</u>

LEDGER ASSETS.

Book value of real estate.....	\$399,138 75
Mortgage loans on real estate.....	467,983 48
Book value of bonds and stocks, excluding interest.....	8,291,420 00
Cash in office and in bank.....	1,045,774 76
Agents balances.....	1,249,024 24
Bills receivable taken for marine and inland risks.....	39,632 80
Total ledger assets.....	<u>\$11,492,974 03</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,847 74	
Interest accrued on bonds.....	48,769 98	\$52,617 72
Due from other companies for reinsurance.....		31,490 95
Gross assets.....		<u>\$11,577,082 70</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$21,531 86	
Bills receivable, past due, taken for marine, inland and fire risks.....	485 00	
* Book value of bonds and stocks over market value.....	286,961 59	\$308,978 45
Total admitted assets.....		<u>\$11,268,104 25</u>

* Market value of bonds and stocks as of December 31, 1907.

LIABILITIES.

Losses adjusted and unpaid.....	\$90,215 59	
Losses in process of adjustment, or in suspense.....	772,602 71	
Losses resisted.....	24,131 70	
	<hr/>	
Total claims for losses.....	\$886,950 00	
Deduct reinsurance and salvage.....	109,850 00	
	<hr/>	
Net amount of unpaid losses.....		\$777,100 00
Unearned premiums on outstanding risks.....		5,589,160 75
Reclaimable on perpetual fire policies.....		762,185 64
Salaries and other miscellaneous expenses due or accrued.....		323 31
Commissions and other charges due agents and brokers.....		55,000 00
Due for reinsurance.....		16,393 84
Cash capital.....	\$3,000,000 00	
Surplus over all liabilities.....	1,067,940 71	
	<hr/>	
Surplus to policy holders.....		4,067,940 71
		<hr/>
Total liabilities.....		\$11,268,104 25

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1906..	\$797,934,946	\$9,792,426 44	\$74,257,598	\$377,650 85
Written during the year	605,255,996	7,566,017 00	496,360,927	2,815,459 82
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	\$1,403,190,942	\$17,358,443 44	\$570,618,525	\$3,193,110 67
Expired and terminated	546,227,324	6,843,081 07	483,938,938	2,701,446 48
	<hr/>	<hr/>	<hr/>	<hr/>
In force at end of the year.....	\$856,963,618	\$10,515,362 37	\$86,679,587	\$491,664 19
Deduct amount reinsured.....	58,616,861	676,160 07	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Net amount in force..	\$798,346,757	\$9,839,202 30	\$86,679,587	\$491,664 19
Perpetual risks not included above, \$32,712,948.00; premiums on same, \$840,194.26				

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$84,906 31
New Mexico.....	10,000 00	19,434 12
Oregon.....	50,000 00	21,864 72
Virginia.....	53,000 00	47,253 31
Canada.....	230,866 66	166,687 69

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$9,534,351 00	\$324,350 00	\$9,858,701 00
Premiums received.....	163,301 87	14,602 47	177,904 34
Losses paid.....	125,518 68	1,783 83	127,302 51
Losses incurred.....	127,843 88	13,883 83	141,727 71

MERCANTILE FIRE AND MARINE INSURANCE
COMPANY,

BOSTON, MASS.

INCORPORATED IN 1823. COMMENCED BUSINESS IN 1823.

GEORGE T. CRAM, *President*.

JAMES SIMPSON, *Secretary*.

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire)	\$518,046 24	
Deduct reinsurance, abatement, rebate and return premiums	262,407 20	
Net premiums		\$255,639 04
Interest on mortgage loans	\$1,850 24	
Interest on bonds and dividends on stocks	5,892 42	
Interest on deposits	698 26	
Interest from all other sources	1,433 69	9,874 61
Assessment on capital stock		48,899 54
New capital stock		2,015 00
Income from other sources		10 00
Total income		\$316,438 19
Ledger assets Dec. 31, 1906		302,436 39
Total		\$618,874 58

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$332,871 70	
Deduct reinsurance	269,620 72	
Net amount paid for losses		\$63,250 98
Adjustment and settlement of losses		5,109 30
Commissions or brokerage		42,716 02
Miscellaneous expenses of local agencies		15,267 45
Salaries and expenses of special and general agents		5,216 04
Salaries, fees and other charges of officers and employes		16,420 03
Rents		3,235 52
Advertising, printing and stationery		2,238 29
Postage, telegrams, telephone and express		1,896 49
Legal expenses		141 47
Furniture and fixtures		373 13
Maps, including corrections		415 69
Underwriters' boards and tariff associations		233 62
Fire department, patrol and salvage corps expenses		141 68
Inspections and surveys		473 66
State taxes on premiums		1,905 28
Insurance department licenses and fees		573 61
Office and agency expenses		1,089 84
Borrowed money repaid		70,000 00

MERCANTILE FIRE AND MARINE INSURANCE COMPANY. 209

Interest on borrowed money	\$1,109 31	
Profit and loss	12,231 40	
		<hr/>
Total disbursements	\$244,058 81	
		<hr/>
Balance	\$374,815 77	

LEDGER ASSETS.

Mortgage loans on real estate		\$64,800 00
Book value of bonds and stocks, excluding interest		212,816 25
Cash in office and in bank		60,222 15
Agents balances		36,977 37
		<hr/>
Total ledger assets		\$374,815 77

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$352 34	
Interest accrued on bonds	2,375 81	\$2,728 15
		<hr/>
Gross assets		\$377,543 92

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$1,622 18	
* Book value of ledger assets over market value	4,916 25	\$6,538 43
		<hr/>
Total admitted assets		\$371,005 49

LIABILITIES.

Losses in process of adjustment, or in suspense	\$87,483 98	
Losses resisted	7,420 88	
		<hr/>
Total claims for losses	\$94,904 86	
Deduct reinsurance	67,108 99	
		<hr/>
Net amount of unpaid losses		\$27,795 87
Unearned premiums on outstanding risks		121,954 49
Salaries and other miscellaneous expenses due or accrued		1,578 40
Cash capital	\$200,000 00	
Surplus over all liabilities	19,676 73	
		<hr/>
Surplus to policy holders		219,676 73
		<hr/>
Total liabilities		\$371,005 49

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906	\$64,859,096	\$777,303 57
Written during the year	34,497,866	518,046 24
		<hr/>
Total	\$99,356,962	\$1,295,349 81
Expired and terminated	40,922,342	555,213 53
		<hr/>
In force at end of the year	\$58,434,620	\$740,136 28
Deduct amount reinsured	43,974,691	496,227 30
		<hr/>
Net amount in force	\$14,459,929	\$243,908 98

* Market value of bonds and stocks as of December 31, 1907.

BUSINESS IN MAINE

	<i>Fire.</i>
Risks written.....	\$463,359 00
Premiums received.....	7,592 60
Losses paid.....	2,983 25
Losses incurred.....	2,957 92

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).....	\$9,059,417 72	
Deduct reinsurance, abatement, rebate and return premiums.....	3,195,922 45	
Net premiums.....		\$5,863,495 27
Interest on mortgage loans.....	\$34,333 71	
Interest on bonds and dividends on stocks.....	197,776 60	
Interest on deposits.....	9,008 02	
Rents.....	14,049 71	255,168 04
Profit on sale or maturity of ledger assets.....		351 55
Profit and loss.....		633 36
Total income.....		\$6,119,648 22
Ledger assets Dec. 31, 1906.....		6,406,482 37
Total.....		\$12,526,130 59

DISBURSEMENTS.

Gross amount paid for losses(Fire).....	\$3,489,884 70	
Deduct salvage \$17,332.18; reinsurance \$1,021,100.69	1,038,432 87	
Net amount paid for losses.....		\$2,451,451 83
Adjustment and settlement of losses.....		37,017 02
Interest or dividends to stockholders.....		110,000 00
Commissions or brokerage.....		1,062,391 13
Salaries and expenses of special and general agents.....		462,097 47
Salaries, fees and other charges of officers and employes.....		113,745 35
Rents.....		10,891 68
Advertising, printing and stationery.....		46,943 07
Postage, telegrams, telephone and express.....		45,520 62
Legal expenses.....		6,069 63
Furniture and fixtures.....		4,820 02
Maps, including corrections.....		6,631 24
Underwriters' boards and tariff associations.....		63,968 12
Fire department, patrol and salvage corps expenses.....		40,705 19

Inspections and surveys.....	\$7,892 23
Repairs and expenses on real estate.....	9,521 17
Taxes on real estate.....	4,791 95
State taxes on premiums.....	71,230 19
Insurance department licenses and fees.....	18,360 57
All other licenses, fees and taxes.....	50,181 64
Loss on sale or maturity of ledger assets.....	5,804 28
Borrowed money repaid.....	450,000 00
Interest on borrowed money.....	9,213 20
Agents balances.....	10,415 25
Miscellaneous expenditures.....	100,936 68

Total disbursements..... \$5,200,599 53

Balance..... \$7,325,531 06

LEDGER ASSETS.

Book value of real estate.....	\$335,922 87
Mortgage loans on real estate.....	658,092 00
Book value of bonds and stocks, excluding interest.....	5,456,872 98
Cash in office and in bank.....	242,595 86
Agents balances.....	632,047 35

Total ledger assets..... \$7,325,531 06

NON-LEDGER ASSETS.

Market value of real estate over book value.....	\$126,266 20
* Market value of bonds and stocks over book value.....	2,168 02

Total admitted assets..... \$7,453,965 28

LIABILITIES.

Losses adjusted and unpaid.....	\$247,595 97
Losses in process of adjustment or in suspense.....	456,477 88
Losses resisted.....	30,775 00

Total claims for losses..... \$734,848 85

Deduct reinsurance..... 257,646 51

Net amount of unpaid losses..... \$477,202 34

Unearned premiums on outstanding risks..... 4,473,102 18

Cash capital..... \$1,000,000 00

Surplus over all liabilities..... 1,503,660 76

Surplus to policy holders..... 2,503,660 76

Total liabilities..... \$7,453,965 28

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$829,256,207	\$9,332,226 75
Written during the year.....	820,361,614	9,059,417 72

Total.....	\$1,649,617,821	\$18,391,644 47
Expired and terminated.....	680,924,209	7,378,851 68

In force at end of the year..... \$968,693,612 \$11,012,792 79

Deduct amount reinsured..... 201,106,323 2,289,978 52

Net amount in force..... \$767,587,289 \$8,722,814 27

* Market value of bonds and stocks as of December 31, 1907.

212 NATIONAL UNION FIRE INSURANCE COMPANY.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$50,000 00	\$36,367 97
Georgia.....	10,000 00	32,306 33
Oregon.....	50,000 00	23,237 06
New Mexico.....	10,000 00	16,859 44

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,895,484 00
Premiums received.....	75,015 17
Losses paid.....	32,477 23
Losses incurred.....	28,921 26

NATIONAL UNION FIRE INSURANCE COMPANY,

PITTSBURGH, PENN.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

E. E. COLE, *President.*

B. D. COLE, *Secretary.*

Cash Capital, \$750,000.

INCOME.

Gross premiums (Fire).....	\$2,456,300 17	
Deduct reinsurance, abatement, rebate and return premiums.....	917,353 45	
Net premiums.....		\$1,538,946 72
Interest on mortgage loans.....	\$18,124 12	
Interest on collateral loans.....	1,537 50	
Interest on bonds and dividends on stocks.....	74,813 85	
Interest on deposits.....	3,464 16	
Interest from all other sources.....	2,542 43	100,482 06
Total income.....		\$1,639,428 78
Ledger assets Dec. 31, 1906.....		2,201,541 89
Total.....		\$3,840,970 67

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$869,315 83	
Deduct salvage \$3,158.81; reinsurance \$216,027.53 ...	219,186 34	
Net amount paid for losses.....		\$650,129 49
Adjustment and settlement of losses.....		16,661 74

NATIONAL UNION FIRE INSURANCE COMPANY. 213

Interest or dividends to stockholders.....	\$30,000 00
Commissions or brokerage.....	319,829 71
Miscellaneous expenses of local agencies.....	5,540 20
Salaries and expenses of special and general agents.....	71,849 97
Salaries, fees and other charges of officers and employes.....	60,583 64
Rents.....	8,864 63
Advertising, printing and stationery.....	14,171 75
Postage, telegrams, telephone and express.....	6,291 50
Legal expenses.....	539 00
Furniture and fixtures.....	884 81
Maps, includ'g corrections.....	8,925 68
Underwriters' boards and tariff associations	}
Fire department, patrol and salvage corps expenses	
Inspections and surveys	
State taxes on premiums.....	28,289 76
Insurance department licenses and fees.....	11,623 12
All other licenses, fees and taxes.....	6,347 44
Loss on sale or maturity of ledger assets.....	675 00
Department offices salaries and expenses.....	10,330 16
Profit and loss.....	183 01
Miscellaneous expenditures.....	12,931 39
Total disbursements.....	\$1,295,653 08
Balance.....	\$2,545,317 59

LEDGER ASSETS.

Mortgage loans on real estate.....	\$309,297 00
Loans secured by collateral.....	30,000 00
Book value of bonds and stocks, excluding interest.....	1,770,635 63
Cash in office and in bank.....	112,883 26
Agents balances.....	310,455 00
Bills receivable taken for fire risks.....	6,918 99
Counter and office premiums uncollected.....	5,127 71
Total ledger assets.....	\$2,545,317 59

NON-LEDGER ASSETS

Interest accrued on mortgages.....	\$5,711 44	
Interest accrued on bonds.....	12,109 68	
Interest accrued on collateral loans.....	187 92	\$18,009 04
Gross assets.....		\$2,563,326 63

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$7,214 48	
* Book value of ledger assets over market value.....	83,000 63	\$90,215 11
Total admitted assets.....		\$2,473,111 52

LIABILITIES.

Losses adjusted and unpaid.....	\$11,658 27
Losses in process of adjustment, or in suspense.....	113,933 65
Losses resisted.....	19,437 50
Total claims for losses.....	\$145,029 42
Deduct reinsurance.....	35,780 66
Net amount of unpaid losses.....	\$109,248 76

*Market value of bonds and stocks as of December 31, 1907.

214 NEW BRUNSWICK FIRE INSURANCE COMPANY.

Unearned premiums on outstanding risks.....		\$1,272,922 94
Cash capital.....	\$750,000 00	
Surplus over all liabilities.....	340,939 82	
Surplus to policy holders.....		1,090,939 82
Total liabilities.....		\$2,473,111 52

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$186,869,172	\$2,309,388 21
Written during the year.....	184,678,272	2,456,300 17
Total.....	\$371,547,444	\$4,765,688 38
Expired and terminated.....	136,888,941	1,813,227 33
In force at end of the year.....	\$234,658,503	\$2,952,461 05
Deduct amount reinsured.....	43,741 935	587,171 73
Net amount in force.....	\$190,916,568	\$2,365,289 32

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$318,000 00
Premiums received.....	3,981 13
Losses paid.....	83 65
Losses incurred.....	79 16

NEW BRUNSWICK FIRE INSURANCE COMPANY,

NEW BRUNSWICK, N. J.

INCORPORATED IN 1826. COMMENCED BUSINESS IN 1832.

GEORGE A. VIEHMANN, *President.*

CHARLES D. ROSS, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire).....	\$600,227 74	
Deduct reinsurance, abatement, rebate and return premiums.....	176,784 78	
Net premiums.....		\$423,442 96
Interest on mortgage loans.....	\$4,717 58	
Interest on bonds and dividends on stocks.....	10,323 00	
Interest on deposits.....	1,157 07	16,197 65
Total income.....		\$439,640 61
Ledger assets Dec. 31, 1906.....		472,600 70
Total.....		\$912,241 31

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$145,452 46	
Deduct salvage \$21.14; reinsurance \$6,444.22.....	6,465 36	
	<hr/>	
Net amount paid for losses.....	\$138,987 10	
Adjustment and settlement of losses.....	6,251 00	
Interest or dividends to stockholders.....	10,000 87	
Commissions or brokerage.....	104,082 95	
Miscellaneous expenses of local agencies.....	1,609 38	
Salaries and expenses of special and general agents.....	33,626 36	
Salaries, fees and other charges of officers and employes.....	15,573 40	
Rents.....	720 00	
Advertising, printing and stationery.....	5,531 33	
Postage, telegrams, telephone and express.....	1,118 67	
Legal expenses.....	392 50	
Furniture and fixtures.....	586 05	
Maps, including corrections.....	1,906 14	
Underwriters' boards and tariff associations.....	2,164 29	
Fire department, patrol and salvage corps expenses.....	3,203 86	
Inspections and surveys.....	465 00	
Taxes on real estate.....	190 00	
State taxes on premiums.....	8,574 73	
Insurance department licenses and fees.....	2,101 79	
All other licenses, fees and taxes.....	475 00	
Miscellaneous expenditures.....	779 32	
	<hr/>	
Total disbursements.....	\$338,339 74	
Balance.....	\$573,901 57	

LEDGER ASSETS.

Book value of real estate.....	\$78,402 95	
Mortgage loans on real estate.....	100,314 00	
Book value of bonds and stocks, excluding interest.....	309,987 73	
Cash in office and in bank.....	37,853 32	
Agents balances.....	47,243 57	
Other ledger assets.....	100 00	
	<hr/>	
Total ledger assets.....	\$573,901 57	

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$934 00	
Interest accrued on bonds.....	1,764 00	
Interest accrued on other assets.....	40 00	\$2,738 00
	<hr/>	
Gross assets.....		\$576,639 57

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct.1 last.....	\$510 26	
* Book value of ledger assets over market value.....	41,977 73	\$42,487 99
	<hr/>	
Total admitted assets.....		\$534,151 58

* Market value of bonds and stocks as of December 31, 1907.

LIABILITIES.

Losses adjusted and unpaid.....	\$8,595 52	
Losses in process of adjustment, or in suspense.....	23,527 00	
Losses resisted.....	3,017 03	
	<hr/>	
Total claims for losses.....	\$35,139 55	
Deduct reinsurance.....	3,723 78	
	<hr/>	
Net amount of unpaid losses.....		\$31,415 77
Unearned premiums on outstanding risks.....		245,851 96
Dividends remaining unpaid.....		50 36
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	56,833 49	
	<hr/>	
Surplus to policy holders.....		256,833 49
	<hr/>	
Total liabilities.....		\$534,151 58

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$21,685,615	\$296,353 35
Written during the year.....	38,576,776	600,227 74
	<hr/>	<hr/>
Total.....	\$60,262,391	\$896,581 09
Expired and terminated.....	26,823,018	419,872 88
	<hr/>	<hr/>
In force at end of the year.....	\$33,439,373	\$476,708 21
Deduct amount reinsured.....	1,743,543	21,486 46
	<hr/>	<hr/>
Net amount in force.....	\$31,695,830	\$455,221 75

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$10,000 00	\$4,675 57

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$219,475 00
Premiums received.....	3,356 30
Losses paid.....	382 29
Losses incurred.....	410 73

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

FRANK W. SARGEANT, <i>President.</i>	FRANK E. MARTIN,	} <i>Secretaries.</i>
	LEWIS W. CROCKETT,	

Cash Capital, \$1,000,000.

INCOME.

Gross premiums (Fire)	\$2,389,815 00	
Deduct reinsurance, abatement, rebate and return premiums	400,423 81	
		<hr/>
Net premiums		\$1,989,391 19
Interest on mortgage loans	\$12,109 61	
Interest on collateral loans	4,501 67	
Interest on bonds and dividends on stocks	158,950 33	
Rents	13,741 61	189,303 22
		<hr/>
Profit on sale or maturity of ledger assets		13,734 43
Increase in book value of ledger assets		10,000 00
Profit and loss		946 45
Premium on capital stock		50,000 00
		<hr/>
Total income		\$2,253,375 29
Ledger assets Dec. 31, 1906	\$3,536,143 44	
Increase of capital during 1907	100,000 00	3,636,143 44
		<hr/>
Total		\$5,889,518 73

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$1,094,632 74	
Deduct salvage \$3,267.66; reinsurance \$153,966.17	157,233 83	
		<hr/>
Net amount paid for losses		\$937,398 91
Adjustment and settlement of losses		9,169 95
Interest or dividends to stockholders		100,000 00
Commissions or brokerage		453,567 32
Miscellaneous expenses of local agencies		35,809 93
Salaries and expenses of special and general agents		75,052 09
Salaries, fees and other charges of officers and employes		52,734 24
Rents—including company's own occupancy		2,043 99
Advertising, printing and stationery		16,831 23
Postage, telegrams, telephone and express		4,803 57
Legal expenses		733 90
Furniture and fixtures		2,732 13
Maps, including corrections		3,963 28
Underwriters' boards and tariff associations		20,450 76
Fire department, patrol and salvage corps expenses		2,661 13
Inspections and surveys		5,740 45

Repairs and expenses on real estate.....	\$6,591 39
Taxes on real estate.....	3,197 57
State taxes on premiums.....	45,784 10
Insurance department licenses and fees.....	5,056 91
All other licenses, fees and taxes.....	11,169 31
Loss on sale or maturity of ledger assets.....	1,300 00
Decrease in book value of ledger assets.....	27,978 01
Profit and loss.....	4,664 03
Miscellaneous expenditures.....	6,625 25
	<hr/>
Total disbursements.....	\$1,836,059 45
Balance.....	\$4,053,459 28

LEDGER ASSETS.

Book value of real estate.....	\$149,010 79
Mortgage loans on real estate.....	261,750 00
Loans secured by collateral.....	75,000 00
Book value of bonds and stocks, excluding interest.....	2,933,484 95
Cash in office and in bank.....	356,640 15
Agents balances.....	277,573 39
	<hr/>
Total ledger assets.....	\$4,053,459 28

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,650 00	
Interest due and accrued on bonds.....	29,238 00	
Interest due and accrued on collateral loans.....	468 00	\$34,356 00
	<hr/>	
* Market value of bonds and stocks over book value.....		413,668 05
Due from other companies for reinsurance.....		8,631 58
		<hr/>
Gross assets.....		\$4,510,014 91

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate over market value.....	\$9,710 79
	<hr/>
Total admitted assets.....	\$4,500,404 12

LIABILITIES.

Losses adjusted and unpaid.....	\$86,354 05	
Losses in process of adjustment, or in suspense.....	150,309 00	
Losses resisted.....	2,400 00	
	<hr/>	
Total claims for losses.....	\$239,063 05	
Deduct reinsurance.....	40,069 11	
	<hr/>	
Net amount of unpaid losses.....		\$198,993 94
Unearned premiums on outstanding risks.....		1,752,837 71
Due for return premiums and reinsurance.....		45,594 33
Reserve for contingent liabilities.....		50,000 00
Sinking fund for office building.....		30,000 00
Cash capital.....	\$1,100,000 00	
Surplus over all liabilities.....	1,322,978 14	
	<hr/>	
Surplus to policy holders.....		2,422,978 14
	<hr/>	
Total liabilities.....		\$4,500,404 12

* Market value of bonds and stocks as of December 31, 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force Dec. 31, 1906.....	\$308,498,213	\$3,544,355 71
Written during the year.....	195,258,289	2,389,815 00
	<hr/>	<hr/>
Total.....	\$503,756,502	\$5,934,170 71
Expired and terminated.....	190,479,851	2,309,394 48
	<hr/>	<hr/>
In force at end of the year.....	\$313,276,651	\$3,624,776 23
Deduct amount reinsured.....	19,868,833	212,375 54
	<hr/>	<hr/>
Net amount in force.....	\$293,407 818	3,412,400 69

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$20,745 81

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,222,097 00
Premiums received.....	54,644 53
Losses paid.....	25,211 00
Losses incurred.....	24,665 00

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

HAROLD HERRICK, *President.*

GEO. W. DEWEY, *Secretary.*

Cash Capital, \$750,000.

INCOME.

Gross premiums (Fire).....	\$4,081,852 23	
Deduct reinsurance, abatement, rebate and return premiums.....	894,137 65	
	<hr/>	
Net premiums.....		\$3,187,714 58
Interest on mortgage loans.....	\$10,844 23	
Interest on bonds and dividends on stocks.....	163,435 27	
Interest from all other sources.....	3,678 55	177,958 05
	<hr/>	
Assets not listed 1906.....		17,900 00
		<hr/>
Total income.....		\$3,383,572 63
Ledger assets Dec. 31, 1906.....		4,368,647 91
		<hr/>
Total.....		\$7,752,220 54

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,636,838 56
Deduct salvage \$21,823.24; reinsurance \$197,518.99..	219,342 23
<hr/>	
Net amount paid for losses.....	\$1,417,496 33
Adjustment and settlement of losses.....	35,556 82
Interest or dividends to stockholders.....	149,935 00
Commissions or brokerage.....	637,369 80
Salaries and expenses of special and general agents.....	104,410 32
Salaries, fees and other charges of officers and employes.....	194,304 57
Rents.....	33,061 84
Advertising, printing and stationery.....	37,874 83
Postage, telegrams, telephone and express.....	26,506 67
Legal expenses.....	5,954 77
Furniture and fixtures.....	18,082 60
Maps, including corrections.....	8,566 67
Underwriters' boards and tariff associations.....	34,385 71
Fire department, patrol and salvage corps expenses.....	6,966 84
Inspections and surveys.....	3,627 40
State taxes on premiums.....	63,000 58
Insurance department licenses and fees.....	13,214 97
All other licenses, fees and taxes.....	8,080 31
Loss on sale or maturity of ledger assets.....	19,919 92
Miscellaneous expenditures.....	16,187 62
<hr/>	
Total disbursements.....	\$2,834,503 57
<hr/>	
Balance.....	\$4,917,716 97

LEDGER ASSETS.

Mortgage loans on real estate.....	\$195,000 00
Book value of bonds and stocks, excluding interest.....	4,016,302 55
Cash in office and in bank.....	280,480 53
Agents balances.....	425,933 89
<hr/>	
Total ledger assets.....	\$4,917,716 97

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,670 83
Interest accrued on bonds.....	5,840 42
Interest accrued on other assets.....	12,615 33
<hr/>	
Gross assets.....	\$4,939,843 55

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$3,714 20
* Book value of ledger assets over market value.....	609,340 55
<hr/>	
Total admitted assets.....	\$4,326,788 80

LIABILITIES.

Losses adjusted and unpaid.....	\$5,489 09
Losses in process of adjustment, or in suspense.....	149,714 35
Losses resisted.....	18,800 00
<hr/>	
Total claims for losses.....	\$174,003 44
Deduct reinsurance.....	14,417 72
<hr/>	
Net amount of unpaid losses.....	\$159,585 72

* Market value of bonds and stocks as of December 31, 1907.

Unearned premiums on outstanding risks.....		\$2,632,047 97
Dividends remaining unpaid.....		65 00
Cash capital.....	\$750,000 00	
Surplus over all liabilities.....	785,090 11	
	<hr/>	
Surplus to policy holders.....		1,535,090 11
		<hr/>
Total liabilities.....		\$4,326,788 80

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$482,282,054	\$5,095,463 84
Written during the year.....	357,733,443	4,081,852 23
	<hr/>	<hr/>
Total.....	\$840,015,497	\$9,177,316 07
Expired and terminated.....	325,857,084	3,751,500 28
	<hr/>	<hr/>
In force at end of the year.....	\$514,158,413	\$5,425,815 79
Deduct amount reinsured.....	45,781,970	389,615 54
	<hr/>	<hr/>
Net amount in force.....	\$468,376,443	\$5,036,200 25

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$16,594 57
Virginia.....	37,500 00	21,731 93
Oregon.....	50,000 00	21,049 32
New Mexico.....	10,000 00	8,020 69

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,574,044 00
Premiums received.....	46,259 08
Losses paid.....	36,419 92
Losses incurred.....	34,486 89

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).....	\$452,993 54	
Deduct reinsurance, abatement, rebate and return premiums.....	149,736 00	
Net premiums.....		\$303,257 54
Interest on bonds and dividends on stocks.....	\$34,723 33	
Interest on deposits.....	644 33	
Interest from all other sources.....	3 10	35,370 76
Profit on sale or maturity of ledger assets.....		14 51
Income from other sources.....		1,750 10
Total income.....		\$340,392 91
Ledger assets Dec. 31, 1906.....		999,347 82
Total.....		\$1,339,740 73

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$101,612 17	
Deduct salvage \$13.38; reinsurance \$31,657.47.....	31,670 85	
Net amount paid for losses.....		\$69,941 32
Adjustment and settlement of losses.....		727 23
Interest or dividends to stockholders.....		20,000 00
Commissions or brokerage.....		74,207 59
Miscellaneous expenses of local agencies.....		230 44
Salaries and expenses of special and general agents.....		4,360 20
Salaries, fees and other charges of officers and employes.....		7,629 00
Rents.....		528 90
Advertising, printing and stationery.....		2,594 89
Postage, telegrams, telephone and express.....		1,033 49
Furniture and fixtures.....		203 82
Maps, including corrections.....		374 20
Underwriters' boards and tariff associations.....		4,187 76
Fire department, patrol and salvage corps expenses.....		1,220 02
State taxes on premiums.....		5,007 86
Insurance department licenses and fees.....		662 27
Loss on sale or maturity of ledger assets.....		49 85
Decrease in book value of ledger assets.....		53,599 39
Total disbursements.....		\$246,558 23
Balance.....		\$1,093,182 50

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,016,200 98	
Cash in office and in bank.....	44,175 40	
Agents balances.....	32,306 12	
Other ledger assets.....	500 00	
Total ledger assets.....		\$1,093,182 50

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$6,692 00
Gross assets.....		\$1,099,874 50

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$1,202 22	
* Book value of ledger assets over market value.....	159,363 48	\$160,565 70
Total admitted assets.....		\$939,308 80

LIABILITIES.

Losses adjusted and unpaid.....	\$2,886 88	
Losses in process of adjustment, or in suspense.....	13,919 00	
Losses resisted.....	500 00	
Total claims for losses.....	\$17,305 88	
Deduct reinsurance.....	2,516 64	
Net amount of unpaid losses.....		\$14,789 24
Unearned premiums on outstanding risks.....		228,256 30
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	496,263 26	
Surplus to policy holders.....		696,263 26
Total liabilities.....		\$939,308 80

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$54,741,441	\$416,908 95
Written during the year.....	63,551,433	452,993 54
Total.....	\$118,292,874	\$869,902 49
Expired and terminated.....	51,322,880	362,106 37
In force at end of the year.....	\$66,969,994	\$507,796 12
Deduct amount reinsured.....	11,494,112	88,005 93
Net amount in force.....	\$55,475,882	419,790 19

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$193,709 00
Premiums received.....	1,675 19
Losses paid.....	692 83
Losses incurred.....	627 83

* Market value of bonds and stocks as of December 31, 1907

OLD COLONY INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

RANSOM B. FULLER, *President.*

CHARLES D. HODGES, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Gross premiums (Fire).....	\$535,495 48	
Deduct reinsurance, abatement, rebate and return premiums.....	187,605 84	
Net premiums.....		\$347,889 64
Interest on mortgage loans.....	\$5,112 36	
Interest on bonds and dividends on stocks.....	17,957 78	
Interest on deposits.....	786 99	
Interest from all other sources.....	336 13	24,193 26
Profit on sale or maturity of ledger assets.....		900 00
Total income.....		\$372,982 90
Ledger assets Dec. 31, 1906.....		668,757 53
Total.....		\$1,041,740 43

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$112,197 10	
Deduct salvage \$470.56; reinsurance \$18,984.97.....	19,455 53	
Net amount paid for losses.....		\$92,741 57
Adjustment and settlement of losses.....		1,557 92
Interest or dividends to stockholders.....		8,000 00
Commissions or brokerage.....		96,498 24
Miscellaneous expenses of local agencies.....		5,443 15
Salaries and expenses of special and general agents.....		5,431 21
Salaries, fees and other charges of officers and employes.....		21,869 24
Rents.....		825 20
Advertising, printing and stationery.....		3,293 73
Postage, telegrams, telephone and express.....		553 96
Legal expenses.....		416 71
Furniture and fixtures.....		300 89
Maps, including corrections.....		563 70
Underwriters' boards and tariff associations.....		2,438 30
Fire department, patrol and salvage corps expenses.....		1,428 37
Inspections and surveys.....		445 47
State taxes on premiums.....		1,177 01
Insurance department licenses and fees.....		1,069 33
All other licenses, fees and taxes.....		4,710 80
Miscellaneous expenditures.....		739 09
Total disbursements.....		\$249,503 89
Balance.....		\$792,236 54

LEDGER ASSETS.

Mortgage loans on real estate.....		\$117,500 00
Book value of bonds and stocks, excluding interest.....	563,627 41	
Cash in office and in bank.....	40,093 76	
Agents balances.....	70,905 37	
Other ledger assets.....	110 00	
		<hr/>
Total ledger assets.....		\$792,236 54

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,212 50	
Interest accrued on bonds.....	5,609 59	\$6,822 09
		<hr/>
Gross assets.....		\$799,058 63

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$2,512 57	
* Book value of bonds and stocks over market value....	30,472 41	\$32,984 98
		<hr/>
Total admitted assets.....		\$766,073 65

LIABILITIES.

Losses adjusted and unpaid.....	\$2,756 30	
Losses in process of adjustment, or in suspense.....	32,965 31	
Losses resisted.....	500 00	
		<hr/>
Total claims for losses.....	\$36,221 61	
Deduct reinsurance.....	7,541 86	
		<hr/>
Net amount of unpaid losses.....		\$28,679 75
Unearned premiums on outstanding risks.....		210,809 59
Commissions and other charges due agents and brokers.....		14,665 31
Due for reinsurance.....		1,034 88
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	110,884 12	
		<hr/>
Surplus to policy holders.....		510,884 12
		<hr/>
Total liabilities.....		\$766,073 65

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force Dec. 31, 1906.....	\$12,083,614	\$123,627 54
Written during the year.....	45,835,503	535,495 48
		<hr/>
Total.....	\$57,919,117	\$659,123 02
Expired and terminated.....	19,275,815	203,055 00
		<hr/>
In force at end of the year.....	\$38,643,302	\$456,068 02
Deduct amount reinsured.....	7,761,248	96,651 00
		<hr/>
Net amount in force.....	\$30,882,054	\$359,417 02

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$803,148 00
Premiums received.....	13,249 16
Losses paid.....	2,563 33
Losses incurred.....	3,563 33

* Market value of bonds and stocks as of December 31, 1907.

ORIENT INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1872.

ARCHIBALD G. McILWAINE, JR., *President*. HENRY W. GRAY, JR., *Secretary*.

Cash Capital, \$500,000.

INCOME.

Gross premiums (Fire).....	\$1,883,894 60	
Deduct reinsurance, abatement, rebate and return premiums.....	554,816 32	
Net premiums.....		\$1,329,078 28
Interest on bonds and dividends on stocks.....	\$61,451 78	
Interest on deposits.....	3,094 25	
Interest from all other sources.....	169 64	
Rents—including company's own occupancy.....	9,000 00	73,715 67
Total income.....		\$1,402,793 95
Ledger assets Dec. 31, 1906.....		2,029,435 70
Total.....		\$3,432,229 65

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$787,506 82	
Deduct salvage \$8,366.80; reinsurance \$195,709.34....	204,076 14	
Net amount paid for losses.....		\$583,430 68
Adjustment and settlement of losses.....		27,935 37
Commissions or brokerage.....		283,390 97
Miscellaneous expenses of local agencies.....		814 31
Salaries and expenses of special and general agents.....		48,015 02
Salaries, fees and other charges of officers and employes.....		50,311 34
Rents—including company's own occupancy.....		6,922 85
Advertising, printing and stationery.....		13,206 33
Postage, telegrams, telephone and express.....		9,425 59
Legal expenses.....		118 75
Furniture and fixtures.....		328 85
Maps, including corrections.....		2,057 72
Underwriters' boards and tariff associations.....		16,532 93
Fire department, patrol and salvage corps expenses.....		12,627 97
Inspections and surveys.....		4,655 55
Repairs and expenses on real estate.....		2,770 82
Taxes on real estate.....		4,200 00
State taxes on premiums.....		18,459 91
Insurance department licenses and fees.....		8,758 30
All other licenses, fees and taxes.....		4,946 07
Loss on sale or maturity of ledger assets.....		6,303 09
Office expenses and supplies.....		4,315 40

ORIENT INSURANCE COMPANY.

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Traveling expenses.....	\$1,509 30
Subscriptions and exchange.....	1,160 77
Total disbursements.....	<u>\$1,112,197 89</u>
Balance.....	\$2,320,031 76

LEDGER ASSETS.

Book value of real estate.....	\$167,686 38
Book value of bonds and stocks, excluding interest.....	1,731,176 97
Cash in office and in bank.....	215,174 85
Agents balances.....	201,312 42
Bills receivable taken for fire risks.....	4,076 37
Due from other companies for reinsurance.....	604 77
Total ledger assets.....	<u>\$2,320,031 76</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$24,787 67	
Interest accrued on other assets.....	344 36	\$25,132 03
Commissions due on reinsurance.....		1,878 08
Due from other companies for reinsurance.....		36,582 60
Gross assets.....		<u>\$2,383,624 47</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$3,727 04	
Bills receivable, past due, taken for marine, inland and fire risks.....	3,173 73	
Balances due from other companies.....	4,212 02	
* Book value of bonds and stocks over market value..	149,966 14	\$161,078 93
Total admitted assets.....		<u>\$2,222,545 54</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$25,237 00
Losses in process of adjustment, or in suspense.....	123,389 83
Losses resisted.....	12,575 00
Total claims for losses.....	<u>\$161,201 83</u>
Deduct reinsurance.....	25,349 76
Net amount of unpaid losses.....	\$135,852 07
Unearned premiums on outstanding risks.....	1,180,322 58
State, county and municipal taxes due or accrued.....	18,690 34
Due for return premiums and reinsurance.....	7,856 23
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	379,824 32
Surplus to policy holders.....	<u>879,824 32</u>
Total liabilities.....	<u>\$2,222,545 54</u>

* Market value of bonds and stocks as of December 31, 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$200,007,651	\$2,316,292 27
Written during the year.....	158,397,193	1,883,894 60
Total.....	\$358,404,844	\$4,200,186 87
Expired and terminated.....	135,594,551	1,669,095 16
In force at end of the year.....	\$222,810,293	\$2,531,091 71
Deduct amount reinsured.....	23,977,682	288,309 41
Net amount in force.....	\$198,832,611	\$2,242,782 30

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$25,000	\$14,773 53
Georgia.....	10,000	22,345 15
New Mexico.....	10,000	4,420 11
Oregon.....	50,000	13,322 21

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,305,385 00
Premiums received.....	21,988 73
Losses paid.....	15,132 00
Losses incurred.....	17,342 00

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).....	\$444,737 90	
Deduct reinsurance, abatement, rebate and return premiums.....	123,798 68	
Net premiums.....	\$320,939 22	
Interest on bonds.....	\$11,748 88	
Interest on deposits.....	515 26	12,264 14
Profit on sale or maturity of ledger assets.....		9,000 00
Increase in book value of ledger assets.....		300 62
Total income.....	\$342,593 98	
Ledger assets Dec. 31, 1906.....		514,682 20
Total.....		\$857,276 18

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$223,237 97	
Deduct salvage \$2,073.77; reinsurance \$42,976.34.....		45,050 11
<hr/>		
Net amount paid for losses.....	\$178,187 86	
Adjustment and settlement of losses.....	4,184 39	
Commissions or brokerage.....	74,475 29	
Miscellaneous expenses of local agencies.....	932 23	
Salaries and expenses of special and general agents.....	5,963 15	
Salaries, fees and other charges of officers and employes.....	13,266 64	
Rents.....	1,837 80	
Advertising, printing and stationery.....	2,256 85	
Postage, telegrams, telephone and express.....	1,902 35	
Legal expenses.....	201 60	
Furniture and fixtures.....	88 20	
Maps, including corrections.....	446 40	
Underwriters' boards and tariff associations.....	4,058 94	
Fire department, patrol and salvage corps expenses.....	1,518 71	
State taxes on premiums.....	4,727 08	
Insurance department licenses and fees.....	1,501 70	
All other licenses, fees and taxes.....	1,289 60	
Decrease in book value of ledger assets.....	9,506 64	
Miscellaneous expenditures.....	767 65	
<hr/>		
Total disbursements.....	\$307,113 13	
<hr/>		
Balance.....	\$550,163 05	

LEDGER ASSETS.

Book value of bonds.....	\$478,906 87
Cash in office and in bank.....	44,782 75
Agents balances.....	26,473 43
<hr/>	
Total ledger assets.....	\$550,163 05

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$5,017 78
Due from other companies for reinsurance.....	136 64
<hr/>	
Gross assets.....	\$555,317 47

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$34 49	
* Book value of bonds over market value.....	9,758 03	\$9,792 52
<hr/>		
Total admitted assets.....		\$545,524 95

LIABILITIES.

Losses adjusted and unpaid.....	\$1,457 00
Losses in process of adjustment, or in suspense.....	31,280 00
Losses resisted.....	1,000 00
<hr/>	
Total claims for losses.....	\$33,737 00
Deduct reinsurance.....	4,085 00
<hr/>	
Net amount of unpaid losses.....	\$29,652 00

* Market value of bonds as of December 31, 1907.

Unearned premiums on outstanding risks.....		\$228,580 60
Salaries and other miscellaneous expenses due or accrued.....		97 57
State, county and municipal taxes due or accrued.....		2,500 00
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	84,694 78	
		<hr/>
Surplus to policy holders.....		284,694 78
		<hr/>
Total liabilities.....		\$545,524 95

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$43,417,919	\$470,912 53
Written during the year.....	38,601,725	444,737 90
		<hr/>
Total.....	\$82,019,644	\$915,650 43
Expired and terminated.....	36,245,520	426,326 04
		<hr/>
In force at end of the year.....	\$45,774,124	\$489,324 39
Deduct amount reinsured.....	4,929,085	57,755 62
		<hr/>
Net amount in force.....	\$40,845,039	\$431,568 77

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$60,600 00
Premiums received.....	942 49
Losses paid.....	1,804 14
Losses incurred.....	1,805 14

PENNSYLVANIA FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1825. COMMENCED BUSINESS IN 1825.

R. DALE BENSON, *President.*W. GARDNER CROWELL, *Secretary.*

Cash Capital, \$750,000.

INCOME.

Gross premiums (Fire).....	\$4,149,837 13
Deduct reinsurance, abatement, rebate and return premiums.....	928,686 14
	<hr/>
Net premiums.....	\$3,221,150 99
Deposit premiums on perpetual risks.....	43,004 21

Interest on mortgage loans	\$17,052 60	
Interest on collateral loans	44,453 29	
Interest on bonds and dividends on stocks	142,975 39	
Interest on deposits	4,765 81	
Interest from all other sources	7,118 46	
Rents	940 15	217,305 70
		<hr/>
Total income		\$3,481,460 90
Ledger assets Dec. 31, 1906		6,417 083 09
		<hr/>
Total		\$9,898,543 99

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$2,165,886 60	
Deduct salvage \$5,725.07; reinsurance \$280,528.43	286,253 50	
		<hr/>
Net amount paid for losses		\$1,879,633 10
Deposit premiums returned		42,614 54
Interest or dividends to stockholders		115,000 00
Commissions or brokerage		754,312 99
Miscellaneous expenses of local agencies		2,571 92
Salaries and expenses of special and general agents		124,520 00
Salaries, fees and other charges of officers and employes		68,000 00
Rents		12,500 00
Advertising, printing and stationery		25,463 52
Postage, telegrams, telephone and express		17,491 24
Furniture and fixtures		2,468 78
Maps, including corrections		6,038 64
Underwriters' boards and tariff associations		11,456 18
Fire department, patrol and salvage corps expenses		7,075 04
Repairs and expenses on real estate		1,168 63
Taxes on real estate		3,031 62
State taxes on premiums		70,842 36
Insurance department licenses and fees		8,648 67
All other licenses, fees and taxes		7,076 20
Loss on sale or maturity of ledger assets		8,384 30
		<hr/>
Total disbursements		\$3,168,297 73
		<hr/>
Balance		\$6,730,246 26

LEDGER ASSETS.

Book value of real estate	\$192,372 53	
Mortgage loans on real estate	252,350 00	
Loans secured by collateral	1,040,700 00	
Book value of bonds and stocks, excluding interest	4,094,531 12	
Cash in office and in bank	178,321 03	
Agents balances	584,541 15	
* Reinsurances reclaimable on losses paid	387,430 43	
		<hr/>
Total ledger assets		\$6,730,246 26

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$2,456 16	
Interest accrued on bonds	56,593 29	
Interest accrued on collateral loans	8,050 96	\$67,100 41
		<hr/>
Gross assets		\$6,797,346 67

* Secured by obligation of Underwriters Securities Corporation and additionally secured by 8,400 shares of stock of Union Insurance Company of Philadelphia.

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$22,524 91	
† Book value of ledger assets over market value.....	303,204 65	
Collateral loans.....	9,500 00	\$335,229 56
Total admitted assets.....		\$6,462,117 11

LIABILITIES.

Losses adjusted and unpaid.....	\$12,521 81	
Losses in process of adjustment, or in suspense.....	296,912 18	
Losses resisted.....	15,287 60	
Total claims for losses.....	\$324,721 59	
Deduct reinsurance.....	22,424 62	
Net amount of unpaid losses.....		\$302,296 97
Unearned premiums on outstanding risks.....		2,881,204 95
Reclaimable on perpetual fire policies.....		913,331 22
Cash capital.....	\$750,000 00	
Surplus over all liabilities.....	1,615,283 97	
Surplus to policy holders.....		2,365,283 97
Total liabilities.....		\$6,462,117 11

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$562,618,366	\$5,811,444 28
Written during the year.....	356,100,702	4,149,837 13
Total.....	\$918,719,068	\$9,961,281 41
Expired and terminated.....	325,991,537	3,875,329 90
In force at end of the year.....	\$592,727,531	\$6,085,951 51
Deduct amount reinsured.....	47,470,508	477,134 94
Net amount in force.....	\$545,257,023	\$5,608,816 57

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000	\$15,335 13
Virginia.....	37,500	42,973 36
Georgia.....	10,000	61,068 80

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,048,921 41
Premiums received.....	18,701 67
Losses paid.....	13,830 57
Losses incurred.....	13,777 86

† Market value of bonds and stocks as of December 31, 1907.

PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, \$1,500,000.

INCOME.

Gross premiums (Fire).....	\$7,867,188 98	
Deduct reinsurance, abatement, rebate and return premiums.....	1,543,922 58	
Net premiums.....		\$6,323,266 40
Interest on mortgage loans.....	\$15,531 39	
Interest on collateral loans.....	3,019 05	
Interest on bonds and dividends on stocks.....	295,993 03	
Interest on deposits.....	2,868 24	
Interest from all other sources.....	3,616 29	
Rents—including company's own occupancy.....	19,290 09	340,318 09
Profit on sale or maturity of ledger assets.....		202,122 39
Total income.....		\$6,865,706 88
Ledger assets Dec. 31, 1906.....		8,731,007 33
Total.....		\$15,596,714 21

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$3,277,469 26	
Deduct salvage \$23,178.92; reinsurance \$275,403.95..	298,582 87	
Net amount paid for losses.....		\$2,978,886 39
Adjustment and settlement of losses.....		130,854 64
Interest or dividends to stockholders.....		300,000 00
Commissions or brokerage.....		1,219,949 16
Miscellaneous expenses of local agencies.....		8,280 82
Salaries and expenses of special and general agents.....		285,112 35
Salaries, fees and other charges of officers and employes.....		347,654 30
Rents—including company's own occupancy.....		62,139 57
Advertising, printing and stationery.....		90,472 59
Postage, telegrams, telephone and express.....		62,560 63
Legal expenses.....		2,151 20
Furniture and fixtures.....		5,234 56
Maps, including corrections.....		11,777 25
Underwriters' boards and tariff associations.....		85,608 71
Fire department, patrol and salvage corps expenses.....		5,236 80
Inspections and surveys.....		2,056 44
Repairs and expenses on real estate.....		6,776 47
Taxes on real estate.....		654 54
State taxes on premiums.....		106,999 93

Insurance department licenses and fees.....	\$28,542 86
All other licenses, fees and taxes.....	22,496 97
Loss on sale or maturity of ledger assets.....	39,182 50
Borrowed money repaid.....	300,000 00
Interest.....	51,338 33
Auditing, election, meetings and extra help.....	3,760 41
Miscellaneous expenditures.....	24,470 02

Total disbursements.....	<u>\$6,182,257 44</u>
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Balance.....	<u>\$9,414,456 77</u>
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LEDGER ASSETS.

Book value of real estate.....	\$56,589 34
Mortgage loans on real estate.....	549,500 00
Loans secured by collateral.....	35,000 00
Book value of bonds and stocks, excluding interest.....	6,960,399 25
Cash in office and in bank.....	394 25
Agents balances.....	999,049 64

Total ledger assets.....	<u>\$9,414,456 77</u>
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NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$4,873 34	
Interest accrued on bonds.....	10,434 76	\$15,308 10
Market value of real estate over book value.....		1,410 66
Due from other companies for reinsurance.....		10,850 05

Gross assets.....	<u>\$9,442,025 58</u>
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DEDUCT ASSETS NOT ADMITTED.

* Book value of bonds and stocks over market value.....	<u>\$722,230 25</u>
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Total admitted assets.....	<u>\$8,719,795 33</u>
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LIABILITIES.

Losses adjusted and unpaid.....	\$178,705 23
Losses in process of adjustment, or in suspense.....	338,574 16
Losses resisted.....	39,092 00

Total claims for losses.....	<u>\$556,371 39</u>
Deduct reinsurance.....	35,345 76

Net amount of unpaid losses.....	\$521,025 63
Unearned premiums on outstanding risks.....	5,434,581 51
Salaries and other miscellaneous expenses due or accrued.....	4,250 00
Due for return premiums and reinsurance.....	10,476 46
Due and to become due for borrowed money.....	400,000 00
Cash capital.....	\$1,500,000 00
Surplus over all liabilities.....	<u>849,461 73</u>

Surplus to policy holders.....	<u>2,349,461 73</u>
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Total liabilities.....	<u>\$8,719,795 33</u>
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* Market value of bonds and stocks based on an average of the year 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$930,537,497	\$10,950,906 06
Written during the year.....	668,695,100	7,867,188 98
	<hr/>	<hr/>
Total.....	\$1,599,232,597	\$18,818,095 04
Expired and terminated.....	612,435,722	7,726,799 40
	<hr/>	<hr/>
In force at end of the year.....	\$986,796,875	\$11,091,295 64
Deduct amount reinsured.....	73,370,587	711,936 16
	<hr/>	<hr/>
Net amount in force.....	\$913,426,288	\$10,379,359 48

SPECIAL DEPOSITS.

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.....	\$205,959	\$164,890 28
Georgia.....	10,000	207,044 20
Oregon.....	50,000	14,540 61
Virginia.....	60,000	89,917 85

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,007,630 00
Premiums received.....	45,441 93
Losses paid.....	26,626 65
Losses incurred.....	28,229 97

PHENIX INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

D. W. C. SKILTON, <i>President.</i>	JOHN B. KNOX,	}	<i>Secretaries.</i>
	THOMAS C. TEMPLE,		

Cash Capital, \$2,000,000.

INCOME.

Gross premiums (Fire).....	\$5,917,626 34	
Deduct reinsurance, abatement, rebate and return premiums.....	1,188,659 35	
	<hr/>	
Net premiums.....		\$4,728,966 99
Interest on mortgage loans.....	\$3,989 12	
Interest on collateral loans.....	1,302 78	
Interest on bonds and dividends on stocks.....	274,086 78	
Interest on deposits.....	13,100 24	
Rents.....	10,855 90	303,334 82
	<hr/>	

Profit on sale or maturity of ledger assets.....	\$111,928 49
Profit and loss.....	1,961 45
<hr/>	
Total income.....	\$5,146,191 75
Ledger assets Dec. 31, 1906.....	6,281,504 99
<hr/>	
Total.....	\$11,427,696 74

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$2,111,801 46
Deduct salvage \$11,432.00; reinsurance \$153,980.90.....	165,412 90
<hr/>	
Net amount paid for losses.....	\$1,946,388 56
Adjustment and settlement of losses.....	24,771 30
Interest or dividends to stockholders.....	200,000 00
Commissions or brokerage.....	954,574 36
Salaries and expenses of special and general agents.....	344,895 15
Salaries, fees and other charges of officers and employes.....	104,935 89
Rents.....	19,508 36
Advertising, printing and stationery.....	50,461 15
Postage, telegrams, telephone and express.....	40,303 19
Legal expenses.....	3,062 39
Furniture and fixtures.....	9,451 22
Maps, including corrections.....	10,226 78
Underwriters' boards and tariff associations.....	44,982 32
Fire department, patrol and salvage corps expenses.....	14,633 37
Inspections and surveys.....	14,671 40
Repairs and expenses on real estate.....	2,757 14
Taxes on real estate.....	1,717 55
State taxes on premiums.....	73,386 88
Insurance department licenses and fees.....	16,949 08
All other licenses, fees and taxes.....	66,100 84
Loss on sale or maturity of ledger assets.....	130 00
Decrease in book value of ledger assets.....	32,507 10
Borrowed money repaid.....	150,000 00
Interest.....	5,157 33
Profit and loss.....	2,051 45
Miscellaneous expenditures.....	24,583 28
<hr/>	
Total disbursements.....	\$4,158,206 09
Balance.....	\$7,269,490 65

LEDGER ASSETS.

Book value of real estate.....	\$137,606 39
Mortgage loans on real estate.....	57,016 66
Loans secured by collateral.....	63,900 00
Book value of bonds and stocks, excluding interest.....	5,571,828 97
Cash in office and in bank.....	726,324 58
Agents balances.....	712,814 05
<hr/>	
Total ledger assets.....	\$7,269,490 65

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,551 89
Interest accrued on bonds.....	44,002 35
Interest accrued on collateral loans.....	375 00
Interest accrued on other assets.....	1,900 00
Rents accrued on company's property.....	926 58
<hr/>	
	\$48,755 82

Market value of real estate over book value.....	\$2,051 00
* Market value of bonds and stocks over book value.....	427,038 03
Premiums on foreign business.....	88,369 48
Due from other companies for reinsurance.....	774 93
	<hr/>
Gross assets.....	\$7,836,479 91

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1 last....	\$14,209 91
	<hr/>
Total admitted assets.....	\$7,822,270 00

LIABILITIES.

Losses adjusted and unpaid.....	\$84,274 62
Losses in process of adjustment, or in suspense.....	335,977 59
Losses resisted.....	28,684 00
	<hr/>
Total claims for losses.....	\$448,936 21
Deduct reinsurance.....	24,063 41
	<hr/>
Net amount of unpaid losses.....	\$424,872 80
Unearned premiums on outstanding risks.....	3,935,884 82
Commissions and other charges due agents and brokers.....	20,317 01
Cash capital.....	\$2,000,000 00
Surplus over all liabilities.....	1,441,195 37
	<hr/>
Surplus to policy holders.....	\$3,441,195 37
	<hr/>
Total liabilities.....	\$7,822,270 00

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$701,979,386	\$7,335,768 19
Written during the year.....	620,490,705	5,917,626 34
	<hr/>	<hr/>
Total.....	\$1,322,470,091	\$13,253,394 53
Expired and terminated.....	563,187,383	5,275,895 46
	<hr/>	<hr/>
In force at end of the year.....	\$759,282,708	\$7,977,499 07
Deduct amount reinsured.....	41,431,870	473,932 36
	<hr/>	<hr/>
Net amount in force.....	\$717,850,838	\$7,503,566 71

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000	\$21,734 24
Georgia.....	10,000	59,428 29
Canada.....	149,000	137,666 10
Virginia.....	50,000	45,954 14

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,783,252 00
Premiums received.....	89,151 55
Losses paid.....	53,971 93
Losses incurred.....	52,617 03

* Market value of bonds and stocks as of December 31, 1907.

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.....	\$2,809,916 84	\$652,206 33	
Deduct reinsurance, abatement, rebate and return premiums.....	875,221 78	246,437 25	
Net premiums.....	\$1,934,695 06	\$405,769 08	\$2,340,464 14
Interest on bonds and dividends on stocks.....		\$87,926 66	
Interest on deposits.....		971 20	
Interest from all other sources.....		352 89	89,250 75
Total income.....			\$2,429,714 89
Ledger assets Dec. 31, 1906.....			1,946,767 29
Total.....			\$4,376,482 18

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$1,355,842 19	\$458,767 08	
Deduct salvage \$42,320.27; reinsurance \$538,167.08.....	351,434 79	229,052 56	
Net amount paid for losses.....	\$1,004,407 40	\$229,714 52	\$1,234,121 92
Adjustment and settlement of losses.....			16,020 72
Commissions or brokerage.....			446,879 38
Salaries and expenses of special and general agents.....			116,391 88
Salaries, fees and other charges of officers and employes.....			89,301 93
Rents.....			9,844 91
Advertising, printing and stationery.....			20,824 15
Postage, telegrams, telephone and express.....			21,194 06
Legal expenses.....			1,971 60
Furniture and fixtures.....			3,017 43
Maps, including corrections.....			4,801 98
Underwriters' boards and tariff associations.....			25,502 95
Fire department, patrol and salvage corps expenses.....			14,276 59
Inspections and surveys.....			6,599 19
State taxes on premiums.....			41,163 18
Insurance department licenses and fees.....			9,174 15
All other licenses, fees and taxes.....			6,382 93
Premium on securities purchased.....			11,710 82
Miscellaneous expenditures.....			5,109 34
Total disbursements.....			\$2,084,289 11
Balance.....			\$2,292,193 07

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,795,675	00
Cash in office and in bank.....	129,813	80
Agents balances.....	337,354	40
Bills receivable taken for marine and inland risks.....	28,479	87
Bills receivable taken for fire risks.....	870	00
Total ledger assets.....	\$2,292,193	07

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$3,354	14
Interest due on other assets.....	6,838	84
* Market value of bonds and stocks over book value.....	331,022	00
Gross assets.....	\$2,633,408	05

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$881	99
Bills receivable, past due, taken for marine, inland and fire risks.....	341	25
Total admitted assets.....	\$2,632,184	81

LIABILITIES.

Losses adjusted and unpaid.....	\$74,442	56
Losses in process of adjustment, or in suspense.....	285,781	73
Losses resisted.....	12,383	84
Total claims for losses.....	\$372,608	13
Deduct reinsurance.....	158,461	63
Net amount of unpaid losses.....	\$214,146	50
Unearned premiums on outstanding risks.....	1,697,488	41
Cash capital.....	\$500,000	00
Surplus over all liabilities.....	220,549	90
Surplus to policy holders.....	720,549	90
Total liabilities.....	\$2,632,184	81

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1906..	\$318,480,909	\$3,500,943 16	\$5,156,543	\$215,094 20
Written during the year.....	247,942,513	2,809,916 84	140,199,011	652,206 33
Total.....	\$566,423,422	\$6,310,860 00	\$145,355,554	\$867,300 53
Expired and terminated.....	248,375,143	2,690,876 65	137,617 771	552,974 95
In force at end of the year...	\$318,048,279	\$3,619,983 35	\$7,737,783	\$314,325 58
Deduct amount reinsured....	50,285,476	608,240 35	1,250,833	64,223 70
Net amount in force....	\$267,762,803	\$3,011,743 00	\$6,486,950	\$250,101 88

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$3,152,008 00	\$1,284,427 00	\$4,436,435 00
Premiums received.....	40,866 91	12,292 60	53,159 51
Losses paid.....	20,891 95	5,571 29	26,463 24
Losses incurred.....	19,343 29	3,592 29	22,935 58

* Market value of bonds and stocks as of December 31, 1907.

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).....	\$5,535,305 80	
Deduct reinsurance, abatement, rebate and return premiums.....	1,345,198 22	
	
Net premiums.....		\$4,190,107 58
Interest on mortgage loans.....		2,990 08
Interest on bonds and dividends on stocks.....	\$215,163 62	
Interest on deposits.....	7,468 03	
Interest from all other sources.....	7 71	225,629 44
	
Increase in book value of ledger assets.....		7,054 79
	
Total income.....		\$4,422,791 81
Ledger assets Dec. 31, 1906.....		6,413,611 29
	
Total.....		\$10,836,403 10

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$2,216,865 26	
Deduct salvage \$21,026.58; reinsurance \$231,377.28..	252,403 86	
	
Net amount paid for losses.....		\$1,964,461 40
Adjustment and settlement of losses.....		44,025 82
Interest or dividends to stockholders.....		100,000 00
Commissions or brokerage.....		769,553 93
Miscellaneous expenses of local agencies.....		23,545 96
Salaries and expenses of special and general agents.....		117,697 79
Salaries, fees and other charges of officers and employes.....		252,193 03
Rents.....		36,733 15
Advertising, printing and stationery.....		44,635 85
Postage, telegrams, telephone and express.....		29,617 98
Legal expenses.....		1,595 24
Furniture and fixtures.....		24,397 48
Maps, including corrections.....		8,410 02
Underwriters' boards and tariff associations.....		45,151 85
Fire department, patrol and salvage corps expenses.....		20,261 63
Inspections and surveys.....		13,818 44
Repairs and expenses on real estate.....		136 86
State taxes on premiums.....		61,940 41
Insurance department licenses and fees.....		14,402 60

All other licenses, fees and taxes.....	\$16,559 90
Loss on sale or maturity of ledger assets.....	2,073 12
Decrease in book value of ledger assets.....	51,687 10
Premiums on securities purchased.....	4,766 81
Traveling expenses.....	5,643 99
Miscellaneous expenditures.....	27,177 19
Total disbursements.....	\$3,680,487 55
Balance.....	\$7,155,915 55

LEDGER ASSETS.

Mortgage loans on real estate.....	\$71,000 00
Book value of bonds and stocks, excluding interest.....	6,217,880 88
Cash in office and in bank.....	273,418 21
Agents balances.....	593,616 46
Total ledger assets.....	\$7,155,915 55

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,368 28	
Interest due and accrued on bonds.....	51,928 77	
Interest due on other assets.....	626 35	\$53,923 40
Due from other companies.....		14,307 44
Gross assets.....		\$7,224,146 39

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$5,708 26	
* Book value of bonds and stocks over market value.....	366,579 02	
Due from other companies for reinsurance.....	7,299 17	\$379,586 45
Total admitted assets.....		\$6,844,559 94

LIABILITIES.

Losses adjusted and unpaid.....	\$141,067 08	
Losses in process of adjustment, or in suspense.....	190,259 65	
Losses resisted.....	43,104 79	
Total claims for losses.....	\$374,431 52	
Deduct reinsurance.....	44,875 06	
Net amount of unpaid losses.....		\$329,556 46
Unearned premiums on outstanding risks.....		3,397,642 08
Salaries and other miscellaneous expenses due or accrued.....		27,972 77
State, county and municipal taxes due or accrued.....		65,813 33
Commissions and other charges due agents and brokers.....		11,350 07
Due for return premiums and reinsurance.....		33,889 76
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	1,978,335 47	
Surplus to policy holders.....		2,978,335 47
Total liabilities.....		\$6,844,559 94

* Market value of bonds and stocks as of December 31, 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$533,085,291	\$6,569,726 08
Written during the year.....	423,665,357	5,535,305 80
Total.....	\$956,750,648	\$12,105,031 88
Expired and terminated.....	375,195,211	5,013,988 84
In force at end of the year.....	\$581,555,437	\$7,091,043 04
Deduct amount reinsured.....	51,685,656	622,907 33
Net amount in force.....	\$529,869,781	\$6,468,135 71

SPECIAL DEPOSITS.

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.....	\$462,424 98	\$393,951 19
Georgia.....	10,000 00	85,391 73
New Mexico.....	10,000 00	4,096 85
Oregon.....	50,000 00	28,954 95
Virginia.....	50,000 00	32,664 37

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,561,715 00
Premiums received.....	25,788 15
Losses paid.....	14,636 08
Losses incurred.....	14,506 33

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).....	\$1,035,113 17	
Deduct reinsurance, abatement, rebate and return premiums.....	251,453 77	
Net premiums.....		\$783,659 40
Deposit premiums on perpetual risks.....		3,513 54
Interest on mortgage loans.....	\$6,500 00	
Interest on bonds and dividends on stocks.....	35,806 23	
Interest on deposits.....	1,515 75	
Rents—including company's own occupancy.....	6,794 76	50,616 74

Profit on sale or maturity of ledger assets.....	\$60 00
Transfers and surveys.....	437 86
Total income.....	\$838,287 54
Ledger assets Dec. 31, 1906.....	1,293,474 84
Total.....	\$2,131,762 38

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$434,496 14
Deduct salvage \$574.16; reinsurance \$47,373.13.....	47,947 29
Net amount paid for losses.....	\$386,548 85
Adjustment and settlement of losses.....	5,572 83
Deposit premiums returned.....	6,318 34
Interest or dividends to stockholders.....	21,000 00
Commissions or brokerage.....	203,226 67
Salaries and expenses of special and general agents.....	24,072 20
Salaries, fees and other charges of officers and employes.....	41,098 59
Rents—including company's own occupancy.....	3,666 67
Advertising, printing and stationery.....	6,642 56
Postage, telegrams, telephone and express.....	4,680 17
Legal expenses.....	263 61
Furniture and fixtures.....	4,673 60
Maps, including corrections.....	3,253 30
Underwriters' boards and tariff associations.....	7,224 00
Fire department, patrol and salvage corps expenses.....	2,037 92
Inspections and surveys.....	200 00
Repairs and expenses on real estate.....	1,587 73
Taxes on real estate.....	1,644 00
State taxes on premiums.....	18,443 73
Insurance department licenses and fees.....	4,072 80
All other licenses, fees and taxes.....	2,455 29
Premium on securities purchased.....	337 50
Miscellaneous expenditures.....	861 48
Total disbursements.....	\$749,881 84
Balance.....	\$1,381,880 54

LEDGER ASSETS.

Book value of real estate.....	\$124,471 85
Mortgage loans on real estate.....	140,700 00
Book value of bonds and stocks, excluding interest.....	899,528 50
Cash in office and in bank.....	83,797 44
Agents balances.....	133,382 75
Total ledger assets.....	\$1,381,880 54

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,315 34
Interest accrued on bonds.....	11,555 85
Rents accrued on company's property.....	464 24
Premiums on perpetual policies.....	1,035 00
Gross assets.....	\$1,396,250 97

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	\$1,809 00	
Agents balances, representing business written prior to Oct. 1, last.	457 24	
* Book value of ledger assets over market value.	46,722 20	\$48,988 44
Total admitted assets		\$1,347,262 53

LIABILITIES.

Losses adjusted and unpaid	\$23,646 20	
Losses in process of adjustment, or in suspense	49,549 84	
Losses resisted	2,000 00	
Total claims for losses	\$75,196 04	
Deduct reinsurance	14,054 61	
² Net amount of unpaid losses		\$61,141 43
Unearned premiums on outstanding risks		677,658 66
Reclaimable on perpetual fire policies		128,275 50
Commissions and other charges due agents and brokers		14,670 64
Cash capital	\$300,000 00	
Surplus over all liabilities	165,516 30	
Surplus to policy holders		465,516 30
Total liabilities		\$1,347,262 53

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906	\$106,852,078	\$1,282,676 99
Written during the year	84,676,759	1,035,113 17
Total	\$191,528,837	\$2,317,790 16
Expired and terminated	71,006,149	885,831 86
In force at end of the year	\$120,522,688	\$1,431,958 30
Deduct amount reinsured	11,322,695	146,520 90
Net amount in force	\$109,199,993	\$1,285,437 40
Perpetual risks not included above, \$5,106,239.00; premiums on same, \$141,103.90.		

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$273,208 00
Premiums received	3,772 36
Losses paid	6,577 94
Losses incurred	6,379 64

* Market value of bonds and stocks as of December 31, 1907.

ROCHESTER GERMAN INSURANCE COMPANY,

ROCHESTER, N. Y.

INCORPORATED IN 1872. COMMENCED BUSINESS IN 1872.

EUGENE SATTERLEE, *President.*

H. F. ATWOOD, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Gross premiums (Fire)	\$2,088,894 05	
Deduct reinsurance, abatement, rebate and return premiums	784,839 72	
Net premiums		\$1,304,054 33
Interest on mortgage loans	\$12,567 17	
Interest on collateral loans	350 00	
Interest on bonds and dividends on stocks	39,485 17	
Interest on deposits	1,434 73	
Interest from all other sources	1,919 63	
Rents	60,004 33	115,761 03
Profit from local office		4,978 61
Profit and loss		6,700 00
Income from other sources		2,000 00
Total income		\$1,433,493 97
Ledger assets Dec. 31, 1906		2,080,534 04
Total		\$3,514,028 01

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$869,410 38	
Deduct salvage \$4,621.59; reinsurance \$236,789.70	241,411 29	
Net amount paid for losses		\$627,999 09
Adjustment and settlement of losses		6,192 63
Interest or dividends to stockholders		37,500 00
Commissions or brokerage		364,563 65
Salaries and expenses of special and general agents		30,017 97
Salaries, fees and other charges of officers and employes		50,654 33
Rents		4,466 70
Advertising, printing and stationery		11,763 30
Postage, telegrams, telephone and express		9,966 01
Legal expenses		1,926 05
Furniture and fixtures		2,769 26
Maps, including corrections		7,694 13
Underwriters' boards and tariff associations		17,179 34
Fire department, patrol and salvage corps expenses		1,585 42
Repairs and expenses on real estate		51,932 24
Taxes on real estate		9,094 56
State taxes on premiums		17,175 46
Insurance department licenses and fees		4,003 07
All other licenses, fees and taxes		12,273 79
Loss on sale or maturity of ledger assets		36 00

Profit and loss	\$3,665 44
Miscellaneous expenditures	23,307 15
	<hr/>
Total disbursements	\$1,292,765 59
	<hr/>
Balance	\$2,221,262 42

LEDGER ASSETS.

Book value of real estate	\$589,588 45
Mortgage loans on real estate	247,179 00
Loans secured by collateral	7,000 00
Book value of bonds and stocks, excluding interest	856,831 89
Cash in office and in bank	332,826 24
Agents balances	187,836 84
	<hr/>
Total ledger assets	\$2,221,262 42

NON-LEDGER ASSETS

Interest due and accrued on mortgages	\$5,711 18
Interest due and accrued on bonds	4,891 02
Interest accrued on other assets	8,815 09
Rents due on company's property	2,480 08
	<hr/>
Other non-ledger assets	5,000 00
	<hr/>
Gross assets	\$2,248,159 79

DEDUCT ASSETS NOT ADMITTED.

* Book value of ledger assets over market value	\$29,496 89
	<hr/>
Total admitted assets	\$2,218,662 90

LIABILITIES.

Losses adjusted and unpaid	\$57,885 29
Losses in process of adjustment, or in suspense	151,487 99
Losses resisted	41,439 70
	<hr/>
Total claims for losses	\$250,812 98
Deduct reinsurance	142,883 49
	<hr/>
Net amount of unpaid losses	\$107,929 49
Unearned premiums on outstanding risks	1,035,909 65
Cash capital	\$500,000 00
Surplus over all liabilities	574,823 76
	<hr/>
Surplus to policy holders	1,074,823 76
	<hr/>
Total liabilities	\$2,218,662 90

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906	\$173,438,626	\$2,176,755 53
Written during the year	168,230,893	2,088,894 05
	<hr/>	<hr/>
Total	\$341,669,519	\$4,265,649 58
Expired and terminated	149,267,512	1,968,654 10
	<hr/>	<hr/>
In force at end of the year	\$192,402,007	\$2,296,995 48
Deduct amount reinsured	30,713,802	313,984 03
	<hr/>	<hr/>
Net amount in force	\$161,688,205	\$1,983,011 45

* Market value of bonds and stocks as of December 31, 1907.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$14,782 38
Virginia.....	25,000 00	15,059 69
Canada.....	105,000 00	26,886 91

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$267,470 00
Premiums received.....	3,718 85
Losses paid.....	129 92
Losses incurred.....	108 92

SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

JOHN W. ALLING, *President.*VICTOR ROTH, *Secretary*

Cash Capital, \$500,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$1,843,702 47	\$6,284 44	
Deduct reinsurance, abatement, rebate and return premiums.....	565,533 61	2,593 04	
Net premiums.....	\$1,278,168 86	\$3,691 40	\$1,281,860 26
Interest on mortgage loans.....		5,684 96	
Interest on collateral loans.....		3,916 13	
Interest on bonds and dividends on stocks.....		67,221 03	
Interest from all other sources.....		10 29	
Rents—including company's own occupancy.....		2,658 40	79,490 81
Brokerage and reinsurance.....			1,488 38
Borrowed money.....			37,500 00
Total income.....			\$1,400,339 45
Ledger assets Dec. 31, 1906.....			1,946,907 71
Total.....			\$3,347,247 16

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$643,717 76	\$16,474 59	
Deduct salvage \$4,994.08; reinsurance \$104,027.24.....	108,857 26	164 06	
Net amount paid for losses.....	\$534,860 50	\$16,310 53	\$551,171 03
Adjustment and settlement of losses.....			11,354 91
Interest or dividends to stockholders.....			30,000 00
Commission or brokerage.....			316,872 12
Miscellaneous expenses of local agencies.....			5,132 32
Salaries and expenses of special and general agents.....			39,207 31
Salaries, fees and other charges of officers and employes.....			60,668 19
Rents—including company's own occupancy.....			2,668 57
Advertising, printing and stationery.....			13,904 15
Postage, telegrams, telephone and express.....			6,967 22
Legal expenses.....			1,060 30
Furniture and fixtures.....			3,992 42
Maps, including corrections.....			11,680 10
Underwriters' boards and tariff associations.....			10,601 06
Fire department, patrol and salvage corps expenses.....			8,533 15
Inspections and surveys.....			4,876 98
Repairs and expenses on real estate.....			725 32
Taxes on real estate.....			101 26
State taxes on premiums.....			16,310 68
Insurance department licenses and fees.....			8,987 72
All other licenses, fees and taxes.....			10,125 02
Loss on sale or maturity of ledger assets.....			8,565 12
Interest.....			2,228 14
Discount.....			150 79
Brokerage and reinsurance.....			1,454 51
Borrowed money repaid.....			37,500 00
Miscellaneous expenditures.....			9,886 40
Total disbursements.....			\$1,174,724 79
Balance.....			\$2,172,522 37

LEDGER ASSETS.

Book value of real estate.....	\$50,563 60
Mortgage loans on real estate.....	118,300 00
Loans secured by collateral.....	92,820 00
Book value of bonds and stocks, excluding interest.....	1,633,597 33
Cash in office and in bank.....	60,930 94
Agents balances.....	209,913 25
Bills receivable taken for fire risks.....	6,297 25
Other ledger assets.....	100 00
Total ledger assets.....	\$2,172,522 37

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,202 58	
Interest accrued on bonds.....	2,994 98	
Interest accrued on collateral loans.....	729 84	\$4,927 40
Gross assets.....		\$2,177,449 77

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$4,298 72	
Bills receivable, past due, taken for marine, inland and fire risks.....	739 29	
* Book value of ledger assets over market value.....	96,487 43	\$101,525 44
Total admitted assets.....		\$2,075,924 33

LIABILITIES.

Losses adjusted and unpaid.....	\$25,557 42	
Losses in process of adjustment, or in suspense.....	161,265 51	
Losses resisted.....	1,790 00	
Total claims for losses.....	\$188,612 93	
Deduct reinsurance.....	38,849 53	
Net amount of unpaid losses.....		\$149,763 40
Unearned premiums on outstanding risks.....		1,147,664 63
Salaries and other miscellaneous expenses due or accrued.....		2,000 00
State, county and municipal taxes due or accrued.....		13,000 00
Commissions and other charges due brokers.....		264 21
Due for reinsurance.....		477 75
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	262,754 34	
Surplus to policy holders.....		762,754 34
Total liabilities.....		\$2,075,924 33

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1906....	\$191,245,623	\$2,146,192 04	\$246,420	\$12,912 71
Written during the year.....	151,045,427	1,843,702 47	752,851	6,284 44
Total.....	\$342,291,050	\$3,989,894 51	\$999,271	\$19,197 15
Expired and terminated.....	116,338 631	1,469,129 77	958,041	16,660 55
In force at end of the year....	\$225,952,419	\$2,520,764 74	\$41,230	\$2,536 60
Deduct amount reinsured.....	27,682,492	350,498 84	-	-
Net amount in force.....	\$198,269,927	\$2,170,265 90	\$41,230	\$2,536 60

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	-
Nebraska.....	17,500 00	\$3,004 97

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$770,672 00	\$3,080 00	\$773,752 00
Premiums received.....	11,081 96	273 01	11,354 97
Losses paid.....	8,873 69	2,328 99	11,202 68
Losses incurred.....	9,069 16	353 99	9,423 15

* Market value of bonds and stocks as of December 31, 1907.

SHAWNEE FIRE INSURANCE COMPANY,

TOPEKA, KAN.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

JOAB MULVANE, *President.*H. S. MORGAN, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire).....	\$1,773,256 28	
Deduct reinsurance, abatement, rebate and return premiums.....	452,047 86	
Net premiums.....		\$1,321,208 42
Interest on mortgage loans.....	\$42,260 92	
Interest on collateral loans.....	1,324 39	
Interest on bonds and dividends on stocks.....	11,755 41	
Interest on deposits.....	243 48	
Interest on premium notes.....	125 31	
Rents—including company's own occupancy.....	6,246 82	61,956 33
Discount on losses.....		2,859 19
Profit and loss.....		419 40
Discounts on investments.....		2,625 50
Total income.....		\$1,389,068 84
Ledger assets Dec. 31, 1906.....		1,079,915 22
Total.....		\$2,468,984 06

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$520,832 88	
Deduct salvage \$1,861.61; reinsurance \$66,488.32....	63,349 93	
Net amount paid for losses.....		\$452,482 95
Adjustment and settlement of losses.....		6,733 09
Interest or dividends to stockholders.....		30,000 00
Commissions or brokerage.....		412,949 87
Salaries and expenses of special and general agents.....		22,787 75
Salaries, fees and other charges of officers and employes.....		34,186 62
Rents—including company's own occupancy.....		2,625 00
Advertising, printing and stationery.....		22,761 54
Postage, telegrams, telephone and express.....		8,300 76
Legal expenses.....		1,471 46
Furniture and fixtures.....		2,071 83
Maps, including corrections.....		825 00
Underwriters' boards and tariff associations.....		3,064 63
Fire department, patrol and salvage corps expenses.....		2,565 96
Inspections and surveys.....		2,827 93
Repairs and expenses on real estate.....		3,318 11
Taxes on real estate.....		831 25

State taxes on premiums.....	\$5,330 48
Insurance department licenses and fees.....	8,240 52
All other licenses, fees and taxes.....	9,647 44
Premium on securities purchased.....	1,542 50
Total disbursements.....	<u>\$1,034,564 69</u>
Balance.....	\$1,434,419 37

LEDGER ASSETS.

Book value of real estate.....	\$42,166 34
Mortgage loans on real estate.....	805,585 00
Loans secured by collateral.....	39,000 00
* Market value of bonds and stocks, excluding interest.....	278,750 00
Cash in office and in bank.....	97,271 25
Agents balances.....	169,592 05
Bills receivable taken for fire risks.....	2,054 73
Total ledger assets.....	<u>\$1,434,419 37</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$12,383 97	
Interest accrued on bonds.....	1,942 92	
Interest accrued on collateral loans.....	648 09	\$14,974 98
Market value of real estate over book value.....		<u>2,833 66</u>
Gross assets.....		\$1,452,228 01

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$553 13	
Bills receivable, past due, taken for marine, inland and fire risks.....	319 75	\$872 88
Total admitted assets.....		<u>\$1,451,355 13</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$26,998 91	
Losses in process of adjustment, or in suspense.....	75,885 00	
Total claims for losses.....	<u>\$102,883 91</u>	
Deduct reinsurance.....	12,841 31	
Net amount of unpaid losses.....		\$90,042 60
Unearned premiums on outstanding risks.....		950,728 18
Salaries and other miscellaneous expenses due or accrued.....		1,872 70
Due for reinsurance.....		4,172 94
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	204,538 71	
Surplus to policy holders.....		<u>404,538 71</u>
Total liabilities.....		<u>\$1,451,355 13</u>

* Market value of bonds and stocks as of December 31, 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$98,144,768	\$1,289,781 28
Written during the year.....	99,619,424	1,773,256 28
Total.....	\$197,764,192	\$3,063,037 56
Expired and terminated.....	59,730,198	1,237,891 03
In force at end of the year.....	\$138,033,994	\$1,825,146 53
Deduct amount reinsured.....	8,145,861	98,590 17
Net amount in force.....	\$129,888,133	\$1,726,556 36

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities</i>
Georgia.....	\$10,000 00	\$2,514 96
Virginia.....	11,000 00	1,376 17

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$413,255 00
Premiums received.....	9,402 19
Losses paid.....	1,667 62
Losses incurred.....	5,874 92

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).....	\$6,568,096 48	
Deduct reinsurance, abatement, rebate and return premiums.....	1,614,417 43	
Net premiums.....		\$4,953,679 05
Interest on mortgage loans.....	\$31,079 14	
Interest on collateral loans.....	300 00	
Interest on bonds and dividends on stocks.....	187,341 78	
Interest on deposits.....	14,327 12	
Rents—including company's own occupancy.....	15,000 00	248,048 04

Profit on sale or maturity of ledger assets.....	\$23,390 88
Increase in book value of ledger assets.....	2,000 00
Holyoke Water Power Co., extra dividend.....	2,500 00
Profit and loss.....	433 73
<hr/>	
Total income.....	\$5,230,051 70
Ledger assets Dec. 31, 1906.....	6,422,397 07
<hr/>	
Total.....	\$11,652,448 77

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$2,586,399 18
Deduct salvage \$16,719.50; reinsurance \$366,056.87.....	382,776 37
<hr/>	
Net amount paid for losses.....	\$2,203,622 81
Adjustment and settlement of losses.....	25,090 90
Interest or dividends to stockholders.....	200,000 00
Commissions or brokerage.....	961,317 51
Miscellaneous expenses of local agencies.....	32,556 49
Salaries and expenses of special and general agents.....	216,550 14
Salaries, fees and other charges of officers and employes.....	231,713 05
Rents—including company's own occupancy.....	15,000 00
Advertising, printing and stationery.....	64,289 41
Postage, telegrams, telephone and express.....	16,429 82
Legal expenses.....	2,650 40
Furniture and fixtures.....	1,473 50
Maps, including corrections.....	10,208 73
Underwriters' boards and tariff associations.....	52,694 27
Fire department, patrol and salvage corps expenses.....	32,373 61
Inspections and surveys.....	24,618 27
Repairs and expenses on real estate.....	500 00
Taxes on real estate.....	3,750 00
State taxes on premiums.....	85,736 41
Insurance department licenses and fees.....	13,508 46
All other licenses, fees and taxes.....	29,029 35
Loss on sale or maturity of ledger assets.....	8,219 55
Decrease in book value of ledger assets.....	2,500 00
Profit and loss.....	421 27
Miscellaneous expenditures.....	27,768 28
<hr/>	
Total disbursements.....	\$4,262,022 23
<hr/>	
Balance.....	\$7,390,426 54

LEDGER ASSETS.

Book value of real estate.....	\$350,000 00
Mortgage loans on real estate.....	977,070 00
Loans secured by collateral.....	6,000 00
Book value of bonds and stocks, excluding interest.....	4,443,943 92
Cash in office and in bank.....	697,940 74
Agents balances.....	915,471 88
<hr/>	
Total ledger assets.....	\$7,390,426 54

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$20,318 17
Interest accrued on bonds.....	17,452 08
Interest accrued on collateral loans.....	150 00
<hr/>	
Gross assets.....	\$7,428,346 79

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$7,371 57	
* Book value of bonds and stocks over market value.....	216,016 42	\$223,387 99
Total admitted assets.....		\$7,204,958 80

LIABILITIES.

Losses adjusted and unpaid.....	\$164,285 67	
Losses in process of adjustment, or in suspense.....	274,456 53	
Losses resisted.....	16,392 84	
Total claims for losses.....	\$455,135 04	
Deduct reinsurance.....	114,080 38	
Net amount of unpaid losses.....		\$341,054 66
Unearned premiums on outstanding risks.....		3,901,906 40
Salaries and other miscellaneous expenses due or accrued.....		5,125 20
State, county and municipal taxes due or accrued.....		46,114 22
Cash capital.....	\$2,000,000 00	
Surplus over all liabilities.....	910,758 32	
Surplus to policy holders.....		2,910,758 32
Total liabilities.....		\$7,204,958 80

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$623,979,841	\$7,296,744 50
Written during the year.....	527,766,196	6,568,096 48
Total.....	\$1,151,746,037	\$13,864,840 98
Expired and terminated.....	458,534,211	5,602,392 32
In force at end of the year.....	\$693,211,826	\$8,262,448 66
Deduct amount reinsured.....	76,141,105	869,124 92
Net amount in force.....	\$617,070,721	\$7,393,323 74

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$35,507 25
New Mexico.....	10,000 00	19,484 50
Oregon.....	50,000 00	43,389 09
Virginia.....	50,000 00	59,067 43

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,739,508 00
Premiums received.....	52,859 58
Losses paid.....	25,975 79
Losses incurred.....	23,755 36

* Market value of bonds and stocks as of December 31, 1907.

SPRING GARDEN INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

CLARENCE E. PORTER, *President.*

EDWARD L. GOFF, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Gross premiums (Fire).....	\$2,652,185 80	
Deduct reinsurance, abatement, rebate and return premiums.....	977,267 49	
Net premiums.....		\$1,674,918 31
Deposit premiums on perpetual risks.....		6,966 17
Interest on mortgage loans.....	\$6,010 83	
Interest on bonds and dividends on stocks.....	69,821 60	
Interest on deposits.....	1,425 40	
Interest from all other sources.....	1,324 08	
Rents.....	1,813 12	80,395 03
Profit on sale or maturity of ledger assets.....		2,097 70
Transfers on perpetual policies.....		338 00
Earned on perpetual policies.....		1,169 61
Profit and loss.....		215 09
Total income.....		\$1,766,099 91
Ledger assets Dec. 31, 1906.....		2,111,362 46
Total.....		\$3,877,462 37

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$990,494 44	
Deduct salvage \$3,042.51; reinsurance \$236,940.02 ...	239,982 53	
Net amount paid for losses.....		\$750,511 91
Adjustment and settlement of losses.....		15,527 46
Deposit premiums returned.....		20,640 87
Interest or dividends to stockholders.....		24,000 00
Commissions or brokerage.....		364,526 09
Miscellaneous expenses of local agencies.....		6,886 63
Salaries and expenses of special and general agents.....		68,757 23
Salaries, fees and other charges of officers and employes.....		68,122 94
Rents.....		5,750 00
Advertising, printing and stationery.....		10,769 39
Postage, telegrams, telephone and express.....		3,408 64
Legal expenses.....		1,000 00
Furniture and fixtures.....		602 08
Maps, including corrections.....		6,385 48
Underwriters' boards and tariff associations.....		10,388 72
Fire department, patrol and salvage corps expenses.....		16,403 10
Inspections and surveys.....		2,051 11

Repairs and expenses on real estate.....	\$626 06
Taxes on real estate.....	298 78
State taxes on premiums.....	23,410 12
Insurance department licenses and fees.....	8,941 27
All other licenses, fees and taxes.....	1,638 00
Loss on sale or maturity of ledger assets.....	4,872 85
Traveling expenses.....	4,406 74
Profit and loss.....	953 79
Miscellaneous expenditures.....	2,512 18

Total disbursements.....	<u>\$1,423,341 44</u>
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Balance.....	<u>\$2,454,120 93</u>
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LEDGER ASSETS.

Book value of real estate.....	\$64,077 90
Mortgage loans on real estate.....	130,398 43
Book value of bonds and stocks, excluding interest.....	1,834,795 12
Cash in office and in bank.....	127,829 30
Agents balances.....	297,020 18

Total ledger assets.....	<u>\$2,454,120 93</u>
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NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,292 59	
Interest accrued on other assets.....	2,500 00	\$3,792 59
Due from other companies for reinsurance.....		6,188 16

Gross assets.....	<u>\$2,464,101 68</u>
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DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$1,458 22	
* Book value of ledger assets over market value.....	231,823 23	\$233,281 45

Total admitted assets.....	<u>\$2,230,820 23</u>
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LIABILITIES.

Losses adjusted and unpaid.....	\$49,634 18
Losses in process of adjustment, or in suspense.....	256,417 14
Losses resisted.....	30,749 95
Total claims for losses.....	<u>\$336,801 27</u>
Deduct reinsurance.....	120,773 89
Net amount of unpaid losses.....	\$216,027 38
Unearned premiums on outstanding risks.....	1,145,524 39
Reclaimable on perpetual fire policies.....	322,944 46
Cash capital.....	\$400,000 00
Surplus over all liabilities.....	146,324 00

Surplus to policy holders.....	<u>546,324 00</u>
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Total liabilities.....	<u>\$2,230,820 23</u>
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* Market value of bonds and stocks as of December 31, 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$196,709,465 30	\$2,354,687 35
Written during the year.....	236,459,541 87	2,652,185 80
Total.....	\$433,169,007 17	\$5,006,873 15
Expired and terminated.....	196,525,615 89	2,275,746 42
In force at end of the year.....	\$236,643,391 28	\$2,731,126 73
Deduct amount reinsured.....	46,961,614 30	508,174 88
Net amount in force.....	\$189,681,776 98	\$2,222,951 85
Perpetual risks not included above, \$15,452,820.49; premiums on same,	\$353,271.62.	

SPECIAL DEPOSITS.

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.....	\$20,000 00	\$757 99

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$745,402 53
Premiums received.....	14,910 88
Losses paid.....	6,260 55
Losses incurred.....	6,116 01

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.....	\$4,204,605 58	\$924,216 00	
Deduct reinsurance, abatement, rebate and return premiums.....	923,127 71	315,346 42	
Net premiums.....	\$3,281,477 87	\$608,869 58	\$3,890,347 45
Interest on mortgage loans.....		34,164 17	
Interest on collateral loans.....		844 10	
Interest on bonds and dividends on stocks.....		125,042 86	
Interest on deposits.....		5,906 21	
Interest from all other sources.....		8,018 26	
Rents—including company's own occupancy.....		25,431 56	\$199,407 16

Profit on sale or maturity of ledger assets	\$4,864 45
Commissions	6,944 01
Income from other sources	1,945 94
<hr/>	
Total income	\$4,103,509 01
Ledger assets Dec. 31, 1906	4,446,340 03
<hr/>	
Total	\$8,549,849 04

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$1,810,085 89	\$782,958 68	
Deduct salvage \$25,367.60; reinsurance \$586,505.18	175,721 26	\$436,151 52	
<hr/>			
Net amount paid for losses	\$1,634,364 63	\$346,807 16	\$1,981,171 79
Adjustment and settlement of losses			35,109 95
Interest or dividends to stockholders			50,000 00
Commissions or brokerage			909,923 92
Miscellaneous expenses of local agencies			3,060 21
Salaries and expenses of special and general agents			107,332 66
Salaries, fees and other charges of officers and employes			67,522 95
Rents—including company's own occupancy			6,000 00
Advertising, printing and stationery			21,819 33
Postage, telegrams, telephone and express			20,178 80
Legal expenses			4,203 64
Furniture and fixtures			745 26
Maps, including corrections			4,288 32
Underwriters' boards and tariff associations			19,296 84
Fire department, patrol and salvage corps expenses			9,162 93
Inspections and surveys			6,562 28
Repairs and expenses on real estate			9,903 73
Taxes on real estate			4,566 37
State taxes on premiums			63,693 19
Insurance department licenses and fees			15,952 76
All other licenses, fees and taxes			11,728 90
Loss on sale or maturity of ledger assets			7,171 25
Traveling expenses			2,170 38
Profit and loss			2,204 62
Miscellaneous expenditures			8,211 22
<hr/>			
Total disbursements			\$3,371,981 30
<hr/>			
Balance			\$5,177,867 74

LEDGER ASSETS.

Book value of real estate	\$278,798 21
Mortgage loans on real estate	617,360 00
Loans secured by collateral	25,000 00
Book value of bonds and stocks, excluding interest	3,311,060 98
Cash in office and in bank	428,662 02
Agents balances	432,402 96
Bills receivable taken for marine and inland risks	11,270 83
Bills receivable taken for fire risks	22,155 82
Due from other companies for reinsurance	48,993 92
Other ledger assets	2,163 00
<hr/>	
Total ledger assets	\$5,177,867 74

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,994 25	
Interest due and accrued on bonds.....	29,812 49	\$35,806 74
Gross assets.....		\$5,213,674 48

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$9,611 61	
Bills receivable, past due, taken for marine, inland and fire risks.....	15,495 37	
Loans on personal security.....	500 00	
* Book value of ledger assets over market value.....	186,647 48	\$212,254 46
Total admitted assets.....		\$5,001,420 02

LIABILITIES.

Losses adjusted and unpaid.....	\$66,073 41	
Losses in process of adjustment, or in suspense.....	337,973 29	
Losses resisted.....	21,820 00	
Total claims for losses.....	\$425,866 70	
Deduct reinsurance.....	65,948 19	
Net amount of unpaid losses.....		\$359,918 51
Unearned premiums on outstanding risks.....		3,011,052 19
Commissions and other charges due agents and brokers.....		3,796 70
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	1126,652 62	
Surplus to policy holders.....		1,626,652 62
Total liabilities.....		\$5,001,420 02

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1906.....	\$360,525,515	\$4,858,612 20	\$3,228,509	\$117,317 90
Written during the year...	290,239,500	4,204,605 58	195,430,847	924,216 00
Total.....	\$650,765,015	\$9,063,217 78	\$198,659,356	\$1,041,533 90
Expired and terminated...	204,686,006	3,122,336 74	193,224 612	834,581 09
In force at end of the year.	\$446,079,009	\$5,940,881 04	\$ 5,434,744	\$206,952 81
Deduct amount reinsured..	33,775,612	458,477 07	921,029	46,105 53
Net amount in force..	\$412,303,397	\$5,482,403 97	\$4,513,715	\$160,847 28

SPECIAL DEPOSITS.

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.....	\$161,000 00	\$8,806 98
Georgia.....	10,000 00	43,716 54
New Mexico.....	10,000 00	6,265 21
Oregon.....	50,000 00	22,789 18
Virginia.....	25,000 00	24,184 38

* Market value of bonds and stocks as of December 31, 1907.

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$1,217,590 00	\$736,186 00	\$1,953,776 00
Premiums received.....	17,654 31	4,651 54	22,305 85
Losses paid.....	23,981 64	58 91	24,040 55
Losses incurred.....	23,177 80	58 91	23,236 71

SUBSCRIBERS AT UNITED STATES "LLOYDS"
MARINE INSURANCE UNDERWRITERS,

NEW YORK, N. Y.

ORGANIZED IN 1872. COMMENCED BUSINESS IN 1872.

HIGGINS & COX, *Attorneys.*

Cash Deposit, \$100,000.

INCOME.

Gross premiums (Marine).....	\$2,823,729 37	
Deduct reinsurance, abatement, rebate and return premiums.....	1,720,254 54	
Net premiums.....		\$1,103,474 83
Interest on bonds.....	\$29,370 15	
Interest on deposits.....	3,988 90	33,359 05
Increase in book value of ledger assets.....		1,000 00
Exchange.....		1,353 44
Commission.....		255,279 32
Total income.....		\$1,394,466 64
Ledger assets Dec. 31, 1906.....		1,372,709 06
Total.....		\$2,767,175 70

DISBURSEMENTS.

Gross amount paid for losses (Marine).....	\$2,373,055 23	
Deduct salvage \$134,472.67; reinsurance \$1,419,994.46	1,554,467 13	
Net amount paid for losses.....		\$818,588 10
Interest or dividends to stockholders.....		50,000 00
Commissions or brokerage.....		335,162 26
Miscellaneous expenses of local agencies.....		6,866 62
Salaries, fees and other charges of officers and employes.....		70,728 54
Rents.....		9,133 36
Advertising, printing and stationery.....		3,072 00
Postage, telegrams, telephone and express.....		4,010 00
Furniture and fixtures.....		1,252 00
State taxes on premiums.....		20,734 55

SUBSCRIBERS AT U. S. "LLOYDS" MARINE INS. CO. 261

Insurance department, licenses and fees	\$1,365 09
Decrease in book value of ledger assets	21,750 50
Deposits held in trust	56,220 88
Miscellaneous expenditures	16,038 59
	\$1,414,922 49
Total disbursements	\$1,414,922 49
Balance	\$1,352,253 21

LEDGER ASSETS.

* Market value of bonds	\$628,700 00
Cash in office and in bank	277,902 78
Agents balances	445,650 43
	\$1,352,253 21

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$8,181 24
Reinsurance and salvage	122,088 24
Reinsurance and reinsurance returns	178,807 39
	\$1,661,330 08

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$19,735 54
	\$1,641,594 54

LIABILITIES.

Losses in process of adjustment, or in suspense	\$1,008,015 00	
Losses resisted	13,500 00	
	\$1,021,515 00	
Deduct reinsurance	668,685 00	
	\$352,830 00	
Net amount of unpaid losses		\$352,830 00
Unearned premiums on outstanding risks		637,510 08
Salaries and other miscellaneous expenses due or accrued		16,000 00
Due for return premiums		20,000 00
Cash capital	\$100,000 00	
Surplus over all liabilities	515,254 46	
	615,254 46	
Surplus to policy holders		615,254 46
Total liabilities		1,641,594 54

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1906	\$83,884,398	\$472,283 52
Written during the year	632,027,276	2,823,729 37
	\$715,911,674	\$3,296,012 89
Total		
Expired and terminated	653,940,471	2,658,502 81
	\$61,971,203	\$637,510 08
In force at end of the year		
Deduct amount reinsured	33,658,494	328,970 23
	\$28,312,709	\$308,539 85
Net amount in force		

* Market value of bonds as of December 31, 1907.

BUSINESS IN MAINE.

Risks written.....	<i>Marine.</i> \$30,050 00
Premiums received.....	84 63

UNION INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1806.

WILLIAM MUIR, *President.*EDGAR R. DANNELS, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire).....	\$936,781 51	
Deduct reinsurance, abatement, rebate and return premiums.....	256,556 80	
Net premiums.....		\$680,224 71
Deposit premiums on perpetual risks.....		2,538 90
Interest on mortgage loans.....	\$1,000 00	
Interest on collateral loans.....	751 23	
Interest on bonds and dividends on stocks.....	23,385 50	
Interest on deposits.....	734 60	
Interest from all other sources.....	3 75	
Rents—including company's own occupancy.....	13,720 05	39,595 13
Profit on sale or maturity of ledger assets.....		81 15
Income from other sources.....		125 92
Total income.....		\$722,565 81
Ledger assets Dec. 31, 1906.....		870,451 63
Total.....		\$1,593,017 44

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$376,930 94
Deduct salvage \$746,95; reinsurance \$15,635.37.....	16,382 32
Net amount paid for losses.....	\$360,548 62
Adjustment and settlement of losses.....	7,106 93
Deposit premiums returned.....	1,150 04
Commissions or brokerage.....	130,411 51
Salaries and expenses of special and general agents.....	17,822 58
Salaries, fees and other charges of officers and employes.....	25,807 56
Rents—including company's own occupancy.....	3,993 76
Advertising, printing and stationery.....	7,714 60
Postage, telegrams, telephone and express.....	5,736 91
Legal expenses.....	7 50

Furniture and fixtures	\$404 75
Maps, including corrections	2,619 38
Underwriters' boards and tariff associations	5,877 01
Fire department, patrol and salvage corps expenses	3,288 57
Inspections and surveys	1,111 92
Repairs and expenses on real estate	7,536 05
Taxes on real estate	1,517 00
State taxes on premiums	14,815 21
Insurance department licenses and fees	5,165 55
Paid on account of California losses	29,500 00
Premium on securities purchased	283 96
Exchange and stock fraction	32 35
Traveling expenses	485 55
Profit and loss	33 03
Miscellaneous expenditures	5,433 00
	<hr/>
Total disbursements	\$638,403 34
	<hr/>
Balance	\$954,614 10

LEDGER ASSETS.

Book value of real estate	\$159,076 32
Mortgage loans on real estate	25,000 00
Loans secured by collateral	12,800 00
Book value of bonds and stocks, excluding interest	589,290 83
Cash in office and in bank	50,344 92
Agents balances	118,064 82
Stock fractions	37 21
	<hr/>
Total ledger assets	\$954,614 10

NON-LEDGER ASSETS.

Interest accrued on bonds	\$3,283 35	
Rents due on company's property	146 25	\$3,429 60
	<hr/>	
Perpetual insurance on building		742 50
		<hr/>
Gross assets		\$958,786 20

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned	\$37 21	
Agents balances, representing business written prior to Oct. 1, last	1,833 73	
* Book value of ledger assets over market value	66,252 55	\$68,123 49
	<hr/>	
Total admitted assets		\$890,662 71

LIABILITIES.

Losses adjusted and unpaid	\$11,029 69
Losses in process of adjustment, or in suspense	53,823 53
Losses resisted	500 00
	<hr/>
Total claims for losses	\$65,353 22
Deduct reinsurance	3,090 08
	<hr/>
Net amount of unpaid losses	\$62,263 14
Unearned premiums on outstanding risks	485,691 57
Reclaimable on perpetual fire policies	26,507 25

* Market value of bonds and stocks as of December 31, 1907.

Commissions and other charges due agents and brokers.....		\$25,949 94
Stock fractions.....		21 92
Underwriters' securities corporation.....		15,228 89
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	75,000 00	
		<hr/>
Surplus to policy holders.....		275,000 00
		<hr/>
Total liabilities.....		\$890,662 71

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$70,083,993	\$851,966 82
Written during the year.....	65,215,092	936,781 51
		<hr/>
Total.....	\$135,299,085	\$1,788,748 33
Expired and terminated.....	52,010,392	815,032 31
		<hr/>
In force at end of the year.....	\$83,288,693	\$973,716 02
Deduct amount reinsured.....	3,836,773	52,039 66
		<hr/>
Net amount in force.....	\$79,451,920	\$921,676 36
Perpetual risks not included above, \$1,045,123.00; premiums on same, \$29,452.50.		<u>44</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$895,218 00
Premiums received.....	13,485 63
Losses paid.....	13,369 53
Losses incurred.....	12,262 57

UNITED FIREMEN'S INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1861.

ROBERT B. BEATH, *President.*HENRY A. KNABE, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Gross premiums (Fire).....	\$800,758 10
Deduct reinsurance, abatement, rebate and return premiums.....	142,586 18
	<hr/>
Net premiums.....	\$658,171 92
Deposit premiums on perpetual risks.....	42,324 08

Interest on mortgage loans.....	\$15,381 60	
Interest on collateral loans.....	10,161 25	
Interest on bonds and dividends on stocks.....	48,707 76	
Interest on deposits.....	840 32	
Interest from all other sources.....	14 50	
Rents.....	5,373 63	80,479 06
<hr/>		
Profit on sale or maturity of ledger assets.....		109 15
Profit and loss.....		40 79
<hr/>		
Total income.....		\$781,125 00
Ledger assets Dec. 31, 1906.....		\$1,894,852 83
<hr/>		
Total.....		\$2,675,977 83

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$348,028 37	
Deduct salvage \$1,158.74; reinsurance \$61,917.31.....	63,076 05	
<hr/>		
Net amount paid for losses.....		\$284,952 32
Adjustment and settlement of losses.....		4,358 26
Deposit premiums returned.....		34,429 06
Interest or dividends to stockholders.....		40,000 00
Commissions or brokerage.....		159,276 53
Miscellaneous expenses of local agencies.....		8,147 99
Salaries and expenses of special and general agents.....		13,600 58
Salaries, fees and other charges of officers and employes.....		29,695 86
Advertising, printing and stationery.....		6,965 73
Postage, telegrams, telephone and express.....		2,449 04
Legal expenses.....		347 99
Furniture and fixtures.....		375 00
Maps, including corrections.....		2,773 90
Underwriters' boards and tariff associations.....		3,722 11
Fire department, patrol and salvage corps expenses.....		4,716 87
Inspections and surveys.....		1,339 37
Repairs and expenses on real estate.....		4,870 47
Taxes on real estate.....		2,374 42
State taxes on premiums.....		10,071 30
Insurance department licenses and fees.....		2,534 00
All other licenses, fees and taxes.....		2,498 09
Loss on sale or maturity of ledger assets.....		1,521 84
Traveling expenses.....		622 55
Profit and loss.....		203 37
Miscellaneous expenditures.....		3,318 84
<hr/>		
Total disbursements.....		\$625,165 49
Balance.....		\$2,050,812 34

LEDGER ASSETS.

Book value of real estate.....	\$153,618 30
Mortgage loans on real estate.....	298,332 00
Loans secured by collateral.....	194,000 00
Book value of bonds and stocks, excluding interest.....	1,225,947 00
Cash in office and in bank.....	91,926 16
Agents balances.....	84,011 87
Perpetual deposits in course of collection.....	2,877 01
Philadelphia Underwriters deposit.....	100 00
<hr/>	
Total ledger assets.....	\$2,050,812 34

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,096 32	
Interest accrued on collateral loans.....	1,776 58	
Interest accrued on other assets.....	79 91	\$5,952 81

Gross assets \$2,056,765 15

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$769 65	
* Book value of ledger assets over market value.....	60,576 30	\$61,345 95

Total admitted assets..... \$1,995,419 20

LIABILITIES.

Losses adjusted and unpaid.....	\$19,489 93	
Losses in process of adjustment, or in suspense.....	27,618 93	
Losses resisted.....	700 00	

Total claims for losses.....	\$47,808 86	
Deduct reinsurance.....	2,630 74	

Net amount of unpaid losses.....		\$45,178 12
Unearned premiums on outstanding risks.....		552,375 44
Reclaimable on perpetual fire policies.....		906,444 45
Salaries and other miscellaneous expenses due or accrued.....		959 07
State, county and municipal taxes due or accrued.....		2,000 00
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	88,462 12	

Surplus to policy holders..... 488,462 12

Total liabilities..... \$1,995,419 20

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$91,024,649	\$1,022,295 82
Written during the year.....	64,830,215	800,758 10
Total.....	\$155,854,864	\$1,823,053 92
Expired and terminated.....	55,613,240	707,557 42

In force at end of the year.....	\$100,241,624	\$1,115,496 50
Deduct amount reinsured.....	6,112,749	82,787 41

Net amount in force..... \$94,128,875 \$1,032,709 09

Perpetual risks not included above, \$44,259,534.00; premiums on same, \$1,004,423.92.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$6,330 52

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,320,801 00
Premiums received.....	22,815 36
Losses paid.....	15,119 00
Losses incurred.....	13,902 00

* Market value of bonds and stocks as of December 31, 1907.

WESTCHESTER FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1870.

GEORGE R. CRAWFORD, *President.*JOHN H. KELLY, *Secretary.*

Cash Capital, \$300,000.

INCOME.

Gross premiums (Fire).....	\$3,307,000 65	
Deduct reinsurance, abatement, rebate and return premiums.....	821,042 23	
Net premiums.....		\$2,485,958 42
Interest on mortgage loans.....	\$18,490 83	
Interest on bonds and dividends on stocks.....	122,733 44	
Interest on deposits.....	878 52	
Rents.....	122 75	142,225 54
Profit on sale or maturity of ledger assets.....		2,885 53
Total income.....		\$2,631,069 49
Ledger assets Dec. 31, 1906.....		3,673,486 74
Total.....		\$6,304,556 23

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,444,355 71	
Deduct salvage \$11,078.75; reinsurance \$165,756.67 ..	176,835 42	
Net amount paid for losses.....		\$1,267,520 29
Adjustment and settlement of losses.....	14,581 35	
Interest or dividends to stockholders.....	90,000 00	
Commissions or brokerage.....	489,304 53	
Miscellaneous expenses of local agencies.....	2,859 50	
Salaries and expenses of special and general agents.....	162,122 87	
Salaries, fees and other charges of officers and employes.....	108,257 46	
Rents.....	19,482 04	
Advertising, printing and stationery.....	26,366 80	
Postage, telegrams, telephone and express.....	19,740 39	
Legal expenses.....	4,414 78	
Furniture and fixtures.....	524 02	
Maps, including corrections.....	10,168 72	
Underwriters' boards and tariff associations.....	29,358 10	
Fire department, patrol and salvage corps expenses.....	6,387 62	
Inspections and surveys.....	7,225 10	
Repairs and expenses on real estate.....	482 62	
Taxes on real estate.....	688 28	
State taxes on premiums.....	41,562 98	
Insurance department licenses and fees.....	8,415 38	
All other licenses fees and taxes.....	10,009 41	

Collection and exchange.....	\$2,117 08	
Total disbursements.....	\$2,321,589 32	
Balance.....	\$3,982,966 91	

LEDGER ASSETS.

Book value of real estate.....	\$8,716 25	
Mortgage loans on real estate.....	267,650 00	
Book value of bonds and stocks, excluding interest.....	3,049,503 50	
Cash in office and in bank.....	208,240 89	
Agents balances.....	448,856 27	
Total ledger assets.....	\$3,982,966 91	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,176 02	
Interest due on bonds.....	1,475 00	\$3,651 02
Gross assets.....		\$3,986,617 93

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$26,875 50	
* Book value of ledger assets over market value.....	334,653 50	\$361,529 00
Total admitted assets.....		\$3,625,088 93

LIABILITIES.

Losses adjusted and unpaid.....	\$65,097 50	
Losses in process of adjustment, or in suspense.....	130,134 87	
Losses resisted.....	12,000 00	
Total claims for losses.....	\$207,232 37	
Deduct reinsurance.....	21,499 02	
Net amount of unpaid losses.....	\$185,732 45	
Unearned premiums on outstanding risks.....	2,201,896 25	
Salaries and other miscellaneous expenses due or accrued.....	5,000 00	
Commissions and other charges due agents and brokers.....	5,000 00	
Due for reinsurance.....	20,000 00	
Cash capital.....	\$300,000 00	
Surplus over all liabilities.....	907,460 23	
Surplus to policy holders.....	1,207,460 23	
Total liabilities.....	\$3,625,088 93	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$446,717,552	\$4,503,166 65
Written during the year.....	283,797,488	3,307,000 65
Total.....	\$730,515,040	\$7,810,167 30
Expired and terminated.....	286,931,834	3,144,508 25
In force at end of the year.....	\$443,583,206	\$4,665,659 05
Deduct amount reinsured.....	41,000,774	422,209 40
Net amount in force.....	\$402,582,432	\$4,243,449 65

* Market value of bonds and stocks as of December 31, 1907.

SPECIAL DEPOSITS.

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.....	\$16,000 00	\$24,322 83
Oregon.....	50,000 00	21,098 25
Georgia.....	10,000 00	29,224 01
New Mexico.....	10,000 00	2,065 00

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,432,877 00
Premiums received.....	21,948 42
Losses paid.....	10,701 35
Losses incurred.....	11,206 06

WILLIAMSBURGH CITY FIRE INSURANCE
COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, \$250,000.

INCOME.

Gross premiums (Fire).....	\$1,834,668 30	
Deduct reinsurance, abatement, rebate and return premiums.....	358,485 43	
Net premiums.....		\$1,476,182 87
Interest on mortgage loans.....	\$22,412 92	
Interest on collateral loans.....	2,644 72	
Interest on bonds and dividends on stocks.....	51,522 66	
Interest on deposits.....	1,910 29	
Interest from all other sources.....	9 40	
Rents—including company's own occupancy.....	7,635 41	86,135 40
Profit on sale or maturity of ledger assets.....		17 50
Total income.....		\$1,562,335 77
Ledger assets Dec. 31, 1906.....		2,435,012 34
Total.....		\$3,997,348 11

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$735,052 23	
Deduct salvage \$6,647.08; reinsurance \$106,126.70....	112,773 78	
<hr/>		
Net amount paid for losses.....	\$622,278 45	
Adjustment and settlement of losses.....	16,023 21	
Interest or dividends to stockholders.....	50,000 00	
Commissions or brokerage.....	352,879 08	
Miscellaneous expenses of local agencies.....	26,586 62	
Salaries and expenses of special and general agents.....	35,582 15	
Salaries, fees and other charges of officers and employes.....	111,659 02	
Rents—including company's own occupancy.....	24,441 64	
Advertising, printing and stationery.....	19,551 01	
Postage, telegrams, telephone and express.....	6,176 08	
Legal expenses.....	35,000 00	
Furniture and fixtures.....	2,834 42	
Maps, including corrections.....	10,237 18	
Underwriters' boards and tariff associations.....	8,999 80	
Fire department, patrol and salvage corps expenses.....	2,836 21	
Inspections and surveys.....	1,273 00	
Repairs and expenses on real estate.....	2,166 53	
Taxes on real estate.....	1,070 37	
State taxes on premiums.....	18,832 48	
Insurance department licenses and fees.....	8,473 25	
Loss on sale or maturity of ledger assets.....	64,685 59	
<hr/>		
Total disbursements.....	\$1,421,586 09	
Balance.....	\$2,575,762 02	

LEDGER ASSETS.

Book value of real estate.....	\$108,929 76	
Mortgage loans on real estate.....	584,600 00	
Loans secured by collateral.....	29,500 00	
Book value of bonds and stocks, excluding interest.....	1,507,231 49	
Cash in office and in bank.....	121,446 58	
Agents balances.....	224,024 19	
<hr/>		
Total ledger assets.....	\$2,575,762 02	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,341 65	
Interest due and accrued on bonds.....	7,327 50	
Interest accrued on collateral loans.....	134 37	
Interest due and accrued on other assets.....	6,213 94	\$16,017 46
<hr/>		
Due from other companies for reinsurance.....		780 10
<hr/>		
Gross assets.....		\$2,592,559 58

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$2,804 97	
* Book value of ledger assets over market value.....	443,136 49	\$445,941 46
<hr/>		
Total admitted assets.....		\$2,146,618 12

* Market value of bonds and stocks as of December 31, 1907.

LIABILITIES.

Losses adjusted and unpaid.....	\$4,775 73	
Losses in process of adjustment, or in suspense.....	80,774 76	
Losses resisted.....	142,746 50	
	<hr/>	
Total claims for losses.....	\$228,297 99	
Deduct reinsurance.....	65,009 10	
	<hr/>	
Net amount of unpaid losses.....		\$163,287 89
Unearned premiums on outstanding risks.....		1,260,278 25
Salaries and other miscellaneous expenses due or accrued.....		1,128 17
State, county and municipal taxes due or accrued.....		9,403 80
Due for reinsurance.....		6,823 83
Cash capital.....	\$250,000 00	
Surplus over all liabilities.....	455,686 18	
	<hr/>	
Surplus to policy holders.....		705,686 18
	<hr/>	
Total liabilities.....		\$2,146,608 12

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$223,617,968	\$2,235,603 78
Written during the year.....	165,503,951	1,834,668 30
	<hr/>	<hr/>
Total.....	\$389,121,919	\$4,070,272 08
Expired and terminated.....	142,191,767	1,494,254 48
	<hr/>	<hr/>
In force at end of the year.....	\$246,930,152	\$2,576,017 60
Deduct amount reinsured.....	18,126,717	192,833 16
	<hr/>	<hr/>
Net amount in force.....	\$228,803,435	\$2,383,184 44

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$36,512 32
Virginia.....	13,500 00	18,511 20

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$743,085 00
Premiums received.....	11,618 47
Losses paid.....	8,548 94
Losses incurred.....	8,562 52

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, 1907.

HOLYOKE MUTUAL FIRE INSURANCE COMPANY,

SALEM, MASS.

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

CHARLES H. PRICE, *President.*

LOUIS O. JOHNSON, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Gross premiums (Fire).....	\$202,768 83	
Deduct reinsurance, abatement, rebate and return premiums.....	16,091 88	
Net premiums.....		\$186,676 95
Extra premiums.....		1,036 73
Interest on mortgage loans.....	\$2,095 00	
Interest on bonds and dividends on stocks.....	38,197 68	
Interest on deposits.....	381 75	
Interest from all other sources.....	6 74	
Rents—including company's own occupancy.....	5,040 00	45,721 17
Profit on sale or maturity of ledger assets.....		1,395 00
Discount on securities purchased.....		1,537 50
Dividends on expired reinsurance policies.....		2,191 89
Income from other sources.....		1 37
Total income.....		\$238,560 61
Ledger assets Dec. 31, 1906.....		928,480 88
Total.....		\$1,167,041 49

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$40,957 38	
Deduct reinsurance.....	1,031 15	
Net amount paid for losses.....		\$39,926 23
Interest or dividends to stockholders.....		7,000 00
Commissions or brokerage.....		28,820 37
Salaries, fees and other charges of officers and employes.....		21,271 67
Rents—including company's own occupancy.....		1,500 00
Repairs and expenses on real estate.....		2,012 10
Taxes on real estate.....		635 31
State taxes on premiums.....		2,608 42
Insurance department licenses and fees.....		
Loss on sale or maturity of ledger assets.....		100 00
Dividends to policy holders.....		69,871 52
Premium on securities purchased.....		1,594 30
Miscellaneous expenditures.....		7,830 58
Total disbursements.....		\$183,170 50
Balance.....		\$983,870 99

LEDGER ASSETS.

Book value of real estate.....		\$45,000 00
Mortgage loans on real estate.....		32,000 00
Book value of bonds and stocks, excluding interest.....		\$68,464 00
Cash in office and in bank.....		14,419 52
Agents balances.....		23,987 47
		<hr/>
Total ledger assets.....		\$983,870 99

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$370 86	
Interest accrued on bonds.....	10,424 55	
Interest accrued on other assets.....	25 00	
Rents accrued on company's property.....	745 00	\$11,565 41
		<hr/>
Market value of real estate over book value.....		1,545 00
* Market value of bonds and stocks over book value.....		15,599 11
Commission on unpaid return premiums.....		110 59
		<hr/>
Total admitted assets.....		\$1,012,691 10

LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$814 60
Unearned premiums on outstanding risks.....		326,426 45
Dividends remaining unpaid.....		13,563 55
Due for return premiums.....		953 56
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	570,932 94	
		<hr/>
Surplus to policy holders.....		670,932 94
		<hr/>
Total liabilities.....		\$1,012,691 10

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$42,151,937	\$618,694 92
Written during the year.....	13,892,680	202,768 83
	<hr/>	<hr/>
Total.....	\$56,044,617	\$821,463 75
Expired and terminated.....	12,023,629	175,897 88
	<hr/>	<hr/>
In force at end of the year.....	\$44,020,988	\$645,565 87
Deduct amount reinsured.....	1,256,651	20,011 88
	<hr/>	<hr/>
Net amount in force.....	\$42,764,337	\$625,553 99

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,791,910 00
Premiums received.....	24,891 23
Losses paid.....	5,696 70
Losses incurred.....	5,682 70

* Market value of bonds and stocks as of December 31, 1907.

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).....	\$209,029 95	
Deduct reinsurance, abatement, rebate and return premiums.....	13,025 99	
	<hr/>	
Net premiums.....		\$196,003 96
Interest on mortgage loans.....	\$1,895 83	
Interest on collateral loans.....	374 66	
Interest on bonds and dividends on stocks.....	22,839 78	
Interest on deposits.....	129 74	
Rents—including company's own occupancy.....	1,492 00	26,732 01
	<hr/>	
Reinsurance dividends.....		1,094 02
Extra premiums.....		1,270 34
		<hr/>
Total income.....		\$225,100 33
Ledger assets Dec. 31, 1906.....		666,852 00
		<hr/>
Total.....		\$891,952 33

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$57,714 55	
Deduct salvage \$66.53; reinsurance \$2,685.70.....	2,752 23	
	<hr/>	
Net amount paid for losses.....		\$54,962 32
Adjustment and settlement of losses.....		1,008 58
Dividends to policy holders.....		87,509 55
Commissions or brokerage.....		29,197 74
Miscellaneous expenses of local agencies.....		345 65
Salaries, fees and other charges of officers and employes.....		15,478 18
Rents—including company's own occupancy.....		500 00
Advertising, printing and stationery.....		2,622 59
Postage, telegrams, telephone and express.....		826 07
Legal expenses.....		702 55
Furniture and fixtures.....		73 35
Maps, including corrections.....		704 58
Underwriters' boards and tariff associations.....		477 14
Fire department, patrol and salvage corps expenses.....		235 51
Inspections and surveys.....		1,817 99
Repairs and expenses on real estate.....		130 50
Taxes on real estate.....		482 61
State taxes on premiums.....		1,983 23
Insurance department licenses and fees.....		237 27
Loss on sale or maturity of ledger assets.....		45 81
Agency expenses.....		667 34
Miscellaneous expenditures.....		1,357 76
		<hr/>
Total disbursements.....		\$201,366 32
		<hr/>
Balance.....		\$690,586 01

LEDGER ASSETS.

Book value of real estate.....		\$25,297 80
Mortgage loans on real estate.....		40,300 00
Loans secured by collateral.....		6,900 00
Book value of bonds and stocks, excluding interest.....		576,316 64
Cash in office and in bank.....		13,918 13
Agents balances.....		27,853 44
Total ledger assets.....		\$690,586 01

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$849 82	
Interest accrued on bonds.....	6,735 82	
Interest accrued on collateral loans.....	81 92	
Rents due and accrued on company's property.....	535 00	\$8,202 56
Market value of real estate over book value.....		18,577 74
Unlisted assets.....		1,000 00
Claims due from Boston and Lowell R. R.....		1,500 00
Gross assets.....		\$719,866 31

DEDUCT ASSETS NOT ADMITTED.

* Book value of bonds and stocks over market value.....		\$21,962 64
Total admitted assets.....		\$697,903 67

LIABILITIES.

Losses resisted.....		\$500 00
Unearned premiums on outstanding risks.....		352,375 74
Dividends remaining unpaid.....		10,661 79
Surplus to policy holders.....		334,366 14
Total liabilities.....		\$697,903 67

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$45,284,140	\$674,406 21
Written during the year.....	13,881,222	209,029 95
Total.....	\$59,165,362	\$883,436 16
Expired and terminated.....	12,736,888	192,025 51
In force at end of the year.....	\$46,428,474	\$691,410 65
Deduct amount reinsured.....	753,225	11,225 70
Net amount in force.....	\$45,675,249	\$680,184 95

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$605,643 00
Premiums received.....	9,420 62
Losses paid.....	6,563 61
Losses incurred.....	6,563 61

* Market value of bonds and stocks as of December 31, 1907.

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)	\$85,251 59	
Deduct reinsurance, abatement, rebate and return premiums	6,337 71	
	<hr/>	
Net premiums		\$78,913 88
Interest on mortgage loans	\$3,086 38	
Interest on bonds and dividends on stocks	23,098 83	
Interest on deposits	1,620 47	27,805 68
	<hr/>	
Additional premium		481 37
		<hr/>
Total income		\$107,200 93
Ledger assets Dec. 31, 1906		571,576 11
		<hr/>
Total		\$678,777 04

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$20,312 68	
Deduct salvage \$32.69; reinsurance \$961.11	993 80	
	<hr/>	
Net amount paid for losses		\$19,318 88
Adjustment and settlement of losses		373 18
Dividends to policy holders		23,970 96
Commissions or brokerage		10,147 82
Salaries, fees and other charges of officers and employes		10,715 00
Rents		1,436 00
Advertising, printing and stationery		1,147 55
Postage, telegrams, telephone and express		372 71
Furniture and fixtures		389 99
Maps, including corrections		20 00
Underwriters' boards and tariff associations		40 22
Fire department, patrol and salvage corps expenses		213 10
State taxes on premiums		1,789 93
Insurance department licenses and fees		343 00
All other licenses, fees and taxes		168 30
Miscellaneous expenditures		502 11
		<hr/>
Total disbursements		\$70,948 75
		<hr/>
Balance		\$607,828 29

LEDGER ASSETS.

Mortgage loans on real estate	\$57,950 00
Book value of bonds and stocks, excluding interest	505,702 36
Cash in office and in bank	35,583 67
Agents balances	8,592 26
	<hr/>
Total ledger assets	\$607,828 29

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$135 00	
Interest accrued on bonds.....	315 00	
Interest accrued on other assets.....	402 26	\$852 26
		<hr/>
Gross assets.....		\$608,680 55

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$436 29	
* Book value of ledger assets over market value.....	19,062 36	\$19,498 65
		<hr/>
Total admitted assets.....		\$589,181 90

LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$710 50
Unearned premiums on outstanding risks.....		169,231 26
Dividends remaining unpaid.....		3,776 09
State, county and municipal taxes due or accrued.....		1,321 05
Surplus to policy holders.....		414,143 00
		<hr/>
Total liabilities.....		\$589,181 90

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$30,822,614	\$333,313 86
Written during the year.....	7,864,874	85,251 59
		<hr/>
Total.....	\$38,687,488	\$418,565 45
Expired and terminated.....	7,700,780	81,918 36
		<hr/>
In force at end of the year.....	\$30,986,708	\$336,647 09
Deduct amount reinsured.....	321,233	4,213 21
		<hr/>
Net amount in force.....	\$30,665,475	\$332,433 88

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$293,725 00
Premiums received.....	2,875 41
Losses paid.....	589 86
Losses incurred.....	589 86

* Market value of bonds and stocks as of December 31, 1907.

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).....	\$158,423 62	
Deduct reinsurance, abatement, rebate and return premiums.....	2,991 49	
	<hr/>	
Net premiums.....		\$155,432 13
Interest on mortgage loans.....	\$3,749 26	
Interest on collateral loans.....	14,169 06	
Interest on bonds and dividends on stocks.....	14,321 25	
Interest on deposits.....	727 92	
Interest from all other sources.....	2,168 41	
Rents.....	813 66	35,949 56
	<hr/>	
Profit on sale or maturity of ledger assets.....		1,032 00
Extra premiums.....		1,044 75
Income from other sources.....		100 00
		<hr/>
Total income.....		\$193,558 44
Ledger assets Dec. 31, 1906.....		721,741 75
		<hr/>
Total.....		\$915,300 19

DISBURSEMENTS.

Amount paid for losses (Fire).....	\$40,626 86
Dividends to policy holders.....	65,937 72
Commissions or brokerage.....	24,342 31
Salaries, fees and other charges of officers and employes.....	17,451 07
Advertising, printing and stationery.....	3,875 15
Postage, telegrams, telephone and express	} 6,338 06
Legal expenses	
Furniture and fixtures	} 259 92
Underwriters' boards and tariff associations	
Fire department, patrol and salvage corps expenses	592 03
Taxes on real estate.....	2,012 54
State taxes on premiums.....	450 00
Insurance department licenses and fees.....	<hr/>
Total disbursements.....	\$161,885 66
Balance.....	<hr/> \$753,414 53

LEDGER ASSETS.

Book value of real estate.....	\$20,433 30
Mortgage loans on real estate.....	85,050 00
Loans secured by collateral.....	188,700 00
Book value of bonds and stocks, excluding interest.....	429,243 36
Cash in office and in bank.....	14,940 84
Agents balances.....	15,047 03
	<hr/>
Total ledger assets.....	\$753,414 53

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$822 47	
Interest due and accrued on bonds.....	1,038 00	
Interest accrued on collateral loans.....	1,185 51	
Interest due and accrued on other assets.....	551 15	
Rents due and accrued on company's property.....	311 00	\$3,908 13
<hr/>		
Market value of real estate over book value.....		6,566 70
* Market value of bonds and stocks over book value.....		27,260 64
<hr/>		
Total admitted assets.....		\$791,150 00

LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$100 00
Unearned premiums on outstanding risks.....		256,241 39
Dividends remaining unpaid.....		3,650 00
Salaries and other miscellaneous expenses due or accrued.....		300 00
Surplus to policy holders.....		530,858 61
<hr/>		
Total liabilities.....		\$791,150 00

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$33,441,029	\$497,821 04
Written during the year.....	10,412,027	158,423 62
<hr/>		
Total.....	\$43,853,056	\$656,244 66
Expired and terminated.....	9,922,120	149,941 99
<hr/>		
In force at end of the year.....	\$33,930,936	\$506,302 67

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,261,305 00
Premiums received.....	20,069 81
Losses paid.....	2,981 53
Losses incurred.....	2,981 53

* Market value of bonds and stocks as of December 31, 1907.

TRADERS AND MECHANICS INSURANCE
COMPANY,

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

CHARLES C. HUTCHINSON, *President.*

E. M. TUCKE, *Secretary.*

INCOME.

Gross premiums (Fire).....	\$208,160 45	
Deduct reinsurance, abatement, rebate and return premiums.....	13,755 94	
	<hr/>	
Net premiums.....		\$194,404 51
Extra premiums.....		1,076 62
Interest on mortgage loans.....	\$2,549 74	
Interest on collateral loans.....	518 15	
Interest on bonds and dividends on stocks.....	24,777 51	
Rents.....	1,544 40	29,389 80
	<hr/>	
Increase in book value of ledger assets.....		237 50
Reinsurance commissions.....		723 75
Dividends and return premiums on reinsurance.....		793 31
		<hr/>
Total income.....		\$226,625 49
Ledger assets Dec. 31, 1906.....		644,469 03
		<hr/>
Total.....		\$871,094 52

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$60,701 97	
Deduct reinsurance.....	679 75	
	<hr/>	
Net amount paid for losses.....		\$60,022 22
Adjustment and settlement of losses.....		866 82
Dividends to policy holders.....		88,280 74
Commissions or brokerage.....		33,443 44
Salaries and expenses of special and general agents.....		14,814 23
Salaries, fees and other charges of officers and employes.....		1,702 00
Postage, telegrams, telephone and express.....		817 34
Maps, including corrections.....		762 28
Repairs and expenses on real estate.....		336 77
Taxes on real estate.....		296 35
State taxes on premiums.....		2,335 95
Profit and loss.....		12 84
Miscellaneous expenditures.....		9,105 26
		<hr/>
Total disbursements.....		\$212,796 24
		<hr/>
Balance.....		\$658,298 28

LEDGER ASSETS.

Book value of real estate.....		\$12,000 00
Mortgage loans on real estate.....		57,085 60
Loans secured by collateral.....		23,501 00
Book value of bonds and stocks, excluding interest.....		526,500 00
Cash in office and in bank.....		26,145 72
Agents balances.....		13,065 96
Total ledger assets.....		<u>\$658,298 28</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,728 83	
Interest accrued on bonds.....	1,770 00	
Interest accrued on collateral loans.....	229 42	\$4,728 25
Market value of real estate over book value.....		3,000 00
* Market value of bonds and stocks over book value.....		13,444 50
Gross assets.....		<u>\$679,471 03</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....		\$556 42
Total admitted assets.....		<u>\$678,914 61</u>

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$231 75	
Losses resisted.....	500 00	
Amount of unpaid losses.....		\$731 75
Unearned premiums on outstanding risks.....		346,860 02
Reclaimable on perpetual fire policies.....		4,304 41
Surplus to policy holders.....		327,018 43
Total liabilities.....		<u>\$678,914 61</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$44,320,379	\$675,642 54
Written during the year.....	13,573,909	208,160 45
Total.....	<u>\$57,894,288</u>	<u>\$883,802 99</u>
Expired and terminated.....	12,697,409	192,600 31
In force at end of the year.....	\$45,196,879	\$691,202 68
Deduct amount reinsured.....	758,393	12,569 00
Net amount in force.....	<u>\$44,438,486</u>	<u>\$678,633 68</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,398,442 00
Premiums received.....	20,650 58
Losses paid.....	4,523 00
Losses incurred.....	4,523 00

* Market value of bonds and stocks as of December 31, 1907.

VERMONT MUTUAL FIRE INSURANCE COMPANY,
MONTPELIER, VT.

INCORPORATED IN 1828. COMMENCED BUSINESS IN 1828.

GEORGE O. STRATTON, *President.*

JAMES T. SABIN, *Secretary*

INCOME.

Gross premiums (Fire).....	\$67,031 63	
Deduct reinsurance, abatement, rebate and return premiums.....	14,423 35	
	<hr/>	
Net premiums.....		\$52,408 28
Interest from all sources.....	\$3,218 53	
Rents.....	508 37	3,726 90
	<hr/>	
Assessments.....		265,285 02
Policy fees.....		53,508 51
Miscellaneous expenditures.....		23 65
		<hr/>
Total income.....		\$374,952 36
Ledger assets Dec. 31, 1906.....		314,032 43
		<hr/>
Total.....		\$688,984 79

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$267,487 84	
Deduct reinsurance.....	3,767 21	
	<hr/>	
Net amount paid for losses.....		\$263,720 63
Adjustment and settlement of losses.....		2,412 53
Commissions or brokerage.....		34,734 88
Salaries, fees and other charges of officers and employes.....		21,448 70
Advertising, printing and stationery.....		3,644 56
Postage, telegrams, telephone and express.....		2,988 20
Taxes on real estate.....		330 00
State taxes on premiums.....		6,969 16
Miscellaneous expenditures.....		2,470 69
		<hr/>
Total disbursements.....		\$338,719 35
Balance.....		\$350,265 44

LEDGER ASSETS.

Book value of real estate.....	\$50,000 00
Cash in office and in bank.....	155,825 20
Agents balances.....	144,440 24
	<hr/>
Total ledger assets.....	\$350,265 44

LIABILITIES.

Losses adjusted and unpaid.....	\$9,220 00	
Losses in process of adjustment, or in suspense.....	6,072 53	
Losses resisted.....	5,500 00	
		<hr/>
Amount of unpaid losses.....		\$20,792 53
Unearned premiums on outstanding risks.....		43,233 83
Commissions and other charges due agents and brokers.....		10,200 00
Surplus to policy holders.....		276,049 08
		<hr/>
Total liabilities.....		\$350,265 44

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$73,516 551	\$85,772 97
Written during the year.....	24,845,010	67,031 63
	<hr/>	<hr/>
Total.....	\$98,361,561	\$152,804 60
Expired and terminated.....	21,002,544	66,336 94
	<hr/>	<hr/>
In force at end of the year.....	\$77,359,017	\$86,467 66

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$903,810 00
Premiums received.....	9,622 69
Losses paid.....	9,687 60
Losses incurred.....	9,687 60

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, 1907.

AACHEN AND MUNICH FIRE INSURANCE COMPANY,

AIX-LA-CHAPELLE, GERMANY.

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

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

Statutory Deposit, \$200,000.

INCOME.

Gross premiums (Fire).....	\$1,328,600 79	
Deduct reinsurance, abatement, rebate and return premiums.....	333,507 37	
	
Net premiums.....		\$995,093 42
Interest on bonds.....	\$50,600 00	
Interest on deposits.....	6,493 27	
Interest from all other sources.....	150 29	57,243 56
	
Received from home office.....		36,874 21
	
Total income.....		\$1,089,211 19
Ledger assets Dec. 31, 1906.....		1,783,301 02
	
Total.....		\$2,872,512 21

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$623,674 20	
Deduct salvage \$3,554.88; reinsurance \$98,832.61.....	102,357 49	
	
Net amount paid for losses.....		\$521,286 71
Adjustment and settlement of losses.....		25,993 84
Commissions or brokerage.....		224,492 93
Miscellaneous expenses of local agencies.....		2,156 41
Salaries and expenses of special and general agents.....		33,956 51
Salaries, fees and other charges of officers and employes.....		60,842 39
Rents.....		9,070 08
Advertising, printing and stationery.....		8,333 41
Postage, telegrams, telephone and express.....		9,561 95
Legal expenses.....		205 52
Furniture and fixtures.....		3,286 85
Maps, including corrections.....		3,313 01
Underwriters' boards and tariff associations.....		13,286 44
Fire department, patrol and salvage corps expenses.....		10,789 91
Inspections and surveys.....		3,184 07
State taxes on premiums.....		12,787 35
Insurance department licenses and fees.....		5,858 03
All other licenses, fees and taxes.....		1,963 54

AACHEN AND MUNICH FIRE INSURANCE COMPANY. 289

Remitted to home office.....	\$3,224 78
Miscellaneous expenditures.....	2,961 42
Total disbursements.....	<u>\$959,555 15</u>
Balance.....	\$1,912,957 06

LEDGER ASSETS.

Book value of bonds excluding interest.....	\$1,620,457 80
Cash in office and in bank.....	159,050 33
Agents balances.....	131,975 88
Bills receivable taken for fire risks.....	1,473 00
Total ledger assets.....	<u>\$1,912,957 06</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$18,955 84
Gross assets.....	<u>\$1,931,912 90</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$7,093 69	
Bills receivable, past due, taken for marine, inland, and fire risks.....	1,473 00	•
* Book value of ledger assets over market value.....	145,175 30	\$153,654 98
Total admitted assets.....		<u>\$1,778,257 92</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$10,870 55
Losses in process of adjustment, or in suspense.....	65,419 73
Losses resisted.....	9,840 00
Total claims for losses.....	<u>\$86,130 28</u>
Deduct reinsurance.....	4,281 77
Net amount of unpaid losses.....	\$81,848 51
Unearned premiums on outstanding risks.....	839,154 90
Commissions and other charges due agents and brokers.....	1,090 00
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	656,164 51
Surplus to policy holders.....	<u>856,164 51</u>
Total liabilities.....	<u>\$1,778,257 92</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$138,073,748	\$1,673,524 23
Written during the year.....	109,730,500	1,328,600 79
Total.....	<u>\$247,804,248</u>	<u>\$3,002,125 02</u>
Expired and terminated.....	101,610,748	1,295,045 89
In force at end of the year.....	\$146,193,500	\$1,707,079 13
Deduct amount reinsured.....	10,118,845	116,769 09
Net amount in force.....	<u>\$136,074,655</u>	<u>\$1,590,310 04</u>

* Market value of bonds as of December 31, 1907.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000 00	\$13,594 95
New Mexico.....	10,000 00	3,184 75

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$406,216 00
Premiums received.....	6,756 11
Losses paid.....	6,834 83
Losses incurred.....	5,834 83

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).....	\$2,097,845 66	
Deduct reinsurance, abatement, rebate and return premiums.....	464,045 93	
Net premiums.....		\$1,633,799 73
Interest on bonds and dividends on stocks.....	\$56,887 97	
Interest on deposits.....	3,963 90	
Rents.....	2,445 33	63,297 20
Total income.....		\$1,697,096 93
Ledger assets Dec. 31, 1906.....		2,048,431 75
Total.....		\$3,745,528 68

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$756,269 36	
Deduct salvage \$4,744.09; reinsurance \$97,227.09.....	101,971 18	
Net amount paid for losses.....		\$654,298 18
Adjustment and settlement of losses.....		39,838 01
Commissions or brokerage.....		328,132 55
Miscellaneous expenses of local agencies.....		2,200 92
Salaries, fees and other charges of officers and employes.....		119,392 55
Rents.....		14,907 41
Advertising, printing and stationery.....		12,740 86
Postage, telegrams, telephone and express.....		13,026 61

Legal expenses.....	\$867 00
Furniture and fixtures.....	1,991 75
Maps, including corrections.....	4,451 23
Underwriters' boards and tariff associations.....	23,809 77
Inspections and surveys.....	4,281 96
Repairs and expenses on real estate.....	2,120 04
Taxes on real estate.....	798 84
State taxes on premiums.....	22,660 46
Insurance department licenses and fees.....	10,052 77
All other licenses, fees and taxes.....	7,353 70
Remitted to home office.....	224,600 03
Traveling expenses.....	25,857 36
Trustees and auditors fees.....	4,604 29
Profit and loss.....	82 50
Miscellaneous expenditures.....	8,792 62
Total disbursements.....	\$1,526,861 41
Balance.....	\$2,218,667 27

LEDGER ASSETS.

Book value of real estate.....	\$83,878 81
Book value of bonds and stocks, excluding interest.....	1,719,251 74
Cash in office and in bank.....	169,758 39
Agents balances.....	245,778 33
Total ledger assets.....	\$2,218,667 27

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$17,417 09
Market value of real estate over book value.....	1,121 19
Due from other companies for reinsurance.....	5,435 88
Gross assets.....	\$2,242,641 43

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$5,816 56	
* Book value of ledger assets over market value.....	215,601 74	\$221,418 30
Total admitted assets.....		\$2,021,223 13

LIABILITIES.

Losses adjusted and unpaid.....	\$8,949 49
Losses in process of adjustment, or in suspense.....	93,632 62
Losses resisted.....	2,100 00
Total claims for losses.....	\$104,682 11
Deduct reinsurance.....	4,839 55
Net amount of unpaid losses.....	\$99,842 56
Unearned premiums on outstanding risks.....	1,292,460 32
State, county and municipal taxes due or accrued.....	20,000 00
Due for reinsurance.....	6,244 68
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	402,675 57
Surplus to policy holders.....	602,675 57
Total liabilities.....	\$2,021,223 13

* Market value of bonds and stocks as of December 31, 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$195,077,652	\$2,403,781 43
Written during the year.....	173,441,055	2,097,845 66
Total.....	\$368,518,707	\$4,501,627 09
Expired and terminated.....	144,553,470	1,893,757 26
In force at end of the year.....	\$223,965,237	\$2,607,869 83
Deduct amount reinsured.....	17,268,801	175,081 73
Net amount in force.....	\$206,696,436	\$2,432,788 10

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$26,238 27
New Mexico.....	10,000 00	7,843 62
Oregon.....	50,000 00	14,697 30
Virginia.....	50,000 00	15,556 15

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$761,972 00
Premiums received.....	13,292 60
Losses paid.....	6,675 85
Losses incurred.....	7,714 40

BRITISH AMERICA ASSURANCE COMPANY,

TORONTO, CANADA.

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

GEORGE A. COX, *President.*

P. H. SIMS, *Secretary.*

Statutory Deposit, \$200,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$1,746,064 37	\$56,061 04	
Deduct reinsurance, abatement, rebate and return premiums.....	456,075 42	2,772 97	
Net premiums.....	\$1,289,988 95	\$53,288 07	\$1,343,277 02
Interest on bonds.....		54,049 06	
Interest on deposits.....		928 05	
Interest from all other sources.....		2,356 70	57,333 81

Received from home office.....		\$73,112 55
Profit and loss		25 34
		<hr/>
Total income.....		\$1,473,748 72
Ledger assets Dec. 31, 1906.....		1,577,803 92
		<hr/>
Total.....		\$3,051,552 64

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$932,298 51	\$173,864 50	
Deduct salvage \$6,018.66; reinsurance \$179,115.68.....	107,469 12	77,665 22	
	<hr/>	<hr/>	
Net amount paid for losses.....	\$824,829 39	\$96,199 28	\$921,028 67
Adjustment and settlement of losses.....			10,506 10
Commissions or brokerage.....			250,122 65
Salaries and expenses of special and general agents.....			77,003 47
Salaries, fees and other charges of officers and employes.....			64,798 96
Rents.....			5,345 28
Advertising, printing and stationery.....			10,397 76
Postage, telegrams, telephone and express.....			8,124 83
Legal expenses.....			1,550 89
Maps, including corrections.....			2,747 45
Underwriters' boards and tariff associations.....			13,729 37
Fire department, patrol and salvage corps expenses.....			7,331 63
Inspections and surveys.....			6,821 92
State taxes on premiums.....			34,323 08
Insurance department licenses and fees.....			8,397 22
Auditors exchange, office and traveling expenses.....			5,808 78
Miscellaneous expenditures.....			31,052 97
			<hr/>
Total disbursements.....			\$1,459,091 03
			<hr/>
Balance.....			\$1,592,461 61

LEDGER ASSETS.

Book value of bonds excluding interest.....	\$1,390,510 30
Cash in office and in bank.....	69,179 05
Agents balances.....	132,772 26
	<hr/>
Total ledger assets.....	\$1,592,461 61

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$19,697 89
	<hr/>
Gross assets.....	\$1,612,159 50

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$250 99
* Book value of bonds over market value.....	66,475 82
	<hr/>
Total admitted assets.....	\$1,545,432 69

* Market value of bonds based on an average of the year 1907.

LIABILITIES.

Losses adjusted and unpaid.....	\$14,129 58	
Losses in process of adjustment, or in suspense.....	98,034 94	
Losses resisted.....	4,463 48	
		<hr/>
Amount of unpaid losses.....		\$116,628 00
Unearned premiums on outstanding risks.....		965,516 88
State, county and municipal taxes due or accrued.....		12,423 59
Statutory deposit.....	\$200 000 00	
Surplus over all liabilities.....	250,864 22	
		<hr/>
Surplus to policy holders.....		450,864 22
		<hr/>
Total liabilities.....		\$1,545,432 69

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1906....	\$160,190,124	\$1,934,350 29	\$2,826,898	\$86,797 04
Written during the year.....	151,406,318	1,746,064 37	3,109,413	56,061 04
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	\$311,596,442	\$3,680,414 66	\$5,936,311	\$142,858 08
Expired and terminated.....	126,581,048	1,612,368 95	5,492,257	126,878 44
	<hr/>	<hr/>	<hr/>	<hr/>
In force at end of the year.....	\$185,015,394	\$2,068,045 71	\$444,054	\$15,979 64
Deduct amount reinsured.....	17,988,597	165,659 93	-	-
	<hr/>	<hr/>	<hr/>	<hr/>
Net amount in force..	\$167,026,797	\$1,902,385 78	\$444,054	\$15,979 64

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
California.....	\$110,000 00	\$22,255 68
Georgia.....	10,000 00	19,787 65
New Mexico.....	10,000 00	8,079 14
Virginia.....	26,300 00	15,345 08

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$698,297 00
Premiums received.....	12,990 88
Losses paid.....	9,669 74
Losses incurred.....	9,618 07

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).....	\$1,916,359 30	
Deduct reinsurance, abatement, rebate and return premiums.....	533,704 85	
Net premiums.....		\$1,382,654 45
Interest on bonds and dividends on stocks.....	\$47,556 80	
Rents—including company's own occupancy.....	46,272 49	93,829 29
Total income.....		\$1,476,483 74
Ledger assets Dec. 31, 1906.....		2,136,906 84
Total.....		\$3,613,390 58

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,311,005 07	
Deduct salvage \$5,252.50; reinsurance \$469,099.03.....	474,351 53	
Net amount paid for losses.....		\$836,653 54
Adjustment and settlement of losses.....		43,658 23
Commissions or brokerage.....		329,296 99
Salaries and expenses of special and general agents.....		23,317 16
Salaries, fees and other charges of officers and employes.....		92,510 98
Rents—including company's own occupancy.....		7,198 99
Advertising, printing and stationery.....		10,570 66
Postage, telegrams, telephone and express.....		13,849 64
Legal expenses.....		866 94
Furniture and fixtures.....		1,127 01
Maps, including corrections.....		5,313 70
Underwriters' boards and tariff associations.....		14,558 41
Fire department, patrol and salvage corps expenses.....		4,524 11
Inspections and surveys.....		3,399 64
Repairs and expenses on real estate.....		17,612 97
Taxes on real estate.....		5,575 85
State taxes on premiums.....		21,262 95
Insurance department licenses and fees.....		5,156 00
All other licenses, fees and taxes.....		7,734 09
Loss on sale or maturity of ledger assets.....		21,311 26
Remitted to home office.....		237,474 73
Miscellaneous expenditures.....		2,668 21
Total disbursements.....		\$1,705,642 06
Balance.....		\$1,907,748 52

LEDGER ASSETS.

Book value of real estate.....	\$437,299 64
Book value of bonds and stocks, excluding interest.....	1,204,418 23
Cash in office and in bank.....	130,439 21
Agents balances.....	133,483 10
Bills receivable taken for fire risks.....	657 42
Due from other companies for reinsurance.....	1,450 92
Total ledger assets.....	\$1,907,748 52

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$7,695 81
Market value of real estate over book value.....	87,700 36
Gross assets.....	\$2,003,144 69

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$8,289 17	
Bills receivable, past due, taken for marine, inland and fire risks.....	600 60	
Due from other companies for reinsurance.....	557 20	
* Book value of ledger assets over market value.....	135,668 23	\$145,115 20
Total admitted assets.....		\$1,858,029 49

LIABILITIES.

Losses adjusted and unpaid.....	\$56,443 76
Losses in process of adjustment, or in suspense.....	107,330 53
Losses resisted.....	16,301 93
Total claims for losses.....	\$180,076 22
Deduct reinsurance.....	21,202 85
Net amount of unpaid losses.....	\$158,873 37
Unearned premiums on outstanding risks.....	1,198,697 00
Due for reinsurance.....	17,088 96
Reserve for contingencies.....	10,000 00
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	273,370 16
Surplus to policy holders.....	473,370 16
Total liabilities.....	\$1,858,029 49

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$222,923,105	\$2,496,523 05
Written during the year.....	159,049,170	1,916,359 30
Total.....	\$381,972,275	\$4,412,882 35
Expired and terminated.....	154,182,053	1,851,984 58
In force at end of the year.....	\$227,790,222	\$2,560,897 77
Deduct amount reinsured.....	23,505,467	272,500 67
Net amount in force.....	\$204,284,755	\$2,288,397 10

* Market value of bonds and stocks as of December 31, 1907.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000 00	\$17,627 22
Georgia.....	10,000 00	11,418 75
Virginia.....	25,000 00	18,042 18

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,035,842 00
Premiums received.....	17,944 14
Losses paid.....	13,530 42
Losses incurred.....	14,538 35

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.....	\$4,829,074 37	\$328,749 30	
Deduct reinsurance, abatement, rebate and return premiums.....	1,467,705 30	39,899 05	
Net premiums.....	\$3,361,369 07	\$288,850 25	\$3,650,219 32
Interest on mortgage loans.....		1,365 00	
Interest on bonds and dividends on stocks.....		173,865 61	
Interest on deposits.....		2,626 15	
Rents—including company's own occupancy.....		65,264 24	243,121 00
Increase in book value of ledger assets.....			7,113 43
Total income.....			\$3,900,453 75
Ledger assets Dec. 31, 1906.....			6,996,537 16
Total.....			\$10,896,990 91

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>
Gross amount paid for losses.....	\$2,129,014 43	\$175,105 60
Deduct salvage \$30,446.26; reinsurance \$286,791.50.....	277,822 17	39,415 59

Net amount paid for losses	\$1,851,192 26	\$135,690 01	\$1,986,882 27
Adjustment and settlement of losses			109,344 88
Deposit premiums returned			5,405 35
Commissions or brokerage			723,620 44
Miscellaneous expenses of local agencies			2,726 21
Salaries and expenses of special and general agents			77,662 14
Salaries, fees and other charges of officers and employes			139,788 96
Rents—including company's own occupancy			17,220 09
Advertising, printing and stationery			30,435 79
Postage, telegrams, telephone and express			23,029 93
Legal expenses			1,199 25
Furniture and fixtures			1,580 42
Maps, including corrections			4,921 06
Underwriters' boards and tariff associations			50,802 99
Fire department, patrol and salvage corps expenses			33,245 39
Inspections and surveys			9,734 44
Repairs and expenses on real estate			27,104 71
Taxes on real estate			13,783 23
State taxes on premiums			50,733 03
Insurance department licenses and fees			14,184 68
All other licenses, fees and taxes			16,865 71
Decrease in book value of ledger assets			125,668 03
Exchange			3,590 73
Remitted to home office			510,662 61
Miscellaneous expenditures			6,755 27
			<hr/>
Total disbursements			\$3,986,947 61
			<hr/>
Balance			\$6,910,043 30

LEDGER ASSETS.

Book value of real estate		\$683,163 62
Mortgage loans on real estate		23,000 00
Book value of bonds and stocks, excluding interest		5,005,440 50
Cash in office and in bank		377,280 07
Agents balances		803,877 91
Bills receivable taken for marine and inland risks		10,148 99
Bills receivable taken for fire risks		839 84
Due from other companies for reinsurance		6,292 37
		<hr/>
Total ledger assets		\$6,910,043 30

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$56 25	
Interest accrued on bonds	65,922 66	
Rents accrued on company's property	11,142 60	\$77,121 51
		<hr/>
Market value of real estate over book value		204,836 38
		<hr/>
Gross assets		\$7,192,001 19

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$36,486 84	
Bills receivable, past due, taken for marine, inland and fire risks	598 36	
* Book value of bonds and stocks over market value	409,217 92	
Due from other companies for reinsurance	701 04	\$447,004 16
		<hr/>
Total admitted assets		\$6,744,997 03

* Market value of bonds and stocks as of December 31, 1907.

LIABILITIES.

Losses adjusted and unpaid.....	\$104,459 41	
Losses in process of adjustment, or in suspense.....	351,998 00	
Losses resisted.....	817,798 57	
	<hr/>	
Total claims for losses.....	\$1,274,255 98	
Deduct reinsurance.....	103,483 88	
	<hr/>	
Net amount of unpaid losses.....		\$1,170,772 10
Unearned premiums on outstanding risks.....		3,379,896 21
Reclaimable on perpetual fire policies.....		101,702 13
State, county and municipal taxes due or accrued.....		49,500 00
Commissions and other charges due agents and brokers.....		98,938 16
Due for return premiums and reinsurance.....		57,334 25
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	1,686,854 18	
	<hr/>	
Surplus to policy holders.....		1,886,854 18
		<hr/>
Total liabilities.....		\$6,744,997 03

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1906.....	\$764,288,603	\$8,203,488 71	\$5,505,070	\$89,246 22
Written during the year....	444,633,350	4,829,074 37	224,153,489	328,749 30
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	\$1,208,921,953	13,032,563 08	\$229,658,559	\$397,995 52
Expired and terminated....	522,023,722	5,808,447 69	219,632,931	197,463 61
	<hr/>	<hr/>	<hr/>	<hr/>
In force at end of the year..	\$686,898,231	\$7,224,115 39	\$10,025,628	\$200,531 91
Deduct amount reinsured..	56,786,491	580,031 03	857,895	14,221 22
	<hr/>	<hr/>	<hr/>	<hr/>
Net amount in force....	\$630,111,740	\$6,644,084 36	\$9,167,733	\$186,310 69
Perpetual risks not included above, \$5,310,817.00; premiums on same, \$113,002.36.				

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$50,000 00	\$38,694 79
Georgia.....	10,000 00	70,679 57
Oregon.....	50,000 00	28,418 23
New Mexico.....	10,000 00	8,565 59

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$2,383,286 00	\$25,000 00	\$2,408,286 00
Premiums received.....	38,571 05	312 50	38,883 55
Losses paid.....	24,801 62	-	24,801 62
Losses incurred.....	24,007 62	-	24,007 62

HAMBURG BREMEN FIRE INSURANCE COMPANY,
HAMBURG, GERMANY.

INCORPORATED IN 1853. COMMENCED BUSINESS IN UNITED STATES IN 1858.

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

Statutory Deposit, \$200,000.

INCOME.

Gross premiums (Fire).....	\$2,003,271 59	
Deduct reinsurance, abatement, rebate and return premiums.....	328,407 74	
	<hr/>	
Net premiums		\$1,674,863 85
Interest on collateral loans.....	\$768 89	
Interest on bonds.....	69,014 12	
Interest on deposits.....	641 93	
Interest from all other sources.....	2,615 33	73,040 27
	<hr/>	
Profit on sale or maturity of ledger assets.....		937 50
Increase in book value of ledger assets.....		410 70
Received from home office.....		35,994 21
Profit and loss		1,447 39
		<hr/>
Total income.....		\$1,786,723 92
Ledger assets Dec. 31, 1906.....		2,284,783 24
		<hr/>
Total		\$4,071,507 16

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,288,823 94	
Deduct salvage \$6,965.00; reinsurance \$124,589.06....	131,554 06	
	<hr/>	
Net amount paid for losses		\$1,157,269 88
Adjustment and settlement of losses		38,083 43
Commissions or brokerage.....		327,641 34
Miscellaneous expenses of local agencies.....		14,053 46
Salaries and expenses of special and general agents.....		106,204 82
Salaries, fees and other charges of officers and employes.....		92,249 06
Rents.....		14,056 13
Advertising, printing and stationery.....		16,335 23
Postage, telegrams, telephone and express.....		14,765 34
Legal expenses.....		973 44
Furniture and fixtures.....		128 45
Maps, including corrections.....		4,521 09
Underwriters' boards and tariff associations.....		20,831 37
Fire department, patrol and salvage corps expenses.....		14,071 99
Inspections and surveys.....		2,778 39
State taxes on premiums.....		27,611 08
Insurance department licenses and fees.....		12,510 88
All other licenses, fees and taxes.....		15,773 94

HAMBURG BREMEN FIRE INSURANCE COMPANY. 301

Decrease in book value of ledger assets.....	\$30,004 44
Remitted to home office.....	167,469 50
Profit and loss.....	133 21
Total disbursements.....	\$2,077,466 47
Balance.....	\$1,994,040 69

LEDGER ASSETS.

Loans secured by collateral.....	\$25,000 00
Book value of bonds, excluding interest.....	1,763,418 17
Cash in office and in bank.....	51,985 56
Agents balances.....	153,636 96
Total ledger assets.....	\$1,994,040 69

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$25,561 04
Gross assets.....	\$2,019,601 73

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$2,228 86	
* Book value of ledger assets over market value.....	79,679 63	\$81,908 49
Total admitted assets.....		\$1,937,693 24

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$109,210 00
Losses resisted.....	19,915 00
Total claims for losses.....	\$129,125 00
Deduct reinsurance.....	1,835 00
Net amount of unpaid losses.....	\$127,290 00
Unearned premiums on outstanding risks.....	1,411,394 66
Commissions and other charges due agents and brokers.....	6,960 50
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	192,048 08
Surplus to policy holders.....	392,048 08
Total liabilities.....	\$1,937,693 24

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$238,563.153	\$2,831,931 44
Written during the year.....	160,903,717	2,003,271 59
Total.....	\$399,466.870	\$4,835,203 03
Expired and terminated.....	159,497,750	2,016,557 18
In force at end of the year.....	\$239,969,120	\$2,818,645 85
Deduct amount reinsured.....	9,019,498	67,328 18
Net amount in force.....	\$230,949,622	\$2,751,317 67

* Market value of bonds as of December 31, 1907.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$21,574 72
Oregon.....	50,000 00	16,533 53
Virginia.....	31,000 00	70,710 03

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,104,284 00
Premiums received.....	43,255 54
Losses paid.....	23,773 15
Losses incurred.....	24,773 15

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).....	\$13,315,102 29	
Deduct reinsurance, abatement, rebate and return premiums.....	5,293,654 90	
Net premiums.....		\$8,021,447 39
Deposit premiums on perpetual risks.....		457 12
Interest on mortgage loans.....	\$137,610 40	
Interest on bonds and dividends on stocks.....	166,905 00	
Interest on deposits.....	24,361 78	
Interest from all other sources.....	150 00	
Rents—including company's own occupancy.....	88,058 38	417,085 56
Premiums on life policies.....		734 98
Received from home office.....		538,491 50
Total income.....		\$8,978,216 55
Ledger assets Dec. 31, 1906.....		12,339,527 05
Total.....		\$21,317,743 60

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$5,694,206 00	
Deduct salvage \$62,938.09; reinsurance \$1,849,038.40	1,911,976 49	
<hr/>		
Net amount paid for losses.....	\$3,782,229 51	
Deposit premiums returned.....	9,256 54	
Commissions or brokerage.....	1,430,329 31	
Salaries, fees and other charges of officers and employes.....	441,492 06	
Rents—including company's own occupancy.....	63,271 71	
Advertising, printing and stationery.....	86,326 05	
Postage, telegrams, telephone and express.....	42,705 27	
Legal expenses.....	3,636 88	
Furniture and fixtures.....	7,375 55	
Underwriters' boards and tariff associations.....	91,614 24	
Fire department, patrol and salvage corps expenses.....	8,093 12	
Inspections and surveys.....	88,339 05	
Taxes on real estate.....	30,601 42	
State taxes on premiums.....	184,406 19	
Insurance department licenses and fees.....	15,560 05	
Decrease in book value of ledger assets.....	10,747 72	
Claims under life policies.....	11,588 34	
Remitted to home office.....	1,825,854 79	
Traveling expenses.....	79,554 72	
Suspense account.....	9,738 26	
Office expenses.....	61,980 60	
<hr/>		
Total disbursements.....	\$8,284,701 38	
<hr/>		
Balance.....	\$13,033,042 22	

LEDGER ASSETS.

Book value of real estate.....	\$1,848,416 87	
Mortgage loans on real estate.....	3,381,450 00	
Book value of bonds and stocks, excluding interest.....	5,024,024 84	
Cash in office and in bank.....	1,140,414 91	
Agents balances.....	1,638,735 60	
<hr/>		
Total ledger assets.....	\$13,033,042 22	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$42,969 03	
Interest accrued on bonds.....	40,095 25	
Interest accrued on other assets.....	188 90	
Rents due and accrued on company's property.....	10,106 91	\$93,360 09
<hr/>		
Market value of real estate over book value.....	7,920 41	
Other non-ledger assets.....	278 66	
<hr/>		
Gross assets.....	\$13,134,601 38	

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$51,964 60	
* Book value of ledger assets over market value....	522,424 84	\$574,389 44
<hr/>		
Total admitted assets.....	\$12,560,211 94	

* Market value of bonds and stocks as of December 31, 1907.

304 LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$1,638,484 60	
Losses resisted.....	59,934 00	
		<hr/>
Total claims for losses.....	\$1,698,418 60	
Deduct reinsurance.....	947,754 77	
		<hr/>
Net amount of unpaid losses.....		\$750,663 83
Unearned premiums on outstanding risks.....		6,895,176 86
Reclaimable on perpetual fire policies.....		212,644 28
Net premium reserve and other liabilities under life and other special departments.....		24,708 26
Commissions and other charges due agents and brokers.....		20,000 00
Due for return premiums and reinsurance.....		235,203 24
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	4,221,815 47	
		<hr/>
Surplus to policy holders.....		4,421,815 47
		<hr/>
Total liabilities.....		\$12,560,211 94

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$1,421,736,191	\$15,211,981 83
Written during the year.....	1,219,598,631	13,315,102 29
		<hr/>
Total.....	\$2,641,334,822	\$28,527,084 12
Expired and terminated.....	1,083,002,840	11,811,001 40
		<hr/>
In force at end of the year.....	\$1,558,331,982	\$16,716,082 72
Deduct amount reinsured.....	455,769,104	3,554,744 64
		<hr/>
Net amount in force.....	\$1,102,562,878	\$13,161,338 08

Perpetual risks not included above, \$7,753,166.00; premiums on same, \$223,836.08.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000 00	\$58,436 18
Virginia.....	45,000 00	97,586 94
Georgia.....	10,000 00	219,480 68
New Mexico.....	10,000 00	15,579 98

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$6,598,572 00
Premiums received.....	103,290 42
Losses paid.....	51,467 23
Losses incurred.....	54,228 23

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.....	\$2,575,950 45	\$1,038,104 91	
Deduct reinsurance, abatement, rebate and return premiums.....	668,309 69	569,069 52	
Net premiums.....	\$1,907,640 76	\$469,035 39	\$2,376,676 15
Interest on bonds and dividends on stocks.....		87,963 68	.
Interest on deposits.....		5,945 01	93,908 69
Profit on sale or maturity of ledger assets.....			562 50
Received from home office.....			23,371 61
Total income.....			\$2,494,518 95
Ledger assets Dec. 31, 1906.....			3,159,479 32
Total.....			\$5,653,998 27

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$875,068 27	\$664,440 41	
Deduct salvage \$48,738.13; reinsurance \$389,909.67.....	114,664 14	323,983 66	
Net amount paid for losses.....	\$760,404 13	\$340,456 75	\$1,100,860 88
Adjustment and settlement of losses.....			26,744 75
Commissions or brokerage.....			466,002 00
Salaries and expenses of special and general agents.....			47,884 33
Salaries, fees and other charges of officers and employes.....			135,182 93
Rents.....			21,393 36
Advertising, printing and stationery.....			19,333 92
Postage, telegrams, telephone and express.....			16,580 88
Legal expenses.....			674 37
Furniture and fixtures.....			6,598 83
Maps, including corrections.....			6,236 63
Underwriters' boards and tariff associations.....			25,519 55
Fire department, patrol and salvage corps expenses.....			17,733 92
Inspections and surveys.....			8,020 98
State taxes on premiums.....			34,550 88
Insurance department licenses and fees.....			8,732 56
All other licenses, fees and taxes.....			6,743 07
Loss on sale or maturity of ledger assets.....			43,875 00
Remitted to home office.....			445,104 28

Traveling expenses.....	\$7,069 99
Miscellaneous expenditures.....	10,840 43
Total disbursements.....	<u>\$2,455,683 54</u>
Balance.....	\$3,198,314 73

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$2,410,841 75
Cash in office and in bank.....	333,592 21
Agents balances.....	453,880 77
Total ledger assets.....	<u>\$3,198,314 73</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$29,604 58
Due from other companies for reinsurance.....	1,954 67
Gross assets.....	<u>\$3,229,873 98</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances representing business written prior to Oct. 1, last.....	\$19,259 15	
* Book value of bonds and stocks over market value..	184,822 37	\$204,081 52
Total admitted assets.....		<u>\$3,025,792 46</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$12,596 00
Losses in process of adjustment, or in suspense.....	229,610 00
Losses resisted.....	61,667 00
Total claims for losses.....	<u>\$303,873 00</u>
Deduct reinsurance.....	104,021 00
Net amount of unpaid losses.....	\$199,852 00
Unearned premiums on outstanding risks.....	1,749,435 95
State, county and municipal taxes due or accrued.....	30,850 75
Commissions and other charges due agents and brokers.....	28,794 71
Due for return premiums and reinsurance.....	50,802 95
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	766,056 10
Surplus to policy holders.....	<u>966,056 10</u>
Total liabilities.....	<u>\$3,025,792 46</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1906	\$278,891,777	\$3,284,892 18	\$14,762,862	\$159,592 28
Written during the year...	202,411,567	2,575,950 45	275,588,715	1,038,104 91
Total.....	<u>\$481,303,344</u>	<u>\$5,860,842 63</u>	<u>\$290,351,577</u>	<u>\$1,197,697 19</u>
Expired and terminated...	191,336,533	2,410,750 85	272,518,922	1,009,099 37
In force at end of the year.	\$289,966,811	\$3,450,091 78	\$17,832,655	\$188,597 82
Deduct amount reinsured..	25,737,088	327,515 20	4,040,148	32,302 63
Net amount in force....	<u>\$264,229,723</u>	<u>\$3,122,576 58</u>	<u>\$13,792,507</u>	<u>\$156,295 19</u>

* Market value of bonds and stocks as of December 31, 1907.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia	\$10,000 00	\$12,329 32
New Mexico	10,000 00	3,921 36
Oregon	50,000 00	34,159 35
Virginia	50,000 00	26,554 23

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written	\$1,513,008 00
Premiums received	22,578 98
Losses paid	12,310 23
Losses incurred	11,378 23

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)	\$3,365,813 45	
Deduct reinsurance, abatement, rebate and return premiums	1,069,238 53	
Net premiums		\$2,296,574 92
Interest on bonds and dividends on stocks	\$90,059 28	
Interest on deposits	7,485 46	
Interest from all other sources	110 66	
Rents—including company's own occupancy	13,962 85	111,618 25
Received from home office		25,352 57
Total income		\$2,433,545 74
Ledger assets Dec. 31, 1906		3,250,761 86
Total		\$5,684,307 60

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,491,340 61	
Deduct salvage \$14,728.50; reinsurance \$742,315.58..	757,044 08	
		<hr/>
Net amount paid for losses.....	\$734,296 53	
Adjustment and settlement of losses.....	47,361 94	
Commissions or brokerage.....	409,464 62	
Miscellaneous expenses of local agencies.....	30,354 08	
Salaries and expenses of special and general agents.....	66,927 15	
Salaries, fees and other charges of officers and employes.....	105,048 63	
Rents—including company's own occupancy.....	15,856 78	
Advertising, printing and stationery.....	21,772 01	
Postage, telegrams, telephone and express.....	18,351 14	
Legal expenses.....	268 75	
Furniture and fixtures.....	3,287 66	
Maps, including corrections.....	5,194 79	
Underwriters' boards and tariff associations.....	31,778 78	
Fire department, patrol and salvage corps expenses.....	28,086 08	
Inspections and surveys.....	12,361 45	
Repairs and expenses on real estate.....	32,802 13	
Taxes on real estate.....	4,782 77	
State taxes on premiums.....	31,393 18	
Insurance department licenses and fees.....	17,562 15	
All other licenses, fees and taxes.....	10,324 13	
Remitted to home office.....	679,828 85	
Traveling expenses.....	3,016 06	
Subscriptions and exchange.....	2,932 09	
Agency expenses.....	646 18	
Miscellaneous expenditures.....	13,032 77	
		<hr/>
Total disbursements.....	\$2,326,730 70	
		<hr/>
Balance.....	\$3,357,576 90	

LEDGER ASSETS.

Book value of real estate.....	\$300,000 00	
Book value of bonds and stocks, excluding interest.....	2,246,156 07	
Cash in office and in bank.....	352,327 99	
Agents balances.....	391,231 52	
Bills receivable taken for fire risks.....	3,483 22	
Cash in hands of United States trustees.....	49,987 47	
Due from other companies for reinsurance.....	14,105 52	
Other ledger assets.....	285 11	
		<hr/>
Total ledger assets.....	\$3,357,576 90	

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$32,308 24	
Interest accrued on other assets.....	1,930 42	
Rents accrued on company's property.....	327 26	\$34,565 92
		<hr/>
Market value of real estate over book value.....	50,000 00	
Commissions on reinsurance.....	5,226 69	
Due from other companies for reinsurance.....	12,576 77	
		<hr/>
Gross assets.....	\$3,459,946 28	

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$5,139 08	
Bills receivable, past due, taken for marine, inland and fire risks.....	1,425 72	
Sundry uncollected accounts.....	285 11	
* Book value of bonds and stocks over market value..	188,326 15	
Balances due from other companies.....	3,317 59	\$198,493 65
<hr/>		
Total admitted assets.....		\$3,261,452 63

LIABILITIES.

Losses adjusted and unpaid.....	\$30,185 00	
Losses in process of adjustment, or in suspense.....	160,109 05	
Losses resisted.....	43,712 00	
<hr/>		
Total claims for losses.....	\$234,006 05	
Deduct reinsurance.....	55,820 26	
<hr/>		
Net amount of unpaid losses.....		\$178,185 79
Unearned premiums on outstanding risks.....		2,132,645 46
Salaries and other miscellaneous expenses due or accrued.....		1,953 90
State, county and municipal taxes due or accrued.....		38,406 41
Due for return premiums and reinsurance.....		22,564 39
Due Orient Insurance Company.....		28,661 87
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	659,034 81	
<hr/>		
Surplus to policy holders.....		859,034 81
<hr/>		
Total liabilities.....		\$3,261,452 63

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$440,989,129	\$4,488,685 87
Written during the year.....	324,424,324	3,365,813 45
<hr/>		
Total.....	\$765,413,453	\$7,854,499 32
Expired and terminated.....	302,367,822	3,207,081 46
<hr/>		
In force at end of the year.....	\$463,045,631	\$4,647,417 86
Deduct amount reinsured.....	56,753,747	590,809 90
<hr/>		
Net amount in force.....	\$406,291,884	\$4,056,607 96

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$50,000 00	\$17,257 48
Georgia.....	10,000 00	38,802 87
Oregon.....	50,000 00	29,823 58
New Mexico.....	10,000 00	6,557 38

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,148,723 00
Premiums received.....	30,718 85
Losses paid.....	14,130 85
Losses incurred.....	14,690 85

* Market value of bonds and stocks as of December 31, 1907.

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).....	\$1,680,613 44	
Deduct reinsurance, abatement, rebate and return premiums.....	819,453 45	
	\$861,159 99	
Net premiums.....		\$861,159 99
Interest on bonds and dividends on stocks.....	\$14,816 37	
Interest on deposits.....	891 64	15,708 01
	67,131 48	
Received from home office.....		67,131 48
		\$943,999 48
Total income.....		\$943,999 48
Ledger assets Dec. 31, 1906.....		590,928 81
		\$1,534,928 29
Total.....		\$1,534,928 29

DISBURSEMENTS.

Gross amount paid for losses (Marine).....	\$1,168,431 28	
Deduct salvage \$63,004.58; reinsurance \$538,947.01 ..	601,951 59	
	\$566,479 69	
Net amount paid for losses.....		\$566,479 69
Commissions or brokerage.....		152,693 41
Miscellaneous expenses of local agencies.....		14,721 69
Salaries, fees and other charges of officers and employes.....		36,276 63
Rents.....		5,652 26
Advertising, printing and stationery.....		5,414 70
Postage, telegrams, telephone and express.....		2,475 09
Legal expenses.....		546 00
Furniture and fixtures.....		2,482 70
Underwriters' boards and tariff associations.....		2,880 73
Inspections and surveys.....		284 63
State taxes on premiums.....		21,158 95
Insurance department licenses and fees.....		1,806 58
Remitted to home office.....		88,920 75
Profit and loss.....		207 20
Traveling expenses.....		1,635 52
Miscellaneous expenditures.....		1,527 40
		\$905,163 93
Total disbursements.....		\$905,163 93
Balance.....		\$629,764 36

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$461,260 14
Cash in office and in bank.....	19,655 98
Agents balances.....	137,364 49
Bills receivable taken for marine and inland risks.....	1,483 75
Cash deposited with Manitoba.....	10,000 00
Total ledger assets.....	<u>\$629,764 36</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$3,533 30
Gross assets.....	<u>\$633,297 66</u>

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$1,781 96	
* Book value of ledger assets over market value.....	46,291 39	\$48,073 35
Total admitted assets.....		<u>\$585,224 31</u>

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$93,533 92
Losses resisted.....	10,905 00
Total claims for losses.....	<u>\$104,438 92</u>
Deduct reinsurance.....	50,428 51
Net amount of unpaid losses.....	\$54,010 41
Unearned premiums on outstanding risks.....	185,167 11
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	<u>146,046 79</u>
Surplus to policy holders.....	346,046 79
Total liabilities.....	<u>\$585,224 31</u>

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$33,835,383	\$558,116 59
Written during the year.....	349,574,491	1,680,613 44
Total.....	<u>\$383,409,874</u>	<u>\$2,238,730 03</u>
Expired and terminated.....	356,139,692	1,697,637 43
In force at end of the year.....	\$27,270,182	\$541,092 60
Deduct amount reinsured.....	8,292,404	173,546 76
Net amount in force.....	<u>\$18,977,778</u>	<u>\$367,545 84</u>

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$208,945 00
Premiums received.....	7,024 69
Losses paid.....	6,554 46
Losses incurred.....	<u>6,546 77</u>

* Market value of bonds and stocks based on an average of the year 1907.

NORTH BRITISH AND MERCANTILE INSURANCE
COMPANY,
LONDON, ENGLAND.

INCORPORATED IN 1809. COMMENCED BUSINESS IN UNITED STATES IN 1866.

E. G. RICHARDS, *Manager*, New York, N. Y

Statutory Deposit, \$200,000.

INCOME.

Gross premiums (Fire).....	\$5,945,433 58	
Deduct reinsurance, abatement, rebate and return premiums.....	1,385,544 64	
Net premiums.....		\$4,559,888 94
Deposit premiums on perpetual risks.....		3,866 95
Interest on bonds and dividends on stocks.....	\$209,142 22	
Interest on deposits.....	4,318 45	
Interest from all other sources.....	128 44	213,589 11
Total income.....		\$4,777,345 00
Ledger assets Dec. 31, 1906.....		6,916,976 56
Total.....		\$11,694,321 56

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$2,222,104 97	
Deduct salvage \$23,656.58; reinsurance \$315,019.60..	338,676 18	
Net amount paid for losses.....		\$1,883,428 79
Adjustment and settlement of losses.....		27,987 42
Deposit premiums returned.....		1,217 68
Commissions or brokerage.....		886,360 97
Miscellaneous expenses of local agencies.....		36,782 20
Salaries and expenses of special and general agents.....		169,727 22
Salaries, fees and other charges of officers and employes.....		233,252 61
Rents.....		20,517 12
Advertising, printing and stationery.....		24,513 74
Postage, telegrams, telephone and express.....		31,402 94
Legal expenses.....		1,077 99
Furniture and fixtures.....		7,897 54
Maps, including corrections.....		10,419 54
Underwriters' boards and tariff associations.....		63,595 34
Fire department, patrol and salvage corps expenses.....		51,616 64
Inspections and surveys.....		5,235 32
State taxes on premiums.....		68,043 68
Insurance department licenses and fees.....		14,801 60
Remitted to home office.....		602,457 37
Profit and loss.....		333 70
Total disbursements.....		\$4,140,669 41
Balance.....		\$7,553,652 15

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$6,444,817 84
Cash in office and in bank.....	382,723 32
Agents balances.....	718,231 39
Due from other companies for reinsurance.....	5,298 60
Other ledger assets.....	2,581 00
Total ledger assets.....	\$7,553,652 15

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$64,922 90
Gross assets.....	\$7,618,575 05

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$33,870 84	
* Book value of ledger assets over market value.....	747,043 52	
Due from unauthorized companies for reinsurance....	4,950 00	\$785,864 36
Total admitted assets.....		\$6,832,710 69

LIABILITIES.

Losses adjusted and unpaid.....	\$103,627 86
Losses in process of adjustment, or in suspense.....	222,955 92
Losses resisted.....	50,545 50
Total claims for losses.....	\$377,129 28
Deduct reinsurance.....	36,124 62
Net amount of unpaid losses.....	\$341,004 66
Unearned premiums on outstanding risks.....	3,764,652 58
Reclaimable on perpetual fire policies.....	28,364 02
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	2,498,689 43
Surplus to policy holders.....	2,698,689 43
Total liabilities.....	\$6,832,710 69

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$728,991,280	\$7,204,696 33
Written during the year.....	627,298,319	5,945,433 58
Total.....	\$1,356,289,599	\$13,150,129 91
Expired and terminated.....	570,265,638	5,444,494 10
In force at end of the year.....	\$786,023,961	\$7,705,635 81
Deduct amount reinsured.....	80,445,221	474,675 49
Net amount in force.....	\$705,578,740	\$7,230,960 32
Perpetual risks not included above, \$1,123,045.00; premiums on same, \$29,856.86.		

* Market value of bonds and stocks as of December 31, 1907.

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000 00	\$27,558 86
Virginia.....	66,100 00	38,762 64
Georgia.....	10,000 00	44,436 46
New Mexico.....	10,000 00	7,724 36

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,949,527 00
Premiums received.....	57,728 42
Losses paid.....	24,635 44
Losses incurred.....	22,692 09

NORTHERN ASSURANCE COMPANY,
LONDON, ENGLAND.

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

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

Statutory Deposit, \$200,000.

INCOME.

Gross premiums (Fire).....	\$4,739,594 27	
Deduct reinsurance, abatement, rebate and return premiums.....	1,705,590 63	
Net premiums.....		\$3,034,003 64
Interest on bonds and dividends on stocks.....	\$135,849 05	
Interest on deposits.....	4,478 32	
Rents—including company's own occupancy.....	7,000 00	147,327 37
Received from home office.....		788,749 33
Total income.....		\$3,970,080 34
Ledger assets Dec. 31, 1906.....		4,366,765 24
Total.....		\$8,336,845 58

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,839,369 73	
Deduct salvage \$13,862.89; reinsurance \$457,851.36 ..	471,714 25	
Net amount paid for losses.....		\$1,367,655 48
Adjustment and settlement of losses.....		28,371 99
Commissions or brokerage.....		491,142 88
Salaries and expenses of special and general agents.....		88,374 56
Salaries, fees and other charges of officers and employees.....		177,558 58

Rents—including company's own occupancy.....	\$17,538 84
Advertising, printing and stationery.....	33,125 49
Postage, telegrams, telephone and express.....	23,536 20
Legal expenses.....	5,868 33
Furniture and fixtures.....	8,666 16
Maps, including corrections.....	6,500 57
Underwriters' boards and tariff associations.....	33,549 11
Fire department, patrol and salvage corps expenses.....	26,434 55
Inspections and surveys.....	20,144 84
Taxes on real estate.....	2,575 35
State taxes on premiums.....	46,478 23
Insurance department licenses and fees.....	12,856 52
All other licenses, fees and taxes.....	13,417 81
Remitted to home office.....	999,083 60
Subscriptions, collections, exchange and traveling.....	7,385 11
Miscellaneous expenditures.....	9,199 56
Total disbursements.....	\$3,419,463 76
Balance.....	\$4,917,381 82

LEDGER ASSETS.

Book value of real estate.....	\$115,000 00
Book value of bonds and stocks, excluding interest.....	4,059,866 56
Cash in office and in bank.....	202,147 01
Agents balances.....	515,959 77
Bills receivable taken for fire risks.....	24,408 48
Total ledger assets.....	\$4,917,381 82

NON-LEDGER ASSETS

Interest due and accrued on bonds.....	\$9,142 52
Market value of real estate over book value.....	60,000 00
Due from other companies for reinsurance.....	18,478 22
Gross assets.....	\$5,005,002 56

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$20,851 77	
Bills receivable, past due, taken for marine, inland and fire risks.....	24,408 48	
* Book value of ledger assets over market value.....	367,111 56	\$412,371 81
Total admitted assets.....		\$4,592,630 75

LIABILITIES.

Losses adjusted and unpaid.....	\$25,995 87
Losses in process of adjustment, or in suspense.....	260,268 74
Losses resisted.....	125,642 45
Total claims for losses.....	\$411,907 06
Deduct reinsurance.....	26,991 87
Net amount of unpaid losses.....	\$384,915 19
Unearned premiums on outstanding risks.....	2,727,113 12
Salaries and other miscellaneous expenses due or accrued.....	2,992 81
State, county and municipal taxes due or accrued.....	51,587 15
Commissions and other charges due agents and brokers.....	3,780 83
Due for return premiums and reinsurance.....	26,278 68

* Market value of bonds and stocks as of December 31, 1907.

Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	1,195,962 97	
		<hr/>
Surplus to policy holders.....		1,395,962 97
		<hr/>
Total liabilities.....		\$4,592,630 75

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$459,149,778	\$5,089,759 36
Written during the year.....	408,838,195	4,739,594 27
	<hr/>	<hr/>
Total.....	\$867,987,973	\$9,829,353 63
Expired and terminated.....	352,026,647	4,052,584 25
	<hr/>	<hr/>
In force at end of the year.....	\$515,961,326	\$5,776,769 38
Deduct amount reinsured.....	52,046 370	635,044 31
	<hr/>	<hr/>
Net amount in force.....	\$463,914,956	\$5,141,725 07

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$50,000 00	\$44,439 53
Georgia.....	10,000 00	38,172 02
Oregon.....	50,000 00	39,449 31
New Mexico.....	10,000 00	9,524 99

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,725,366 00
Premiums received.....	29,662 12
Losses paid.....	16,222 73
Losses incurred.....	16,665 62

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).....	\$2,802,248 81	
Deduct reinsurance, abatement, rebate and return premiums.....	683,466 73	
	<hr/>	
Net premiums.....		\$2,118,782 08
Interest on mortgage loans.....	\$1,800 00	
Interest on collateral loans.....	11,257 77	
Interest on bonds and dividends on stocks.....	71,711 21	
Interest on deposits.....	5,648 05	90,417 03
	<hr/>	<hr/>
Total income.....		\$2,209,199 11
Ledger assets Dec. 31, 1906.....		3,122,407 20
		<hr/>
Total.....		\$5,331,606 31

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,205,180 52	
Deduct salvage \$11,159.57; reinsurance \$140,715.60..	151,875 17	
	<hr/>	
Net amount paid for losses.....		\$1,053,305 35
Adjustment and settlement of losses.....	104,067 04	
Commissions or brokerage.....	407,259 81	
Miscellaneous expenses of local agencies.....	432 64	
Salaries and expenses of special and general agents.....	71,758 91	
Salaries, fees and other charges of officers and employes.....	119,388 56	
Rents.....	18,259 09	
Advertising, printing and stationery.....	22,915 92	
Postage, telegrams, telephone and express.....	18,600 28	
Legal expenses.....	3,550 44	
Furniture and fixtures.....	3,325 44	
Maps, including corrections.....	5,120 36	
Underwriters' boards and tariff associations.....	22,437 17	
Fire department, patrol and salvage corps expenses.....	20,169 68	
Inspections and surveys.....	8,707 37	
State taxes on premiums.....	31,478 87	
Insurance department licenses and fees.....	12,945 06	
All other licenses, fees and taxes.....	7,975 10	
Loss on sale or maturity of ledger assets.....	6,034 16	
Remitted to home office.....	348,433 19	
Miscellaneous expenditures.....	9,473 19	
	<hr/>	<hr/>
Total disbursements.....		\$2,295,637 63
		<hr/>
Balance.....		\$3,035,968 68

LEDGER ASSETS.

Mortgage loans on real estate.....		\$40,000 00
Loans secured by collateral.....		400,000 00
Book value of bonds and stocks, excluding interest.....	2,073,854 92	
Cash in office and in bank.....		260,351 22
Agents balances.....		260,440 93
Other ledger assets.....		1,321 61
		<hr/>
Total ledger assets.....	\$3,035,968 68	

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$150 00	
Interest due and accrued on bonds.....	19,073 33	\$19,223 33
	<hr/>	
Due from other companies for reinsurance.....		18,867 09
		<hr/>
Gross assets.....	\$3,074,059 10	

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$8,667 80	
* Book value of ledger assets over market value.....	71,614 30	\$80,282 10
	<hr/>	
Total admitted assets.....	\$2,993,777 00	

LIABILITIES.

Losses adjusted and unpaid.....	\$91,688 57	
Losses in process of adjustment, or in suspense.....	138,360 00	
Losses resisted.....	522,815 41	
	<hr/>	
Total claims for losses.....	\$752,863 98	
Deduct reinsurance.....	210,995 57	
	<hr/>	
Net amount of unpaid losses.....		\$541,868 41
Unearned premiums on outstanding risks.....		1,809,667 79
Salaries and other miscellaneous expenses due or accrued.....		5,474 87
State, county and municipal taxes due or accrued.....		26,943 26
Commissions and other charges due agents and brokers.....		5,227 82
Due for return premiums and reinsurance.....		9,346 42
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	395,248 43	
	<hr/>	
Surplus to policy holders.....		595,248 43
		<hr/>
Total liabilities.....	\$2,993,777 00	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$338,115,028	\$3,689,533 08
Written during the year.....	269,542,757	2,802,248 81
	<hr/>	
Total.....	\$607,657,785	\$6,491,781 89
Expired and terminated.....	248,458,674	2,603,974 47
	<hr/>	
In force at end of the year.....	\$359,199,111	\$3,887,807 42
Deduct amount reinsured.....	36,874,877	316,036 14
	<hr/>	
Net amount in force.....	\$322,324,234	\$3,571,771 28

* Market value of bonds and stocks as of December 31, 1907

SPECIAL DEPOSIT.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$52,730 82
New Mexico.....	10,000 00	11,611 02
Oregon.....	50,000 00	23,317 71
Virginia.....	33,000 00	31,487 77

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,003,181 00
Premiums received.....	18,529 48
Losses paid.....	13,874 70
Losses incurred.....	12,489 81

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).....	\$2,211,032 60	
Deduct reinsurance, abatement, rebate and return premiums.....	674,478 26	
Net premiums.....		\$1,536,554 34
Interest on bonds and dividends on stocks.....	\$99,258 75	
Interest on deposits.....	1,665 14	100,923 89
Total income.....		\$1,637,478 23
Ledger assets Dec. 31, 1906.....		3,315,057 91
Total.....		\$4,952,536 14

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$934,879 60	
Deduct salvage \$3,085.82; reinsurance \$145,745.53....	148,831 35	
Net amount paid for losses.....		\$786,048 25
Adjustment and settlement of losses.....		59,099 67
Commissions or brokerage.....		339,838 19
Miscellaneous expenses of local agencies.....		1,196 17
Salaries and expenses of special and general agents.....		37,697 64
Salaries, fees and other charges of officers and employes.....		60,549 47
Rents.....		7,138 60
Advertising, printing and stationery.....		12,201 41
Postage, telegrams, telephone and express.....		10,626 15

Legal expenses.....	965 83
Furniture and fixtures.....	400 06
Maps, including corrections.....	2,618 45
Underwriters' boards and tariff associations.....	22,877 61
Fire department, patrol and salvage corps expenses.....	13,942 25
Inspections and surveys.....	4,487 71
State taxes on premiums.....	20,317 52
Insurance department licenses and fees.....	10,921 23
All other licenses, fees and taxes.....	8,076 40
Loss on sale or maturity of ledger assets.....	2,372 85
Decrease in book value of ledger assets.....	55,447 39
Remitted to home office.....	267,972 06
Exchange.....	1,829 71
Miscellaneous expenditures.....	4,590 46
	<hr/>
Total disbursements.....	\$1,731,215 08
	<hr/>
Balance.....	\$3,221,321 06

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$2,634,136 95
Cash in office and in bank.....	240,897 43
Agents balances.....	338,779 55
Due from other companies for reinsurance.....	7,507 13
	<hr/>
Total ledger assets.....	\$3,221,321 06

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$28,758 50
	<hr/>
Gross assets.....	\$3,250,079 56

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$15,813 57	
* Book value of bonds and stocks over market value..	170,506 95	\$186,320 52
	<hr/>	<hr/>
Total admitted assets.....		\$3,063,759 04

LIABILITIES.

Losses adjusted and unpaid.....	\$32,463 00
Losses in process of adjustment, or in suspense.....	116,161 00
Losses resisted.....	715,567 00
	<hr/>
Total claims for losses.....	\$864,191 00
Deduct reinsurance.....	192,632 00
	<hr/>
Net amount of unpaid losses.....	\$671,559 00
Unearned premiums on outstanding risks.....	1,254,741 44
Salaries and other miscellaneous expenses due or accrued.....	3,386 34
State, county and municipal taxes due or accrued.....	22,171 00
Commissions and other charges due agents and brokers.....	35,869 52
Due for return premiums and reinsurance.....	32,939 56
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	843,092 18
	<hr/>
Surplus to policy holders.....	1,043,092 18
	<hr/>
Total liabilities.....	\$3,063,759 04

* Market value of bonds and stocks as of December 31, 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$207,816 335	\$2,594,171 44
Written during the year.....	172,691,844	2,211,032 60
	<hr/>	<hr/>
Total.....	\$380,508,679	\$4,805,204 04
Expired and terminated.....	159,970,600	2,088,974 96
	<hr/>	<hr/>
In force at end of the year.....	\$220,538,079	\$2,716,229 08
Deduct amount reinsured.....	26,269,663	346,857 67
	<hr/>	<hr/>
Net amount in force.....	\$194,268,416	\$2,369,371 41

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000 00	\$25,815 15
Virginia.....	50,000 00	21,410 20
Georgia.....	10,000 00	49,576 41
New Mexico.....	10,000 00	7,630 09

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$774,307 00
Premiums received.....	7,255 29
Losses paid.....	2,339 00
Losses incurred.....	2,399 00

PHŒNIX 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).....	\$3,533,184 67	
Deduct reinsurance, abatement, rebate and return premiums.....	1,119,636 99	
	<hr/>	
Net premiums.....		\$2,413,547 68
Interest on bonds and dividends on stocks.....	\$88,912 04	
Interest on deposits.....	1,636 56	90,548 60
	<hr/>	<hr/>

Increase in book value of ledger assets	\$1,350 00
Assets not formerly carried	2,436 00
Total income	\$2,507,882 28
Ledger assets Dec. 31, 1906	3,176,976 53
Total	\$5,684,858 81

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$1,730,520 79
Deduct salvage \$11,213.39; reinsurance \$403,080.96	414,294 35
Net amount paid for losses	\$1,316,226 44
Adjustment and settlement of losses	51,428 97
Commissions or brokerage	477,112 67
Miscellaneous expenses of local agencies	17,631 46
Salaries and expenses of special and general agents	79,171 29
Salaries, fees and other charges of officers and employes	128,419 71
Rents	24,262 20
Advertising, printing and stationery	19,083 54
Postage, telegrams, telephone and express	8,651 95
Legal expenses	162 24
Furniture and fixtures	1,161 02
Maps, including corrections	6,161 22
Underwriters' boards and tariff associations	42,072 80
Fire department, patrol and salvage corps expenses	9,779 16
Inspections and surveys	4,945 20
State taxes on premiums	37,532 84
Insurance department licenses and fees	9,861 07
All other licenses, fees and taxes	21,635 32
Loss on sale or maturity of ledger assets	29 17
Decrease in book value of ledger assets	80,624 35
Remitted to home office	253,071 60
Exchange	2,164 27
Advertising required by law	879 28
Profit and loss	183 23
Miscellaneous expenditures	4,754 28
Total disbursements	\$2,597,005 28
Balance	\$3,087,853 53

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest	\$2,513,303 50
Cash in office and in bank	246,854 12
Agents balances	327,695 91
Total ledger assets	\$3,087,853 53

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$33,942 09
Due from other companies for reinsurance	31,609 00
Gross assets	\$3,153,404 62

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$442 69
* Book value of ledger assets over market value	63,393 75
Total admitted assets	\$3,089,568 18

* Market value of bonds and stocks as of December 31, 1907.

LIABILITIES.

Losses adjusted and unpaid.....	\$15,403 00	
Losses in process of adjustment, or in suspense.....	164,162 00	
Losses resisted.....	33,008 00	
		<hr/>
Total-claims for losses.....	\$212,573 00	
Deduct reinsurance.....	44,189 00	
		<hr/>
Net amount of unpaid losses.....	\$168,384 00	
Unearned premiums on outstanding risks.....	1,901,911 21	
State, county and municipal taxes due or accrued.....	26,000 00	
Due from reinsurance.....	121 55	
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	793,151 42	
		<hr/>
Surplus to policy holders.....	993,151 42	
		<hr/>
Total liabilities.....	\$3,089,568 18	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$414,797,299	\$4,660,723 51
Written during the year.....	303,885,300	3,533,184 67
		<hr/>
Total.....	\$718,682,599	\$8,193,908 18
Expired and terminated.....	312,143,878	3,694,885 66
		<hr/>
In force at end of the year.....	\$406,538,721	\$4,499,022 52
Deduct amount reinsured.....	72,013,166	798,869 62
		<hr/>
Net amount in force.....	\$334,525,555	\$3,700,152 90

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$11,618 10
Oregon.....	50,000 00	19,803 70
Virginia.....	20,000 00	34,783 80

BUSINESS IN MAINE.

	<i>Fir</i>
Risks written.....	\$792,728 00
Premiums received.....	15,283 68
Losses paid.....	13,271 52
Losses incurred.....	12,177 52

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.....	\$1,366,420 78	\$1,643 16	
Deduct reinsurance, abatement, rebate and return premiums.....	422,463 60	-	
Net premiums.....	\$943,957 18	\$1,643 16	\$945,600 34
Interest on bonds.....		41,715 49	
Interest on deposits.....		1,486 94	43,202 43
Received from home office.....			150,000 00
Profit and loss.....			404 96
Total income.....			\$1,139,207 73
Ledger assets Dec. 31, 1906.....			1,563,725 40
Total.....			\$2,702,933 13

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$548,693 89	
Deduct salvage \$3,679.33; reinsurance \$101,916.34.....	105,595 67	
Net amount paid for losses.....		\$443,098 22
Adjustment and settlement of losses.....		11,384 21
Commissions or brokerage.....		205,082 25
Salaries and expenses of special and general agents.....		42,670 74
Salaries, fees and other charges of officers and employes.....		46,323 43
Rents.....		4,000 00
Advertising, printing and stationery.....		7,924 73
Postage, telegrams, telephone and express.....		9,217 40
Legal expenses.....		393 45
Furniture and fixtures.....		184 52
Maps, including corrections.....		5,797 31
Underwriters' boards and tariff associations.....		11,839 13
Fire department, patrol and salvage corps expenses.....		9,190 03
Inspections and surveys.....		2,166 21
State taxes on premiums.....		14,174 49
Insurance department licenses and fees.....		5,156 87
All other licenses, fees and taxes.....		2,114 65
Loss on sale or maturity of ledger assets.....		56 00
Remitted to home office.....		200,500 00
Profit and loss.....		2,505 77
Miscellaneous expenditures.....		2,173 99
Total disbursements.....		\$1,025,953 40
Balance.....		\$1,676,979 73

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,300,673 25
Cash in office and in bank.....	210,965 38
Agents balances.....	165,341 10
Total ledger assets.....	\$1,676,979 73

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$12,494 48
Gross assets.....	\$1,689,474 21

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$3,591 77	
* Book value of bonds over market value.....	116,436 25	\$120,028 02
Total admitted assets.....		\$1,569,446 19

LIABILITIES.

Losses adjusted and unpaid.....	\$50,402 55	
Losses in process of adjustment, or in suspense.....	55,662 50	
Losses resisted.....	9,122 47	
Total claims for losses.....	\$115,187 52	
Deduct reinsurance.....	31,941 49	
Net amount of unpaid losses.....		\$83,246 03
Unearned premiums on outstanding risks.....		883,114 63
Salaries and other miscellaneous expenses due or accrued.....		1,607 99
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	401,477 54	
Surplus to policy holders.....		601,477 54
Total liabilities.....		\$1,569,446 19

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$134,879,995	\$1,718,854 63	-	-
Written during the year.....	104,158,702	1,366,420 78	\$343,675	\$1,643 16
Total.....	\$239,038,697	\$3,085,275 41	\$343,675	\$1,643 16
Expired and terminated.....	88,167,318	1,159,754 58	337,605	1,612 81
In force at end of the year.....	\$150,871,379	\$1,925,520 83	\$6,070	\$30 35
Deduct amount reinsured.....	20,101,850	291,847 81	-	-
Net amount in force.....	\$130,769,529	\$1,633,673 02	\$6,070	\$30 35

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$685,384 00
Premiums received.....	9,312 31
Losses paid.....	10,392 14
Losses incurred.....	10,817 14

* Market value of bonds as of December 31, 1907.

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).....	\$10,251,850 59	
Deduct reinsurance, abatement, rebate and return premiums.....	3,892,120 78	
Net premiums.....		\$6,359,729 81
Deposit premiums on perpetual risks.....		1 92
Interest on mortgage loans.....	\$36,014 71	
Interest on bonds and dividends on stocks.....	199,180 65	
Interest on deposits.....	24,406 89	
Interest from all other sources.....	12,134 82	
Rents—including company's own occupancy.....	251,390 00	523,127 07
Increase in book value of ledger assets.....		29,005 56
Received from home office.....		543,450 92
Total income.....		\$7,455,315 28
Ledger assets Dec. 31, 1906.....		12,761,611 46
Total.....		\$20,216,926 74

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$4,594,938 79	
Deduct salvage \$33,444.87; reinsurance \$797,744.96	831,189 83	
Net amount paid for losses.....		\$3,763,748 96
Adjustment and settlement of losses.....		130,476 08
Deposit premiums returned.....		17,054 53
Commissions or brokerage.....		945,341 73
Miscellaneous expenses of local agencies.....		48,323 77
Salaries and expenses of special and general agents.....		219,832 97
Salaries, fees and other charges of officers and employes.....		540,635 36
Rents—including company's own occupancy.....		61,711 70
Advertising, printing and stationery.....		112,798 77
Postage, telegrams, telephone and express.....		61,997 36
Legal expenses.....		9,395 13
Furniture and fixtures.....		68,520 34
Maps, including corrections.....		6,939 07
Underwriters' boards and tariff associations.....		66,371 81
Fire department, patrol and salvage corps expenses.....		37,297 14
Inspections and surveys.....		41,053 18
Repairs and expenses on real estate.....		133,298 96
Taxes on real estate.....		32,673 13
State taxes on premiums.....		129,205 70
Insurance department licenses and fees.....		25,392 05

All other licenses, fees and taxes.....	\$18,840 79	
Loss on sale or maturity of ledger assets.....	3,750 00	
Decrease in book value of ledger assets.....	385,812 35	
Remitted to home office.....	1,119,065 09	
Traveling expenses.....	7,621 26	
Premium on securities purchased.....	55,669 24	
Miscellaneous expenditures.....	53,176 93	
Total disbursements.....	\$8,096,003 40	
Balance.....	\$12,120,923 34	

LEDGER ASSETS.

Book value of real estate.....	\$3,478,359 18	
Mortgage loans on real estate.....	697,700 00	
Book value of bonds and stocks, excluding interest.....	6,130,085 43	
Cash in office and in bank.....	670,334 50	
Agents balances.....	1,144,444 23	
Total ledger assets.....	\$12,120,923 34	

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$13,408 91	
Interest accrued on bonds.....	68,336 64	
Rents accrued on company's property.....	18,191 20	99,936 75
Due from other companies for reinsurance.....		38,798 93
Gross assets.....		\$12,259,659 02

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$37,980 41	
* Book value of bonds and stocks over market value.....	327,595 93	\$365,576 34
Total admitted assets.....		\$11,894,082 68

LIABILITIES.

Losses adjusted and unpaid.....	\$114,183 64	
Losses in process of adjustment, or in suspense.....	571,970 91	
Losses resisted.....	84,396 84	
Total claims for losses.....	\$770,551 39	
Deduct reinsurance.....	111,248 16	
Net amount of unpaid losses.....	\$659,303 23	
Unearned premiums on outstanding risks.....	7,303,813 29	
Reclaimable on perpetual fire policies.....	104,362 98	
Net premium reserve and all other liabilities under life and other special departments.....	94,375 00	
Salaries and other miscellaneous expenses due or accrued.....	71,079 23	
State, county and municipal taxes due or accrued.....	115,006 22	
Commissions and other charges due agents and brokers.....	16,957 81	
Due for return premiums and reinsurance.....	115,605 89	
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	3,213,579 03	
Surplus to policy holders.....		3,413,579 03
Total liabilities.....		\$11,894,082 68

* Market value of bonds and stocks as of December 31, 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$1,678,945,631 51	\$15,980,404 75
Written during the year.....	863,590,999 98	10,251,850 59
Total.....	\$2,542,536,631 49	\$26,232,255 34
Expired and terminated.....	984,281,056 59	9,903,016 89
In force at end of the year.....	\$1,558,255,574 90	\$16,329,238 45
Deduct amount reinsured.....	246,452,678 17	2,611,830 62
Net amount in force.....	\$1,311,802,896 73	\$13,717,407 83

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Virginia.....	\$50,000 00	\$70,940 32
Georgia.....	10,000 00	129,869 90
Oregon.....	50,000 00	54,484 70
New Mexico.....	10,000 00	18,770 89

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$6,065,053 31
Premiums received.....	89,594 35
Losses paid.....	55,496 99
Losses incurred.....	54,104 61

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).....	\$2,151,768 07	
Deduct reinsurance, abatement, rebate and return premiums.....	709,813 65	
Net premiums.....		\$1,441,954 42
Interest on bonds.....	\$71,514 75	
Interest on deposits.....	409 02	71,923 77

Profit on sale or maturity of ledger assets	\$187 50
Received from home office	3,829 08
Total income	\$1,517,894 77
Ledger assets Dec. 31, 1906	2,202,217 04
Total	\$3,720,111 81

DISBURSEMENTS.

Gross amount paid for losses (Fire)	\$846,758 49
Deduct salvage \$5,007.11; reinsurance \$348,618.32 . . .	353,625 43
Net amount paid for losses	\$493,133 06
Adjustment and settlement of losses	6,844 55
Commissions or brokerage	364,251 53
Miscellaneous expenses of local agencies	2,795 04
Salaries and expenses of special and general agents	64,528 67
Salaries, fees and other charges of officers and employes	63,444 35
Rents,—including company's own occupancy	7,100 00
Advertising, printing and stationery	9,487 15
Postage, telegrams, telephone and express	7,436 68
Legal expenses	1,542 87
Furniture and fixtures	6,115 61
Maps, including corrections	11,489 69
Underwriters' boards and tariff associations	16,925 50
Fire department, patrol and salvage corps expenses	16,519 09
Inspections and surveys	6,394 79
State taxes on premiums	16,988 89
Insurance department licenses and fees	8,238 31
All other licenses, fees and taxes	5,253 54
Remitted to home office	327,601 57
Statutory publication fees	401 25
Miscellaneous expenditures	7,333 26
Total disbursements	\$1,443,825 40
Balance	\$2,276,286 41

LEDGER ASSETS.

Book value of bonds, excluding interest	\$1,857,092 80
Cash in office and in bank	195,992 55
Agents balances	223,201 06
Total ledger assets	\$2,276,286 41

NON-LEDGER ASSETS.

Interest accrued on bonds	\$22,698 19
Due from other companies for reinsurance	90,083 27
Gross assets	\$2,389,067 87

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$18,602 50
* Book value of bonds over market value	169,712 35
Total admitted assets	\$2,200,753 02

* Market value of bonds as of December 31, 1907.

LIABILITIES.

Losses adjusted and unpaid.....	\$1,000 00	
Losses in process of adjustment, or in suspense.....	126,882 00	
Losses resisted.....	24,450 00	
	<hr/>	
Total claims for losses.....	\$152,332 00	
Deduct reinsurance.....	38,801 00	
	<hr/>	
Net amount of unpaid losses.....		\$113,531 00
Unearned premiums on outstanding risks.....		1,158,679 39
Due for reinsurance.....		1,899 64
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	726,642 99	
	<hr/>	
Surplus to policy holders.....		926,642 99
		<hr/>
Total liabilities.....		\$2,200,753 02

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$218,657,956	\$2,415,378 58
Written during the year.....	191,655,843	2,151,768 07
	<hr/>	<hr/>
Total.....	\$410,313,799	\$4,567,146 65
Expired and terminated.....	172,246,147	1,909,748 29
	<hr/>	<hr/>
In force at end of the year.....	\$238,067,652	\$2,657,398 36
Deduct amount reinsured.....	39,299,648	437,295 87
	<hr/>	<hr/>
Net amount in force.....	\$198,768,004	\$2,220,102 49

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Oregon.....	\$50,000 00	\$17,510 22
Georgia.....	10,000 00	17,984 34

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$915,401 00
Premiums received.....	15,703 02
Losses paid.....	15,336 06
Losses incurred.....	16,336 06

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).....	\$3,614,163 40	
Deduct reinsurance, abatement, rebate and return premiums.....	1,576,883 89	
Net premiums.....		\$2,037,279 51
Interest on mortgage loans.....	\$21,188 51	
Interest on collateral loans.....	135 00	
Interest on bonds and dividends on stocks.....	130,561 42	
Interest on deposits.....	3,374 60	
Interest from all other sources.....	130 60	
Rents.....	9,936 45	165,326 58
Total income.....		\$2,202,606 09
Ledger assets Dec. 31, 1906.....		4,390,656 09
Total.....		\$6,593,262 18

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,420,131 12	
Deduct salvage \$6,452.90; reinsurance 425,679.82....	432,132 72	
Net amount paid for losses.....		\$987,998 40
Adjustment and settlement of losses.....		45,475 09
Commissions or brokerage.....		441,366 02
Miscellaneous expenses of local agencies.....		3,910 51
Salaries and expenses of special and general agents.....		42,904 48
Salaries, fees and other charges of officers and employes.....		79,000 76
Rents.....		6,958 34
Advertising, printing and stationery.....		15,015 97
Postage, telegrams, telephone and express.....		18,043 47
Legal expenses.....		1,872 30
Furniture and fixtures.....		2,209 33
Maps, including corrections.....		5,457 50
Underwriters' boards and tariff associations.....		29,181 00
Fire department, patrol and salvage corps expenses.....		10,753 09
Inspections and surveys.....		3,062 23
Repairs and expenses on real estate.....		5,826 43
Taxes on real estate.....		1,841 18
State taxes on premiums.....		44,480 31
Insurance department licenses and fees.....		8,367 44
All other licenses, fees and taxes.....		7,881 11
Loss on sale or maturity of ledger assets.....		5,297 07
Decrease in book value of ledger assets.....		2,250 00
Agents balances.....		63 03

Remitted to home office.....	\$20,597 83
Miscellaneous expenditures.....	6,936 25
Total disbursements.....	<u>\$1,796,749 14</u>
Balance.....	\$4,796,513 04

LEDGER ASSETS.

Book value of real estate.....	\$109,684 84
Mortgage loans on real estate.....	438,362 50
Book value of bonds and stocks, excluding interest.....	3,809,731 45
Cash in office and in bank.....	177,437 54
Agents balances.....	261,296 71
Total ledger assets.....	<u>\$4,796,513 04</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$6,633 20
Interest due and accrued on bonds.....	32,069 16
Interest due and accrued on other assets.....	270 68
Gross assets.....	<u>\$4,835,486 08</u>

DEDUCT ASSETS NOT ADMITTED

Agents balances, representing business written prior to Oct. 1, last.....	\$12,642 22
* Book value of bonds and stocks over market value..	333,160 20
Total admitted assets.....	<u>\$4,489,683 66</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$78,677 41
Losses in process of adjustment, or in suspense.....	197,928 00
Losses resisted.....	12,399 00
Total claims for losses.....	<u>\$289,004 41</u>
Deduct reinsurance.....	95,494 01
Net amount of unpaid losses.....	\$193,510 40
Unearned premiums on outstanding risks.....	1,755,582 78
State, county and municipal taxes due or accrued.....	15,000 00
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	<u>2,325,590 48</u>
Surplus to policy holders.....	2,525,590 48
Total liabilities.....	<u>\$4,489,683 66</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$413,820,107	\$4,382,518 98
Written during the year.....	341,807,612	3,614,163 40
Total.....	<u>\$755,627,719</u>	<u>\$7,996,682 38</u>
Expired and terminated.....	307,631,554	3,377,459 61
In force at end of the year.....	\$447,996,165	\$4,619,222 77
Deduct amount reinsured.....	131,748,276	1,248,564 37
Net amount in force.....	<u>\$316,247,889</u>	<u>\$3,370,658 40</u>

* Market value of bonds and stocks as of December 31, 1907.

SPECIAL DEPOSITS.

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.....	\$165,000 00	\$160,974 45
Georgia.....	10,000 00	32,420 69
New Mexico.....	10,000 00	12,879 51
Oregon.....	50,000 00	27,130 18
Virginia.....	52,500 00	28,466 17

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,156,356 00
Premiums received.....	18,945 80
Losses paid.....	8,317 87
Losses incurred.....	7,863 18

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).....	\$209,854 85	
Deduct reinsurance, abatement, rebate and return premiums.....	107,788 28	
Net premiums.....		\$102,066 57
Interest on bonds.....	\$13,467 00	
Interest on deposits.....	1,325 58	14,792 58
Total income.....		\$116,859 15
Ledger assets Dec. 31, 1906.....		499,272 92
Total.....		\$616,132 07

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$127,320 98
Deduct salvage \$129.59; reinsurance \$50,779.16.....	50,908 75
Net amount paid for losses.....	\$76,412 23
Adjustment and settlement of losses.....	4,239 64
Commissions or brokerage.....	18,138 73
Miscellaneous expenses of local agencies.....	117 43
Salaries and expenses of special and general agents.....	1,126 31

Salaries, fees and other charges of officers and employes	\$3,032 39
Rents	219 47
Advertising, printing and stationery	1,822 45
Postage, telegrams, telephone and express	1,296 24
Furniture and fixtures	89 02
Maps, including corrections	421 37
Underwriters' boards and tariff associations	2,260 93
Fire department, patrol and salvage corps expenses	922 24
Inspections and surveys	154 96
State taxes on premiums	2,482 44
Insurance department licenses and fees	2,645 79
All other licenses, fees and taxes	998 87
Remitted to home office	21,372 80
Miscellaneous expenditures	272 97

Total disbursements	\$138,026 28
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Balance	\$478,105 79
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LEDGER ASSETS

Book value of bonds excluding interest	\$377,401 15
Cash in office and in bank	75,797 48
Agents balances	24,907 16

Total ledger assets	\$478,105 79
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NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$2,891 66
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Gross assets	\$480,997 45
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DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$5,362 35	
* Book value of bonds over market value	57,313 65	\$62,676 00

Total admitted assets	\$418,321 45
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LIABILITIES.

Losses adjusted and unpaid	\$2,032 00
Losses in process of adjustment, or in suspense	78,548 80

Total claims for losses	\$80,580 80
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Deduct reinsurance	4,344 60
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Net amount of unpaid losses	\$76,236 20
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Unearned premiums on outstanding risks	78,306 75
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Statutory deposit	\$200,000 00
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Surplus over all liabilities	63,778 50
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Surplus to policy holders	263,778 50
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Total liabilities	\$418,321 45
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* Market value of bonds as of December 31, 1907.

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$16,727,750	\$237,488 81
Written during the year.....	15,238 177	209,854 85
Total.....	<u>\$31,965,927</u>	<u>\$447,343 66</u>
Expired and terminated.....	15,875,097	234,571 86
In force at end of the year.....	\$16,090,830	\$212,771 80
Deduct amount reinsured.....	4,869,255	64,477 78
Net amount in force.....	<u>\$11,221,575</u>	<u>\$148,294 02</u>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$41,000 00
Premiums received.....	1,005 28
Losses paid.....	12 11
Losses incurred.....	16 11

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).....	\$3,560,502 49	
Deduct reinsurance, abatement, rebate and return premiums.....	741,211 34	
Net premiums.....		<u>\$2,819,291 15</u>
Interest on mortgage loans.....	\$2,487 50	
Interest on bonds and dividends on stocks.....	101,180 21	
Interest on deposits.....	7,972 02	
Rents—including company's own occupancy.....	24,082 50	135,722 23
Profit on sale or maturity of ledger assets.....		4,095 49
Received from home office.....		<u>35,710 25</u>
Total income.....		<u>\$2,994,819 12</u>
Ledger assets Dec. 31, 1906.....		<u>3,551,702 89</u>
Total.....		<u>\$6,546,522 01</u>

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,460,729 28
Deduct salvage \$10,364.27; reinsurance \$141,861.37..	<u>152,225 64</u>

Net amount paid for losses	\$1,308,503 64
Adjustment and settlement of losses	26,878 58
Commissions or brokerage	621,240 61
Miscellaneous expenses of local agencies	4,271 05
Salaries and expenses of special and general agents	53,524 86
Salaries, fees and other charges of officers and employes	131,559 16
Rents—including company's own occupancy	22,039 62
Advertising, printing and stationery	35,062 18
Postage, telegrams, telephone and express	17,057 27
Legal expenses	1,544 54
Furniture and fixtures	2,916 02
Maps, including corrections	7,489 12
Underwriters' boards and tariff associations	41,049 01
Fire department, patrol and salvage corps expenses	31,671 15
Inspections and surveys	10,606 10
Repairs and expenses on real estate	7,901 57
Taxes on real estate	4,312 06
State taxes on premiums	36,042 10
Insurance department licenses and fees	11,815 00
All other licenses, fees and taxes	4,588 96
Loss on sale or maturity of ledger assets	3,884 38
Remitted to home office	200,344 25
	<hr/>
Total disbursements	\$2,594,301 23
Balance	\$3,952,220 78

LEDGER ASSETS.

Book value of real estate	\$290,637 79
Mortgage loans on real estate	50,000 00
Book value of bonds and stocks, excluding interest	2,839,812 19
Cash in office and in bank	387,629 22
Agents balances	384,141 58
	<hr/>
Total ledger assets	\$3,952,220 78

NON-LEDGER ASSETS.

Interest accrued on mortgages	\$220 83	
Interest accrued on bonds	29,643 24	
Interest accrued on other assets	2,774 93	
Rents accrued on company's property	1,316 67	\$33,955 67
	<hr/>	<hr/>
Gross assets		\$3,986,176 45

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last	\$4,000 12	
* Book value of ledger assets over market value	191,409 09	\$195,409 21
	<hr/>	<hr/>
Total admitted assets		\$3,790,767 24

LIABILITIES.

Losses adjusted and unpaid	\$57,260 00
Losses in process of adjustment, or in suspense	163,934 00
Losses resisted	8,200 00
	<hr/>
Total claims for losses	\$229,394 00
Deduct reinsurance	14,799 00
	<hr/>
Net amount of unpaid losses	\$214,595 00

* Market value of bonds and stocks as of December 31, 1907.

Unearned premiums on outstanding risks.....	\$2,433,555 87	
Salaries and other miscellaneous expenses due or accrued.....	2,104 06	
State, county and municipal taxes due or accrued.....	56,385 82	
Due for reinsurance.....	4,905 39	
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	879,221 10	
	<hr/>	
Surplus to policy holders.....	1,079,221 10	
Total liabilities.....	\$3,790,767 24	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1906.....	\$436,588,514	\$4,652,247 15
Written during the year.....	312,959,687	3,560,502 49
	<hr/>	<hr/>
Total.....	\$749,548,201	\$8,212,749 64
Expired and terminated.....	294,375,103	3,316,773 79
	<hr/>	<hr/>
In force at end of the year.....	\$455,173,098	\$4,895,975 85
Deduct amount reinsured.....	24,972,717	230,730 77
	<hr/>	<hr/>
Net amount in force.....	\$430,200,381	\$4,665,245 08

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$28,524 70
Oregon.....	50,000 00	39,571 05
Virginia.....	10,000 00	13,998 90

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,785,163 00
Premiums received.....	24,289 65
Losses paid.....	13,204 69
Losses incurred.....	14,973 28

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	\$2,597,818 33	\$419,127 79	
Deduct reinsurance, abatement, rebate and return premiums	777,882 33	128,257 33	
Net premiums	\$1,819,936 00	\$290,870 46	\$2,110,806 46
Interest on bonds and dividends on stocks		75,163 43	
Interest on deposits		7,426 30	
Interest from all other sources		5,751 16	88,340 89
Received from home office			39,477 53
Total income			\$2,238,624 90
Ledger assets Dec. 31, 1906			2,533,580 58
Total			\$4,772,205 48

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses	\$1,472,101 42	\$334,254 28	
Deduct salvage \$7,983.42; reinsurance \$221,364.24	206,593 93	22,753 73	
Net amount paid for losses	\$1,265,507 49	\$311,500 55	\$1,577,008 04
Adjustment and settlement of losses			15,448 03
Commissions or brokerage			416,759 62
Salaries and expenses of special and general agents			82,629 80
Salaries, fees and other charges of officers and employes			123,014 85
Rents			7,723 47
Advertising, printing and stationery			22,768 07
Postage, telegrams, telephone and express			19,156 22
Legal expenses			1,396 79
Furniture and fixtures			973 94
Maps, including corrections			3,724 42
Underwriters' boards and tariff associations			16,699 18
Fire department, patrol and salvage corps expenses			8,918 10
Inspections and surveys			8,298 87
State taxes on premiums			37,450 81
Insurance department licenses and fees			8,795 44
All other licenses, fees and taxes			21,696 55
Miscellaneous expenditures			8,249 06
Total disbursements			\$2,380,711 26
Balance			\$2,391,494 22

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,867,107 86
Cash in office and in bank.....	333,666 49
Agents balances.....	171,846 78
Bills receivable taken for marine and inland risks.....	9,467 93
Bills receivable taken for fire risks.....	9,405 16
Total ledger assets.....	\$2,391,494 22

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$22,602 18
Gross assets.....	\$2,414,096 40

DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....	\$11,533 79	
Bills receivable, past due, taken for marine, inland and fire risks.....	4,405 16	
* Book value of ledger assets over market value.....	84,935 14	\$100,874 09
Total admitted assets.....		\$2,313,222 31

LIABILITIES.

Losses adjusted and unpaid.....	\$21,194 37	
Losses in process of adjustment, or in suspense.....	227,449 90	
Losses resisted.....	6,695 23	
Amount of unpaid losses.....		\$255,339 50
Unearned premiums on outstanding risks.....		1,497,439 09
State, county and municipal taxes due or accrued.....		20,978 58
Statutory deposits.....	\$200,000 00	
Surplus over all liabilities.....	339,465 14	
Surplus to policy holders.....		539,465 14
Total liabilities.....		\$2,313,222 31

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1906....	\$317,293 052	\$3,324,946 92	\$ 8,326,404	\$200,887 10
Written during the year.....	227,109,478	2,597,818 33	84,432,336	419,127 79
Total.....	\$544,402,530	\$5,922,765 25	\$92,758,740	\$620,014 89
Expired and terminated.....	266,879,441	2,820,696 65	83,821 501	444,381 91
In force at end of the year....	\$277,523,089	\$3,102,068 60	\$8,937,239	\$175,632 98
Deduct amount reinsured.....	26,982,895	248,489 89	3,348,169	66,027 05
Net amount in force.....	\$250,540,194	\$2,853,578 71	\$5,589,070	\$109,605 93

SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$32,431 76
Virginia.....	42,000 00	16,391 37
Oregon.....	50,000 00	13,315 22
California.....	110,000 00	160,068 30

* Market value of bonds and stocks based on an average of the year 1907.

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate</i>
Risks written.....	\$2,261,700 00	\$312,412 00	\$2,574,112 00
Premiums received.....	23,475 99	8,643 23	32,119 22
Losses paid.....	28,092 13	14,450 38	42,542 51
Losses incurred.....	29,426 76	5,072 88	34,499 64

MAINE MUTUAL FIRE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1907.

AROOSTOOK COUNTY PATRONS MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

IRA J. PORTER, *President.*

ERNEST T. McGLAUFILIN, *Secretary.*

P. O. Address of Secretary, Presque Isle, Maine.

ASSETS.

Cash deposited in bank.....	\$122 14
Assessments on premium notes unpaid.....	110 69
Supplies, printed matter, stationery, e.c.....	171 86
	\$404 69
Gross assets, not including premium notes.....	
(Balance due on premium notes subject to assessment, \$115,087.96.)	

LIABILITIES.

Due for borrowed money and interest.....	\$4,590 33
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INCOME.

Cash premiums on policies written or renewed.....	\$1,893 20
Assessments on premium notes.....	430 60
Interest from all sources.....	29 50
Cash loaned to company to pay losses or expenses.....	5,100 00
Vacancy permits.....	7 87
	\$7,461 17
Gross cash income.....	\$7,461 17
Cash assets December 31st of previous year.....	1,548 91
	\$9,010 08
Total.....	\$9,010 08

EXPENDITURES.

Losses paid during the year.....	\$6,815 28
Adjusting losses.....	34 43
Collecting assessments.....	6 70
Return premiums on policies cancelled.....	158 21
Salaries of officers and directors.....	543 00
Salaries of agents and employes.....	35 34
Traveling expenses of officers, directors and employes.....	79 15
Borrowed money repaid.....	1,100 00
Interest.....	21 50
Advertising, \$3.00; stationery, \$9 48; express charges, \$80.....	13 28
Printing, \$25.25; postage, \$31.67; blank books, \$8.37;.....	65 29
	\$8,872 18
Gross cash expenditures.....	\$8,872 18
Balance.....	\$122 14

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$2,497,755 00	\$124,887 75
Written and renewed during the year.....	750,340 00	37,781 00
	\$3,248,095 00	\$162,668 75
Total.....	\$3,248,095 00	\$162,668 75
Deduct amount terminated during the year.....	475,248 28	23,762 41
	\$2,772,846 72	\$138,906 34
Amount in force Dec. 31, 1907.....	\$2,772,846 72	\$138,906 34

BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

ALBERT J. LINSKOTT, *President.* JAMES W. CRAWFORD, *Secretary.*

P. O. Address of Secretary, Brunswick, Maine.

ASSETS.

Cash in office	\$17 19
Cash deposited in bank	949 33
Total cash assets	\$966 52
Assessments on premium notes unpaid	209 52
Cash premiums unpaid	3 57
Office desk	19 63
Gross assets, not including premium notes	\$1,199 24
(Balance due on premium notes subject to assessment, \$12,360.09.)	

LIABILITIES.

Losses adjusted and not paid	\$1,000 00
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INCOME.

Cash premiums on policies written or renewed	\$127 47
Policy fees	36 00
Assessments on premium notes	1,076 02
Cash loaned to company to pay losses or expenses	150 00
Gross cash income	\$1,389 49
Cash assets December 31st of previous year	353 54
Total	\$1,743 03

EXPENDITURES.

Losses paid during the year	\$512 00
Adjusting losses	5 00
Collecting assessments	2 60
Return premiums on policies cancelled	3 56
Salaries of agents and employes	86 00
Borrowed money repaid	150 00
Interest	3 00
Stationery .75; advertising, \$5.25	6 00
Printing, \$4.00; postage, \$3.25	7 25
Expenses of examination by Insurance Department	1 00
Error in assessment	10
Gross cash expenditures	\$776 51
Balance	\$966 52

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$265,776	\$15,993 56
Written and renewed during the year.....	67,850	4,073 00
	<hr/>	<hr/>
Total.....	\$333,626	\$20,066 56
Deduct amount terminated during the year.....	67,900	4,074 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1907.....	\$265,726	\$15,992 56
Losses incurred during the year.....		\$1,012 00
Assessments, laid or ordered to be laid, on premium notes during the year..		1,122 63
Date of last assessment, November 7, 1907, amount collected.....		926 61
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 Secretary 57, Exchange St., Portland, Maine.

ASSETS.

Cash in office.....	\$ 25
Cash deposited in bank.....	806 88
	<hr/>
Total cash assets.....	\$807 13
Assessments on premium notes unpaid.....	18 00
Cash premiums unpaid.....	10 00
	<hr/>
Gross assets, not including premium notes.....	\$835 13
(Balance due on premium notes subject to assessment, \$8,589.)	

INCOME.

Cash premiums on policies written or renewed.....	\$523 50
Interest from all sources.....	16 65
Vacancy permits.....	8 50
	<hr/>
Gross cash income.....	\$548 65
Cash assets December 31st of previous year.....	338 37
	<hr/>
Total.....	\$887 02

EXPENDITURES.

Return premiums on policies cancelled.....	\$12 15
Salaries of officers and directors.....	50 00
Printing, \$7.50; postage, \$5.00; advertising, \$2.00.....	14 50
Expense of examination by Insurance Department.....	3 24
	<hr/>
Gross cash expenditures.....	\$79 89
Balance.....	\$807 13

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes</i>
Amount in force Dec. 31, 1906.....	\$91,250	\$9,125
Written and renewed during the year.....	48,450	4,845
Total.....	\$139,700	\$13,970
Deduct amount terminated during the year.....	44,450	4,445
Amount in force Dec. 31, 1907.....	\$95,250	\$9,525
Date of last assessment, July 16, 1904.....		
Largest sum insured in a single risk.....		\$2,500

CASCO MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1868.

S. O. HANCOCK, *President.*G. T. COOK, *Secretary.*

P. O. Address of Secretary, Casco, Maine.

ASSETS.

Cash in office.....	\$2 98
(Balance due on premium notes subject to assessment, \$5,099.99.)	

INCOME.

Policy fees.....	\$9 00
Assessments on premium notes.....	582 01
Gross cash income.....	\$591 01
Cash assets December 31st of previous year.....	2 16
Total.....	\$593 17

EXPENDITURES.

Losses paid during the year.....	\$550 00
Collecting assessments.....	11 64
Salaries of officers and directors.....	2 00
Salaries of agents and employes.....	9 00
Making assessments.....	1 50
Borrowed money repaid.....	14 80
Printing.....	1 00
Justice fees.....	25
Gross cash expenditures.....	\$590 19
Balance.....	\$2 98

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$53,965	\$5,510
Written and renewed during the year.....	7,270	727
Total.....	\$61,235	\$6,237
Deduct amount terminated during the year.....	5,550	555
Amount in force Dec. 31, 1907.....	\$55,685	\$5,682

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CITIZENS MUTUAL FIRE INSURANCE COMPANY. 347

Losses incurred during the year.....	\$550 00
Assessments, laid or ordered to be laid, on premium notes during the year....	582 01
Date of last assessment, June 1, 1907, amount collected.....	582 01
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 Secretary, Pemaquid, Maine.

ASSETS.

Cash in office.....	\$9 80
Cash deposited in bank.....	552 35
Total cash assets.....	\$562 15
Safe.....	28 00
Gross assets, not including premium notes.....	\$590 15
(Balance due on premium notes subject to assessment, \$6,469.41.)	

INCOME.

Cash premiums on policies written or renewed.....	\$102 33
Policy fees.....	55 00
Interest from all sources.....	18 33
Gross cash income.....	\$175 66
Cash assets December 31st of previous year.....	489 01
Total.....	\$664 67

EXPENDITURES.

Return premiums on policies cancelled.....	\$2 43
Salaries of officers and directors.....	55 00
Printing, \$8.00; postage and telephone, \$5.18.....	13 18
Treasurer's bond and justice fee.....	1 00
Safe and freight.....	30 91
Gross cash expenditures.....	\$102 52
Balance.....	\$562 15

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$111,215	\$6,672 90
Written and renewed during the year.....	33,908	2,034 48
Total.....	\$145,123	\$8,707 38
Deduct amount terminated during the year.....	30,040	1,802 40
Amount in force Dec. 31, 1907.....	\$115,083	\$6,904 98
Largest sum insured in a single risk.....		\$1,000 00

CUMBERLAND MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

EDWARD H. TRICKEY, *President.*

D. L. BLANCHARD, *Secretary.*

P. O. Address of Secretary, Cumberland Center, Maine.

ASSETS.

Cash in office.....	\$33 74
Cash deposited in bank.....	305 41
<hr/>	
Total cash assets.....	\$339 15
(Balance due on premium notes subject to assessment, \$19,696.77.)	

INCOME.

Cash premiums on policies written or renewed.....	\$141 89
Policy fees.....	70 00
Assessments on premium notes.....	1,050 48
Interest from all sources.....	5 82
<hr/>	
Gross cash income.....	\$1,268 19
Cash assets December 31st of previous year.....	666 30
<hr/>	
Total.....	\$1,934 49

EXPENDITURES.

Losses paid during the year.....	\$1,449 55
Collecting assessments.....	45 00
Salaries of officers and directors.....	61 60
Making assessments.....	20 00
Advertising, \$3.75; blank books, \$8.00.....	11 75
Stationery, \$2.00; postage, \$2.00.....	4 00
Filling fire extinguishers.....	3 44
<hr/>	
Gross cash expenditures.....	\$1,595 34
<hr/>	
Balance.....	\$339 15

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$342,248	\$20,273 64
Written and renewed during the year.....	61,114	4,810 10
<hr/>		
Total.....	\$403,362	\$25,083 74
Deduct amount terminated during the year.....	47,992	2,820 44
<hr/>		
Amount in force Dec. 31, 1907.....	\$355,370	\$22,263 30
<hr/>		
Losses incurred during the year.....		\$1,449 55
Assessments, laid or ordered to be laid, on premium notes during the year..		1,050 48
Date of last assessment, July 10, 1907, amount collected.....		1,050 48
Largest sum insured in a single risk.....		3,700 00

DANVILLE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

RANDALL HARRIMAN, *President.* WILLIAM PLUMMER, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 2, Auburn Maine.

ASSETS.

Cash in office.....	\$58 24
Cash deposited in bank.....	106 62
Total cash assets.....	\$164 86
Safe.....	62 50
Gross assets not including premium notes.....	\$227 36
(Balance due on premium notes subject to assessment, \$7,170.85.)	

INCOME.

Cash premiums on policies written or renewed.....	\$107 66
Policy fees.....	29 00
Assessments on premium notes.....	14 05
Interest from all sources.....	19 30
Gross cash income.....	\$170 01
Cash assets December 31st of previous year.....	583 32
Total.....	\$753 33

EXPENDITURES.

Losses paid during the year.....	\$551 00
Return premiums on policies cancelled.....	4 46
Salaries of officers and directors.....	9 93
Salaries of agents and employes.....	14 50
Printing, \$3.75; postage, \$1.75.....	5 50
Stationery, \$.25; advertising, \$2.58.....	2 83
Justice fee.....	25
Gross cash expenditures.....	\$588 47
Balance.....	\$164 86

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$140,514	\$8,438 84
Written and renewed during the year.....	31,306	1,878 36
Total.....	\$171,820	\$10,317 20
Deduct amount terminated during the year.....	34,950	2,097 00
Amount in force Dec. 31, 1907.....	\$136,870	\$8,220 20
Losses incurred during the year.....		\$551 00
Date of last assessment, June 26, 1906, amount collected.....		833 25
Largest sum insured in a single risk.....		2,000 00

DIRIGO MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.
FREDERICK ROBIE, *President.*T. F. MILLETT, *Secretary.*

P. O. Address of Secretary, Gorham, Maine.

 ASSETS.

Cash in office.....	\$47 34
Cash deposited in bank.....	2,114 77
Face value of notes.....	2,250 18
Total cash assets.....	<u>\$4,412 29</u>
Assessment on premium notes unpaid.....	11,488 90
Interest accrued.....	263 71
Office furniture, safe and supplies.....	824 00
Gross assets, not including premium notes.....	<u>\$16,988 90</u>
(Balance due on premium notes subject to assessment, \$356,174.33.)	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$600 00
Due for borrowed money and interest.....	11,734 26
Gross liabilities.....	<u>\$12,334 26</u>

INCOME.

Cash premiums on policies written or renewed.....	\$15,088 00
Policy fees.....	631 00
Assessments on premium notes.....	13,820 27
Interest from all sources.....	51 88
Cash loaned to company to pay losses or expenses.....	4,243 38
Vacancy permits.....	382 94
Transfers.....	12 75
Gross cash income.....	<u>\$34,230 22</u>
Cash assets December 31st of previous year.....	2,297 52
Total.....	<u>\$36,527 74</u>

EXPENDITURES.

Losses paid during the year.....	\$16,152 76
Adjusting losses.....	605 50
Collecting assessments.....	1 18
Return premiums on policies cancelled.....	430 91
Dividends to policy holders.....	9 40
Salaries of officers and directors.....	1,880 03
Salaries of agents and employes.....	2,624 95
Traveling expenses of officers, directors and employes.....	725 52
Making assessments.....	123 87
Borrowed money repaid.....	8,126 00
Interest.....	515 27
Stationery, \$17.07; rent, \$75.00; advertising, \$21.50; express charges, \$7.09.	120 66
Printing, \$86.59; postage, \$173.84; blank books, \$31.65.	292 08
Legal services.....	131 63
Telephone.....	93 48
All other expenditures.....	282 21
Gross cash expenditures.....	<u>\$32,115 45</u>
Balance.....	<u>\$14,412 29</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$4,701,179 68	\$333,204 01
Written and renewed during the year.....	1,886,740 00	126,332 65
Total	\$6,587,919 68	\$459,536 66
Deduct amount terminated during the year.....	1,656,992 89	91,796 75
Amount in force Dec. 31, 1907.....	\$4,930,926 79	\$367,739 91
Losses incurred during the year.....		\$13,917 68
Date of last assessment, December 2, 1907, amount collected.....		76 68
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.*JOSEPH F. HOUDLETTE, *Secretary.*

P. O. Address of Secretary, West Dresden, Maine.

ASSETS.

Cash deposited in bank.....	\$813 45
Safe.....	31 00
Gross assets, not including premium notes.....	\$844 45
(Balance due on premium notes subject to assessment, \$9,092.56.)	

INCOME.

Cash premiums on policies written or renewed.....	\$65 93
Policy fees.....	18 00
Vacancy fees.....	11 66
Gross cash income.....	\$95 59
Cash assets December 31st of previous year.....	749 92
Total	\$845 51

EXPENDITURES.

Commissions for collecting cash premiums.....	\$18 00
Return premiums on policies cancelled.....	7 68
Printing, \$1.50; postage, \$.25.....	1 75
Stationery, \$.30; advertising, \$1.50.....	1 80
Examination of books by Insurance Department.....	3 00
Gross cash expenditures.....	\$32 23
Balance.....	\$813 28

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$190,810	\$9,291 75
Written and renewed during the year.....	26,760	1,338 00
Total.....	<u>\$217,570</u>	<u>\$10,629 75</u>
Deduct amount terminated during the year.....	20,825	1,041 25
Amount in force Dec. 31, 1907.....	\$196,745	\$9,588 50
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 Secretary, North Edgcomb, Maine.

ASSETS.

Cash in office.....	\$13 04
Cash deposited in bank.....	1,004 16
Total cash assets.....	<u>\$1,017 20</u>
(Balance due on premium notes subject to assessment, \$8,279.59.)	

INCOME.

Cash premiums on policies written or renewed.....	\$115 96
Policy fees.....	21 50
Interest from all sources.....	30 60
Permits.....	2 25
Gross cash income.....	<u>\$170 31</u>
Cash assets December 31st of previous year.....	876 68
Total.....	<u>\$1,046 99</u>

EXPENDITURES.

Return premiums on policies cancelled.....	\$3 37
Salaries of officers and directors.....	21 50
Traveling expenses of officers, directors and employes.....	2 00
Printing, \$1.50; postage, \$1.42.....	2 92
Gross cash expenditures.....	<u>\$29 79</u>
Balance.....	\$1,017 20

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$99,940	\$8,679 90
Written and renewed during the year.....	22,685	1,847 50
	<hr/>	<hr/>
Total.....	\$122,625	\$10,527 40
Deduct amount terminated during the year.....	20,410	1,706 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1907.....	\$102,215	\$8,821 40
Date of last assessment, July 25, 1899, amount collected.....		\$225 32
Largest sum insured in a single risk.....		\$1,500 00

ELIOT AND KITTEERY MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

AARON B. COLE, *President.* MOSES E. GOODWIN, *Secretary.*

P. O. Address of Secretary, R. F. D., Kittery Depot, Maine.

ASSETS.

Cash in office.....	\$200 00
Cash deposited in bank.....	1,199 55
	<hr/>
Total cash assets.....	\$1,399 55
Assessments on premium notes unpaid.....	2,925 70
Due from agents.....	519 72
	<hr/>
Gross assets, not including premium notes.....	\$4,844 97
(Balance due on premium notes subject to assessment, \$61,568.84.)	

LIABILITIES.

Due for borrowed money and interest.....	\$4,265 00
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INCOME.

Cash premiums on policies written or renewed.....	\$374 66
Assessments on premium notes.....	3,127 69
Cash loaned to company to pay losses or expenses.....	1,425 00
	<hr/>
Gross cash income.....	\$4,927 35
Cash assets December 31st, of previous year.....	49 71
	<hr/>
Total.....	\$4,977 06

EXPENDITURES

Losses paid during the year.....	\$2,177 36
Adjusting losses.....	2 00
Collecting assessments.....	33 63
Salaries of officers and directors.....	317 00

354 EQUITABLE MUTUAL FIRE INSURANCE COMPANY.

Traveling expenses of officers, directors and employes.....	\$21 50
Making assessments.....	60 00
Borrowed money repaid.....	650 00
Interest.....	239 50
Rent, \$25; express charges, \$.70; advertising, \$3; stationery, \$2.80;.....	31 50
Printing, \$15.25; postage, \$12.35; blank books, \$2.30.....	29 90
All other expenditures.....	15 12

Gross cash expenditures..... \$3,577 51

Balance..... \$1,399 55

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$1,166,684	\$70,001 04
Written and renewed during the year.....	306,165	18,369 90
Total.....	<u>\$1,472,849</u>	<u>\$88,370 94</u>
Deduct amount terminated during the year.....	269,035	16,142 10
Amount in force Dec. 31, 1907.....	\$1,203,814	\$72,228 84

Losses incurred during the year.....	\$2,177 36
Assessments, laid or ordered to be laid, on premium notes during the year..	5,812 83
Date of last assessment, November 5, 1907, amount collected.....	3,127 69
Largest sum insured in a single risk.....	3,000 00

EQUITABLE MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907,

CHARLES D. NEWELL, *President.*

A. J. HOLBROOK, *Secretary.*

P. O. Address of Secretary, Richmond, Maine.

ASSETS.

Cash in office.....	\$132 94
Due from agents.....	100 09
Gross assets, not including premium notes.....	<u>\$233 03</u>
(Balance due on premium notes subject to assessment, \$11,185.71.)	

LIABILITIES.

Due for borrowed money and interest.....	\$35 00
Due officers for services.....	130 00
Fifty per cent cash premiums on policies in force.....	44 54
Gross liabilities.....	<u>\$209 54</u>

INCOME.

Cash premiums on policies written or renewed.....	\$418 37
Policy fees.....	173 00
Cash loaned to company to pay losses or expenses.....	35 00
Gross cash income.....	<u>\$626 37</u>

FALMOUTH MUTUAL FIRE INSURANCE COMPANY. 355

EXPENDITURES.

Return premiums on policies cancelled.....	\$131	25
Salaries of agents and employes.....	273	00
Traveling expenses of officers, directors and employes.....	2	38
Printing, \$34.75; postage, \$13.85; blank books, 17.25.....	65	85
Express charges.....	95	
Expenses of organization.....	20	00
Gross cash expenditures.....	\$493	43
Balance.....	\$132	94

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Written during the year.....	\$140,375	\$12,797 58
Deduct amount terminated during the year.....	17,300	1,193 50
Amount in force Dec. 31, 1907.....	\$123,075	\$11,604 08
Largest sum insured in a single risk.....		\$1,500 00

FALMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

FRANK B. BLANCHARD, *President.* ARTHUR S. NOYES, *Secretary.*

P. O. Address of Secretary, West Falmouth, Maine.

ASSETS.

Cash in office.....	\$37	18
Cash deposited in bank.....	837	10
Total cash assets.....	\$874	28
Safe and furniture.....	40	00
Gross assets, not including premium notes.....	\$914	28
(Balance due on premium notes subject to assessment, \$44,297.25.)		

INCOME.

Cash premiums on policies written or renewed.....	\$211	48
Policy fees.....	78	00
Interest from all sources.....	26	69
Gross cash income.....	\$316	17
Cash assets December 31st of previous year.....	657	97
Total.....	\$974	14

EXPENDITURES.

Return premiums on policies cancelled.....	\$13	67
Salaries of officers and directors.....	76	00
Traveling expenses of officers, directors and employes.....	2	44
Postage, \$2.00; stationery, \$1.00; advertising, \$3.75.....	6	75
Justice fees.....	1	00
Gross cash expenditures.....	\$99	86
Balance.....	\$874	28

356 FARMINGTON MUTUAL FIRE INSURANCE COMPANY.

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$443,614	\$44,361 40
Written and renewed during the year.....	70,500	7,050 00
Total.....	\$514,114	\$51,411 40
Deduct amount terminated during the year.....	61,330	6,133 00
Amount in force Dec. 31, 1907.....	\$452,784	\$45,278 40
Date of last assessment, February 13, 1904, amount collected.....		\$2,014 17
Largest sum insured in a single risk.....		4,255 00

FARMINGTON MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

M. P. TUFTS, *President.*

F. E. TITCOMB, *Secretary.*

P. O. Address of Secretary, Farmington, Maine.

ASSETS.

Cash in office.....	\$8 40
Cash deposited in bank.....	24 88
Total cash assets.....	\$33 28
Assessments on premium notes unpaid.....	43 02
Cash premiums unpaid.....	7 20
Gross assets, not including premium notes.....	\$83 50
(Balance due on premium notes subject to assessment, \$19,624.46.)	

LIABILITIES.

Due for borrowed money and interest.....	\$85 00
Due officers for services.....	25 00
Gross liabilities.....	\$110 00

INCOME.

Cash premiums on policies written or renewed.....	\$322 60
Policy fees.....	49 00
Assessments on premium notes.....	988 47
Interest from all sources.....	3 49
Cash loaned to company to pay losses or expenses.....	285 00
Gross cash income.....	\$1,648 56
Cash assets December 31st of previous year.....	86 77
Total.....	\$1,735 33

EXPENDITURES.

Losses paid during the year.....	\$1,293 50
Return premiums on policies cancelled.....	7 67
Salaries of officers and directors.....	12 00
Salaries of agents and employes.....	50 00
Borrowed money repaid.....	300 00
Interest.....	6 80
Advertising, \$3.50.....	3 50
Printing, \$4.00; postage, \$15.53; blank books, \$9.05.....	28 58
Gross cash expenditures.....	\$1,702 05
Balance.....	\$33 28

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$228,820	\$22,882 00
Written and renewed during the year.....	73,125	7,312 50
Total.....	\$301,945	\$30,194 50
Deduct amount terminated during the year.....	90,325	9,032 50
Amount in force Dec. 31, 1907.....	\$211,620	\$21,162 00
Losses incurred during the year.....		\$343 50
Assessments, laid or ordered to be laid, on premium notes during the year..		987 67
Date of last assessment, January 12, 1907, amount collected.....		962 63
Largest sum insured in a single risk.....		2,000 00

FAYETTE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1858. COMMENCED BUSINESS IN 1858.

H. J. TUCK, *President.*

H. F. JONES, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 26, Kent's Hill, Maine.

ASSETS.

Cash in office.....	\$10 63
Cash deposited in bank.....	300 65
Total cash assets.....	\$311 28
Safe.....	27 00
Gross assets, not including premium notes.....	\$338 28
(Balance due on premium notes subject to assessment, \$5,635.20.)	

INCOME.

Cash premiums on policies written or renewed.....	\$83 20
Policy fees.....	12 00
Interest from all sources.....	12 75
Acetylene gas permits.....	1 00
Gross cash income.....	\$108 95
Cash assets December 31st of previous year.....	525 26
Total.....	\$634 21

EXPENDITURES.

Losses paid during the year.....	\$279 00
Return premiums on policies cancelled.....	9 69
Salaries of officers and directors.....	29 25
Postage, \$24; advertising, \$4.50.....	4 74
Justice fee.....	25
	<hr/>
Gross cash expenditures.....	\$322 93
	<hr/>
Balance.....	\$311 28

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$59,625	\$6,636 30
Written and renewed during the year.....	21,725	2,080 00
	<hr/>	<hr/>
Total.....	\$81,350	\$8,716 30
Deduct amount terminated during the year.....	29,430	2,846 30
	<hr/>	<hr/>
Amount in force Dec. 31, 1907.....	\$51,920	\$5,870 00
Losses incurred during the year.....		\$4 00
Date of last assessment, May 23, 1879, amount collected.....		661 12
Largest sum insured in a single risk.....		1,500 00

FREEPORT AND YARMOUTH MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

HORACE ROGERS, *President.*

JOHN A. SEABURY, *Secretary.*

P. O. Address of Secretary, Yarmouth, Maine.

ASSETS.

Cash in office.....	\$180 28
Safe.....	55 00
	<hr/>
Gross assets, not including premium notes.....	\$235 28
(Balance due on premium notes subject to assessment, \$24,500.50.)	

INCOME.

Cash premiums on policies written or renewed.....	\$220 90
Policy fees.....	54 50
Assessments on premium notes.....	7 55
	<hr/>
Gross cash income.....	\$282 95
Cash assets December 31st of previous year.....	72 66
	<hr/>
Total.....	\$355 61

EXPENDITURES.

Commissions for collecting cash premiums.....	\$27 25
Return premiums on policies cancelled.....	1 00
Salaries of officers and directors.....	138 00
Traveling expenses of officers, directors and employes.....	3 90
Postage, \$3.18; advertising, \$2.00.....	5 18
Gross cash expenditures.....	\$175 33
Balance.....	\$180 28

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$506,250	\$25,312 50
Written and renewed during the year.....	110,450	5,522 50
Total.....	\$616,700	\$30,835 00
Deduct amount terminated during the year.....	87,650	4,382 50
Amount in force Dec. 31, 1907.....	\$529,050	\$26,452 50
Date of last assessment, October 15, 1906, amount collected.....		\$976 45
Largest sum insured in a single risk.....		2,500 00

FRYEBURG MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

A. WESLEY McKEEN, *President.* E. CHANDLER BUZZELL, *Secretary.*

P. O. Address of Secretary, Fryeburg Center, Maine.

ASSETS.

Cash in office.....	\$40 90
(Balance due on premium notes subject to assessment, \$18,254.28.)	

INCOME.

Policy fees.....	\$112 00
Assessments on premium notes.....	3,385 13
Cash loaned to company to pay losses or expenses.....	350 00
Gross cash income.....	\$3,847 13
Cash assets December 31st of previous year.....	287 69
Total.....	\$4,134 82

EXPENDITURES.

Losses paid during the year.....	\$3,456 20
Adjusting losses.....	14 50
Collecting assessments.....	70 00
Salaries of officers and directors.....	12 00
Salaries of agents and employes.....	112 00
Traveling expenses of officers, directors and employes.....	10 00

Making assessments.....	\$20 00
Borrowed money repaid.....	350 00
Interest.....	5 06
Printing, \$13.25; postage, \$29.01.....	42 26
Stationery, \$1.40; blank books, \$.50.....	1 90
Gross cash expenditures.....	\$4,093 92
Balance.....	\$40 90

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$486,825	\$24,356 23
Written and renewed during the year.....	92,400	4,620 00
Total.....	\$579,225	\$28,976 23
Deduct amount terminated during the year.....	93,550	4,687 50
Amount in force Dec. 31, 1907.....	\$485,675	\$24,288 75
Losses incurred during the year.....		\$3,456 20
Assessments, laid or ordered to be laid, on premium notes during the year..		3,376 13
Date of last assessment, Nov. 1, 1907, amount collected.....		1,930 81
Largest sum insured in a single risk.....		1,500 00

GARDINER AND RICHMOND MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

GEORGE R. DANFORTH, *President.* DANIEL BROWN, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 13, Gardiner, Maine.

ASSETS.

Cash in office.....	\$2 60
Cash deposited in bank.....	306 75
Total cash assets.....	\$309 35
Safe.....	19 00
Books and supplies.....	20 00
Gross assets, not including premium notes.....	\$348 35
(Balance due on premium notes subject to assessment, \$22,747.35.)	

INCOME.

Cash premiums on policies written or renewed.....	\$267 73
Policy fees.....	150 00
Interest from all sources.....	2 01
Vacancy permits.....	26 15
All other sources.....	1 21
Gross cash income.....	\$447 10
Cash assets December 31st of previous year.....	78 24
Total.....	\$525 34

EXPENDITURES.

Losses paid during the year	\$38 13
Return premiums on policies cancelled	3 37
Salaries of agents and employes	153 00
Traveling expenses of officers, directors and employes	1 50
Printing, \$1.00; postage, \$9.95; advertising, \$2.34	13 29
Stationery, \$6.35; telephone service, \$.35	6 70
	\$215 99
Gross cash expenditures	\$215 99
Balance	\$309 35

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes</i>
Amount in force Dec. 31, 1906	\$257,995	\$21,636 80
Written and renewed during the year	111,915	8,960 30
	\$369,910	\$30,597 10
Total	95,295	7,849 75
	\$274,615	\$22,747 35
Amount in force Dec. 31, 1907		
Losses incurred during the year		\$38 13
Date of last assessment, August 14, 1899, amount collected		622 04
Largest sum insured in a single risk		2,000 00

GORHAM FARMERS MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1861. COMMENCED BUSINESS IN 1861.

JOSEPH W. KNIGHT, *President.* VAN W. CARLL, *Secretary.*

P. O. Address of Secretary, White Rock, Maine.

ASSETS.

Cash deposited in bank	\$155 48
Assessments on premium notes unpaid	20 00
	\$175 48
Gross assets, not including premium notes	\$175 48
(Balance due on premium notes subject to assessment, \$33,516.89.)	

LIABILITIES.

Due for borrowed money and interest	\$4 74
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INCOME.

Policy fees	\$62 00
Assessments on premium notes	2,105 44
Interest from all sources	1 44
Cash loaned to company to pay losses or expenses	4 74
	\$2,173 62
Gross cash income,	\$2,173 62
Cash assets December 31st of previous year	95 02
	\$2,268 64
Total	\$2,268 64

EXPENDITURES.

Losses paid during the year.....	\$2,000 00
Collecting assessments.....	30 00
Salaries of officers and directors.....	62 00
Traveling expenses of officers, directors and employes.....	1 50
Making assessments.....	6 00
Printing, \$3.50; advertising, \$4.50.....	8 00
Postage, \$4.06; express charges, \$.60.....	4 66
Justice fee.....	1 00
Gross cash expenditures.....	<u>\$2,113 16</u>
Balance.....	\$4 74

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$379,915	\$37,991 50
Written and renewed during the year.....	67,585	6,758 50
Total.....	<u>\$447,500</u>	<u>\$44,750 00</u>
Deduct amount terminated during the year.....	67,680	6,768 00
Amount in force Dec. 31, 1907.....	\$379,820	\$37,982 00
Assessments, laid or ordered to be laid, on premium notes during the year..		\$1,413 44
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 Secretary, New Gloucester, Maine.

ASSETS.

Cash in office.....	\$211 92
Cash deposited in bank.....	1,202 94
Total assets not including premium notes.....	<u>\$1,414 86</u>
(Balance due on premium notes subject to assessment, \$33,357.33.)	

INCOME.

Cash premiums on policies written or renewed.....	\$259 25
Policy fees.....	43 50
Interest from all sources.....	23 19
Gross cash income.....	<u>\$325 94</u>
Cash assets December 31st of previous year.....	1,293 12
Total.....	<u>\$1,619 06</u>

HAMPDEN MUTUAL FIRE INSURANCE COMPANY.

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EXPENDITURES.

Losses paid during the year.....	\$118 82
Salaries of agents and employes.....	69 50
Traveling expenses of officers, directors and employes.....	3 28
Printing, \$7.00; postage, \$5.60.....	12 60
	<hr/>
Gross cash expenditures.....	\$204 20
	<hr/>
Balance.....	\$1,414 86

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$301,175	\$30,593 17
Written and renewed during the year.....	82,250	8,412 00
	<hr/>	<hr/>
Total.....	\$383,425	\$39,005 17
Deduct amount terminated during the year.....	46,250	4,616 17
	<hr/>	<hr/>
Amount in force Dec. 31, 1907.....	\$337,175	\$34,389 00
Losses incurred during the year.....		\$118 82
Date of last assessment, March 16, 1903, amount collected.....		784 08
Largest sum insured in a single risk.....		2,000 00

HAMPDEN MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

C. W. PAGE, *President.*

HENRY PIERCE, *Secretary.*

P. O. Address of Secretary, Hampden, Maine.

ASSETS.

Cash deposited in bank.....	\$57 94
Safe.....	35 00
	<hr/>
Gross assets, not including premium notes.....	\$92 94
(Balance due on premium notes subject to assessment, \$48,251.50.)	

INCOME.

Policy fees.....	\$138 50
Interest from all sources.....	1 14
	<hr/>
Gross cash income.....	\$139 64
Cash assets December 31st of previous year.....	84 34
	<hr/>
Total.....	\$223 98

EXPENDITURES.

Losses paid during the year.....	\$55 00
Salaries of officers and directors.....	91 50
Printing, \$8.75; postage, \$2.50; advertising, \$2.00.....	13 25
Stationery, \$2.50; express charges, \$.79.....	3 29
Expenses of examination by Insurance Department.....	3 00
	<hr/>
Gross cash expenditures.....	\$166 04
	<hr/>
Balance.....	\$57 94

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$413,850	\$42,910 00
Written and renewed during the year.....	178,650	18,025 00
Total.....	<u>\$592,500</u>	<u>\$60,935 00</u>
Deduct amount terminated during the year.....	132,410	12,683 50
Amount in force Dec. 31, 1907.....	\$460 090	\$48,251 50
Losses incurred during the year.....		\$55 00
Date of last assessment, June 1903, amount collected.....		1,492 75
Largest sum insured in a single risk.....		2,000 00

HANCOCK MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

S. J. CLEMENT, *President.*FRANK E. WALLS, *Secretary.*

P. O. Address of Secretary, Bar Harbor, Maine.

ASSETS.

Cash in office.....	\$45 85
Cash deposited in bank.....	311 24
Total cash assets.....	<u>\$357 09</u>
Assessments on premium notes unpaid.....	565 50
Cash premiums unpaid.....	228 65
Due from agents.....	96 30
Office furnishings and supplies.....	75 00
Gross assets, not including premium notes.....	<u>\$1,322 54</u>
(Balance due on premium notes subject to assessment, \$42,735.85.)	

LIABILITIES.

Losses adjusted and not paid.....	\$700 00
Due for borrowed money and interest.....	900 00
Gross liabilities.....	<u>\$1,600 00</u>

INCOME.

Cash premiums on policies written or renewed.....	\$1,019 60
Policy fees.....	448 00
Assessments on premium notes.....	1,470 00
Cash loaned to company to pay losses or expenses.....	1,400 00
Gross cash income.....	<u>\$4,337 60</u>
Cash assets December 31st of previous year.....	139 42
Total.....	<u>\$4,477 02</u>

EXPENDITURES.

Losses paid during the year.....	\$2,085 10
Adjusting losses.....	7 00
Return premiums on policies cancelled.....	1 40
Salaries of officers and directors.....	448 00
Salaries of agents and employes.....	614 68
Traveling expenses of officers, directors and employes.....	82 50
Making assessments.....	14 00
Borrowed money repaid.....	500 00
Interest.....	10 00
Rent, \$75.00; advertising, \$36.97.....	111 97
Printing, \$111.35; postage, \$70.20.....	181 55
Miscellaneous expenditures.....	63 73
Gross cash expenditures.....	<u>\$4,119 93</u>
Balance.....	\$357 09

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$243,600	\$20,656 75
Written and renewed during the year.....	407,400	38,654 65
Total.....	<u>\$651,000</u>	<u>\$59,311 40</u>
Deduct amount terminated during the year.....	120,125	13,358 35
Amount in force Dec. 31, 1907.....	\$530,875	\$45,953 05
Losses incurred during the year.....		\$2,785 10
Assessments, laid or ordered to be laid, on premium notes during the year..		2,035 50
Date of last assessment, December 20, 1907, amount collected.....		343 97
Largest sum insured in a single risk.....		1,000 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 Secretary, Brunswick, Maine.

ASSETS.

Cash in office.....	\$167 10
Cash deposited in bank.....	362 08
Total cash assets.....	<u>\$529 18</u>
(Balance due on premium notes subject to assessment, \$13,017.18.)	

INCOME.

Cash premiums on policies written or renewed.....	\$230 20
Policy fees.....	22 50
Interest from all sources.....	9 40
Gross cash income.....	<u>\$262 10</u>
Cash assets December 31st of previous year.....	352 68
Total.....	<u>\$614 78</u>

366 HARRISON MUTUAL FIRE INSURANCE COMPANY.

EXPENDITURES.

Losses paid during the year.....	\$9 00
Return premiums on policies cancelled.....	5 10
Salaries of officers and directors.....	36 50
Salaries of agents and employes.....	22 50
Advertising, \$2.00.....	2 00
Printing, \$4.75; postage, \$5.75.....	10 50
	<hr/>
Gross cash expenditures.....	\$85 60
	<hr/>
Balance.....	\$529 18

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$215,735 79	\$13,153 57
Written and renewed during the year.....	73,366 66	4,462 49
	<hr/>	<hr/>
Total.....	\$289,102 45	\$17,616 06
Deduct amount terminated during the year.....	65,290 00	3,922 40
	<hr/>	<hr/>
Amount in force Dec. 31, 1907.....	\$223,812 45	\$13,693 66
Losses incurred during the year.....		\$9 00
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.

GEO. H. GREENE, *President.*

JAMES P. BLAKE, *Secretary.*

P. O. Address of Secretary, Harrison, Maine.

ASSETS.

Cash in office.....	\$4 36
Cash deposited in bank.....	2,469 96
	<hr/>
Total cash assets.....	\$2,474 32
Interest due and accrued.....	34 00
Safe and supplies.....	48 16
	<hr/>
Gross assets, not including premium notes.....	\$2,556 48
(Balance due on premium notes subject to assessment, \$44,304.58.)	

INCOME.

Cash premiums on policies written or renewed.....	\$1,148 58
Policy fees.....	192 50
Assessments on premium notes.....	2,028 09
Interest from all sources.....	50 89
Vacancy and gasoline permits.....	6 70
	<hr/>
Gross cash income.....	\$3,426 76
Cash assets December 31st of previous year.....	2,061 41
	<hr/>
Total.....	\$5,488 17

EXPENDITURES.

Losses paid during the year.....	\$2,344 00
Adjusting losses.....	8 50
Collecting assessments.....	17 50
Return premiums on policies cancelled.....	51 03
Salaries of officers and directors.....	123 10
Salaries of agents and employes.....	397 08
Traveling expenses of officers, directors and employes.....	8 25
Making assessments.....	17 50
Rent, \$.75; printing, \$20.30; postage, \$24.51.....	45 56
Stationery, \$1.13; express charges, \$.20.....	1 33
Gross cash expenditures.....	\$3,013 85
Balance.....	\$2,474 32

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$811,140	\$47,818 15
Written and renewed during the year.....	191,990	12,823 40
Total.....	\$1,003,130	\$60,641 55
Deduct amount terminated during the year.....	129,505	8,358 50
Amount in force Dec. 31, 1907.....	\$873,625	\$52,283 05
Losses incurred during the year.....		\$2,232 50
Assessments, laid or ordered to be laid, on premium notes during the year..		2,000 00
Date of last assessment, July 8, 1907, amount collected.....		2,028 09
Largest sum insured in a single risk.....		4,300 00

HOMESTEAD MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1905.

E. L. SAYWARD, *President.* FRANK H. PLUMMER, *Secretary*

P. O. Address of Secretary, 121 Exchange St., Portland, Maine.

ASSETS.

Cash deposited in bank.....	\$167 82
Assessments on premium notes unpaid.....	4,807 87
Cash premiums unpaid.....	768 46
Card index.....	20 00
Gross assets, not including premium notes.....	\$5,764 15
(Balance due on premium notes subject to assessment, \$308,980.61.)	

LIABILITIES.

Losses adjusted and not paid.....	\$1,528 00
Losses reported, not adjusted (estimated).....	1,500 00
Due for borrowed money and interest.....	2,476 93
Gross liabilities.....	\$5,504 93

INCOME.

Cash premiums on policies written or renewed.....	\$2,766 86
Assessments on premium notes.....	5,984 29
Rents.....	2 50
Cash loaned to company to pay losses or expenses.....	2,476 93
Vacancy permits.....	10 00
Returned commission.....	1 50
	<hr/>
Gross cash income.....	\$11,242 08
Cash assets December 31st, of previous year.....	41 00
	<hr/>
Total.....	\$11,283 08

EXPENDITURES.

Losses paid during the year.....	\$6,598 78
Adjusting losses.....	135 50
Return premiums on policies cancelled.....	51 11
Salaries of officers and directors.....	1,210 00
Salaries of agents and employes.....	1,843 61
Traveling expenses of officers, directors and employes.....	79 70
Borrowed money repaid.....	247 81
Interest.....	82 22
Rent, \$90; printing and advertising, \$285.80.....	375 80
Postage.....	230 17
Telephone.....	37 90
Inspections.....	101 50
Reinsurance.....	22 10
Miscellaneous expenditures.....	99 06
	<hr/>
Gross cash expenditures.....	\$11,115 26
	<hr/>
Balance.....	\$167 82

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$1,364,485	\$204,518
Written and renewed during the year.....	940,920	144,168
	<hr/>	<hr/>
Total.....	\$2,305,405	\$348,686
Deduct amount terminated during the year.....	135,370	25,870
	<hr/>	<hr/>
Amount in force Dec. 31, 1907.....	\$2,170,035	\$322,816
Losses incurred during the year.....	\$9,626 78	
Assessments, laid or ordered to be laid, on premium notes during the year..	10,479 49	
Date of last assessment, December 31, 1907, amount collected.....	3,085 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 Secretary, Livermore Falls, Maine.

ASSETS.

Cash in office.....	\$153 79
Safe.....	35 00
Books and blanks.....	15 00
Gross assets not including premium notes.....	\$203 79
(Balance due on premium notes subject to assessment, \$12,622.44.)	

INCOME.

Cash premiums on policies written or renewed.....	\$151 27
Policy fees.....	267 50
Transfer fees.....	31 00
Gross cash income.....	\$180 77
Cash assets December 31st of previous year.....	66 50
Total.....	\$247 27

EXPENDITURES.

Return premiums on policies cancelled.....	\$7 03
Salaries of officers and directors.....	40 00
Salaries of agents and employes.....	27 25
Advertising.....	1 50
Stationery, \$.20; postage, \$2.25; blank policies, \$15.00.....	17 45
Justice fee.....	25
Gross cash expenditures.....	\$93 48
Balance.....	\$153 79

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premiums. Notes</i>
Amount in force Dec. 31, 1906.....	\$222,750	\$13,788 80
Written and renewed during the year.....	48,950	3,025 00
Total.....	\$271,700	\$16,813 80
Deduct amount terminated during the year.....	37,775	2,311 50
Amount in force Dec. 31, 1907.....	\$233,925	\$14,502 30
Date of last assessment, September 11, 1906, amount collected.....		\$532 54
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.*

A. J. BOND, *Secretary.*

P. O. Address of Secretary, Jefferson, Maine.

ASSETS.

Cash in office	\$31 00
Cash deposited in bank	1,514 47
Total cash assets	\$1,545 47
Interest due and accrued	53 68
Gross assets, not including premium notes	\$1,599 15
(Balance due on premium notes subject to assessment, \$6,248.18.)	

INCOME.

Cash premiums on policies written or renewed	\$82 37
Policy fees	13 50
Interest from all sources	11 40
Gross cash income	\$107 27
Cash assets December 31st of previous year	1,490 42
Total	\$1,597 69

EXPENDITURES.

Losses paid during the year	\$32 50
Return premiums on policies cancelled	3 97
Salaries of officers and directors	13 50
Postage, \$1.00; advertising, \$1.00	2 00
Justice fee	25
Gross cash expenditures	\$52 22
Balance	\$1,545 47

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906	\$133,475	\$6,912 29
Written and renewed during the year	15,800	818 75
Total	\$149,275	\$7,731 04
Deduct amount terminated during the year	15,375	788 62
Amount in force Dec. 31, 1907	\$133,900	\$6,942 42
Losses incurred during the year		\$32 50
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 Secretary, R. F. D. No. 1, Biddeford, Maine.

ASSETS.

Cash in office.....	\$39 73
(Balance due on premium notes subject to assessment, \$26,868.37.)	

LIABILITIES.

Due for borrowed money and interest.....	\$125 00
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INCOME.

Cash premiums on policies written or renewed.....	\$225 25
Policy fees.....	36 00
Interest from all sources.....	28 38
Cash loaned to company to pay losses or expenses.....	125 00
Gross cash income.....	\$414 63
Cash assets December 31st of previous year.....	730 40
Total.....	\$1,145 03

EXPENDITURES.

Losses paid during the year.....	\$1,039 05
Return premiums on policies cancelled.....	10 00
Salaries of agents and employes.....	50 00
Printing.....	5 25
Legal expenses.....	1 00
Gross cash expenditures.....	\$1,105 30
Balance.....	\$39 73

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$271,825	\$27,182 50
Written and renewed during the year.....	45,050	4,505 00
Total.....	\$316,875	\$31,687 50
Deduct amount terminated during the year.....	34,050	3,405 00
Amount in force Dec. 31, 1907.....	\$282,825	\$28,282 50
Losses incurred during the year.....		\$1,039 05
Largest sum insured in a single risk.....		3,000 00

LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.
H. W. MAXWELL, *President.*J. E. CHASE, *Secretary.*

P. O. Address of Secretary, Litchfield Corners, Maine.

 ASSETS.

Cash in office.....	\$96 56
(Balance due on premium notes subject to assessment, \$10,256.08.)	

INCOME.

Cash premiums on policies written or renewed.....	\$52 60
Policy fees.....	31 50
<hr/>	
Gross cash income.....	\$84 10
Cash assets December 31st of previous year.....	79 02
<hr/>	
Total.....	\$163 12

EXPENDITURES.

Losses paid during the year.....	\$1 50
Return premiums on policies cancelled.....	93
Salaries of officers and directors.....	24 15
Salaries of agents and employes.....	31 50
Traveling expenses of officers, directors and employes.....	3 95
Advertising.....	2 00
Postage.....	53
Legal fees.....	2 00
<hr/>	
Gross cash expenditures.....	\$66 56
<hr/>	
Balance.....	\$96 56

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$199,452	\$10,814 60
Written and renewed during the year.....	45,440	2,590 00
<hr/>		<hr/>
Total.....	\$244,892	\$13,404 60
Deduct amount terminated during the year.....	45,805	2,631 50
<hr/>		<hr/>
Amount in force Dec. 31, 1907.....	\$199,087	\$10,773 10
<hr/>		<hr/>
Losses incurred during the year.....		\$1 50
Date of last assessment, May 20, 1906, amount collected.....		688 84
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 Secretary, Center Lovell, Maine.

ASSETS.

Cash in office.....	\$26 28
Assessments on premium notes unpaid.....	19 67
Safe.....	50 00

Gross assets, not including premium notes..... \$95 95

(Balance due on premium notes subject to assessment, \$3,266.87.)

LIABILITIES.

Losses adjusted and not paid.....	\$17 55
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INCOME.

Cash premiums on policies written or renewed.....	13 87
Policy fees.....	4 80
Assessments on premium notes.....	707 45

Gross cash income..... \$726 12

Cash assets December 31st of previous year..... 45 51

Total..... \$771 63

EXPENDITURES.

Losses paid during the year.....	\$707 45
Collecting assessments.....	10 00
Salaries of agents and employes.....	9 60
Making assessments.....	2 00
Advertising.....	2 00
Postage, \$2.00; telephone charges, \$.30.....	2 30
Expense of examination by Insurance Department.....	12 00

Gross cash expenditures..... \$745 35

Balance..... \$26 28

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force December 31, 1906.....	\$80,130	\$4,823 80
Written and renewed during the year.....	11,125	693 50

Total..... \$91,255 \$5,517 30

Deduct amount terminated during the year..... 11,775 706 50

Amount in force Dec. 31, 1907..... \$79,480 \$4,810 80

Losses incurred during the year..... \$725 00

Assessments, laid or ordered to be laid, on premium notes during the year.. 727 12

Date of last assessment, December 5, 1907, amount collected..... 707 45

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 Secretary, Lisbon Falls, Maine.

ASSETS.

Cash in office	\$48 19
Cash deposited in bank	668 68
<hr/>	
Total cash assets	\$716 87
Assessments on premium notes unpaid	21 53
Due from agents	\$194 28
<hr/>	
Gross assets, not including premium notes	\$932 68
(Balance due on premium notes subject to assessment, \$112,001.11.)	

LIABILITIES.

Due for borrowed money and interest	\$3,000 00
Fifty per cent cash premiums on policies in force	358 62
<hr/>	
Gross liabilities	\$3,358 62

INCOME.

Cash premium on policies written or renewed	\$1,554 26
Policy fees	264 50
Assessments on premium notes	2,091 20
Interest from all sources	1 52
Cash loaned to company to pay losses or expenses	3,000 00
Vacancy permits	24 75
<hr/>	
Gross cash income	\$6,936 23
Cash assets December 31st of previous year	324 08
<hr/>	
Total	\$7,260 31

EXPENDITURES.

Losses paid during the year	\$3,577 17
Adjusting losses	58 91
Collecting assessments	5 00
Return premiums on policies cancelled	32 16
Salaries of officers and directors	245 67
Salaries of agents and employes	316 85
Traveling expenses of officers, directors and employes	4 65
Borrowed money repaid	2,100 00
Interest	87 00
Printing, \$56.00; postage, \$54.98	110 98
Stationery, \$.25; express charges, \$1.00	1 25
Telephone and justice fee	3 80
<hr/>	
Gross cash expenditures	\$6,543 44
<hr/>	
Balance	\$716 87

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$740,695 00	\$76,523 06
Written and renewed during the year.....	486,424 00	49,282 40
	<hr/>	<hr/>
Total.....	\$1,227,119 00	\$125,805 46
Deduct amount terminated during the year.....	71,125 02	8,179 20
	<hr/>	<hr/>
Amount in force Dec. 31, 1907.....	\$1,155,993 98	\$117,626 26
Losses incurred during the year.....		\$3,577 17
Assessments, laid or ordered to be laid, on premium notes during the year..		2,105 29
Date of last assessment, January 15, 1907, amount collected.....		2,091 20
Largest sum insured in a single risk.....		1,600 00

MEDOMAK MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

WM. H. LEVENSALEK, *President.*

O. D. CASTNER, *Secretary.*

P. O. Address of Secretary, Waldoboro, Maine.

ASSETS.

Cash in office.....	\$29 23
Cash deposited in bank.....	240 91
	<hr/>
Total cash assets.....	\$270 14
Assessments on premium notes unpaid.....	59 00
Cash premiums unpaid.....	89 00
	<hr/>
Gross assets, not including premium notes.....	\$418 14
(Balance due on premium notes subject to assessment, \$20,634.84.)	

LIABILITIES.

Losses adjusted and not paid.....	\$52 42
Due officers for services, \$25.00; and expenses, \$2.00.....	27 00
All other debts, claims and demands against the company.....	20 00
	<hr/>
Gross liabilities.....	\$99 42

INCOME.

Cash premiums on policies written or renewed.....	\$457 13
Policy fees.....	75 00
Assessments on premium notes.....	832 59
	<hr/>
Gross cash income.....	\$1,364 72
Cash assets December 31st of previous year.....	117 65
	<hr/>
Total.....	\$1,482 37

EXPENDITURES.

Losses paid during the year.....		\$995 58
Collecting assessments.....		39 30
Return premiums on policies cancelled.....		4 30
Salaries of officers and directors.....		130 00
Traveling expenses of officers, directors and employes.....		10 00
Making assessments.....		5 50
Printing, \$10.00; postage, \$6.50; blank books, stationery and notices, \$8.40..		24 90
Advertising, \$2.00; express charges, \$0.65.....		2 65
		<hr/>
Gross cash expenditures.....		\$1,212 23
		<hr/>
Balance.....		\$270 14

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$453,650	\$22,682 50
Written and renewed during the year.....	120,253	6,012 65
		<hr/>
Total.....	\$573,903	\$28,695 15
Deduct amount terminated during the year.....	126,340	6,317 00
		<hr/>
Amount in force Dec. 31, 1907.....	\$447,563	\$22,378 15
Losses incurred during the year.....		\$1,048 00
Assessments, laid or ordered to be laid, on premium notes during the year..		883 37
Date of last assessment, June 25, 1907, amount collected.....		832 59
Largest sum insured in a single risk.....		1,200 00

MERCANTILE AND MANUFACTURER'S MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1903.

E. L. SAYWARD, *President.*

FRANK H. PLUMMER, *Secretary.*

P. O. Address of Secretary, Portland, Maine.

ASSETS.

Cash in office.....	\$390 37
Cash deposited in bank.....	5,764 12
	<hr/>
Total cash assets.....	\$6,154 49
Assessments on premium notes unpaid.....	10,958 62
Cash premiums unpaid.....	1,132 90
Office furnishings.....	787 00
	<hr/>
Gross assets, not including premium notes.....	\$19,033 01
(Balance due on premium notes subject to assessment, \$190,705 26.)	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$25 00
Fifty per cent cash premiums on policies in force.....	902 97
	<hr/>
Gross liabilities.....	\$927 97

INCOME.

Cash premiums on policies written or renewed	}	\$6,290 80
Policy fees		
Assessments on premium notes.....		20,859 76
Interest from all sources.....		48 97
Rents.....		2 50
Income from all other sources.....		7 41
		<hr/>
Gross cash income.....		\$27,209 44
Cash assets December 31st of previous year.....		3,676 25
		<hr/>
Total.....		\$30,885 69

EXPENDITURES.

Losses paid during the year.....	\$17,160 87
Adjusting losses.....	73 60
Return premiums on policies cancelled.....	1,009 73
Salaries of officers and directors.....	1,230 00
Salaries of agents and employes.....	2,677 53
Traveling expenses of officers, directors and employes.....	522 37
Interest and exchange.....	19 16
Rent and gas, \$155.14; office supplies and printing, \$679.56.....	834 70
Postage, \$332.76; express charges, \$2.75.....	335 51
Telephone.....	69 75
Inspections.....	190 69
Reinsurance.....	188 55
Miscellaneous expenditures.....	418 74
	<hr/>
Gross cash expenditures.....	\$24,731 20
	<hr/>
Balance.....	\$6,154 49

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$1,284,794	\$189,832
Written and renewed during the year.....	1,518,209	226,472
	<hr/>	<hr/>
Total.....	\$2,803,003	\$416,304
Deduct amount terminated during the year.....	1,369,134	201,808
	<hr/>	<hr/>
Amount in force Dec. 31, 1907.....	\$1,433,869	\$214,496
Losses incurred during the year.....		\$17,160 87
Assessments, laid or ordered to be laid, on premium notes during the year.....		23,790 74
Date of last assessment, December 31, 1907, amount collected.....		6,437 57
Largest sum insured in a single risk.....		2,000 00

MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.

A. G. PRENTISS, *President.*M. H. KELLY, *Secretary.*

P. O. Address of Secretary, Saco, Maine.

ASSETS.

Cash in office	\$4,720 87
Cash deposited in bank	4,000 00
Book value of notes, bonds or other securities	108,741 00
Real estate	3,500 00
Total assets, not including premium notes	\$120,961 87
(Balance due on premium notes subject to assessment, \$12,703.15.)	

LIABILITIES.

Fifty per cent cash premiums on policies in force	\$6,351 57
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INCOME.

Cash premiums on policies written or renewed	\$4,445 04
Interest from all sources	6,914 87
Rents	256 00
Gross cash income	\$11,615 91
Cash assets December 31st of previous year	118 871 81
Total	\$130,487 72

EXPENDITURES.

Losses paid during the year	\$7,192 88
Return premiums on policies cancelled	160 13
Salaries of officers and directors	1,230 00
Salaries of agents and employes	268 00
Rent, \$100.00 ; taxes, \$436.75	536 75
Printing, \$30.00; postage, \$13.00; blank books, \$10.00	53 00
All other expenditures	85 09
Gross cash expenditures	\$9,525 85
Balance	\$120,961 87

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906	\$1,140,475	\$13,262 68
Written and renewed during the year	371,370	4,345 04
Total	\$1,511,845	\$17,607 72
Deduct amount terminated during the year	408,270	4,904 57
Amount in force Dec. 31, 1907	\$1,103,575	\$12,703 15
Losses incurred during the year		\$7,192 88
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.*

G. L. NEWCOMB, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 1, Hampden Corner, Maine.

ASSETS.

Cash in office.....	\$106 89
(Balance due on premium notes subject to assessment, \$11,665.42.)	

INCOME.

Cash premiums on policies written or renewed.....	\$21 00
Policy fees.....	31 00
Assessments on premium notes.....	109 58
Gross cash income.....	\$161 58
Cash assets December 31st of previous year.....	22 64
Total.....	\$184 22

EXPENDITURES.

Salaries of officers and directors.....	\$67 75
Printing, \$5.50; postage, \$1.38.....	6 88
Stationery, \$.20; advertising, \$2.50.....	2 70
Gross cash expenditures.....	\$77 33
Balance.....	\$106 89

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$106 400	\$11,030
Written and renewed during the year.....	44,225	4,590
Total.....	\$150,625	\$15,620
Deduct amount terminated during the year.....	37,650	3,845
Amount in force Dec. 31, 1907.....	\$112,975	\$11,775
Date of last assessment, November 20, 1907, amount collected.....		\$109 58
Largest sum insured in a single risk.....		1,000 00

NEWCASTLE MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

D. S. GLIDDEN, *President.*

JONATHAN DODGE, *Secretary.*

P. O. Address of Secretary, Newcastle, Maine.

ASSETS.

Cash in office.....	\$150 89
Cash deposited in bank.....	289 11
<hr/>	
Total cash assets.....	\$440 00
Cash premiums unpaid.....	15 37
Interest due and accrued.....	10 81
<hr/>	
Gross assets, not including premium notes.....	\$466 18
(Balance due on premium notes subject to assessment, \$6,988.55.)	

INCOME.

Cash premiums on policies written or renewed.....	\$198 55
Policy fees.....	20 00
Assessments on premium notes.....	2 50
Interest from all sources.....	10 81
<hr/>	
Gross cash income.....	\$231 86
Cash assets December 31st of previous year.....	\$236 05
<hr/>	
Total.....	\$467 91

EXPENDITURES.

Return premiums on policies cancelled.....	\$ 41
Salaries of officers and directors.....	20 00
Traveling expenses of officers, directors and employes.....	2 00
Printing.....	4 50
Expenses of examination by Insurance Department.....	1 00
<hr/>	
Gross cash expenditures.....	\$27 91
<hr/>	
Balance.....	\$440 00

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$108,165	\$7,571 55
Written and renewed during the year.....	37,225	2,605 75
<hr/>		<hr/>
Total.....	\$145,390	\$10,177 30
Deduct amount terminated during the year.....	36,625	2,563 75
<hr/>		<hr/>
Amount in force Dec. 31, 1907.....	\$108,765	\$7,613 55
Date of last assessment, October 20, 1905, amount collected.....		\$1,089 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.*

J. KNOWLTON, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 2, North Anson, Maine.

ASSETS.

Cash in office.....	\$55 76
Cash deposited in bank.....	217 10
All other cash assets.....	126 98
Total cash assets.....	\$399 84
Safe.....	32 00
Gross assets, not including premium notes.....	\$431 84
(Balance due on premium notes subject to assessment, \$14,964.60.)	

LIABILITIES.

Due officers for services.....	\$32 50
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INCOME.

Cash premiums on policies written or renewed.....	\$181 70
Policy fees.....	94 00
Interest from all sources.....	6 34
Transfer fees.....	50
Gross cash income.....	\$282 54
Cash assets December 31st of previous year.....	268 33
Total.....	\$550 87

EXPENDITURES.

Losses paid during the year.....	\$17 00
Salaries of officers and directors.....	25 50
Salaries of agents and employes.....	92 45
Printing, \$9.85; postage, \$2.63; stationery, \$3.60.....	16 08
Gross cash expenditures.....	\$151 03
Balance.....	\$399 84

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$134,900	\$13,490
Written and renewed during the year.....	90,850	9,085
Total.....	\$225,750	\$22,575
Deduct amount terminated during the year.....	73,050	7,305
Amount in force Dec. 31, 1907.....	\$152,700	\$15,270
Losses incurred during the year.....		\$17 00
Date of last assessment, July 28, 1903, amount collected.....		441 46
Largest sum insured in a single risk.....		2,000 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 Secretary, East North Yarmouth, Maine.

ASSETS.

Cash in office.....	\$13 83
Safe.....	29 25
Books and supplies.....	19 00
Gross assets, not including premium notes.....	\$62 08
(Balance due on premium notes subject to assessment, \$17,353.85.)	

INCOME.

Cash premiums on policies written or renewed.....	\$178 53
Policy fees.....	42 50
Gross cash income.....	\$221 03

EXPENDITURES.

Losses paid during the year.....	\$32 00
Adjusting losses.....	6 00
Return premiums on policies cancelled.....	10 12
Salaries of officers and directors.....	17 00
Salaries of agents and employes.....	58 25
Borrowed money repaid.....	67 28
Interest.....	2 00
Advertising.....	2 00
Postage.....	3 55
Supplies.....	4 00
Expense of examination by Insurance Department.....	5 00
Gross cash expenditures.....	\$207 20
Balance.....	\$13 83

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$313,276	\$17,363 03
Written and renewed during the year.....	78,749	4,462 74
Total.....	\$392,025	\$21,825 77
Deduct amount terminated during the year.....	68,084	3,757 26
Amount in force Dec. 31, 1907.....	\$323,941	\$18,068 51
Losses incurred during the year.....		\$32 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.

H. D. HAMMOND, *President.*

G. W. Q. PERHAM, *Secretary.*

P. O. Address of Secretary, Bryant's Pond, Maine.

ASSETS.

Cash in office.....	\$5 65
Cash deposited in bank.....	1,500 00
Total cash assets.....	\$1,505 65
Assessments on premium notes unpaid.....	1,221 61
Safe.....	40 00
Traveling case for books.....	14 00
Gross assets not including premium notes.....	\$2,781 26
(Balance due on premium notes subject to assessment, \$175,085.00.)	

INCOME.

Cash premiums on policies written or renewed.....	\$1,982 42
Assessments on premium notes.....	5,293 35
Cash loaned to company to pay losses or expenses.....	2,500 00
Vacancy permits.....	150 99
Discounts.....	29 05
Gross cash income.....	\$9,955 81
Cash assets December 31st of previous year.....	309 73
Total.....	\$10,265 54

EXPENDITURES.

Losses paid during the year.....	\$5,382 08
Adjusting losses.....	27 73
Collecting assessments.....	2 00
Return premiums on policies cancelled.....	29 28
Salaries of officers and directors.....	533 85
Traveling expenses of officers, directors and employes.....	60 36
Borrowed money repaid.....	2,500 00
Interest.....	56 50
Printing, \$13.75; advertising, \$3.00; blanks, \$20.25.....	37 00
Stationery, \$110.66; express charges, \$1.00.....	111 66
Traveling case for books.....	14 00
Legal expenses.....	3 00
Miscellaneous expenditures.....	2 43
Gross cash expenditures.....	\$8,759 89
Balance.....	\$1,505 65

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$3,113,701 33	\$162,862
Written and renewed during the year.....	760,991 00	39,599
Total.....	\$3,874,692 33	\$202,461
Deduct amount terminated during the year.....	541,126 00	27,388
Amount in force Dec. 31, 1907.....	\$3,333,566 33	\$175,073
Losses incurred during the year.....		\$5,382 08
Assessments, laid or ordered to be laid, on premium notes during the year..		6,514 96
Date of last assessment, Nov. 27, 1907, amount collected.....		5,293 35
Largest sum insured in a single risk.....		2,000 00

PATRONS ANDROSCOGGIN MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1877.

R. D. LEAVITT, *President.*

W. S. ROGERS, *Secretary.*

P. O. Address of Secretary, Cathance, Maine.

ASSETS.

Cash deposited in bank.....	\$927 32
Office furniture and safe.....	115 00
Gross assets, not including premium notes.....	\$1,042 32
(Balance due on premium notes subject to assessment, \$276,444.00.)	

LIABILITIES.

Losses adjusted and not paid.....	\$3,490 00
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INCOME.

Cash premiums on policies written or renewed.....	\$4,508 67
Assessments on premium notes.....	17,418 56
Cash loaned to company to pay losses or expenses.....	5,352 00
Vacancy and builders permits.....	240 50
Income from all other sources.....	62 22
Gross cash income.....	\$27,581 95
Cash assets December 31st of previous year.....	483 44
Total.....	\$28,065 39

EXPENDITURES.

Losses paid during the year.....	\$16,116 91
Adjusting losses.....	38 50
Collecting assessments.....	152 05
Return premiums on policies cancelled.....	108 86

PINE TREE STATE MUTUAL FIRE INSURANCE COMPANY. 385

Salaries of officers and directors.....	\$1,055 80
Traveling expenses of officers, directors and employes.....	292 00
Borrowed money repaid.....	8,700 00
Interest.....	279 05
Rent, \$2.00; advertising, \$3.00; printing, \$81.35.....	86 35
Postage, \$258.26; express charges, \$2.85.....	261 11
Legal service and overpaid assessment.....	44 29
Office supplies.....	3 15
Gross cash expenditures.....	<u>\$27,138 07</u>
Balance.....	<u>\$927 32</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$7,169,615	\$364,067 13
Written and renewed during the year.....	1,749,953	90,152 42
Total.....	<u>\$8,919,568</u>	<u>\$454,219 55</u>
Deduct amount terminated during the year.....	1,535,215	76,213 07
Amount in force Dec. 31, 1907.....	\$7,384,353	\$378,006 48
Losses incurred during the year.....		\$13,132 87
Assessments, laid or ordered to be laid, on premium notes during the year.....		17,418 56
Date of last assessment, August 8, 1907, amount collected.....		17,418 56
Largest sum insured in a single risk.....		2,000 00

PINE TREE STATE MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

JAMES T. COLLINS, *President.*

* Wm. P. HASKELL, *Secretary*

P. O. Address of Secretary, Hallowell, Maine.

ASSETS.

Cash in office.....	\$170 06
Cash deposited in bank.....	421 65
Total cash assets.....	<u>\$591 71</u>
Assessments on premium notes unpaid.....	894 44
Due from agents.....	913 94
Safe.....	31 75
Gross assets not including premium notes.....	<u>\$2,431 84</u>
(Balance due on premium notes subject to assessment, \$72,835.53.)	

* Appointed in 1908.

LIABILITIES.

Losses adjusted and not paid.....	\$3,500 00
Due for borrowed money and interest.....	2,200 00
Fifty per cent cash premium on policies in force.....	452 18
Safe.....	31 75
	<hr/>
Gross liabilities.....	\$6,183 93

INCOME.

Cash premiums on policies written or renewed.....	\$1,139 17
Policy fees.....	517 00
Assessments on premium notes.....	3,103 51
Cash loaned to company to pay losses or expenses.....	5,570 50
Vacancy permits.....	1 75
	<hr/>
Gross cash income.....	\$10,331 93
Cash assets December 31st of previous year.....	570 22
	<hr/>
Total.....	\$10,902 15

EXPENDITURES.

Losses paid during the year.....	\$2,839 89
Adjusting losses.....	205 35
Return premiums on policies cancelled.....	1 29
Dividends to policy holders.....	6 61
Salaries and commissions.....	1,649 98
Traveling expenses of officers, directors and employes.....	84 82
Making assessments.....	46 25
Borrowed money repaid.....	5,070 50
Interest.....	162 00
Rent.....	24 00
Stationery and printing, \$129.50; postage, \$82.58; express charges, \$7.48	219 56
Profit and loss.....	19
	<hr/>
Gross cash expenditures.....	\$10,310 44
	<hr/>
Balance.....	\$591 71

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$549,174 77	\$53,195 40
Written and renewed during the year.....	422,965 00	39,034 08
	<hr/>	<hr/>
Total.....	\$972,139 77	\$92,229 48
Deduct amount terminated during the year.....	122,442 50	12,525 86
	<hr/>	<hr/>
Amount in force Dec. 31, 1907.....	\$849,697 27	\$79,703 62
Losses incurred during the year.....		\$6,339 89
Assessments, laid or ordered to be laid, on premium notes during the year..		3,997 95
Date of last assessment, Oct. 10, 1907, amount collected.....		3,103 51
Largest sum insured in a single risk.....		2,500 00

PITSTON AND WHITEFIELD MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

CARLETON PHILBRICK, *President.* LORE H. FORD, *Secretary.*

P. O. Address of Secretary, Whitefield, Maine.

ASSETS.

Cash in office.....	\$107 51
Cash deposited in bank.....	335 29
All other cash assets.....	11 77
Total cash assets.....	\$454 57
Assessments on premium notes unpaid.....	29 64
Gross assets, not including premium notes.....	\$484 21
(Balance due on premium notes subject to assessment, \$31,599.41.)	

INCOME.

Cash premiums on policies written or renewed.....	\$400 18
Assessments on premium notes.....	648 61
Interest from all sources.....	29 78
Gross cash income.....	\$1,078 57
Cash assets December 31st of previous year.....	873 51
Total.....	\$1,952 08

EXPENDITURES.

Losses paid during the year.....	\$1,365 50
Collecting assessments.....	20 00
Return premiums on policies cancelled.....	7 37
Salaries of officers and directors.....	54 00
Traveling expenses of officers, directors and employes.....	4 00
Printing, \$8.00; postage, \$27.94; advertising, \$2.50.....	38 44
Stationery, \$4.95; express charges, \$.25; rent, \$3.00.....	8 20
Gross cash expenditures.....	\$1,497 51
Balance.....	\$454 57

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$388,365	\$33,752 40
Written and renewed during the year.....	134,175	11,434 00
Total.....	\$522,540	\$45,186 40
Deduct amount terminated during the year.....	132,125	11,304 00
Amount in force Dec. 31, 1907.....	\$390,415	\$33,882 40
Losses incurred during the year.....		\$1,365 50
Assessments, laid or ordered to be laid, on premium notes during the year..		670 61
Date of last assessment, August 18, 1907, amount collected.....		647 65
Largest sum insured in a single risk.....		2,000 00

PORTLAND MUTUAL FIRE INSURANCE COMPANY.

 INCORPORATED IN 1906. COMMENCED BUSINESS IN 1907.
HIRAM KNOWLTON, *President.*T. F. MILLETT, *Secretary.*

P. O. Address of Secretary, Gorham, Maine.

 ASSETS.

Cash in office.....	\$977 88
Cash deposited in bank.....	732 60
	<hr/>
Total cash assets.....	\$1,710 48
(Balance due on premium notes subject to assessment, \$22,057.89.)	

INCOME.

Cash premiums on policies written or renewed.....	\$2,954 27
Policy fees.....	84 00
Vacancy permit and transfers.....	9 45
	<hr/>
Gross cash income.....	\$3,047 72

EXPENDITURES.

Losses paid during the year.....	\$192 88
Adjusting losses.....	43 95
Return premiums on policies cancelled.....	161 94
Salaries of officers and directors.....	276 00
Salaries of agents and employes.....	526 93
Traveling expenses of officers, directors and employes.....	12 10
Rent, \$25.00; postage, \$5.00.....	30 00
Printing.....	43 44
Expenses of organization.....	50 00
	<hr/>
Gross cash expenditures.....	\$1,337 24
	<hr/>
Balance.....	\$1,710 48

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Written during the year.....	\$348,747	\$25,913 51
Deduct amount terminated during the year.....	18,800	901 35
	<hr/>	<hr/>
Amount in force Dec. 31, 1907.....	\$329,947	\$25,012 16
Losses incurred during the year.....		\$192 88
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*.R. S. CARR, *Secretary*.

P. O. Address of Secretary, Bowdoinham, Maine.

ASSETS.

Cash in office.....	\$5 40
Assessments on premium notes unpaid.....	32 72
Safe and books.....	30 00
<hr/>	
Gross assets, not including premium notes.....	\$68 12
(Balance due on premium notes subject to assessment, \$8,625.00.)	

LIABILITIES.

Due for borrowed money and interest.....	\$35 00
Due officers for services.....	118 30
<hr/>	
Gross liabilities.....	\$153 30

INCOME.

Cash premiums on policies written or renewed.....	\$52 25
Policy fees.....	19 00
Assessments on premium notes.....	97 59
Vacancy permits.....	22 25
<hr/>	
Gross cash income.....	\$191 09
Cash assets December 31st of previous year.....	20 86
<hr/>	
Total.....	\$211 95

EXPENDITURES.

Collecting assessments.....	\$ 35
Salaries of officers and directors.....	5 60
Salaries of agents and employes.....	38 40
Borrowed money repaid.....	140 00
Interest.....	6 79
Postage, \$3.31; printing, \$9.60; advertising, \$2.50.....	15 41
<hr/>	
Gross cash expenditures.....	\$206 55
<hr/>	
Balance.....	\$5 40

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$114,700	\$9,084 00
Written and renewed during the year.....	13,750	1,252 50
<hr/>		<hr/>
Total.....	\$128,450	\$10,336 50
Deduct amount terminated during the year.....	7,525	682 75
<hr/>		<hr/>
Amount in force Dec. 31, 1907.....	\$120,925	\$9,653 75
Date of last assessment, Oct. 16, 1906, amount collected.....		\$718 28
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 Secretary, Union, Maine.

ASSETS.

Cash in office.....	\$93 80
Cash value of notes, bonds or other securities.....	200 00
Total cash assets.....	\$293 80
(Balance due on premium notes subject to assessment, \$9,647.50.)	

INCOME.

Cash premiums on policies written or renewed.....	\$65 85
Policy fees.....	29 00
Gross cash income.....	\$94 85
Cash assets December 31st of previous year.....	247 80
Total.....	\$342 65

EXPENDITURES.

Commissions for collecting cash premiums.....	\$29 00
Salaries of officers and directors.....	8 00
Traveling expenses of officers, directors and employes.....	10 00
Stationery, \$.25; postage, \$.60; advertising, \$1.00.....	1 85
Gross cash expenditures.....	\$48 85
Balance.....	\$293 80

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$98,750	\$9,875
Written and renewed during the year.....	21,950	2,195
Total.....	\$120,700	\$12,070
Deduct amount terminated during the year.....	22,950	2,295
Amount in force Dec. 31, 1907.....	\$97,750	\$9,775
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 Secretary, Warren, Maine.

ASSETS.

Cash in office.....	\$30 21
Cash deposited in bank.....	2,721 20
Total cash assets.....	\$2,751 41
Cash premiums unpaid.....	4 60
Gross assets, not including premium notes.....	\$2,756 01
(Balance due on premium notes subject to assessment, \$10,671.64.)	

LIABILITIES.

Due officers for services.....	\$4 00
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INCOME.

Cash premiums on policies written or renewed }.....	\$368 02
Policy fees }.....	
Interest from all sources.....	91 25
Gross cash income.....	\$459 27
Cash assets December 31st of previous year.....	2,404 62
Total.....	\$2,863 89

EXPENDITURES.

Salaries of officers and directors.....	\$106 00
Traveling expenses of officers, directors and employes.....	3 98
Printing, \$2.00; postage, \$.50.....	2 50
Gross cash expenditures.....	\$112 48
Balance.....	\$2,751 41

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$214,025	\$10,893 30
Written and renewed during the year.....	75,625	3,781 25
Total.....	\$289,650	\$14,674 55
Deduct amount terminated during the year.....	68,825	3,441 25
Amount in force Dec. 31, 1907.....	\$220,825	\$11,233 30
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 1837.

HORACE S. MILLS, *President.*

WILLIAM M. TRIPP, *Secretary.*

P. O. Address of Secretary, Wells, Maine.

ASSETS.

Cash in office.....	\$80 40
Assessments on premium notes unpaid.....	326 26
<hr/>	
Gross assets, not including premium notes.....	\$406 66
(Balance due on premium notes subject to assessment, \$11,456.20.)	

LIABILITIES.

Due for borrowed money and interest.....	\$2,034 70
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INCOME.

Cash premiums on policies written or renewed.....	\$84 22
Policy fees.....	20 50
Assessments on premium notes.....	3,580 27
Cash loaned to company to pay losses or expenses.....	2,550 00
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Gross cash income.....	\$6,234 99
Cash assets December 31st of previous year.....	95 53
<hr/>	
Total.....	\$6,330 52

EXPENDITURES.

Losses paid during the year.....	\$1,512 85
Adjusting losses.....	4 50
Collecting assessments.....	80 00
Salaries of officers and directors.....	340 00
Making assessments.....	40 00
Borrowed money repaid.....	4,155 76
Interest.....	117 01
<hr/>	
Gross cash expenditures.....	\$6,250 12
<hr/>	
Balance.....	\$80 40

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$260,100 75	\$16,223 00
Written and renewed during the year.....	60,290 00	3,819 00
<hr/>		<hr/>
Total.....	\$320,390 75	\$20,042 00
Deduct amount terminated during the year.....	78,195 00	4,760 50
<hr/>		<hr/>
Amount in force Dec. 31, 1907.....	\$242,195 75	\$15,281 50
<hr/>		<hr/>
Losses incurred during the year.....		\$1,512 50
Assessments, laid or ordered to be laid, on premium notes during the year..		3,825 30
Date of last assessment, February 28, 1907.		
Largest sum insured in a single risk.....		2,000 00

WEST BANGOR AND HERMON MUTUAL FIRE
INSURANCE COMPANY.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1866.

WILMER F. HARDING, *President.* J. MELLEN TAYLOR, *Secretary.*

P. O. Address of Secretary, Hermon, Maine.

ASSETS.

Cash in office.....	\$91 57
Cash deposited in bank.....	94 02
Total assets, not including premium notes.....	\$185 59
(Balance due on premium notes subject to assessment, \$17,181.55.)	

LIABILITIES.

Due officers for services.....	\$35 00
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INCOME.

Policy fees.....	\$69 00
Assessments on premium notes.....	234 93
Interest from all sources.....	4 75
Gross cash income.....	\$308 68
Cash assets December 31st of previous year.....	108 46
Total.....	\$417 14

EXPENDITURES.

Losses paid during the year.....	\$150 00
Collecting assessments.....	10 00
Salaries of officers and directors.....	45 00
Traveling expenses of officers, directors and employes.....	6 00
Making assessments.....	10 00
Printing, \$3.50; postage, \$6.00; stationery, \$1.05.....	10 55
Gross cash expenditures.....	\$231 55
Balance.....	\$185 59

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$173,665	\$17,366 50
Written and renewed during the year.....	35,880	3,588 00
Total.....	\$209,545	\$20,954 50
Deduct amount terminated during the year.....	36,710	3,671 00
Amount in force Dec. 31, 1907.....	\$172,835	\$17,283 50
Losses incurred during the year.....		\$150 00
Assessments, laid or ordered to be laid, on premium notes during the year..		239 16
Date of last assessment, July 1, 1907, amount collected.....		234 93
Largest sum insured in a single risk.....		1,750 00

WEST GARDINER MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

HUBBARD GOLDSMITH, *President.*

B. M. SMALL, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 17, Litchfield, Maine.

ASSETS.

Cash in office.....	\$97 28
(Balance due on premium notes subject to assessment, \$6,083.62.)	

INCOME.

Cash premiums on policies written or renewed.....	\$35 20
Policy fees.....	26 00
Interest from all sources.....	2 39
Gross cash income.....	\$63 59
Cash assets December 31st of previous year.....	102 39
Total.....	\$165 98

EXPENDITURES.

Losses paid during the year.....	\$5 00
Return premiums on policies cancelled.....	2 00
Salaries of officers and directors.....	15 60
Salaries of agents and employes.....	26 00
Traveling expenses of officers, directors and employes.....	2 00
Printing, \$16.50; postage, \$.20.....	16 70
Stationery, \$1.00; express charges, \$.15.....	1 15
Justice fees.....	25
Gross cash expenditures.....	\$68 70
Balance.....	\$97 28

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$123,390	\$6,377 25
Written and renewed during the year.....	34,725	1,759 25
Total.....	\$158,115	\$8,136 50
Deduct amount terminated during the year.....	28,600	1,498 50
Amount in force Dec. 31, 1907.....	\$129,515	\$6,638 00
Date of last assessment, October 17, 1906, amount collected.....		\$510 54
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 Secretary, Wilton, Maine.

ASSETS.

Cash in office.....	\$436 75
(Balance due on premium notes subject to assessment, \$16,592.20.)	

INCOME.

Cash premiums on policies written or renewed.....	\$64 44
Policy fees.....	27 50
Assessments on premium notes.....	123 38
Transfers.....	2 75
Gross cash income.....	\$218 07
Cash assets December 31st of previous year.....	364 40
Total.....	\$582 47

EXPENDITURES.

Losses paid during the year.....	\$10 00
Return premiums on policies cancelled.....	64
Salaries of officers and directors.....	133 58
Postage.....	1 50
Gross cash expenditures.....	\$145 72
Balance.....	\$436 75

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$274,520	\$17,318 70
Written and renewed during the year.....	49,275	3,190 00
Total.....	\$323,795	\$20,508 70
Deduct amount terminated during the year.....	44,540	2,609 50
Amount in force Dec. 31, 1907.....	\$279,255	\$17,899 20
Date of last assessment, July 26, 1906.		
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 Secretary, R. F. D. No. 1, South Windham, Maine.

ASSETS.

Cash in office.....	\$131 92
Cash deposited in bank.....	77 17
Total cash assets.....	\$209 09
Cash premiums unpaid.....	12 38
Gross assets, not including premium notes.....	\$221 47
(Balance due on premium notes subject to assessment, \$19,334.15.)	

LIABILITIES.

Losses adjusted and not paid.....	\$5 00
Due officers for services.....	1 50
Gross liabilities.....	\$6 50

INCOME.

Cash premiums on policies written or renewed.....	\$217 27
Policy fees.....	56 00
Interest from all sources.....	3 92
Gross cash income.....	\$277 19
Cash assets December 31st of previous year.....	215 72
Total.....	\$492 91

EXPENDITURES.

Losses paid during the year.....	\$207 00
Return premiums on policies cancelled.....	4 88
Salaries of officers and directors.....	63 50
Postage, \$.99; advertising, \$2.00.....	2 99
Stationery.....	66
Justice fee.....	25
Expenses of examination by Insurance Department.....	4 54
Gross cash expenditures.....	\$283 82
Balance.....	\$209 09

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$287,973	\$19,622 20
Written and renewed during the year.....	81,318	5,742 33
Total.....	\$369,291	\$25,364 53
Deduct amount terminated during the year.....	76,360	6,030 38
Amount in force Dec. 31, 1907.....	\$292,931	\$19,334 15
Losses incurred during the year.....		\$ 207 00
Largest sum insured in a single risk.....		1,500 00

WOOLWICH MUTUAL FIRE INSURANCE
COMPANY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

J. SUMNER BAILEY, *President.*

A. C. HATHORNE, *Secretary.*

P. O. Address of Secretary, Woolwich, Maine.

ASSETS.

Cash in office.....	\$21 86
Cash deposited in bank.....	513 72
Total cash assets.....	\$535 58
Cash premiums unpaid.....	12 42
Interest due and accrued.....	9 70
Books, blanks, etc.....	10 00
Gross assets, not including premium notes.....	\$567 70
(Balance due on premium notes subject to assessment, \$11,019.72.)	

LIABILITIES.

Due officers for services, \$5.00; and expenses, \$5.00.....	\$10 00
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INCOME.

Cash premiums on policies written or renewed.....	\$83 57
Policy fees.....	20 25
Interest from all sources.....	18 86
Gross cash income.....	\$122 68
Cash assets December 31st of previous year.....	512 57
Total.....	\$635 25

EXPENDITURES.

Losses paid during the year.....	\$57 29
Return premiums on policies cancelled.....	6 95
Salaries of officers and directors.....	25 25
Stationery, \$.55; postage, \$.24; advertising, \$3.00.....	3 79
Expenses of examination by Insurance Department.....	1 00
Justice fee.....	25
State report and other expenditures.....	8 00
Gross cash expenditures.....	\$102 53
Balance.....	\$532 72

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$166,725	\$11,146 99
Written and renewed during the year.....	25,100	1,671 25
Total	\$191,825	\$12,818 24
Deduct amount terminated during the year.....	26,000	1,694 70
Amount in force Dec. 31, 1907.....	\$165,825	\$11,123 54
Losses incurred during the year.....		\$57 29
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.

FRANK H. HARGRAVES, *President.* JOSEPH F. WARREN, *Secretary.*

P. O. Address of Secretary, West Buxton, Maine.

ASSETS.

Cash in office.....	\$189 01
Cash deposited in bank.....	56
Total cash assets	\$189 57
Assessments on premium notes unpaid.....	1,025 10
Safe.....	45 00
Office supplies.....	393 50
Gross assets, not including premium notes	\$1,653 17
(Balance due on premium notes subject to assessment, \$222,108.95.)	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$1,800 00
Losses resisted.....	500 00
Due for borrowed money and interest.....	1,115 00
Gross liabilities	\$3,415 00

INCOME.

Cash premiums on policies written or renewed.....	\$2,435 28
Policy fees.....	384 50
Assessments on premium notes.....	10,597 95
Interest from all sources.....	21 40
Cash loaned to company to pay losses or expenses.....	8,225 00
Vacancy and other permits.....	233 82
Incidentals.....	5 50
Gross cash income	\$21,903 45
Cash assets December 31st of previous year.....	2,461 59
Total	\$24,365 04

EXPENDITURES.

Losses paid during the year.....	\$8,602 60
Adjusting losses.....	113 70
Return premiums on policies cancelled.....	2 86
Salaries of officers and directors.....	467 00
Salaries of agents and employes.....	1,918 50
Traveling expenses of officers, directors and employes.....	10 31
Borrowed money repaid.....	11,975 00
Interest.....	428 17
Rent, \$50.00; stationery, \$1.00; advertising calendars, \$209.75; express charges, \$18.72.....	279 47
Printing, \$37.55; postage, \$200.65; blank books, \$11.05.....	249 25
Inspection of risks.....	20 51
Legal expense.....	5 99
Office supplies.....	29 15
Incidentals.....	72 96
Gross cash expenditures.....	<u>\$24,175 47</u>
Balance.....	<u>\$189 57</u>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1906.....	\$2,614,245	\$261,424 50
Written and renewed during the year.....	815,370	81,537 00
Total.....	<u>\$3,429,615</u>	<u>\$342,961 50</u>
Deduct amount terminated during the year.....	808,645	80,864 50
Amount in force Dec. 31, 1907.....	<u>\$2,620,970</u>	<u>\$262,097 00</u>
Losses incurred during the year.....		\$6,561 75
Assessments, laid or ordered to be laid, on premium notes during the year.....		10,720 05
Date of last assessment, September 1, 1907, amount collected.....		9,895 93
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, 1907.

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.....	\$87,548 70	
Dividends applied to purchase paid-up additions and annuities.....	28,545 98	
Surrender values applied to purchase paid-up insurance and annuities.....	17,288 53	
Consideration for original annuities involving life contingencies.....	1,023 75	
<hr/>		
Total new premiums.....	\$134,406 96	
Renewal premiums.....	2,038,038 98	
Dividends applied to pay renewal premiums.....	34,489 05	
Surrender values applied to pay renewal premiums..	7,103 08	
<hr/>		
Total renewal premiums.....	\$2,079,631 11	
Total premium income.....		\$2,214,038 07
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		7,093 88
Premium notes, loans or liens restored by revival of policies.....		8,745 62
Interest on mortgage loans.....	\$59,179 93	
Interest on collateral loans.....	56,973 95	
Interest on bonds and dividends on stocks.....	347,528 55	
Interest on premium notes, policy loans or liens.....	25,439 54	
Interest on bank deposits.....	3,337 48	
Interest on other debts due the company.....	1,038 72	
Discount on claims paid in advance.....	144 63	
Rents—including company's own occupancy.....	61,049 77	554,692 57
<hr/>		
Profit on sale or maturity of ledger assets.....		211,681 47
Profit and loss.....		525 00
From other sources.....		328 95
<hr/>		
Total income.....		\$2,997,105 56
Ledger assets Dec. 31, 1906.....		12,127,084 72
<hr/>		
Total.....		\$15,124,190 28

DISBURSEMENTS.

Death claims and additions	\$757,701 36
Matured and discounted endowments and additions..	156,763 07
<hr/>	
Total death claims and endowments	\$914,464 43
Annuities involving life contingencies	2,391 61
Premium notes, loans or liens voided by lapse	76,559 93
Surrender values paid in cash	141,248 24
Surrender values applied to pay renewal premiums	7,103 08
Surrender values applied to purchase paid-up insurance and annuities ..	17,288 53
Dividends paid policy holders in cash	42,764 43
Dividends applied to pay renewal premiums	34,489 05
Dividends applied to purchase paid-up additions and annuities	28,545 98
Total paid policy holders	\$1,264,855.28
Expense of adjustment of claims	2,383 46
Supplementary contracts <i>not</i> involving life contingencies	4,815 26
Commissions and bonuses to agents	162,531 85
Salaries and allowances for agencies, including managers, agents and clerks	24,520 68
Agency supervision, traveling and all other agency expenses	18,095 41
Medical examiners fees	5,441 00
Salaries and all other compensation of officers and home office employes	80,648 55
Rents—including company's own occupancy	25,957 42
Advertising, printing, stationery and postage	7,743 13
Legal expenses	4,170 25
Furniture, fixtures and safes	291 10
Insurance taxes, licenses and department fees	46,431 48
Taxes on real estate	11,906 05
Repairs and expenses (other than taxes) on real estate	32,684 52
Loss on sale or maturity of ledger assets	74,296 38
Interest bills	172 93
Traveling expenses	908 18
Expenses of examination by Insurance Department	55 32
Profit and loss	782 48
Miscellaneous expenditures	3,498 01
<hr/>	
Total disbursements	\$1,772,188 74
Balance	\$13,352,001 54

LEDGER ASSETS.

Book value of real estate	\$1,066,324 37
Mortgage loans on real estate	1,120,853 95
Loans secured by collateral	1,557,238 59
Loans on company's policies assigned as collateral	612,814 89
Premium notes on policies in force, including \$81,228.64 short time not taken in settlement of renewal premiums	133,866 64
Book value of bonds and stocks—excluding interest	8,611,022 82
Cash in office and deposited in banks, not on interest	29,125 80
Deposited in trust companies and banks on interest	212,861 29
Agents balances	7,893 19
<hr/>	
Total ledger assets	\$13,352,001 54

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$16,528 16
Interest due and accrued on bonds	83,171 64
Interest accrued on collateral loans	6,276 26
Interest due and accrued on premium notes, loans or liens	19,268 83
Rents due and accrued on company's property or lease..	2,311 95
<hr/>	
	\$127,556 84

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$1,490 36	\$235,286 59	
Gross deferred premiums.....	6,076 98	134,169 42	
Total.....	<u>\$7,567 34</u>	<u>\$369,456 01</u>	
Deduct loading.....	1,702 65	83,127 60	
Net uncollected and deferred premiums...	\$5,864 69	\$286,328 41	292,193 10
All other assets.....			120 25
Gross assets.....			<u>\$13,771,871 73</u>

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$7,893 19	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	1,318 00	
* Book value of ledger assets over market value.....	38,205 67	\$47,416 86
Total admitted assets.....		<u>\$13,724,454 87</u>

* Market value of bonds and stocks based on an average of the year 1907.

BONDS, STOCKS, 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, 1907.

Description of Collateral.	Par value.	Market value.	Amount loaned thereon.
Sandy River R. R. Co., Me., 5s, 1921	\$12,000 00	\$12,600 00	\$10,000 00
Aroostook Trust & Banking Co., Me., 8 shares	800 00	1,600 00	750 00
John Bird Co., Me., 25 shares	25,000 00	31,250 00	20,000 00
U. S. Steel Corp., Com., 5 shares	500 00	180 00	550 00
Central Oil Co., 25 shares	625 00	100 00	
U. S. Steel Corp., Com., 36 shares	3,600 00	1,296 00	2,325 00
Sebasticook Water Power Co., Me., 5% Bond, 1925	500 00	500 00	
Richmond Water & Light Co., Ky., 5s, 1921	100 00	100 00	
Rockport Water Works Co., 6s, 1912	500 00	500 00	600 00
Goodall Worsted Co., Me., 5 shares	500 00	550 00	
Maine Alpaca Co., Com., 1 share	100 00	110 00	500 00
York Light & Heat Co., Me., Pfd., 21 shares	2,100 00	1,995 00	1,500 00
Bar Harbor Electric Light Co., Me., 4½s, 1921	1,000 00	975 00	700 00
Bar Harbor Electric Light Co., Me., 4½s, 1921	500 00	487 50	1,200 00
Winterport Water Co., Me., 4s, 1922	750 00	720 00	
Springfield Water Co., 1st Mortgage, 5s, 1936	6,000 00	5,700 00	5,000 00
Springfield Water Co., 1st Mortgage, 5s, 1936	3,000 00	2,850 00	2,200 00
Portland Gas Light Co., Me., 50 shares	2,500 00	4,500 00	4,500 00
Carleton Stable Co., Me., 69 shares	6,900 00	6,210 00	6,250 00
Springfield Water Co., 5s, 1936	3,500 00	3,325 00	
Crystal Water Co., N. Y., 4s, 1924	2,100 00	2,100 00	4,000 00
Municipal Water Works Co., Me., 4s & 4½s, 1922	4,500 00	4,410 00	
West Realty Co., Me., 120 shares	12,000 00	12,000 00	10,000 00
Lowell, Lawrence & Haverhill Street Ry. Co., 5s, 1923	1,000 00	1,000 00	
Chicago & West Michigan Ry. Co., 5s, 1921	1,000 00	970 00	3,253 62
New York, New Haven & Hartford R. R. Co., 9 shares	900 00	1,476 00	
Amalgamated Copper Co., 25 shares	2,500 00	1,875 00	
Rockland-Rockport Lime Co., Me., Pfd., 33 shares	3,300 00	2,475 00	2,000 00
First National Bank of Boothbay Harbor, Me., 10 shares	1,000 00	1,100 00	800 00
Limerick National Bank, Limerick, Me., 140 shares	14,000 00	28,000 00	19,000 00
Portland & Rumford Falls Ry., 500 shares	50,000 00	95,000 00	50,000 00
Bangor & Aroostook R. R. Co., 5s, 1943	6,000 00	6,900 00	
Indianapolis Water Co., Ind., 5s, 1926	3,000 00	3,000 00	
Cleveland City Cable Ry. Co., 5s, 1909	2,000 00	1,960 00	
Scranton Suburban Ry. Co., 6s, 1909	2,000 00	2,000 00	
Akron Water Works Co., 5s, 1919	1,000 00	1,000 00	20,000 00
Sterling Water Co., 5s, 1925	1,000 00	850 00	
Maine Water Co., 5s, 1931	2,000 00	2,000 00	
Ellsworth Electric Illuminating Co., 5s, 1908	1,500 00	1,500 00	
Clifton Forge Light & Water Co., 6s, 1929	1,500 00	1,425 00	
Rochester Water Co., Minn., 5s, 1917	4,000 00	4,000 00	
Leadville Water Co., 4s, 1916	2,500 00	2,125 00	
Seattle Electric Co., 5s, 1930	1,000 00	1,000 00	
Canton Massillon Electric Ry. Co., 5s, 1920	1,000 00	980 00	10,000 00
Omaha Street Ry. Co., 5s, 1914	1,000 00	980 00	
Oakland Water Co., 5s, 1918	500 00	500 00	
Duluth Street Ry. Co., 5s, 1930	1,000 00	980 00	
Western Union Telegraph Co., 4½s, 1950	10,000 00	9,300 00	
Western Union Telegraph Co., 4½s, 1950	3,000 00	2,790 00	10,000 00
Bangor & Aroostook R. R. Co., 5s, 1943	7,000 00	8,050 00	
State Publishing Ass'n, Me., 50 shares	5,000 00	5,000 00	3,500 00
Rockland, Thomaston & Camden St. Ry., 4s, 1921	3,500 00	3,412 50	3,000 00
Casco National Bank, Portland, Me., 43 shares	4,300 00	4,644 00	800 00
Rockland Building Syndicate, Me., 400 shares	40,000 00	30,000 00	20,400 00
Camden & Rockland Water Co., Me., 199 shares	19,900 00	11,940 00	
Portland & Rumford Fall Ry., 114 shares	11,400 00	21,660 00	12,000 00
Portland Railroad Co., Me., 22 shares	2,200 00	2,420 00	20,000 00
Portland Trust Co., Me., 80 shares	8,000 00	28,000 00	
Portland Trust Co., Me., 72 shares	7,200 00	25,200 00	18,000 00
Portland Trust Co., Me., 50 shares	5,000 00	17,500 00	14,000 00
Portland Railroad Co., Me., 46 shares	4,600 00	5,060 00	
Fitzgerald Land & Lumber Co., 1745 shares	174,500 00	244,300 00	174,500 00
Massachusetts Gas Cos. Com., 50 shares	5,000 00	2,750 00	
Stockton Springs (Me.) Water Co., 4½s, 1st Mtge., 1926	500 00	480 00	
Municipal Water Works Co., 4-4½s, 1922	500 00	490 00	
Ellsworth Electric Illuminating Co., 5s, 1908	1,000 00	1,000 00	10,000 00
Michigan State Tel. Co., Pfd., 52 shares	5,200 00	4,368 00	
York Light & Heat Co., Me., Pfd., 42 shares	4,200 00	3,990 00	
Sebasticook Water Power Co., 5s, 1925	3,000 00	3,000 00	
American Writing Paper Co., 5s, 1919	10,000 00	8,300 00	

STOCKS, BONDS, ETC.—CONTINUED.

Description of Collateral.	Par value.	Market value.	Amount loaned thereon.
Massachusetts Gas Cos. Common, 50 shares	\$5,000 00	\$2,750 00	\$10,000 00
Boston Elevated Ry. Co., 4½s, 1937	9,000 00	9,090 00	
Rumford Falls Power Co., Me., 4s, 1945	1,000 00	975 00	
Mortgage one half of East one half, Township 9, Range 3, West of the East line of the State, Aroostook Co., Me.	25,000 00	25,000 00	75,000 00
Aroostook Construction Co., Me., 16 shares	1,600 00	55,000 00	
Bangor Investment Co., Me., 3,400 shares	3,400 00	3,400 00	
Bangor and Aroostook R. R. Co., Me., 17 shares	1,700 00	1,700 00	
Northern Telegraph Co., 34 shares	3,400 00	3,400 00	
Equitable Life Assurance Society, 5 shares	500 00	1,000 00	
Fort Smith Water Co., 6s, 1905	20,000 00	18,000 00	
Portland Water Co., Me., 24 shares	2,400 00	2,400 00	
Standish Water & Construction Co., Me., 22 shares	2,200 00	2,200 00	
First National Bank, Portland, Me., 4 shares	400 00	420 00		350 00
Sterling Water Co., 5s, 1925	500 00	475 00	14,000 00
Oxford Paper Co., Me., 5s, 1921	10,000 00	10,000 00	
Rockland-Rockport Lime Co., Me., 5s, 1911	5,000 00	4,500 00	
Leadville Water Co., 4s, 1916	500 00	2,425 00	
Camden & Rockland Water Co., Me., 44 shares	4,400 00	2,640 00	
Rockland Trust Co., Me., 5 shares	500 00	515 00	
Chicago, Milwaukee & St. Paul Ry. Co., Gold, 5s, 1921	2,000 00	2,040 00	
Pensacola Electric Co., 5s, 1931	4,000 00	3,680 00	
Aurora, Elgin & Chicago Ry. Co., 5s, 1941	3,000 00	2,940 00	
Ontario Power Co. of Niagara Falls, 5s, 1943	4,000 00	3,920 00	
Aurora, Elgin & Chicago Ry. Co., 1st Mtg., Gold, 5s, 1941	8,000 00	7,840 00	8,420 00
Auburn & Syracuse Electric R. R. Co., 1st Refunding Mtg., Gold, 5s, 1942	2,000 00	2,070 00	1,250 00
Boston & Worcester Electric Co.'s Pfd., 25 shares	2,500 00	1,700 00	
Detroit Edison Co., 1st Mtg., Gold, 5s, 1933	1,000 00	950 00	
Marion Railway Light & Power Co., 20-year Gold, 5s, 1924	3,000 00	2,940 00	
Cellulose Northern Ry. Power & Equipment Co., 5s, 1934	13,000 00	11,500 00	
Kansas City-Excelsior Springs & Northern Ry. Co., 4s, 1928	5,000 00	4,500 00	
St. Joseph & Grand Island Ry. Co., Gold, 4s, 1947	10,000 00	8,500 00	
Umbagog Paper Co., Me., 5s, 1918	1,000 00	1,000 00	
Rensselaer Water Co., 1st Mtg., 4½s, 1922	29,750 00	28,262 50	
Casco Bay & Harpswell Lines, Me., 1st Mtg., Gold, 5s, 1927	2,000 00	1,900 00	
Oxford Paper Co., Me., 1st Mtg., Gold, 5s, 1921	1,000 00	1,000 00	250 00
Northern Pacific-Great Northern joint C. B. & Q. Coll., 4s, 1921	3,000 00	2,790 00	2,000 00
Casco National Bank, Portland, Me., 37 shares	3,700 00	3,996 00	2,800 70
Casco National Bank, Portland, Me., 80 shares	8,000 00	8,640 00	7,500 00
Casco National Bank, Portland, Me., 40 shares	4,000 00	4,320 00	3,520 00
Rockland Building Syndicate, Me., 500 shares	50,000 00	37,500 00	20,000 00
Glencoe Lime & Cement Co., St. Louis, Mo., 165 shares	16,500 00	33,000 00	25,900 00
Portland (Ore.) Railway Co., 1st Mtg., Gold, 5s, 1930	7,000 00	6,825 00	30,000 00
Elizabeth, Plainfield & Central Jersey Ry. Co., 50-year Mtg., Gold, 5s, 1950	23,000 00	21,850 00	
St. Louis & San Francisco R. R. Co., 4s, 1951	4,000 00	3,080 00	
Buffalo City Gas Co., 1st Mtg., 50-year Gold, 5s, 1947	3,000 00	1,500 00	
Rockland-Rockport Lime Co., Me., Pfd., 283 shares	28,300 00	21,225 00	
Camden & Rockland Water Co., Me., 100 shares	10,000 00	6,000 00	
Rockland-Rockport Lime Co., Me., Common, 56 shares	5,600 00	1,400 00	
Rockland-Rockport Lime Co., Me., 5s, 1911	22,000 00	19,800 00	
Portland Water Co., Me., 50 shares	5,000 00	5,000 00	
Springfield Water Co., 1st Mtg., 5s, 1936	11,000 00	10,450 00	
Portland Water Co., Me., 150 shares	15,000 00	15,000 00	25,000 00
Portland Railroad Co., Me., 120 shares	12,000 00	13,200 00	5,000 00
Marine National Bank, Bath, Me., 5 shares	500 00	550 00	
Marine National Bank, Bath, Me., 30 shares	3,000 00	3,300 00	
National Shawmut Bank, Boston, Mass., 200 shares	20,000 00	57,000 00	
United States Smelting, Refining & Mining Co., Common, 200 shares	10,000 00	10,000 00	
Calumet & Arizona Mining Co., 100 shares	1,000 00	13,800 00	
Standard Oil Co., 3 shares	300 00	1,365 00	
Torrington Co., Conn., Pfd., 20 shares	500 00	500 00	
North Butte Mining Co., 100 shares	1,500 00	7,500 00	
Portland Gas Light Co., Me., 1st Mtg., Gold, 4s, 1936	18,000 00	17,550 00	
Union Safe Deposit & Trust Co., Portland, Me., 1260 shares	126,000 00	239,400 00	151,100 00
Portland National Bank, Me., 1545 shares	154,500 00	293,550 00	238,000 00
Casco National Bank, Portland, Me., 180 shares	18,000 00	18,144 00	15,000 00
Maine Central R. R. Co., Cons. Mtg., 7s, 1912	42,000 00	45,360 00	40,000 00

STOCKS, BONDS, ETC.—CONCLUDED.

Description of Collateral.	Par value.	Market value.	Amount loaned thereon.
Maine Central R. R. Co., Cons. Mtge., 7s, 1912	\$42,000 00	\$45,360 00	\$40,000 00
Maine Central R. R. Co., Cons. Mtge., 7s, 1912	4,000 00	4,032 00	3,000 00
Cambridge, Mass., 4s, 1924	1,000 00	1,020 00	
New York, Corporate Stock of City of 34s, 1954	1,000 00	900 00	
Hennepin & Minneapolis, Minn., 3½s, 1935	1,000 00	950 00	5,000 00
Portland, Me., 3½s, 1922	1,000 00	975 00	
New York Central & Hudson River R. R. Co., 3½s, 1997	2,000 00	1,800 00	
Providence, R. I., 4s, 1927	1,000 00	1,020 00	
Belfast Water Co., Me., 1st Mtge., 5s, 1927	18,000 00	18,540 00	15,000 00
Kansas City, Fort Scott & Gulf, 7s, 1908	30,000 00	30,000 00	
Boston & Maine R. R. Co., 4s, 1926	30,000 00	29,400 00	
Buffalo & Susquehanna, 4s, 1951	10,000 00	9,250 00	
New York, New Haven & Hartford R. R. Co., 100 shares	10,000 00	16,400 00	95,000 00
Pennsylvania R. R. Co., 200 shares	10,000 00	12,250 00	
Pullman Co., 78 shares	7,800 00	12,324 00	
New York Central & Hudson River R. R. Co., 160 shares	16,000 00	18,000 00	
American Sugar Refining Co., Common, 100 shares	10,000 00	11,700 00	
Duluth, Rainy Lake & Winnipeg Ry. Co., 1st Mtge., 5s, 1916	12,000 00	11,400 00	
Eastern Steamship Co., 1st Mtge., 5s, 1927	3,000 00	2,850 00	10,000 00
Helena, Montana, Refunding, 4½s, 1926	3,000 00	3,000 00	
Millen & Southwestern R.R. Co., 1st Mtge., Gold, 5s, 1955	2,000 00	1,900 00	
Aroostook Construction Co., Me., 7 shares	700 00	31,500 00	25,000 00
Totals	\$1,558,425 00	\$2,107,707 50	\$1,557,238 59

BONDS OWNED BY THE COMPANY.

Description.	YEAR OF		Book Value.	Par Value.	Market Value.
	Maturity.	Option.			
GOVERNMENT BONDS.					
British Consols.....			\$45,584 25	\$45,584 25	\$38,746 61
National War Loan of Great Britain.....	1910		8,645 36	8,645 36	8,450 84
United States, Gold.....	1925		64,542 50	55,000 00	69,300 00
STATE, COUNTY AND MUNICIPAL BONDS.					
Albany, N. Y., Improvement Bonds, Registered.....	1910-13		33,933 15	33,600 00	33,936 00
Albany, N. Y., Refunding Water, Registered.....	1908-10		15,000 00	15,000 00	15,075 00
Albany, N. Y., Water, Improved Supply, First Series, Registered.....	1908-10		15,000 00	15,000 00	15,075 00
Allegheny County, Pa.....	1925		5,283 50	5,000 00	5,050 00
Augusta, Me., Refunding Loan.....	1914		8,000 00	8,000 00	8,080 00
Berlin, N. H., Funding.....	1917		7,306 25	7,000 00	7,000 00
Boston, Mass., City Loan, Land and Buildings for Schools.....	1945		10,150 00	10,000 00	9,400 00
Boston, Mass., City Loan, Various Municipal Purposes, Registered.....	1913		1,005 20	1,000 00	1,000 00
Carthage, Mo., School District.....	1923	1908	10,100 00	10,000 00	9,750 00
Catholic School Com. of Montreal (P. Q., Can) Debentures.....	1945		51,000 00	50,000 00	49,000 00
Cheboygan Mich. Water Works.....	1914		18,846 00	18,000 00	18,000 00
Chicago, Ill., General Corporate Purposes.....	1908		45,125 00	45,000 00	45,000 00
Chicago, Ill., Permanent Improvement.....	1918		10,337 50	10,000 00	10,100 00
Colorado Springs, Colorado City Hall, Gold.....	1916	1911	27,510 30	27,000 00	27,000 00
Columbus, Ohio, Public Improvements.....	1913		10,240 00	10,000 00	10,000 00
Columbus, Ohio, Scioto River Storage Dam.....	1933	1913	9,216 00	9,000 00	9,090 00
Columbus, Ohio, Sewer.....	1933	1913	10,269 80	10,000 00	10,100 00
Cook County, Ill., Court House, Series 1.....	1911		10,043 00	10,000 00	10,000 00
Cote, St. Antoine, Canada.....	1934		48,773 50	45,000 00	44,100 00
Delaware State, Hospital Improvement.....	1927	1917	40,650 00	40,000 00	40,800 00
Denver, Colorado City and County, Public Auditorium.....	1912		26,065 00	26,000 00	26,000 00
Des Moines, Iowa, City Hall.....	1912		10,158 00	10,000 00	10,200 00
Duluth, Minn., Water & Light.....	1935		15,487 50	15,000 00	14,850 00
Evansville, Ind., Funded Debt Loan, Series B.....	1912		3,030 00	3,000 00	3,060 00
Fall River, Mass., Highway Loan No. 12, Registered.....	1913		19,500 00	20,000 00	19,500 00
Fall River, Mass., Municipal Loan No. 1 of 1906 Registered.....	1916		25,482 50	25,000 00	25,250 00
Fort Kent, Maine.....	1922		6,240 00	6,000 00	6,000 00
Franklin, Mass., Water Loan.....	1912-14		18,000 00	18,000 00	18,090 00
Glenwood, Iowa, Funding.....	1912		1,050 00	1,000 00	1,025 00
Greenfield, Mass., Free Public Library Loan.....	1911-12		10,100 00	10,000 00	10,150 00
Holyoke, Mass., Bridge Loan.....	1911		5,025 00	5,000 00	5,025 00
Holyoke, Mass., Gas & Electric Light Registered.....	1911-13		7,514 07	7,500 00	7,537 50
Holyoke, Mass., Registered, Municipal, Gold.....	1911-13		24,045 00	24,000 00	24,120 00
Hudson, Mass., Sewer.....	1910-13		8,000 00	8,000 00	8,000 00
Jersey City, N. J., City Hall, Gold.....	1914		20,000 00	20,000 00	20,000 00
Lacrosse, Wisconsin, Permanent Street Improvement.....	1925	1915	10,245 00	10,000 00	10,000 00
Lowell, Mass., Registered.....	1911-13		21,438 45	21,300 00	21,406 50
Macoupin County, Ill., Funding.....	1910		2,035 00	2,000 00	2,010 00
Maisonneuve, Canada, (Montreal), Debentures.....	1941		21,827 30	20,000 00	20,000 00
Manitoba, Province of, Debentures, Tel. & Tel. System.....	1947		14,700 00	15,000 00	15,000 00
Manitoba, Province of, Gold.....	1930		106,000 00	100,000 00	100,000 00
Manitoba, Province of, Land Drainage Debentures, Dist. No. 14.....	1935		31,550 96	30,632 00	30,632 00
Marinette County, Wisconsin, Chronic Insane Asylum.....	1908-13		8,000 00	8,000 00	7,920 00
Marion, Ohio, City's Portion Columbia Street, Paving.....	1909-12		8,000 00	8,000 00	8,000 00
Marion, Ohio, Street Opening.....	1908-09		4,000 00	4,000 00	4,000 00

BONDS OWNED BY THE COMPANY—CONTINUED.

Description.	YEAR OF		Book Value.	Par Value.	Market Value.
	Maturity.	Option.			
Massachusetts, Commonwealth of, Metropolitan Sewerage Loan, Registered.....	1930		\$48,187 50	\$50,000 00	\$45,500 00
Massachusetts, Commonwealth of, State Highway Loan, Reg.....	1932		176,968 75	175,000 00	173,250 00
Montreal Harbour, P. Q., Canada, Debentures.....	1917-18	1904	30,432 50	30,000 00	30,000 00
Morris, Ill., Water Works.....	1910-14		15,447 00	15,000 00	15,000 00
Mount Vernon, N. Y., Assessment, Registered.....	1913		10,394 00	10,000 00	10,400 00
Mount Vernon, N. Y., Tax Relief, Registered.....	1908		10,000 00	10,000 00	10,000 00
New Bedford, Mass., Improvement, Registered.....	1913		4,100 00	4,000 00	4,040 00
New Brunswick, Province of.....	1930-31		60,577 37	60,000 00	60,000 00
New Madrid County, Missouri, Drainage Dist. No. 7.....	1918-21		6,070 00	6,000 00	6,300 00
New Rochelle, N. Y., Park Improvement Certificates, Reg.....	1912		18,360 00	18,000 00	18,810 00
New Rochelle, N. Y., School, Registered.....	1910-13		17,090 30	17,000 00	17,000 00
New York, N. Y., Assessment, Gold.....	1914		4,900 00	5,000 00	4,850 00
New York, Corporate Stock of City of, Gold.....	1957		21,100 00	20,000 00	21,400 00
New York, Corporate Stock of City of, Gold, to provide for the Supply of Water.....	1957		5,275 00	5,000 00	5,350 00
New York, Corporate Stock of the City of, issued in lieu of Brooklyn City Bonds for the completion of the New York and Brooklyn Bridge, Registered.....	1911		8,640 00	8,000 00	8,400 00
Ogden, Utah, Board of Education, School.....	1912		2,110 00	2,000 00	2,040 00
Omaha, Neb., City Hall.....	1912		13,793 75	13,000 00	13,390 00
Omaha, Neb., Funding Renewal.....	1925		24,375 00	25,000 00	25,000 00
Omaha, Neb., Paving Renewal.....	1933		10,250 00	10,000 00	10,000 00
Ontario, Province of, Annuities, \$7,000 payable semi-annually.....	1908-25				
Ontario, Province of, Annuities, \$4,000 payable semi-annually.....	1908-32		296,372 15	299,198 66	299,198 66
Paducah, Ky, Refunding.....	1926		10,650 00	10,000 00	10,300 00
Pawtucket, R. I., General Funding Loan, Gold, Series No. 1.....	1944		15,768 75	15,000 00	15,150 00
Peabody, Mass., Sewerage Loan.....	1912		5,006 25	5,000 00	5,000 00
Philadelphia, Pa., Registered Loan.....	1934		20,500 00	20,000 00	19,600 00
Portland, Maine, Bridge District Loan.....	1908-37		75,000 00	75,000 00	74,250 00
Portland, Me., Funding.....	1913		1,001 25	1,000 00	1,015 00
Portland, Me., Refunding.....	1909		19,800 00	20,000 00	20,000 00
Quincy, Ill., Funding.....	1912		16,400 00	16,000 00	16,240 00
Quincy, Mass., Public Water Supply Loan, Gold.....	1909		1,000 00	1,000 00	1,000 00
Richmond, Va., Currency, Registered.....	1926-27		10,735 00	11,000 00	11,000 00
Rockland, Maine.....	1916		1,580 50	1,500 00	1,462 50
St. Henri, P. Q., Canada, Debentures.....	1949		82,662 36	76,000 00	75,240 00
St. John, N. B., Canada.....	1937		110,653 59	100,000 00	98,000 00
Salt Lake City, Utah, Refunding.....	1921		25,850 00	25,000 00	24,750 00
Scott County, Missouri, Drainage District No. 1.....	1916-20		16,144 19	15,448 99	16,221 44
Seattle, Washington, Gold.....	1912		4,220 00	4,000 00	4,120 00
Seattle, Washington, Seattle Water Works & Sewer.....	1910		24,850 00	24,000 00	24,360 00
Seattle, Sewer Bond of the City of Seattle, Washington.....	1913		2,120 00	2,000 00	2,070 00
Seattle, Sewer Tunnel Bond of the City of Seattle, Wash.....	1913		6,347 50	6,000 00	6,210 00
Somerville, Mass., City Loan.....	1908-10		29,036 25	29,000 00	29,000 00
Springfield, Ohio, General Street Repair.....	1910		10,000 00	10,000 00	10,000 00
Syracuse, N. Y., Fire Engine House, Registered.....	1908-17		30,360 00	30,000 00	30,360 00
Tacoma, Washington, Bridge.....	1913		5,075 00	5,000 00	5,175 00
Tacoma, Washington, Water & Light.....	1913		10,430 00	10,000 00	10350 00
Toronto, Canada, Debentures.....	1913		43,555 50	45,000 00	43,650 00
Toronto, Canada, Loan Debentures.....	1945		8,781 41	9,733 33	9,052 00

BONDS OWNED BY THE COMPANY—CONTINUED.

Description.	YEAR OF		Book Value.	Par Value.	Market Value.
	Maturity.	Option.			
Vancouver, B. C., Canada, Local Improvement Debentures.....	1910		\$71,121 06	{ 37,600 00	\$37,224 00 }
Vancouver, B. C., Canada, Local Improvement Debentures.....	1938				
Wellesley, Mass., High School House.....	1908-11				
West Duluth, Minn., General Fund, Gold.....	1911				
Winnipeg, Canada, Water Works, Debentures.....	1936				
RAILROAD BONDS.					
Atlantic Shore Line Railway Co., 1st Mtge.....	1924	1905	23,750 00	25,000 00	24,375 00
Augusta-Aiken Railway & Electric Co., Coll. Trust, Gold.....	1953		17,050 00	20,000 00	15,000 00
Augusta, Winthrop & Gardiner Railway (Maine), Convertible Gen. Mtge., Gold.....	1952	1912	9,800 00	10,000 00	9,500 00
Bangor & Aroostook R. R. Co., Con. Ref. Mtge., Gold.....	1951		57,000 00	60,000 00	55,500 00
Bangor & Aroostook R. R. Co., Car Trust, Series C, Guaranteed by the Bangor & Aroostook R. R. Co.....	1910		10,000 00	10,000 00	9,850 00
Berlin (N. H.), Street Railway, 1st Mtge., Gold.....	1922		4,750 00	5,000 00	4,625 00
Boston & Albany Railroad Co., Registered.....	1913		20,325 00	20,000 00	19,790 00
Boston, Clinton, Fitchburg & New Bedford R. R. Co., Mtge.....	1910		14,420 00	14,000 00	14,000 00
Boston Elevated Railway Co., Gold.....	1935		52,687 50	50,000 00	47,500 00
Boston & Maine Railroad, 5% Note.....	1908		25,000 00	25,000 00	25,000 00
Boston & New York Air-Line R. R. Co., Guaranteed by New York, New Haven & Hartford R. R. Co., 1st Mtge., 50 year, Gold.....	1955		24,218 75	25,000 00	24,250 00
Bridgton & Saco River R. R. Co., (Maine), 1st Mtge., Gold.....	1928		14,000 00	14,000 00	13,720 00
Ruffalo & Susquehanna Railway Co., 1st Mtge., Gold.....	1953		10,100 00	10,000 00	9,500 00
Canadian Northern Railway Co., Guaranteed by Prov. of Manitoba, 1st Mtge.....	1930		225,570 00	220,460 00	220,460 00
Central of Georgia Railway Equipment Association, Guaranteed Certificate of Stock in the, Series One.....	1912		4,967 50	5,000 00	4,875 00
Chicago, Burlington & Quincy R. R. Co., Debenture.....	1913		3,123 75	3,000 00	3,000 00
Chicago, Burlington & Quincy R. R. Co., Ill. Division, 1st Mtge.....	1949	1929	82,650 00	80,000 00	80,000 00
Chicago, Burlington & Quincy R. R. Co., Ill. Division Mtge.....	1949	1929	19,350 00	20,000 00	17,800 00
Chicago & Eastern Illinois R. R. Co., Refunding and Improvement, Gold.....	1955	1906	14,325 00	15,000 00	13,800 00
Chicago & Northwestern Railway Co., Debenture.....	1909		2,065 00	2,000 00	2,000 00
Chicago & Western Indiana R. R. Co., Coll. Trust, 3 year, Gold, Notes.....	1910		9,800 00	10,000 00	9,800 00
Chicago, Wisconsin & Minnesota R. R. Co., 1st Mtge., Gold.....	1916		4,740 00	4,000 00	4,200 00
Cincinnati, Hamilton & Dayton Railway Co., Gold, Collateral Trust Coupon Notes.....	1908		4,918 75	5,000 00	3,750 00
Cincinnati, Hamilton & Dayton Railway Co., Refunding Mtge., Gold.....	1954	1906	14,250 00	15,000 00	12,300 00
Illinois Central R. R. Co., Reg. Gold.....	1953		10,100 00	10,000 00	10,000 00
Joliet Ill., Railroad Co., 1st Con. Mtge., Gold Lake Shore & Michigan Southern Ry. Co., Gold.....	1918		5,000 00	5,000 00	4,800 00
Lake Shore & Michigan Southern Ry. Co., 3-year Gold Notes.....	1928		49,531 25	50,000 00	46,000 00
Lake Shore & Michigan Southern Ry. Co., 3-year Gold Notes.....	1910		24,937 50	25,000 00	24,375 00
Lexington & Boston Street Railway Co., 1st Mtge., Gold.....	1920	1905	7,210 00	7,000 00	6,825 00

BONDS OWNED BY THE COMPANY—CONTINUED.

Description.	YEAR OF		Book Value.	Par Value.	Market Value.
	Maturity.	Option.			
Lime Rock R. R. Co. (Maine), 1st Mtge.	1929		\$79,980 00	\$79,000 00	\$75,050 00
Long Island, N. Y. R. R. Co., Refunding Gold Guaranteed by Pennsylvania R. R. Co.	1949		35,137 50	35,000 00	33,250 00
Louisville & Nashville R. R. Co. System— South & North Alabama, R. R., Sinking Fund	1910		7,455 00	7,000 00	7,140 00
Maine Central R. R. Co., Consolidated Mtge.	1912		40,984 37	41,000 00	40,795 00
Maine Central R. R., Cons. Mtge., Class C	1912		5,250 00	5,000 00	5,100 00
Maine Central Railroad Co., Consolidated Mtge.	1912		18,031 88	16,500 00	17,820 00
Massachusetts Electric Companies Coupon Notes, Collateral Trust, Gold	1910		4,850 00	5,000 00	4,500 00
Minneapolis Western Railway Co., First Mtge. Gold, Guaranteed by St. Paul, Minneapolis & Manitoba Ry. Co. and Great Northern Railway Co.	1911		20,700 00	20,000 00	20,200 00
Missouri Pacific Railway Co., Collateral Trust Gold Coupon Note	1908		99,500 00	100,000 00	98,500 00
Mousam River R. R. Co. (Maine), 1st Mtge. . . .	1912		2,000 00	2,000 00	2,080 00
Newton & Northwestern Railroad Co., 1st Mtge., Gold	1932		9,650 00	10,000 00	6,500 00
New York Central & Hudson River R. R. Co., Gold Debenture	1934		32,716 25	33,000 00	31,020 00
New York Elevated Railroad Co., 30-year Debenture, Guaranteed by the Manhattan Railway Co. of N. Y.	1916		43,001 00	40,000 00	40,000 00
New York, New Haven & Hartford R. R. Co., Debenture	1954		9,725 00	10,000 00	8,500 00
New York, New Haven & Hartford R. R. Co., Debenture	1955		75,875 00	75,000 00	69,750 00
New York, New Haven & Hartford R. R. Co., Gold Debenture	1914		20,400 00	20,000 00	19,300 00
New York, New Haven & Hartford R. R. Co., Harlem River and Port Chester Div., 1st Mtge., Gold	1954		26,125 00	25,000 00	24,750 00
New York, New Haven & Hartford Railroad Co., Coupon Note	1912		25,000 00	25,000 00	25,000 00
New York, Ontario & Western Ry. Co., Re- funding Mtge., Gold	1992		52,000 00	50,000 00	47,000 00
Norway & Paris Street Ry. (Maine), 1st Mtge. Gold	1916		18,900 00	18,000 00	18,000 00
Pennsylvania Railroad Co., 5% 3-year Coll. Gold Notes	1910		24,750 00	25,000 00	24,375 00
Pere Marquette Railroad Co., Refunding Mtge., Gold Guaranteed by Cincinnati, Hamilton & Dayton Ry. Co.	1955		13,912 50	15,000 00	10,500 00
Portland & Ogdensburg Ry. (Maine), Series A 20-year Mtge.	1908		25,700 00	25,000 00	25,000 00
Portland Railroad Co. (Portland, Maine), 1st Mtge., Gold	1951		48,750 00	50,000 00	45,500 00
Portland (Ore.) Railway Co., 1st & Refund- ing Mtge., Sinking Fund, Gold	1930	1905	24,750 00	25,000 00	24,375 00
Rockford & Freeport Electric Railway Co., Illinois, 1st Mtge. Gold, Guaranteed by Rockford & Inter-Urban Railway Co.	1923	1910	5,000 00	5,000 00	4,900 00
Rockland Thomaston & Camden Street Ry. (Maine)	1921		80,500 00	80,500 00	78,487 50
Rumford Falls & Rangeley Lakes R. R. (Maine), Mtge.	1923		10,000 00	10,000 00	9,800 00
Sanford & Cape Porpoise Railway Co., (Maine), 1st Mtge.	1928		9,500 00	10,000 00	10,000 00
Schenectady (N. Y.) Railway Co., 1st Mtge., Gold Owned by N. Y. C. & H. R. R. R. Co. . . .	1941	1911	25,270 00	24,000 00	24,960 00
Seaboard Air Line Railway, 1st Mtge., Gold	1950		21,575 00	25,000 00	18,000 00
Somerset Railway Co. (Maine), 1st Mtge. Refunding Gold	1955		95,575 00	100,000 00	97,000 00

BONDS OWNED BY THE COMPANY—CONTINUED.

Description.	YEAR OF		Book Value.	Par Value.	Market Value.
	Maturity.	Option.			
Somerset Ry. Co., 4-year Gold Note, Guaranteed by Maine Central R. R. Co.	1911		\$24,781 25	\$25,000 00	\$24,750 00
Southern Indiana Railway Co., 1st Mtge., Gold.	1951		23,275 00	25,000 00	21,875 00
Toledo Railway & Terminal Co., 1st Mtge., Gold, Guaranteed by Cincinnati, Hamilton & Dayton Ry. Co. and Pere Marquette R.R. Co., jointly	1954		20,600 00	20,000 00	19,000 00
Toronto, Hamilton & Buffalo Ry. Co., 1st Mtge., Gold.	1946		45,000 00	45,000 00	41,400 00
Ulster & Delaware R. R. Co., 1st Refunding Gold Mtge.	1952		9,250 00	10,000 00	8,500 00
Utica & Mohawk Valley Ry. Co., Gold, Owned by N. Y. C. & H. R. R. Co.	1941		10,150 00	10,000 00	10,000 00
Wabash, Pittsburg Terminal Railway Co., 1st Mtge., Gold.	1954		24,637 50	27,000 00	18,900 00
Wabash Railroad Co., Equipment, Gold, Series C.	1912	1907	9,744 00	10,000 00	9,550 00
Wabash Railroad Co., 2-year 5% Collateral Gold Notes	1909	1907	24,187 50	25,000 00	23,750 00
West End Street Railway Co. (Mass.)	1915		24,000 00	25,000 00	24,375 00
West Virginia Central & Pittsburg Ry. Co., 1st Mtge., Gold.	1911		16,462 50	15,000 00	15,750 00
Wisconsin Central Railway Co., Superior & Duluth Division and Terminal, 1st Mtge.	1936		17,300 00	20,000 00	17,000 00
MISCELLANEOUS BONDS.					
American Bell Telephone Co., (Boston, Mass.)	1908		24,531 25	25,000 00	24,750 00
American Realty Co. (Maine), 1st Mtge., Gold Interest guaranteed by International Paper Co.	1941	1903	43,000 00	43,000 00	43,000 00
American Telephone & Telegraph Co., Coll. Trust	1929		66,500 00	70,000 00	58,100 00
American Tel. & Tel. Co., Convertible Gold Syndicate	1936	1914	81,900 00	90,000 00	75,600 00
American Writing Paper Co., 1st Mtge., Sinking Fund, Gold.	1919	1909	21,754 60	23,000 00	19,090 00
Arkansas Water Co., Ark., Con. Sinking Fund Mtge., G't'd by Am. Water Works & Guarantee Co., of McKeesport, Pa.	1909	1894	10,100 00	10,000 00	10,000 00
Bar Harbor Electric Light Co., (Maine) 1st Mtge., Gold.	1921		4,875 00	5,000 00	4,875 00
Berlin Water Co. (N. H.), 1st Mtge., 5-20, Gold.	1917	1902	25,000 00	25,000 00	25,000 00
Berlin Mills Co., 1st Mtge., Gold.	1909		4,950 00	5,000 00	5,000 00
Berlin Mills Co., 1st Mtge., Gold.	1910	1907	25,250 00	25,000 00	25,000 00
Berlin Mills Co., 1st Mtge., Gold.	1911	1907	10,100 00	10,000 00	10,000 00
Berlin Mills Co., 1st Mtge., Gold.	1912	1907	24,125 00	25,000 00	25,000 00
Biddeford & Saco Water Co. (Maine), 1st Mtge., Gold.	1924		24,375 00	25,000 00	25,000 00
Boston Steamship Co., 1st Mtge., Gold.	1922	1902	41,410 00	41,000 00	39,770 00
Camden & Rockland Water Co. (Maine).	1922	1912	19,500 00	19,500 00	20,085 00
Cascade Electric Light & Power Co. (N. H.), 1st Mtge.	1921		9,800 00	10,000 00	9,700 00
Central Foundry Co. (N. J.), Sinking Fund Gold Debentures	1919	1901	31,521 50	35,000 00	22,750 00
Connecticut Railway & Lighting Co., 1st and Refunding Mtge., Gold, Interest guaranteed by the United Gas Improvement Co., Phila., Pa.	1951	1905	14,625 00	15,000 00	14,625 00
Council Bluffs Gas & Electric Co., 1st Mtge., Gold.	1928		20,200 00	20,000 00	19,000 00
Crystal Water Co., Staten Island N. Y., 1st Mtge.	1924		24,500 00	24,500 00	24,500 00
Dana Warp Mills (Westbrook, Me.), 1st Mtge.	1922		21,000 00	21,000 00	21,000 00
Detroit Edison Co., 1st Mtge., Gold.	1933		29,000 00	29,000 00	27,550 00

BONDS OWNED BY THE COMPANY—CONCLUDED

Description.	YEAR OF		Book Value.	Par Value.	Market Value.
	Maturity.	Option.			
Ellicott Square Co. (Buffalo, N. Y.), 2nd Mtge., Gold.....	1910	1895	\$20,000 00	\$20,000 00	\$20,000 00
Fort Fairfield Electric Co. (Maine), 1st Mtge. Gold.....	1925	1905	12,500 00	12,500 00	11,250 00
Freeport Water Co. (Maine).....	1911		23,000 00	23,000 00	23,000 00
Hebron Water Co. (Maine), 1st Mtge.....	1922	1904	4,000 00	4,000 00	3,840 00
Illinois Steel Co., Non-Convertible Debenture	1913	1893	20,225 00	20,000 00	19,600 00
Kalispell Water & Electric Co., Montana, 1st Mtge., Gold.....	1912		1,500 00	3,000 00	1,500 00
Kanawha & Hocking Coal & Coke Co., 1st Mtge., Gold, Gt'd by the Toledo & Ohio Central Ry. Co. and Hocking Valley Ry. Co	1951	1911	5,225 00	5,000 00	5,100 00
Kennebunk Electric Light Co. (Maine), 1st Mtge., Gold.....	1923	1904	7,000 00	7,000 00	7,000 00
Kennebec Light & Heat Co. (Maine), Cons. 1st Mtge., Gold.....	1925	1907	48,750 00	50,000 00	50,000 00
Lancaster & Jefferson Electric Co. (Lancaster, N. H.), 1st Mtge.....	1922	1907	9,800 00	10,000 00	9,700 00
Leadville Water Co. (Colorado), 1st Mtge., Gold.....	1916		20,000 00	20,000 00	17,000 00
Maine Water Co. (Maine), 1st Con. Mtge.....	1931		21,000 00	21,000 00	21,000 00
Mallison Power Co. (Maine), 1st Mtge., Gold.....	1923	1908	16,150 00	17,000 00	17,000 00
Marion Railway Light & Power Co., 1st Mtge. 20-year Gold, Guaranteed by Columbus, Delaware & Marion Electric R. R. Co.....	1924		24,250 00	25,000 00	24,500 00
Mousam Water Co. (Maine).....	1921		35,000 00	35,000 00	34,300 00
Municipal Water Works Co. (Maine).....	1922	1903	20,250 00	20,250 00	19,845 00
New England Elevator Co., 1st Mtge., Gold.....	1908-1941		107,000 00	107,000 00	103,790 00
Norfolk Railway & Light Co., 1st Mtge., Gold.....	1949		33,750 00	35,000 00	33,600 00
Ontario Power Co. of Niagara Falls, 1st Mtge. Sinking Fund, Gold.....	1943	1903	24,500 00	25,000 00	24,500 00
Old Orchard Water Co. (Maine), 1st Mtge., Gold, Guaranteed by Biddeford & Saco Water Co.....	1922		26,475 00	27,000 00	27,000 00
Peoria (Ill.) Gas & Electric Co., 1st Mtge., Gold.....	1923	1908	10,000 00	10,000 00	10,000 00
Portland Elevator Co. (Maine), Gold, Gt'd by G. T. Ry. Co.....	1908-1933		25,000 00	25,000 00	25,000 00
Richmond Water & Light Co. (Ky.), Income Gold.....	1951	1906	3,600 00	3,600 00	1,440 00
Richmond Water & Light Co. (Ky.), 1st Mtge. Gold.....	1921		5,500 00	5,500 00	5,500 00
Rockport Water Works Co. (Ind.), 1st Mtge., Gold.....	1920		5,000 00	5,000 00	5,000 00
Rumford Falls Power Co. (Maine), 1st Mtge.....	1945		223,000 00	223,000 00	217,425 00
Rumford Falls Realty Co. (Maine), 1st Mtge.....	1922		92,625 00	95,000 00	95,000 00
Rumford Falls Light & Water Co. (Maine), Refunding Gold.....	1922		18,900 00	21,000 00	20,370 00
Sagadahock Light & Power Co. (Maine), 1st Mtge., Gold.....	1922		27,500 00	27,500 00	26,950 00
Sebasticook Water Power Co. (Me.), 1st Mtge. Sinking Fund.....	1925	1906	12,350 00	13,000 00	13,000 00
Standish Water & Construction Co. (Me.), 1st Mtge., Gold.....	1929		112,700 00	107,000 00	107,000 00
Torrington Co. (Conn.), 1st Mtge., Gold.....	1918	1906	25,906 25	25,000 00	25,000 00
Umbagog Paper Co., 1st Mtge., Gold.....	1918	1903	6,000 00	6,000 00	6,000 00
Western Telephone & Telegraph Co., 2-year Gold Coupon Notes.....	1909		24,312 50	25,000 00	23,500 00
Western Union Tel. Co., Funding and Real Estate Mtge., Gold.....	1950		26,000 00	26,000 00	24,180 00
York Light & Heat Co., Consolidated Refunding Gold.....	1927		35,000 00	35,000 00	35,000 00
York Shore Water Co. (Maine), 1st Mtge., Gold.....	1916		6,000 00	6,000 00	6,000 00
Totals.....			\$6,210,539 80	\$6,182,245 92	\$6,014,362 15

STOCKS OWNED BY THE COMPANY DECEMBER 31, 1907.

Description.	Book value.	Par value.	Market value.
RAILROAD STOCKS.			
Boston Elevated Railway Co.	\$17,510 71	\$12,200 00	\$16,470 00
Boston Suburban Electric Cos., Pfd.	65,000 00	100,000 00	58,000 00
Hereford Railway Co.	19,400 00	20,000 00	19,800 00
Maine Central R. R. Co.	513,739 97	299,500 00	584,025 00
New York Central & Hudson R. R. Co.	316,680 75	237,200 00	266,850 00
New York, New Haven & Hartford R. R. Co.	446,814 19	277,900 00	455,756 00
Pennsylvania R. R. Co.	119,281 25	75,000 00	91,875 00
Portland Railroad Co. (Maine)	46,512 00	40,800 00	44,880 00
Portland & Rumford Falls Ry.	98,000 00	80,000 00	152,000 00
Rumford Falls & Rangeley Lakes R. R. Co.	3,000 00	10,000 00	5,000 00
BANK STOCK.			
Biddeford National Bank, Biddeford, Me.	2,400 00	2,000 00	2,200 00
Canal National Bank, Portland, Me.	18,000 00	15,000 00	16,200 00
Casco National Bank, Portland, Me.	2,600 00	2,600 00	2,808 00
Cumberland National Bank, Portland, Me.	2,800 00	2,800 00	2,856 00
First National Bank, Bangor, Me.	1,560 00	1,200 00	1,800 00
First National Bank, Biddeford, Me.	7,000 00	5,000 00	7,500 00
First National Bank, Portland, Me.	8,076 00	7,800 00	8,190 00
First National Bank, Wiscasset, Me.	650 00	750 00	750 00
Manufacturers National Bank, Lewiston, Me.	5,000 00	5,000 00	5,400 00
National Bank of Commerce, Omaha, Neb.	2,000 00	2,000 00	-
National Shawmut Bank, Boston, Mass.	15,000 00	10,000 00	28,500 00
National Shoe and Leather Bank, Auburn, Me.	5,500 00	5,500 00	6,325 00
National Traders Bank, Portland, Me.	1,700 00	1,700 00	1,751 00
Northern National Bank, Hallowell, Me.	12,500 00	10,000 00	10,800 00
Norway National Bank, Norway, Me.	540 00	500 00	600 00
Old Colony Trust Co., Boston, Mass.	73,500 00	10,000 00	75,000 00
Richmond National Bank, Richmond, Me.	560 00	560 00	560 00
Rumford Falls Trust Co., Rumford Falls, Me.	15,700 00	12,000 00	22,800 00
Sioux Falls National Bank, Sioux Falls, S. Dak.	2,000 00	2,000 00	2,000 00
Union Safe Deposit & Trust Co., Portland, Me.	92,616 15	92,500 00	175,750 00
Van Buren Trust Co., Van Buren, Me.	5,100 00	5,100 00	5,100 00
Westbrook Trust Co., Westbrook, Me.	8,110 00	8,200 00	7,790 00
MISCELLANEOUS STOCKS.			
Biddeford & Saco Water Co. (Maine)	18,693 00	19,100 00	19,100 00
Central Foundry Co. (New Jersey), Pfd.	1,071 00	6,300 00	693 00
Central Foundry Co. (New Jersey), Common	220 50	6,300 00	126 00
Crystal Water Co., Staten Island, N. Y., Pfd.	5,250 00	10,500 00	10,500 00
Dixfield & Peru Bridge Co., Dixfield, Me.	13,300 00	13,300 00	13,300 00
Edison Electric Illuminating Co. (Boston)	20,812 50	10,000 00	21,000 00
Massachusetts Gas Companies, Pfd.	116,300 00	150,000 00	122,250 00
Massachusetts Gas Companies, Common	31,725 00	70,000 00	38,500 00
Mechanic Falls Water & Electric Light & Power Co. (Maine)	100 00	100 00	100 00
New England Cotton Yarn Co., Pfd.	13,500 00	15,000 00	12,600 00
New England Cotton Yarn Co., Common	12,250 00	35,000 00	20,650 00
Portland Water Co. (Maine)	41,950 00	34,500 00	34,500 00
Rockland—Rockport Lime Co. (Maine), Pfd.	50,000 00	50,000 00	37,500 00
Royal-Gem Mills Co., Pfd. (St. Johnsville, N. Y.)	49,250 00	50,000 00	50,000 00
Standish Water and Construction Co. (Portland, Me.)	44,710 00	43,800 00	43,800 00
Union Mills (Hudson, N. Y.), Pfd.	47,500 00	50,000 00	50,000 00
Warren Water Supply Co. (Warren, Me.)	5,000 00	5,000 00	4,500 00
Totals	\$2,400,483 02	\$1,923,710 00	\$2,558,455 00

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3 per cent.			\$12,618,466 00
Same for reversionary additions.			269,425 00
Same for annuities.			16,854 00
Total.			\$12,904,745 00
Deduct net value of risks re-insured.			3,369 00
Net reserve.			\$12,901,376 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.			37,105 00
Death losses in process of adjustment.			\$46,113 17
Death losses reported, no proofs received.			58,420 49
Matured endowments due and unpaid.			2,599 48
Death losses and other policy claims resisted.			1,000 00
Total policy claims.			108,133 14
Premiums paid in advance, including surrender values so applied.			2,086 27
Unearned interest and rent paid in advance.			758 88
Commissions to agents, due or accrued.			1,033 00
Salaries, rents, commissions and other accounts, due or accrued.			10,000 00
Medical examiner's and legal fees due or accrued.			4,600 00
State, county and municipal taxes due or accrued.			25,000 00
Dividends or other profits due policy holders.			10,991 02
Unassigned funds (surplus).			623,371 56
Total liabilities.			\$13,724,454 87

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.	\$61,625 00	
Received during the year on old policies.	889 00	\$62,514 00
Deductions during the year as follows:		
Used in payment of losses and claims.	\$8,633 00	
Voided by lapse.	123 00	
Used in payment of dividends to policyholders.	1,058 00	
Redeemed by maker in cash.	62 00	
Total reduction of premium note account.		9,876 00
Balance, note assets at end of the year.		\$52,638 00

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	29,033	\$40,884,365		
Endowment.....	14,355	18,470,288		
All other.....	4,079	7,248,512		
Additions by dividends.....	-	435,691	47,467	\$67,038,856

NEW POLICIES ISSUED.

Whole life.....	1,130	\$1,618,522		
Endowment.....	416	497,624		
All other.....	55	166,555		
Additions by dividends.....	-	46,538	1,601	\$2,329,239

OLD POLICIES REVIVED.

Whole life.....	63	\$95,500		
Endowment.....	42	63,100		
All other.....	16	35,500		
Additions by dividends.....	-	1,118	121	\$195,218

OLD POLICIES INCREASED.

Whole life.....	2	-		
Endowment.....	28	\$6,541	30	\$6,541

Total.....			49,219	\$69,569,854
Policies terminated during the year.....			4,517	6,727,347
* Policies in force Dec. 31, 1907.....			44,702	\$62,842,507
Annuities in force Dec. 31, 1907.....			33	2,439

BUSINESS IN MAINE.

Policies in force December 31st of the previous year.....	10,869	\$11,613,546 72		
Policies issued during the year.....	220	267,836 93		
Total.....	11,089	\$11,881,383 65		
Deduct policies ceased to be in force.....	727	783,974 63		
Policies in force in Maine, December 31, 1907.....	10,362	\$11,097,409 02		
Losses and claims unpaid December 31, of the previous year.....	9	\$6,677 59		
Losses and claims incurred during the year.....	108	131,770 71		
Total.....	117	\$138,448 30		
Losses and claims settled during the year.....	107	126,125 87		
Losses and claims unpaid Dec. 31, 1907.....	10	\$12,322 43		
Premiums received.....		433,263 50		

* Policies reinsured, 4, \$30,000.

LIFE INSURANCE COMPANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF
LIFE INSURANCE COMPANIES OF OTHER STATES AUTHOR-
IZED TO TRANSACT BUSINESS IN THE STATE OF
MAINE, SHOWING THEIR CONDITION ON
THE 31st DAY OF DECEMBER, 1907.

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.....	\$846,251 88	
Surrender values applied to pay first year's premiums.....	8,953 21	
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Total first year's premiums on original policies.....	\$855,205 09	
Dividends applied to purchase paid-up additions and annuities.....	12,394 69	
Surrender values applied to purchase paid-up insurance and annuities.....	220,439 41	
Consideration for original annuities involving life contingencies.....	58,744 31	
Consideration for supplementary contracts involving life contingencies.....	8,675 00	
<hr/>		
Total new premiums.....	\$1,155,458 50	
Renewal premiums.....	8,629,954 44	
Dividends applied to pay renewal premiums.....	470,275 35	
Surrender values applied to pay renewal premiums.....	582,58	
<hr/>		
Total renewal premiums.....	\$9,100,812 37	
Total premium income.....		\$10,256,270 87
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		111,290 00
Interest on mortgage loans.....	\$1,599,015 40	
Interest on collateral loans.....	48,662 30	
Interest on bonds and dividends on stocks.....	1,251,550 09	
Interest on premium notes, policy loans or liens.....	378,934 93	
Interest on bank deposits.....	75,292 77	
Interest on other debts due the company.....	220 00	
Discount on claims paid in advance.....	2,756 80	
Rents—including company's own occupancy.....	35,485 50	3,391,917 79
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Profit on sale or maturity of ledger assets.....		38,293 75
Increase in book value of ledger assets.....		144,000 00
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Total income, Life department.....	\$13,941,772 41	
Premium income, accident department.....		4,820,997 03
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Total income.....	\$18,762,769 44	
Ledger assets Dec. 31, 1906.....		79,936,457 76
<hr/>		
Total.....	\$98,699,227 20	

DISBURSEMENTS.

Death claims and additions.....	\$3,510,372 44
Matured endowments and additions.....	2,129,394 00
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Total death claims and endowments.....	\$5,639,766 44
Annuities involving life contingencies.....	11,241 59
Surrender values paid in cash.....	692,431 26
Surrender values applied to pay new premiums.....	8,953 21
Surrender values applied to pay renewal premiums.....	582 58
Surrender values applied to purchase paid-up insurance and annuities.....	220,439 41
Dividends paid policy holders in cash.....	435,693 61
Dividends applied to pay renewal premiums.....	470,275 35
Dividends applied to purchase paid-up additions and annuities.....	12,394 69
Total paid policy holders.....	\$7,491,778 14
Expense of adjustment of claims.....	3,016 64
Supplementary contracts <i>not</i> involving life contingencies.....	20,042 80
Dividends to stockholders.....	200,000 00
Commissions and bonuses to agents.....	833,051 61
Commuted renewal commissions.....	14,780 21
Salaries and allowances for agencies, including managers, agents and clerks.....	67,022 22
Agency supervision, traveling and all other agency expenses.....	35,345 14
Medical examiners fees and inspection of risks.....	88,718 53
Salaries and all other compensation of officers and home office employees.....	257,908 03
Rents—including company's own occupancy.....	65,822 79
Advertising, printing, stationery and postage.....	119,930 58
Legal expenses.....	7,419 38
Furniture, fixtures and safes.....	8,214 28
Insurance taxes, licenses and department fees.....	380,978 30
Taxes on real estate.....	12,116 76
Repairs and expenses (other than taxes) on real estate.....	17,903 55
Loss on sale or maturity of ledger assets.....	9,283 33
Decrease in book value of ledger assets.....	49,950 00
Profit and loss.....	9 78
Exchange, supplies and incidentals.....	5,754 38
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Total disbursements, life department.....	\$9,689,046 45
Total disbursements, accident department.....	4,527,722 91
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Total disbursements.....	\$14,216,769 36
<hr/>	
Balance.....	\$84,482,457 84

LEDGER ASSETS.

Book value of real estate.....	\$616,795 01
Mortgage loans on real estate.....	41,239,753 50
Loans secured by collateral.....	1,363,499 81
Loans on company's policies assigned as collateral.....	6,076,735 00
Premium notes on policies in force.....	259,709 17
Book value of bonds and stocks excluding interest.....	29,556,873 38
Cash in office and deposited in banks, not on interest.....	2,125,698 03
Deposited in trust companies and banks on interest.....	3,129,711 84
Bills receivable.....	65,219 55
Agents balances.....	48,462 55
<hr/>	
Total ledger assets.....	\$84,482,457 84

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$908,783 95
Interest due and accrued on bonds.....	155,997 28

Interest due and accrued on collateral loans.....	\$18,638 95	
Interest due on premium notes, loans or liens.....	255,169 98	
Interest accrued on other assets.....	1,062 01	
Rents accrued on company's property or lease.....	1,725 00	\$1,341,377 17

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$7,665 23	\$652,985 79	
Gross deferred premiums.....	50,017 52	388,586 28	
Total.....	\$57,682 75	\$1,041,572 07	
Deduct loading.....	11,536 55	208,314 41	
Net uncollected and deferred premiums.	\$46,146 20	\$833,257 66	879,403 86
Gross assets.....			\$86,703,238 87

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$48,462 55	
Bills receivable.....	65,219 55	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	1,036 28	
* Book value of bonds and stocks over market value..	183,047 60	\$297,765 98
Total admitted assets.....		\$86,405,472 89

LIABILITIES.

Net present value of all outstanding policies computed by the American Experience table of mortality with interest at 3 and 3½ per cent.....	\$74,757,526 00	
Same for annuities.....	165,212 00	
Total.....	\$74,922,738 00	
Deduct net value of risks re-insured.....	43,345 00	
Net reserve.....		\$74,879,393 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		232,002 00
Surrender values claimable on policies cancelled.....		13,732 00
Death losses in process of adjustment.....	\$127,361 00	
Death losses reported, no proofs received.....	54,858 00	
Matured endowments due and unpaid.....	51,599 00	
Death losses and other policy claims resisted.....	38,225 19	
Total policy claims.....		272,043 19
Premiums paid in advance, including surrender values so applied.....		36,650 68
Unearned interest and rent paid in advance.....		163,225 32
Commissions due agents on premium notes, when paid.....		2,102 30
Commissions to agents, due or accrued.....		23,116 17
Medical examiner's and legal fees due or accrued.....		1,217 00
State, county and municipal taxes due or accrued.....		80,655 24
Dividends or other profits due policy holders.....		78,297 39
Dividends apportioned to deferred dividend policies, payable during 1908		154,730 44
Reserve for other deferred dividends.....		408,575 43
Dividends held payable on demand.....		314,243 10
Special reserve.....		884,633 00
Liabilities, accident department.....		3,273,848 25
Cash capital.....		2,000,000 00
Unassigned funds (surplus).....		3,587,008 38
Total liabilities.....		\$86,405,472 89

* Market value of bonds and stocks as of December 31, 1907.

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.....	\$283,978 53	
Received during the year on new policies.....	8,052 33	
Received during the year on old policies.....	7,973 06	\$300,003 92
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$15,706 16	
Used in purchase of surrendered policies.....	5,566 18	
Used in payment of dividends to policy holders ..	6,967 30	
Redeemed by maker in cash.....	12,055 11	
<hr/>		
Total reduction of premium note account.....		40,294 75
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Balance, note assets at end of the year.....		\$259,709 17

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	30,643	\$47,890,630		
Endowment.....	107,831	187,552,744		
All other.....	12,290	25,919,610	150,764	\$261,362,984

NEW POLICIES ISSUED.

Whole life.....	8	\$69,847		
Endowment.....	8,539	17,124,311		
All other.....	3,659	9,964,7151	2,206	\$27,158,873

OLD POLICIES REVIVED.

Whole life.....	6	\$17,613		
Endowment.....	71	122,740		
All other.....	15	16,500	92	\$156,853

OLD POLICIES INCREASED.

Whole life.....	-	\$9,970		
Endowment.....	-	31,630		
All other.....	-	10,435		
Additions by dividends.....	-	6	-	\$52,041

Total.....		163,062		\$288,730,751
Policies terminated during the year.....		9,023		17,703,177

* Policies in force Dec. 31, 1907.....	154,039			\$271,027,574
Annuities in force Dec. 31, 1907.....	39			13,129 99

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1694	\$2,191,548
Policies issued during the year.....	69	94,750

Total.....	1763	\$2,286,298
Deduct policies ceased to be in force.....	146	214,073

Policies in force in Maine, December 31, 1907..... 1617 \$2,072,225

Losses and claims unpaid December 31, of the previous year.....	2	\$725
Losses and claims incurred during the year.....	83	114,994

Total.....	85	\$115,719
Losses and claims settled during the year.....	81	112,830

Losses and claims unpaid Dec. 31, 1907.....	4	\$2,889
Premiums received.....		66,527 92

* Policies reinsured 29, \$172,280.

COLUMBIAN NATIONAL LIFE INSURANCE
COMPANY,
BOSTON, MASS.

INCORPORATED IN 1902. COMMENCED BUSINESS IN 1902.

ARTHUR E. CHILDS, *President.*

WILLIAM H. BROWN, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

First year's premiums on original policies.....	\$122,610 02	
Surrender values applied to pay first year's premiums.....	35 58	
	\$122,645 60	
Total first year's premiums on original policies.....	\$122,645 60	
Dividends applied to purchase paid-up additions and annuities.....	23 08	
Surrender values applied to purchase paid-up insurance and annuities.....	11,766 82	
	\$134,435 50	
Total new premiums.....	\$134,435 50	
Renewal premiums.....	1,092,686 18	
Dividends applied to pay renewal premiums.....	37,907 48	
Surrender values applied to pay renewal premiums.....	1,426 33	
Renewal premiums for deferred annuities.....	632 41	
	\$1,132,652 40	
Total renewal premiums.....	\$1,132,652 40	
Industrial premiums.....	66,277 67	
	\$1,333,365 57	
Total premium income.....	\$1,333,365 57	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....	20,462 65	
Premium notes, loans or liens restored by revival of policies.....	275 43	
Interest on mortgage loans.....	\$38,698 40	
Interest on collateral loans.....	1,197 23	
Interest on bonds and dividends on stocks.....	78,277 42	
Interest on premium notes, policy loans or liens.....	11,698 92	
Interest on bank deposits.....	17,093 44	
Interest on other debts due the company.....	1,398 90	
Discount on surrenders paid in advance.....	34 56	148,398 87
	312 50	
Profit on sale or maturity of ledger assets.....	312 50	
Received from American Investment Securities Co.....	72,714 45	
Sale of furniture and fixtures.....	8,599 79	
Profit and loss.....	323 70	
	\$1,584,452 96	
Total income.....	\$1,584,452 96	
Ledger assets Dec. 31, 1906.....	3,513,175 65	
	\$5,097,628 61	
Total.....	\$5,097,628 61	

DISBURSEMENTS.

Death claims.....	\$168,602 02
Annuities involving life contingencies.....	514 60
Premium notes voided by lapse.....	16,685 84
Surrender values paid in cash.....	54,227 68
Surrender values applied to pay new premiums.....	35 58
Surrender values applied to pay renewal premiums.....	1,426 33
Surrender values applied to purchase paid-up insurance and annuities.....	11,766 82
Dividends paid policy holders in cash.....	10,106 91
Dividends applied to pay renewal premiums.....	37,907 48
Dividends applied to purchase paid-up additions and annuities.....	23 08
Total paid policy holders.....	\$301,296.34.
Expense of adjustment of claims.....	4,626 87
Dividends to stockholders.....	70,000 00
Commissions and bonuses to agents.....	59,646 25
Salaries and allowances for agencies, including managers, agents and clerks.....	120,259 48
Agency supervision, traveling and all other agency expenses.....	23,465 82
Medical examiners fees and inspection of risks.....	15,143 95
Salaries and all other compensation of officers and home office employes.....	117,178 30
Rents.....	50,174 70
Advertising, printing, stationery and postage.....	33,474 29
Legal expenses.....	6,947 33
Furniture, fixtures and safes.....	1,593 35
Insurance taxes, licenses and department fees.....	39,692 37
Taxes on office furniture and fixtures.....	211 34
Deposits returned to rejected applicants.....	4,126 10
Premiums charged off bonds.....	3,323 15
Traveling expenses.....	13,750 34
Agents balances charged off.....	125,928 88
Miscellaneous expenditures.....	11,408 43
Total disbursements.....	\$1,002,247 29
Balance.....	\$4,095,381 32

LEDGER ASSETS.

Mortgage loans on real estate.....	\$1,178,250 00
Loans secured by collateral.....	24,225 00
Loans on company's policies assigned as collateral.....	190,868 62
Premium notes on policies in force.....	72,157 07
Book value of bonds and stocks —excluding interest.....	1,967,563 33
Cash in office and deposited in banks, not on interest.....	11,557 82
Deposited in trust companies and banks on interest.....	611,110 55
Suspense account.....	1,326 07
Agents balances.....	37,462 70
Cash subject to draft by cashiers.....	860 16
Total ledger assets.....	\$4,095,381 32

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$11,644 50	
Interest accrued on bonds.....	13,747 55	
Interest accrued on collateral loans.....	575 00	
Interest accrued on premium notes, loans or liens.....	1,310 18	
Interest due and accrued on other assets.....	781 17	\$28,058 40

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.	\$10,618 69	\$121,856 73	
Gross deferred premiums.	15,828 45	66,034 39	
Total.	\$26,447 14	\$187,891 12	
Deduct loading.	5,553 90	39,651 01	
Net uncollected and deferred premiums.	\$20,893 24	\$148,230 11	\$169,133 35
Gross assets.			\$4,292,573 07

DEDUCT ASSETS NOT ADMITTED.

Suspense account.	\$1,326 07	
Agents debit balances.	39,307 65	
Cash subject to draft by cashiers.	860 16	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.	71 99	
* Book value of ledger assets over market value.	143,636 33	
Loading on premium notes disallowed.	15,152 98	
Deposits in suspended banks.	1,162 66	\$201,517 84
Total admitted assets.		\$4,091,055 23

LIABILITIES.

Net present value of all outstanding policies computed by the American Experience table of mortality with interest at 3½ per cent.	\$2,491,702 00	
Same for reversionary additions.	89 00	
Same for annuities.	10,097 00	
Net reserve.		\$2,501,888 00
Present value of supplementary contracts, <i>not</i> involving life contingen- cies.		20,462 65
Surrender values claimable on policies cancelled.		5,599 57
Death losses due and unpaid.	\$511 40	
Death losses in process of adjustment.	15,097 00	
Death losses reported, no proofs received.	25,000 00	
Death losses and other policy claims resisted.	9,478 88	
Total policy claims.		50,087 28
Premiums paid in advance, including surrender values so applied.		987 06
Unearned interest and rent paid in advance.		6,073 58
Salaries, rents, commissions and other accounts, due or accrued.	7,732 94	
Medical examiner's and legal fees due or accrued.	741 67	
State, county and municipal taxes due or accrued.	9,066 61	
Dividends or other profits due policy holders.	6,066 58	
Advance deposits for premiums on applications not yet approved.	578 73	
Cash capital.		1,000,000 00
Unassigned funds (surplus).		481,770 56
Total liabilities.		\$4,091,055 23

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.	\$68,763 23	
Received during the year on new policies.	24,422 94	
Received during the year on old policies.	120,373 28	
Restored by revival of policies.	275 43	\$213,834 88

* Market value of bonds and stocks as of December 31, 1907.

Deductions during the year as follows:

Used in payment of losses and claims.....	\$84 56
Used in purchase of surrendered policies.....	566 09
Voided by lapse.....	16,685 84
Used in payment of dividends to policy holders....	1,783 26
Redeemed by maker in cash.....	122,558 06

Total reduction of premium note account.....	\$141,677 81
Balance, note assets at end of the year.....	\$72,157 07

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	6,569	\$27,458,577		
Endowment.....	2,889	6,194,850		
All other.....	991	5,157,219	10,449	\$38,810,646 00
NEW POLICIES ISSUED.				
Whole life.....	1,339	\$2,941,850		
Endowment.....	383	470,196		
All other.....	371	1,351,366		
Additions by dividends.....	-	192	2,093	\$4,763,604 00
OLD POLICIES REVIVED.				
Whole life.....	104	\$216,854		
Endowment.....	82	45,000		
All other.....	1	9,000	187	\$270,854 00
OLD POLICIES INCREASED.				
Whole life.....	-	\$20,710		
Endowment.....	-	9,200		\$29,910 00
Total.....			12,729	\$43,875,014 00
Policies terminated during the year.....			3,367	8,374,127 50
* Policies in force Dec. 31, 1907.....			9,362	\$35,500,886 50
Annuities in force Dec. 31, 1907.....			5	514 60
Industrial policies in force Dec. 31, 1907.....			4,635	603,592 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount</i>
Policies in force December 31st of the previous year.....	76	\$366,056 00
Policies issued during the year.....	37	93,740 00
Total.....	113	\$459,796 00
Deduct policies ceased to be in force.....	18	65,170 00
Policies in force in Maine, December 31, 1907.....	95	\$394,626 00
Premiums received.....		12,416 24

* Policies reinsured, 139, \$890,078.47.

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.....	\$133,065 26	
Surrender values applied to pay first year's premiums.....	1,678 95	
Total first year's premiums on original policies.....	\$134,744 21	
Dividends applied to purchase paid-up insurance and endowments.....	11,784 87	
Surrender values applied to purchase paid-up insurance.....	3,910 25	
Consideration for original annuities involving life con- tingencies.....	5,475 01	
Total new premiums.....	\$155,914 34	
Renewal premiums.....	1,025,465 42	
Dividends applied to pay renewal premiums.....	41,019 11	
Surrender values applied to pay renewal premiums.....	637 08	
Total renewal premiums.....	\$1,067,121 61	
Total premium income.....	\$1,223,035 95	
Interest on mortgage loans.....	\$168,354 79	
Interest on bonds and dividends on stocks.....	106,547 48	
Interest on premium notes, policy loans or liens.....	36,122 89	
Interest on bank deposits.....	1,874 98	
Interest on other debts due the company.....	1,547 14	
Discount on claims paid in advance.....	82 55	
Rents.....	10,014 56	324,544 39
Profit on sale or maturity of ledger assets.....		3,076 90
Increase in book value of ledger assets.....		1,850 83
Taxes refunded.....		160 67
Total income.....	\$1,552,668 74	
-Ledger assets Dec. 31, 1906.....	6,304,594 01	
Total.....	\$7,857,262 75	

DISBURSEMENTS.

Death claims and additions.....	\$241,667 25	
Matured endowments.....	172,201 00	
Total death claims and endowments.....	\$413,868 25	
Annuities involving life contingencies.....	2,258 12	

Premium notes voided by lapse	\$39 54
Surrender values paid in cash	81,228 05
Surrender values applied to pay new premiums	1,678 95
Surrender values applied to pay renewal premiums	637 08
Surrender values applied to purchase paid-up insurance	3,910 25
Dividends paid policy holders in cash	10,574 07
Dividends applied to pay renewal premiums	41,019 11
Dividends applied to purchase paid-up insurance and endowments	11,784 87
Total paid policy holders	\$566,998 29.
Supplementary contracts <i>not</i> involving life contingencies	1,060 00
Dividends to stockholders	12,000 00
Commissions and bonuses to agents	129,821 30
Salaries and allowances for agencies, including managers, agents and clerks	12,813 33
Agency supervision, traveling and all other agency expenses	1,700 06
Medical examiners fees and inspection of risks	10,745 44
Salaries and all other compensation of officers and home office employes	48,964 06
Advertising, printing, stationery and postage	7,690 44
Legal expenses	921 00
Furniture, fixtures and safes	225 15
Insurance taxes, licenses and department fees	18,537 85
Taxes on real estate	2,732 55
Repairs and expenses (other than taxes) on real estate	8,717 89
Loss on sale or maturity of ledger assets	1,640 07
Decrease in book value of ledger assets	6,035 59
Interest on dividends and discount on advance premiums	178 60
Profit and loss	707 04
Miscellaneous expenditures	2,734 25
	<hr/>
Total disbursements	\$834,222 91
	<hr/>
Balance	\$7,023,039 84

LEDGER ASSETS.

Book value of real estate	\$360,141 78
Mortgage loans on real estate	3,403,809 00
Loans on company's policies assigned as collateral	682,254 08
Premium notes on policies in force	47,467 50
Book value of bonds and stocks—excluding interest	2,425,153 50
Cash in office	1,411 36
Deposited in trust companies and banks on interest	102,322 14
Agents balances	480 48
	<hr/>
Total ledger assets	\$7,023,039 84

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$68,212 05	
Interest due and accrued on bonds	37,000 80	
Interest due and accrued on premium notes, loans or liens	17,086 36	\$122,299 21

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$4,180 21	\$43,944 60	
Gross deferred premiums	20,430 76	156,643 42	
	<hr/>	<hr/>	
Total	\$24,610 97	\$200,588 02	
Deduct loading	4,940 76	33,387 77	
	<hr/>	<hr/>	
Net uncollected and deferred premiums	\$19,670 21	\$167,200 25	186,870 46
			<hr/>
Gross assets			\$7,332,209 51

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$628 65	
Premium notes on policies and net premiums in excess the net value of their policies.....	1,018 14	
* Book value of bonds and stocks over market value..	109,668 10	\$111,314 89
		<hr/>
Total admitted assets.....		\$7,220,894 62

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3½ per cent.....	\$6,540,300 00	
Same for reversionary additions.....	30,676 00	
Same for annuities.....	25,308 00	
	<hr/>	
Total.....	\$6,596,284 00	
Deduct net value of risks re-insured.....	87,602 00	
	<hr/>	
Net reserve.....		\$6,508,682 00
Present value of supplementary contracts, <i>not</i> involving life contin- gencies.....		1,042 00
Surrender values claimable on policies cancelled.....		3,188 56
Death losses in process of adjustment.....	\$6,133 00	
Death losses reported, no proofs received.....	12,898 00	
Matured endowments due and unpaid.....	4,700 00	
	<hr/>	
Total policy claims.....		23,731 00
Premiums paid in advance, including surrender values so applied.....	9,505 26	
Unearned interest and rent paid in advance.....	3,663 70	
Salaries, rents, commissions and other accounts, due or accrued.....	343 20	
Medical examiner's and legal fees due or accrued.....	111 00	
State, county and municipal taxes due or accrued.....	21,589 17	
Dividends to stockholders.....	6,000 00	
Dividends or other profits due policy holders.....	8,869 28	
Dividends apportioned to annual dividend policies, payable dur- ing 1908.....		} 111,058 97
Dividends apportioned to deferred dividend policies, payable dur- ing 1908.....		
Reserve for other deferred dividends.....		
Surrender values in excess of reserve.....	7,431 64	
Cash capital.....	150,000 00	
Unassigned funds (surplus).....	365,678 84	
	<hr/>	
Total liabilities.....		\$7,220,894 62

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.....	\$37,449 08	
Received during the year on old policies.....	19,901 88	\$57,350 96
	<hr/>	
Deductions during the year as follows:		
Used in purchase of surrendered policies.....	\$926 53	
Voided by lapse.....	39 54	
Used in payment of dividends to policy holders..	254 02	
Redeemed by maker in cash.....	8,663 37	
	<hr/>	
Total reduction of premium note account.....		9,883 46
	<hr/>	
Balance, note assets at end of the year.....		\$47,467 50

* Market value of bonds and stocks as of December 31, 1907.

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	10,616	\$17,911,972		
Endowment.....	9,523	12,002,490		
All other.....	1,172	3,711,642		
Additions by dividends.....	-	38,992	21,311	\$33,665,096
NEW POLICIES ISSUED.				
Whole life.....	1,083	\$2,115,089		
Endowment.....	762	1,022,200		
All other.....	429	1,781,084		
Additions by dividends.....	-	20,732	2,274	\$4,939,105
OLD POLICIES REVIVED.				
Whole life.....	34	\$45,000		
Endowment.....	18	24,925		
All other.....	4	5,500		
Additions by dividends.....	-	83	56	\$75,508
OLD POLICIES INCREASED.				
Whole life.....	5	\$14,790		
Endowment.....	3	3,000		
All other.....	1	166		
Additions by dividends.....	-	7	9	\$17,963
Total.....			23,650	\$38,697,672
Policies terminated during the year.....			1,265	2,224,803
* Policies in force Dec. 31, 1907.....			22,385	\$36,472,869
Annuities in force Dec. 31, 1907.....			13	2,670 03

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	145	\$172,432
Policies issued during the year.....	27	27,041
Total.....	172	\$199,473
Deduct policies ceased to be in force.....	15	14,500
Policies in force in Maine, December 31, 1907.....	157	\$184,973
Losses and claims incurred during the year.....	3	\$1,000
Losses and claims settled during the year.....	3	1,000
Premiums received.....		7,912 28

* Policies reinsured, \$1,903,927.00.

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JOHN M. TAYLOR, *President.*

WM. H. DEMING, *Secretary.*

INCOME.

First year's premiums on original policies.....	\$399,487 28	
Surrender values applied to pay first year's premiums	1,930 72	
<hr/>		
Total first year's premiums on original policies.....	\$401,418 00	
Surrender values applied to purchase paid-up insurance and annuities.....	52,022 53	
Consideration for original annuities involving life contingencies.....	20,360 35	
<hr/>		
Total new premiums.....	\$473,800 88	
Renewal premiums.....	4,204,213 82	
Dividends applied to pay renewal premiums.....	907,699 92	
Surrender values applied to pay renewal premiums..	3,207 44	
<hr/>		
Total renewal premiums.....	\$5,115,121 18	
Total premium income.....		\$5,588,922 06
Premium notes, loans or liens restored by revival of policies.....		372 00
Interest on mortgage loans.....	\$1,218,622 03	
Interest on collateral loans.....	29,311 27	
Interest on bonds and dividends on stocks.....	1,189,614 52	
Interest on premium notes, policy loans or liens....	137,847 68	
Interest on bank deposits.....	18,028 12	
Discount on claims paid in advance.....	3,671 22	
Rents—including company's own occupancy.....	489,229 91	3,086,324 75
<hr/>		
Profit of sale or maturity of ledger assets.....		121,373 79
<hr/>		
Total income.....		\$8,796,992 60
Ledger assets Dec. 31, 1906.....		64,625,831 36
<hr/>		
Total.....		\$73,422,823 96

DISBURSEMENTS.

Death claims.....	\$4,395,791 51	
Matured endowments.....	286,764 32	
<hr/>		
Total death claims and endowments.....		\$4,682,555 83
Annuities involving life contingencies.....		18,100 86
Premium notes voided by lapse.....		3,506 33
Surrender values paid in cash.....		623,230 14
Surrender values applied to pay new premiums.....		1,930 72
Surrender values applied to pay renewal premiums.....		3,207 44
Surrender values applied to purchase paid-up insurance and annuities..		52,022 53

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY. 431

Dividends paid policy holders in cash, \$270,123.41; premium notes, \$18,363.73.....	\$288,487 14
Dividends applied to pay renewal premiums.....	907,699 92
Total paid policy holders... \$6,580,740 91.	
Expense of adjustment of claims.....	7,909 79
Commissions and bonuses to agents.....	448,681 14
Salaries and allowances for agencies, including managers, agents and clerks.....	30,290 69
Agency supervision, traveling and all other agency expenses.....	39,645 29
Medical examiners fees and inspection of risks.....	26,196 19
Salaries and all other compensation of officers and home office employes	170,557 79
Rents—including company's own occupancy.....	41,314 94
Advertising, printing, stationery and postage.....	59,441 42
Legal expenses.....	7,023 36
Furniture, fixtures and safes.....	1,802 09
Insurance taxes, licenses and department fees.....	217,500 83
Taxes on real estate.....	139,627 30
Repairs and expenses (other than taxes) on real estate.....	234,112 20
Loss on sale or maturity of ledger assets.....	74,112 12
Decrease in book value of ledger assets.....	6,749 90
Traveling expenses.....	7,674 69
Profit and loss.....	2,643 82
Miscellaneous expenditures.....	7,859 78
	<hr/>
Total disbursements.....	\$8,103,884 25
Balance.....	\$65,318,939 71

LEDGER ASSETS.

Book value of real estate.....	\$8,589,168 12
Mortgage loans on real estate.....	24,541,933 98
Loans secured by collateral.....	25,000 00
Loans on company's policies assigned as collateral.....	2,491,335 00
Premium notes on policies in force.....	374,343 68
Book value of bonds and stocks—excluding interest.....	28,377,882 48
Deposited in trust companies and banks on interest.....	438,644 12
Bills receivable.....	2,303 14
Agents balances.....	1,618 27
Due from real estate sold under land contract.....	476,710 92
	<hr/>
Total ledger assets.....	\$65,318,939 71

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$581,226 31
Interest accrued on bonds.....	262,176 84
Interest accrued on collateral loans.....	364 59
Interest due and accrued on premium notes, loans or liens.....	145,714 74
Interest accrued on other assets.....	4,520 50
Rents due and accrued on company's property or ease.....	15,087 40
	<hr/>
	\$1,009,090 38

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$3,934 37	\$116,211 35	
Gross deferred premiums	35,198 42	387,556 11	
	<hr/>	<hr/>	
Total	\$39,132 79	\$503,767 46	
Deduct loading	7,826 56	100,753 49	
	<hr/>	<hr/>	
Net uncollected and deferred premiums	\$31,306 23	\$403,013 97	434,320 20
			<hr/>
Gross assets			\$66,762,350 29

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances	\$1,618 27	
Bills receivable	2,303 14	
Premium notes and loans on policies and net premiums in excess of the net value of their policies	1,438 00	
*Book value of bonds and stocks over market value	1,753,719 78	\$1,759,079 19
	<hr/>	<hr/>
Total admitted assets		\$65,003,271 19

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3 per cent.	\$59,999,796 00	
Same for annuities	180,402 00	
	<hr/>	
Net reserve		\$60,180,198 00
Surrender values claimable on policies cancelled		154,646 00
Death losses due and unpaid	\$66,489 97	
Death losses in process of adjustment	153,867 00	
Death losses reported, no proofs received	150,474 00	
Matured endowments due and unpaid	5,695 00	
Death losses and other policy claims resisted	5,000 00	
Annuity claims, involving life contingencies, due and unpaid	454 24	
	<hr/>	
Total policy claims		381,980 21
Premiums paid in advance, including surrender values so applied		32,925 87
Unearned interest and rent paid in advance		78,243 38
Dividends or other profits due policy holders		1,548,620 39
Real estate contingent depreciation account		300,000 00
Unassigned funds (surplus)		2,326,657 25
		<hr/>
Total liabilities		\$65,003,271 10

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906	\$415,507 40	
Restored by revival of policies	372 00	\$415,879 40
	<hr/>	
Deductions during the year as follows:		
Used in payment of losses and claims	\$14,279 58	
Used in purchase of surrendered policies	3,497 33	
Voided by lapse	9 00	
Used in payment of dividends to policy holders	18,363 73	
Redeemed by maker in cash	5,386 08	
	<hr/>	
Total reduction of premium note account		41,535 72
		<hr/>
Balance, note assets at end of the year		\$374,343 68

* Market value of bonds and stocks as of December 31, 1907.

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	60,739	\$145,424,481		
Endowment.....	10,078	22,794,510		
All other.....	1,189	3,482,165	72,006	\$171,701,156

NEW POLICIES ISSUED.

Whole life.....	2,487	\$7,134,298		
Endowment.....	1,773	3,692,250		
All other.....	333	941,200	4,593	\$11,767,748

OLD POLICIES REVIVED.

Whole life.....	18	\$32,770		
Endowment.....	1	1,000		
All other.....	4	16,000	23	\$49,770

OLD POLICIES INCREASED.

Whole life.....	4	\$32,411		
Endowment.....	3	2,062	7	\$34,473

Total.....			76,629	\$183,553,147
Policies terminated during the year.....			3,433	8,837,142
Policies in force Dec. 31, 1907.....			73,196	\$174,716,005
Annuities in force Dec. 31, 1907.....			59	19,796 60

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,241	\$3,473,934
Policies issued during the year.....	195	310,500
Total.....	2,436	\$3,784,434
Deduct policies ceased to be in force.....	188	340,661
Policies in force in Maine, December 31, 1907.....	2,248	\$3,443,773
Losses and claims incurred during the year.....	76	\$154,696
Losses and claims settled during the year.....	70	145,905
Losses and claims unpaid Dec. 31, 1907.....	6	\$8,791
Premiums received.....		116,095 12

EQUITABLE LIFE ASSURANCE SOCIETY,
NEW YORK, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

PAUL MORTON, *President.*

WILLIAM ALEXANDER, *Secretary.*

Cash Capital, \$100,000.

INCOME.

First year's premiums on original policies.....	\$2,299,247 27	
Surrender values applied to pay first year's premiums.....	636 35	
<hr/>		
Total first year's premiums on original policies.....	\$2,299,883 62	
Dividends applied to purchase paid-up additions and annuities.....	810,580 91	
Surrender values applied to purchase paid-up insurance and annuities.....	1,948,378 65	
Consideration for original annuities involving life contingencies.....	459,371 23	
Consideration for supplementary contracts involving life contingencies.....	144,943 54	
<hr/>		
Total new premiums.....	\$5,663,157 95	
Renewal premiums.....	48,186,999 22	
Dividends applied to pay renewal premiums.....	555,987 48	
Surrender values applied to pay renewal premiums.....	14,686 80	
Renewal premiums for deferred annuities.....	10,416 69	
<hr/>		
Total renewal premiums.....	\$48,768,090 19	
Total premium income.....		\$54,431,248 14
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		102,580 00
Ledger assets other than premiums received for reinsurance.....		3,600 00
Interest on mortgage loans.....	\$4,171,029 36	
Interest on collateral loans.....	422,935 55	
Interest on bonds and dividends on stocks.....	10,237,965 32	
Interest on premium notes, policy loans or liens.....	2,476,207 99	
Interest on bank deposits.....	303,065 68	
Interest on other debts due the company.....	373,263 97	
Discount on claims paid in advance.....	10,596 17	
Rents—including company's own occupancy.....	1,724,409 82	19,719,473 86
<hr/>		
Profit on sale or maturity of ledger assets.....		664,089 18
Increase in book value of ledger assets.....		213,192 09
Foreign exchange.....		26,307 34
<hr/>		
Total income.....		\$75,160,490 61
Ledger assets Dec. 31, 1906.....		431,105,051 09
<hr/>		
Total.....		\$506,265,541 70

DISBURSEMENTS.

Death claims and additions.....	\$18,992,079 87	
Matured endowments and additions.....	4,704,119 32	
<hr/>		
Total death claims and endowments.....		\$23,696,199 19

Annuities involving life contingencies	\$1,142,229 84
Surrender values paid in cash	10,850,456 99
Surrender values applied to pay new premiums	636 35
Surrender values applied to pay renewal premiums	14,686 80
Surrender values applied to purchase paid-up insurance and annuities	1,948,378 65
Dividends paid policy holders in cash	6,142,207 75
Dividends applied to pay renewal premiums	555,987 48
Dividends applied to purchase paid-up additions and annuities	810,580 91
Total paid policy holders \$45,161,363.96.	
Expense of adjustment of claims	22,578 56
Supplementary contracts <i>not</i> involving life contingencies	144,467 34
Dividends to stockholders	7,000 00
Commissions and bonuses to agents	4,466,925 63
Salaries and allowances for agencies, including managers, agents and clerks	681,795 58
Agency supervision, traveling and all other agency expenses	588,109 60
Medical examiners fees and inspection of risks	228,347 89
Salaries and all other compensation of officers and home office employes	1,405,892 72
Rents—including company's own occupancy	369,973 69
Advertising, printing, stationery and postage	269,124 87
Legal expenses	105,399 75
Furniture, fixtures and safes	32,102 60
Insurance taxes, licenses and department fees	670,859 09
Taxes on real estate	325,569 24
Repairs and expenses (other than taxes) on real estate	476,594 19
Loss on sale or maturity of ledger assets	189,141 53
Decrease in book value of ledger assets	667,874 04
Traveling expenses, conventions, etc.	56,099 64
Legislative expenses, examinations and audits	41,317 90
Election expenses	11,941 33
Life Presidents Association	8,758 97
Exchange and collections	4,428 18
Miscellaneous expenditures	36,236 06
Total disbursements	\$55,971,902 36
Balance	\$450,293,639 34

LEDGER ASSETS.

Book value of real estate	\$28,285,455 69
Mortgage loans on real estate	95,008,970 00
Loans secured by collateral	7,612,000 00
Loans on company's policies assigned as collateral	49,615,393 06
Book value of bonds and stocks—excluding interest	253,589,660 00
Cash in office and deposited in banks, not on interest	423,303 29
Deposited in trust companies and banks on interest	10,104,384 12
Agents balances	4,820,964 80
Cash in transit	833,508 38
Total ledger assets	\$450,293,639 34

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$513,030 77
Interest accrued on bonds	2,745,382 46
Interest accrued on collateral loans	51,716 62
Interest due and accrued on other assets	57,338 47
Rents due and accrued on company's property or lease	240,366 22
Market value of real estate over book value	953,500 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$20,079 00	\$4,559,788 00	
Gross deferred premiums	110,308 00	2,726,139 00	
Total	\$130,387 00	\$7,285,927 00	
Deduct loading	26,077 00	1,457 185 00	
Net uncollected and deferred premiums	\$104,310 00	\$5,828,742 00	\$5,933,052 00
Gross assets			\$460,788,025 88
DEDUCT ASSETS NOT ADMITTED.			
Agents debit balances		\$5,098,631 48	
* Book value of bonds and stocks over market value		28,417,986 26	\$33,516,617 74
Total admitted assets			\$427,271,408 14
LIABILITIES.			
Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3 and 3½ per cent		\$356,155,517 00	
Same for reversionary additions		4,326,633 00	
Same for annuities		11,500,588 00	
Total		\$371,982,738 00	
Deduct net value of risks re-insured		415,057 00	
Net reserve			\$371,567,681 00
Present value of supplementary contracts <i>not</i> involving life contingencies			1,731,670 00
Surrender values claimable on policies cancelled			13,821 05
Death losses due and unpaid		\$14,808 72	
Death losses in process of adjustment		293,946 68	
Death losses reported, no proofs received		1,736,913 86	
Matured endowments due and unpaid		377,213 24	
Death losses and other policy claims resisted		184,147 00	
Annuity claims, involving life contingencies, due and unpaid		50,953 00	
Total policy claims			2,657,982 50
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies			2,600 00
Premiums paid in advance, including surrender values so applied			587,898 00
Unearned interest and rent paid in advance			1,399,215 34
Commissions to agents, due or accrued			84,190 03
Salaries, rents, commissions and other accounts, due or accrued			42,712 17
Medical examiner's and legal fees due or accrued			12,572 22
State, county and municipal taxes due or accrued			42,079 40
Dividends or other profits due policy holders			852,196 20
Cash capital			100,000 00
Unassigned funds (surplus)			48,176,790 23
Total liabilities			\$427,271,408 14

* Market value of bonds and stocks as of December 31, 1907.

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	365,229	\$975,357,163		
Endowment.....	151,835	370,819,772		
All other.....	10,651	24,115,830		
Additions by dividends.....	-	6,383,604	527,715	\$1,376,676,369
NEW POLICIES ISSUED.				
Whole life.....	13,124	\$40,437,258		
Endowment.....	4,744	11,526,542		
All other.....	2,588	17,527,244		
Additions by dividends.....	-	810,646	20,456	\$70,301,690
OLD POLICIES REVIVED.				
Whole life.....	497	\$1,721,521		
Endowment.....	415	737,574		
All other.....	15	71,100	927	\$2,530,195
OLD POLICIES INCREASED.				
Whole life.....	-	\$309,259		
Endowment.....	-	115,525		
All other.....	-	22,871	-	\$447,655
Total.....			549,098	\$1,449,955,909
Policies terminated during the year.....			37,184	109,829,555
* Policies in force Dec. 31, 1907.....			511,914	\$1,340,126,354
Annuities in force Dec. 31, 1907.....			3,645	1,231,794 44

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	7,575	\$10,930,313
Policies issued during the year.....	349	789,807
Total.....	7,924	\$11,720,120
Deduct policies ceased to be in force.....	352	538,722
Policies in force in Maine, December 31, 1907.....	7,572	\$11,181,398
Losses and claims unpaid December 31, of the previous year.....	1	\$1,000
Losses and claims incurred during the year.....	68	126,864
Total.....	69	\$127,864
Losses and claims settled during the year.....	61	109,126
Losses and claims unpaid Dec. 31, 1907.....	8	\$18,738
Premiums received.....		406,155 79

* Policies reinsured, \$5,643,548.00.

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.....	\$487,113 10	
Surrender values applied to pay first year's premiums.....	66 71	
<hr/>		
Total first year's premiums on original policies.....	\$487,179 81	
Dividends applied to purchase paid-up additions and annuities.....	4,938 93	
Surrender values applied to purchase paid-up insurance and annuities.....	45,933 00	
Consideration for original annuities involving life contingencies.....	17,210 37	
<hr/>		
Total new premiums.....	\$555,262 11	
Renewal premiums.....	3,745,776 01	
Dividends applied to pay renewal premiums.....	47,494 66	
Surrender values applied to pay renewal premiums..	1,681 70	
Renewal premiums for deferred annuities.....	1,300 62	
<hr/>		
Total renewal premiums.....	\$3,796,252 99	
Total premium income.....		\$4,351,515 10
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		56,438 39
Interest on mortgage loans.....	\$66,288 59	
Interest on collateral loans.....	22,787 72	
Interest on bonds and dividends on stocks.....	253,064 10	
Interest on premium notes, policy loans or liens.....	269,847 44	
Interest on bank deposits.....	5,113 77	
Interest on other debts due the company.....	27,804 75	
Rents—including company's own occupancy.....	83,034 94	727,941 31
<hr/>		
Profit on sale or maturity of ledger assets.....		6,216 30
Increase in book value of ledger assets.....		214 78
Policy exchange.....		84,338 00
Policy fees.....		374 50
<hr/>		
Total income.....		\$5,227,038 38
Ledger assets Dec. 31, 1907.....		12,410,637 55
<hr/>		
Total.....		\$17,637,675 93

DISBURSEMENTS.

Death claims and additions.....	\$1,318,424 44
Annuities involving life contingencies.....	2,369 71
Surrender values paid in cash.....	253,058 81
Surrender values applied to pay new premiums.....	66 71
Surrender values applied to pay renewal premiums.....	1,681 70
Surrender values applied to purchase paid-up insurance and annuities..	45,933 00
Dividends paid policy holders in cash.....	18,343 07
Dividends applied to pay renewal premiums.....	47,494 66

FIDELITY MUTUAL LIFE INSURANCE COMPANY. 439

Dividends applied to purchase paid-up additions and annuities.....	\$4,938 93
Total paid policy holders. \$1,692,311 03.	
Expense of adjustment of claims.....	6,664 25
Supplementary contracts <i>not</i> involving life contingencies.....	30,490 32
Commissions and bonuses to agents.....	434,730 92
Commuted renewal commissions.....	1,476 46
Salaries and allowances for agencies, including managers, agents and clerks.....	119,325 03
Agency supervision, traveling and all other agency expenses.....	44,683 34
Medical examiners fees and inspection of risks.....	45,885 12
Salaries and all other compensation of officers and home office employes	176,891 82
Rents—including company's own occupancy.....	56,670 15
Advertising, printing, stationery and postage.....	69,006 22
Legal expenses.....	12,332 38
Furniture, fixtures and safes.....	692 90
Insurance taxes, licenses and department fees.....	74,116 06
Taxes on real estate.....	23,479 21
Repairs and expenses (other than taxes) on real estate.....	30,905 25
Loss on sale or maturity of ledger assets.....	8,867 36
Decrease in book value of ledger assets.....	3,914 68
Miscellaneous expenditures.....	6,335 60
<hr/>	
Total disbursements.....	\$2,838,798 10
Balance.....	\$14,798,877 83

LEDGER ASSETS.

Book value of real estate.....	\$1,313,969 66
Mortgage loans on real estate.....	1,916,367 43
Loans secured by collateral.....	337,913 75
Loans on company's policies assigned as collateral.....	4,254,676 34
Premium notes on policies in force.....	374,656 05
Book value of bonds and stocks—excluding interest.....	5,832,201 11
Cash in office.....	113 21
Deposited in trust companies and banks on interest.....	274,319 57
Bills receivable.....	14,541 70
Agents balances.....	480,119 01
<hr/>	
Total ledger assets.....	\$14,798,877 83

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$37,187 32	
Interest due and accrued on bonds.....	87,373 61	
Interest accrued on collateral loans.....	1,410 38	
Interest due and accrued on premium notes, loans or or liens.....	63,635 58	
Rents accrued on company's property or lease.....	223 40	\$189,830 29
<hr/>		
Market value of real estate over book value.....		37,830 34

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported..	\$1,437 60	\$162,189 08	
Gross deferred premiums.....	18,448 61	296,089 02	
<hr/>			
Total.....	\$19,886 21	\$458,278 10	
Deduct loading.....	11,195 94	88,905 45	
<hr/>			
Net uncollected and deferred premiums	\$8,690 27	\$369,372 65	378,062 92
<hr/>			
Gross assets.....			\$15,404,601 38

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$480,119 01	
Bills receivable.....	14,541 70	
Premium notes and loans on policies and net premium in excess of the net value of their policies.....	132,001 80	
* Book value of bonds and stocks over market value	233,236 11	\$862,928 62
		<hr/>
Total admitted assets.....		\$14,541,672 76

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3 and 3½ per cent.....	\$12,992,163 00	
Same for reversionary additions.....	3,460 00	
Same for annuities.....	41,099 00	
		<hr/>
Total.....	\$13,036,722 00	
Deduct net value of risks re-insured.....	2,107 00	
		<hr/>
Net reserve.....		\$13,034,615 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		218,508 29
Surrender values claimable on policies cancelled.....		9,580 34
Death losses in process of adjustment.....	\$33,880 66	
Death losses reported, no proofs received.....	43,200 00	
Death losses and other policy claims resisted.....	42,840 00	
		<hr/>
Total policy claims.....		119,920 66
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		1,100 00
Premiums paid in advance, including surrender values so applied.....		7,075 71
Unearned interest and rent paid in advance.....		52,646 50
Commissions due agents on premium notes, when paid.....		10,635 83
Commissions to agents, due or accrued.....		6,484 78
Salaries, rents, commissions and other accounts, due or accrued.....		4,821 47
Medical examiner's and legal fees due or accrued.....		6,029 00
State, county and municipal taxes due or accrued.....		43,479 96
Dividends or other profits due policy holders.....		10,344 98
Dividends apportioned to annual dividend policies, payable during 1908		64,034 62
Reserve for deferred dividends.....		167,612 41
Unassigned funds... (surplus).....		784,783 21
		<hr/>
Total liabilities.....		\$14,541,672 76

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.....	\$324,999 76	
Received during the year on new policies.....	171,418 47	
Received during the year on old policies.....	910,285 17	\$1,406,703 40
		<hr/>
Deductions during the year as follows:		
Redeemed by maker in cash.....		1,032,047 35
		<hr/>
Balance, note assets at end of the year.....		\$374,656 05

* Market value of bonds and stocks as of December 31, 1907.

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	30,717	\$60,284,475		
Endowment.....	14,271	25,605,346		
All other.....	14,004	32,250,125		
Additions by dividends.....	-	3,572	58,992	\$118,143,518

NEW POLICIES ISSUED.

Whole life.....	2,411	\$5,381,225		
Endowment.....	3,038	6,121,609		
All other.....	1,237	3,595,677	6,716	\$15,098,511

OLD POLICIES REVIVED.

Whole life.....	251	\$601,598		
Endowment.....	184	429,315		
All other.....	116	310,245	551	\$1,341,158

OLD POLICIES INCREASED.

Whole life.....	21	\$22,472		
Endowment.....	10	9,500		
All other.....	15	398,824		
Additions by dividends.....	-	3,714	46	\$434,510

Total.....			66,305	\$135,017,697
Policies terminated during the year.....			7,366	15,565,433
* Policies in force Dec. 31, 1907.....			58,939	119,452,264
Annuities in force Dec. 31, 1907.....			29	5,752 88

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	119	\$182,079
Policies issued during the year.....	1	2,356
Total.....	120	\$184,435
Deduct policies ceased to be in force.....	7	14,571
Policies in force in Maine, December 31, 1907.....	113	\$169,864
Losses and claims incurred during the year.....	1	\$1,000
Losses and claims settled during the year.....	1	1,000
Premiums received.....		5,865 99

* Policies reinsured, 15, \$279,000.

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.....	\$238,178 81	
Dividends applied to purchase paid-up additions and annuities.....	259,619 32	
Consideration for original annuities involving life contingencies.....	20,961 11	
Consideration for supplementary contracts involving life contingencies.....	4,448 99	
<hr/>		
Total new premiums.....	\$523,208 23	
Renewal premiums.....	2,774,122 51	
Dividends applied to pay renewal premiums.....	24,827 28	
Renewal premiums for deferred annuities.....	30,420 63	
<hr/>		
Total renewal premiums.....	\$2,829,370 42	
Total premium income.....		\$3,352,578 65
Consideration for supplementary contracts <i>not</i> involving life con- tingencies.....		30,749 00
Interest on mortgage loans.....	\$282,759 15	
Interest on bonds and dividends on stocks.....	392,383 16	
Interest on premium notes, policy loans or liens.....	140,949 35	
Interest on bank deposits.....	5,750 96	
Interest on other debts due the company.....	2,316 03	
Discount on claims paid in advance.....	656 22	
Rents—including company's own occupancy.....	103,069 46	927,884 33
<hr/>		
Profit on sale or maturity of ledger assets.....		24,475 00
Increase in book value of ledger assets.....		5,934 30
Sale of rights on stocks.....		10,575 00
Profit and loss.....		1,894 64
<hr/>		
Total income.....		\$4,354,090 92
Ledger assets Dec. 31, 1906.....		18,778,082 63
<hr/>		
Total.....		\$23,132,173 55

DISBURSEMENTS.

Death claims and additions.....	\$1,089,337 52	
Matured endowments and additions.....	294,318 67	
<hr/>		
Total death claims and endowments.....		\$1,383,656 19
Annuities involving life contingencies.....		45,888 87
Surrender values paid by the liquidation of premium loans.....		18,939 95
Surrender values paid in cash.....		265,156 83

Surrender values paid by cash loans to policy holders.	\$94,244 08
Dividends paid policy holders in cash	4,102 31
Dividends paid by the liquidation of premium loan	13,123 02
Dividends applied to pay renewal premiums.	24,827 28
Dividends applied to purchase paid-up additions and annuities.	259,619 32
Total paid policy holders.	\$2,109,557.85.
Expense of adjustment of claims.	952 53
Supplementary contracts <i>not</i> involving life contingencies.	11,293 78
Dividends to stockholders.	15,000 00
Commissions and bonuses to agents.	345,761 30
Salaries and allowances for agencies, including managers, agents and clerks.	38,528 07
Agency supervision, traveling and all other agency expenses.	5,117 44
Medical examiners fees and inspection of risks.	16,668 99
Salaries and all other compensation of officers and home office employees.	124,842 87
Rents—including company's own occupancy.	24,000 00
Advertising, printing, stationery and postage.	29,631 39
Legal expenses.	4,311 51
Furniture, fixtures and safes.	2,184 05
Insurance taxes, licenses and department fees.	56,524 66
Taxes on real estate.	12,296 00
Repairs and expenses (other than taxes) on real estate.	39,674 22
Loss on sale or maturity of ledger assets.	1,728 00
Decrease in book value of ledger assets.	27,199 29
Investment expenses.	16,684 96
Expense of examination by the New York Insurance Department.	4,860 11
Profit and loss.	1,584 80
Suspense account.	5,220 28
Miscellaneous expenditures.	4,966 75
Total disbursements.	\$2,898,599 85
Balance.	\$20,233,584 70

LEDGER ASSETS.

Book value of real estate.	\$1,643,609 81
Mortgage loans on real estate.	5,981,250 00
Loans on company's policies assigned as collateral.	1,826,263 00
Premium notes on policies in force.	596,221 27
Book value of bonds and stocks—excluding interest.	9,756,574 72
Cash in office and deposited in banks, not on interest.	19,398 48
Deposited in trust companies and banks on interest.	374,684 71
Agents balances.	35,582 71
Total ledger assets.	\$20,233,584 70

NON-LEDGER ASSETS.

Interest accrued on mortgages.	\$23,656 57	
Interest accrued on bonds.	110,354 69	
Interest due and accrued on premium notes, loans or liens.	6,373 08	
Interest accrued on other assets.	1,116 07	
Rents accrued on company's property or lease.	3,088 33	\$144,588 74

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$3,090 25	\$176,762 75	
Gross deferred premiums.....	18,847 20	189,930 88	
Total.....	\$21,937 45	\$366,693 63	
Deduct loading.....	5,987 01	90,854 70	
Net uncollected and deferred premiums....	\$15,950 44	\$275,838 93	291,789 37
Gross assets.....			\$20,669,962 81

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$35,582 71	
* Book value of bonds and stocks over market value....	629,526 47	\$665,109 18
Total admitted assets.....		\$20,004,853 63

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3 and 4 per cent.....	\$16,634,465 00	
Same for reversionary additions.....	1,813,056 00	
Same for annuities.....	517,094 00	
Total.....	\$18,964,615 00	
Deduct net value of risks re-insured.....	106,839 00	
Net reserve.....		\$18,857,776 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		121,652 00
Death losses reported, no proofs received.....	\$116,725 06	
Matured endowments due and unpaid.....	5,558 02	
Death losses and other policy claims resisted.....	3,000 00	
Total policy claims.....		125,283 08
Premiums paid in advance, including surrender values so applied.....	32,471 00	
Unearned interest and rent paid in advance.....	71,083 02	
Commissions to agents, due or accrued.....	935 54	
Salaries, rents, commissions and other accounts, due or accrued.....	1,000 00	
Medical examiner's and legal fees due, or accrued.....	15,506 00	
State, county and municipal taxes due or accrued.....	6,827 62	
Dividends or other profits due policy holders.....	2,883 94	
Cash capital.....	125,000 00	
Unassigned funds (surplus).....	644,435 43	
Total liabilities.....		\$20,004,853 63

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.....	\$577,331 14	
Received during the year on new policies.....	106,271 47	\$683,602 61
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$26,996 73	
Used in purchase of surrendered policies.....	18,939 95	
Used in payment of dividends to policy holders.....	13,123 02	
Redeemed by maker in cash.....	28,321 64	
Total reduction of premium note account.....		87,381 34
Balance, note assets at end of the year.....		\$596,221 27

* Market value of bonds and stocks based on an average of the year 1907.

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	35,766	\$64,457,829		
Endowment.....	9,686	14,829,021		
All other.....	2,209	4,392,127		
Additions by dividends.....	-	2,434,582	47,661	\$86,113,559
NEW POLICIES ISSUED.				
Whole life.....	2,139	\$4,437,725		
Endowment.....	661	1,037,250		
All other.....	723	1,904,675		
Additions by dividends.....	-	516,217	3,523	\$7,895,867
OLD POLICIES REVIVED.				
Whole life.....	114	\$216,862		
Endowment.....	23	42,000		
All other.....	7	14,000	144	\$272,862
OLD POLICIES INCREASED.				
Whole life.....	-	\$10,774		
Endowment.....	-	3,735		
All other.....	-	87	-	\$14,596
Total.....			51,328	\$94,296,884
Policies terminated during the year.....			4,237	8,103,587
* Policies in force Dec. 31, 1907.....			47,091	\$86,193,297
Annuities in force Dec. 31, 1907.....			114	52,208 40

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	510	\$627,367
Policies issued during the year.....	60	88,500
Total.....	570	\$715,867
Deduct policies ceased to be in force.....	65	74,000
Policies in force in Maine, December 31, 1907.....	505	\$641,867
Losses and claims incurred during the year.....	4	\$3,490
Losses and claims settled during the year.....	3	2,490
Losses and claims unpaid Dec. 31, 1907.....	1	\$1,000
Premiums received.....		27,716 70

* Policies reinsured, 65, \$810,778.00.

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.....	\$1,007,586 75	
Surrender values applied to pay first year's premiums	124 75	
<hr/>		
Total first year's premiums on original policies.....	\$1,007,711 50	
Dividends applied to purchase paid-up additions and annuities.....	116,903 10	
Surrender values applied to purchase paid-up insurance and annuities.....	42,906 63	
<hr/>		
Total new premiums.....	\$1,167,521 23	
Renewal premiums.....	14,997,989 53	
Dividends applied to pay renewal premiums.....	1,188,233 49	
Surrender values applied to pay renewal premiums..	56,984 21	
<hr/>		
Total renewal premiums.....	\$16,243,207 23	
Total premium income.....		\$17,410,728 46
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		54,682 40
Premium notes, loans or liens restored by revival of policies.....		2,162 35
Interest on mortgage loans.....	\$732,567 48	
Interest on collateral loans.....	12,295 05	
Interest on bonds and dividends on stocks.....	913,783 72	
Interest on premium notes, policy loans or liens.....	102,939 79	
Interest on bank deposits.....	12,133 25	
Interest on other debts due the company.....	4,459 46	
Discount on claims paid in advance.....	980 34	
Rents—including company's own occupancy.....	248,945 49	2,028,104 58
<hr/>		
Profit on sale or maturity of ledger assets.....		8,134 41
Increase in book value of ledger assets.....		17,938 96
From other sources.....		9,390 56
<hr/>		
Total income.....		\$19,531,141 72
Ledger assets Dec. 31, 1906.....		41,142,252 41
<hr/>		
Total.....		\$60,673,394 13

DISBURSEMENTS.

Death claims and additions.....	\$5,122,998 32	
Matured endowments and additions.....	129,039 35	
<hr/>		
Total death claims and endowments.....		\$5,252,037 67

Premium notes voided by lapse.....	\$10,124 00
Surrender values paid in cash.....	588,208 21
Surrender values applied to pay new premiums.....	124 75
Surrender values applied to pay renewal premiums.....	56,984 21
Surrender values applied to purchase paid-up insurance and annuities..	42,906 63
Dividends paid policy holders in cash.....	59,060 66
Dividends applied to pay renewal premiums.....	1,188,233 49
Dividends applied to purchase paid-up additions and annuities.....	116,903 10
Total paid policy holders..\$7,314,582 72.	
Expense of adjustment of claims.....	38,288 24
Supplementary contracts <i>not</i> involving life contingencies.....	24,746 07
Commissions and bonuses to agents.....	3,091,682 28
Salaries and allowances for agencies, including managers, agents and clerks.....	882,362 84
Agency supervision, traveling and all other agency expenses.....	72,850 51
Medical examiners fees and inspection of risks.....	270,274 71
Salaries and all other compensation of officers and home office employes	513,630 25
Rents—including company's own occupancy.....	190,830 20
Advertising, printing, stationery and postage.....	184,635 90
Legal expenses.....	9,561 45
Furniture, fixtures and safes.....	35,947 40
Insurance taxes, licenses and department fees.....	204,120 29
Taxes on real estate.....	55,480 70
Repairs and expenses (other than taxes) on real estate.....	96,299 47
Loss on sale or maturity of ledger assets.....	5,371 85
Decrease in book value of ledger assets.....	24,764 41
Investment expenses.....	24,117 68
Profit and loss.....	2,076 00
Miscellaneous expenditures.....	24,262 62
	<hr/>
Total disbursements.....	\$13,065,885 59
	<hr/>
Balance.....	\$47,607,508 54

LEDGER ASSETS.

Book value of real estate.....	\$3,970,734 40
Mortgage loans on real estate.....	15,281,412 35
Loans secured by collateral.....	270,000 00
Loans on company's policies assigned as collateral.....	2,521,032 00
Premium notes on policies in force.....	204,265 26
Book value of bonds and stocks—excluding interest.....	24,869,694 27
Cash in office and deposited in banks, not on interest.....	21,269 89
Deposited in trust companies and banks on interest.....	422,308 73
Agents balances.....	17,138 63
Loans on personal security.....	21,153 01
Furniture and fixtures.....	8,500 00
	<hr/>
Total ledger assets.....	\$47,607,508 54

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$224,432 98
Interest due and accrued on bonds.....	343,856 82
Interest accrued on collateral loans.....	1,668 05
Interest due and accrued on premium notes, loans or liens	41,008 58
Rents due and accrued on company's property or ease	17,367 80
	<hr/>
	\$628,334 23

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$73,346 04	\$679,797 60	
Gross deferred premiums	161,900 00	757,286 22	
Total	\$235,246 04	\$1,437,083 82	
Deduct loading	54,106 59	368,893 18	
Net uncollected and deferred premiums	\$181,139 45	\$1,068,190 64	\$1,249,330 09
Gross assets			\$49,485,172 86

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$8,500 00		
Agents debit balances	23,775 57		
Loans on personal security	21,153 01		
* Book value of ledger assets over market value	1,276,227 06		
Balance of Knickerbocker Trust Company's account	5,890 69		\$1,335,546 33
Total admitted assets			\$48,149,626 53

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3½ per cent.	\$41,188,783 00		
Same for reversionary additions	447,364 00		
Total	\$41,636,147 00		
Deduct net value of risks re-insured	122,172 00		
Net reserve			\$41,515,975 00
Present value of supplementary contracts, <i>not</i> involving life contingencies			211,828 00
Surrender values claimable on policies cancelled			191,276 00
Death losses due and unpaid	\$13,220 75		
Death losses in process of adjustment	12,717 50		
Death losses reported, no proofs received	127,735 50		
Matured endowments due and unpaid	1,341 00		
Death losses and other policy claims resisted	26,007 80		
Total policy claims			181,022 55
Premiums paid in advance, including surrender values so applied			197,546 32
Unearned interest and rent paid in advance			841 07
Commissions to agents, due or accrued			3,437 42
Salaries, rents, commissions and other accounts, due or accrued			67,143 70
Medical examiner's and legal fees due or accrued			350 90
State, county and municipal taxes due or accrued			205,386 64
Dividends or other profits due policy holders			97,181 20
Dividends apportioned to annual dividend policies, payable during 1908			129,577 38
Dividends apportioned to deferred policies, payable during 1908			157,487 35
Reserve for other deferred dividends			264,891 40
Reserve for contingencies			187,221 00
Unassigned funds (surplus)			4,740,460 60
Total liabilities			\$48,149,626 53

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906	\$179,118 81		
Received during the year on old policies	94,703 11		
Restored by revival policies	2,162 35		\$275,984 27

* Market value of bonds and stocks as of December 31, 1907.

Deductions during the year as follows:

Used in payment of losses and claims	\$2,890 19
Used in purchase of surrendered policies	5,787 33
Voided by lapse	10,124 00
Used in payment of dividends to policy holders	23,312 14
Redeemed by maker in cash	29,605 35

Total reduction of premium note account	71,719 01
Balance, note assets at end of the year	\$204,265 26

EXHIBIT OF ORDINARY POLICIES.
POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	77,440	\$128,430,958		
Endowment	20,546	27,504,311		
All other	3,349	10,375,062		
Additions by dividends	-	759,058	101,335	\$167,069,389

NEW POLICIES ISSUED.

Whole life	15,482	\$23,503,350		
Endowment	2,437	2,955,000		
All other	1,428	4,877,625		
Additions by dividends	-	189,835	19,347	\$31,525,810

OLD POLICIES REVIVED.

Whole life	550	\$475,261		
Endowment	232	133,930		
All other	17	29,501	779	\$638,692

OLD POLICIES INCREASED.

Whole life	8	\$301,970		
Endowment	-	58,472		
All other	9	14,895	17	\$375,337

Total			121,498	\$109,609,228
Policies terminated during the year			10,161	15,784,140

* Policies in force Dec. 31, 1907			111,337	\$183,825,088
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EXHIBIT OF INDUSTRIAL POLICIES.
POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	1,617,518	\$255,426,739		
Endowment	28,405	7,721,226	1,645,923	\$263,147,965

NEW POLICIES ISSUED.

Whole life			286,858	\$45,443,010
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OLD POLICIES REVIVED.

Whole life	22,792	\$3,635,012		
Endowment	345	90,045	23,137	\$3,725,057

Total			1,955,918	\$312,316,032
Policies terminated during the year			263,523	39,199,866

Policies in force Dec. 31, 1907			1,692,395	\$273,116,166
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* Policies reinsured, 57, \$827,041.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	180	\$285,335
Policies issued during the year	67	135,000
Total	247	\$420,335
Deduct policies ceased to be in force	21	58,000
Policies in force in Maine, December 31, 1907	226	\$362,335
Losses and claims unpaid December 31, of the previous year	2	\$4,000
Losses and claims incurred during the year	5	11,500
Total	7	\$15,500
Losses and claims settled during the year	6	12,500
Losses and claims unpaid Dec. 31, 1907	1	\$3,000
Premiums received		12,439 71

* Policies reinsured, 57, \$827,041.

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

INCORPORATED 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	\$116,645 09	
Surrender values applied to pay first year's premiums	1,312 86	
Total first year's premiums on original policies	\$117,957 95	
Dividends applied to purchase paid-up additions and annuities	2,214 50	
Surrender values applied to purchase paid-up insurance and annuities	10,204 41	
Total new premiums	\$130,376 86	
Renewal premiums	2,139,108 65	
Dividends applied to pay renewal premiums	29,535 01	
Surrender values applied to pay renewal premiums	451 52	
Total renewal premiums	\$2,169,095 18	
Total premium income		\$2,299,472 04
Premium notes, loans or liens restored by revival of policies		7,614 55
Interest on mortgage loans	\$396,308 94	
Interest on collateral loans	18,598 45	

Interest on bonds and dividends on stocks.....	\$148,943 89	
Interest on premium notes, policy loans or liens....	125,008 20	
Interest on bank deposits.....	11,106 48	
Interest on other debts due the company.....	2,796 61	
Rents—including company's own occupancy.....	306,058 14	\$1,008,820 71
<hr/>		
Profit on sale or maturity of ledger assets.....		9,219 43
Surrender values and dividends on reinsurance.....		5,454 63
From other sources.....		314 31
<hr/>		
Total income.....		\$3,330,895 67
Ledger assets Dec. 31, 1906.....		19,234,821 41
<hr/>		
Total.....		\$22,565,717 08

DISBURSEMENTS.

Death claims and additions.....	\$1,287,352 92	
Matured endowments and additions.....	185,695 41	
<hr/>		
Total death claims and endowments.....		\$1,473,048 33
Annuities involving life contingencies.....		11,410 58
Premium notes voided by lapse.....		20,352 00
Surrender values paid in cash.....		280,693 52
Surrender values applied to pay new premiums.....		1,312 86
Surrender values applied to pay renewal premiums.....		451 52
Surrender values applied to purchase paid-up insurance and annuities.....		10,204 41
Dividends paid policy holders in cash.....		25,268 12
Dividends applied to pay renewal premiums.....		29,535 01
Dividends applied to purchase paid-up additions and annuities.....		2,214 50
Total paid policy holders.....	\$1,854,490.85.	
Expense of adjustment of claims.....		2,674 91
Supplementary contracts <i>not</i> involving life contingencies.....		1,350 00
Dividends to stockholders.....		26,000 00
Commissions and bonuses to agents.....		180,186 95
Commuted renewal commissions.....		17 84
Advances against first year commissions.....		890 36
Salaries and allowances for agencies, including managers, agents and clerks.....		35,564 42
Agency supervision, traveling and all other agency expenses.....		14,166 71
Medical examiners fees and inspection of risks.....		13,408 76
Salaries and all other compensation of officers and home office employees.....		122,716 02
Rents—including company's own occupancy.....		75,220 44
Advertising, printing, stationery and postage.....		19,308 86
Legal expenses.....		18,325 53
Furniture, fixtures and safes.....		260 85
Insurance taxes, licenses and department fees.....		44,159 99
Taxes on real estate.....		67,846 11
Repairs and expenses (other than taxes) on real estate.....		97,824 84
Decrease in book value of ledger assets.....		217 00
Profit and loss.....		655 75
Miscellaneous expenditures.....		13,848 66
<hr/>		
Total disbursements.....		\$2,589,134 85
<hr/>		
Balance.....		\$19,976,582 23

LEDGER ASSETS.

Book value of real estate.....	\$5,299,165 37
Mortgage loans on real estate.....	8,233,860 00
Loans secured by collateral.....	550,000 00
Loans on company's policies assigned as collateral.....	2,139,330 45

Premium notes on policies in force.....		\$260,501 28
Book value of bonds and stocks—excluding interest.....		3,248,287 99
Cash in office and deposited in banks, not on interest.....		31,390 12
Deposited in trust companies and banks on interest.....		177,575 56
Agents balances.....		36,471 46

Total ledger assets..... \$19,976,582 23

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$161,094 61	
Interest accrued on bonds.....	43,950 78	
Interest accrued on collateral loans.....	2,811 11	
Interest due and accrued on premium notes, loans or liens.....	17,923 52	
Interest accrued on other assets.....	2,449 49	
Rents due and accrued on company's property or lease.....	22,712 73	\$250,942 24
Market value of real estate over book value.....		11,934 63

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported...	\$353 89	\$163,865 62	
Gross deferred premiums.....	1,829 00	70,857 00	
Total.....	\$2,182 89	\$234,722 62	
Deduct loading.....	502 06	53,986 20	
Net uncollected and deferred premiums .	\$1,680 83	\$180,736 42	182,417 25
Gross assets.....			\$20,421,876 35

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$36,471 46	
* Book value of bonds and stocks over market value	219,608 78	\$256,080 24
Total admitted assets.....		\$20,165,796 11

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3 and 3½ per cent.....	\$18,111,165 00	
Same for reversionary additions.....	29,933 00	
Same for annuities.....	102,581 00	
Total.....	\$18,243,680 00	
Deduct net value of risks reinsured.....	76,015 00	
Net reserve.....		\$18,167,665 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		19,970 00
Surrender values claimable on policies cancelled.....		9,451 00
Death losses due and unpaid.....	\$5,000 09	
Death losses in process of adjustment.....	16,277 00	
Death losses reported, no proofs received.....	36,639 30	
Matured endowments due and unpaid.....	3,373 09	
Death losses and other policy claims resisted.....	15,000 00	
Total policy claims.....		76,289 48

* Market value of bonds and stocks based on an average of the year 1907.

Premiums paid in advance, including surrender values so applied.....	\$12,043 36
Unearned interest and rent paid in advance.....	155 48
Commissions due agents on premium notes, when paid.....	8,300 69
Commissions to agents, due or accrued.....	1,000 00
Salaries, rents, commissions and other accounts, due or accrued.....	2,500 00
Medical examiners and legal fees due or accrued.....	599 50
Dividends or other profits due policy holders.....	12,037 10
Agents credit balances.....	739 79
Cash capital.....	100,000 00
Unassigned funds (surplus).....	1,755,044 71
Total liabilities.....	\$20,165,796 11

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.....	\$281,907 97	
Received during the year on new policies.....	14,891 43	
Received during the year on old policies.....	367,920 97	
Restored by revival of policies.....	909 55	\$665,629 92
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$9,221 28	
Used in purchase of surrendered policies.....	11,337 23	
Voided by lapse.....	20,352 00	
Used in payment of dividends to policy holders.....	820 42	
Redeemed by maker in cash.....	363,397 71	
Total reduction of premium note account.....	405,128 64	
Balance, note assets at end of the year.....	\$260,501 28	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Number.</i>	<i>Total Amount.</i>
Whole life.....	31,234	\$64,981,522		
Endowment.....	4,116	7,284,213		
All other.....	460	2,093,501 00		
Additions by dividends.....	-	48,225 00	35,810	\$74,407,461
NEW POLICIES ISSUED.				
Whole life.....	1,116	\$2,269,300		
Endowment.....	199	346,350		
All other.....	251	903,950		
Additions by dividends.....	-	1,620	1,566	\$3,521,220
OLD POLICIES REVIVED.				
Whole life.....	162	\$335,238		
Endowment.....	27	46,670		
All other.....	8	51,500		
Additions by dividends.....	-	144	197	\$433,552
OLD POLICIES INCREASED.				
Whole life.....	-	\$75,761		
Endowment.....	-	17,410		
All other.....	-	131,436	-	\$224,607
Total.....			37,573	\$78,586,840
Policies terminated during the year.....			3,716	9,519,926
Policies in force Dec. 31, 1907.....			33,857	\$69,066,914
Annuities in force Dec. 31, 1907.....			39	11,017 79

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	188	\$249,892
Policies issued during the year.....	10	12,000
	<hr/>	<hr/>
Total.....	198	\$261,892
Deduct policies ceased to be in force.....	16	19,150
	<hr/>	<hr/>
Policies in force in Maine, December 31, 1907.....	182	\$242,742
Losses and claims incurred during the year.....	6	\$9,400
Losses and claims settled during the year.....	6	9,400
Premiums received.....		7,787 48

MASSACHUSETTS MUTUAL LIFE INSURANCE
COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

JOHN A. HALL, *President.*

WILLIAM H. SARGEANT, *Secretary.*

INCOME.

First year's premiums on original policies.....	\$691,204 51	
Dividends applied to purchase paid-up additions and annuities.....	80,500 85	
	<hr/>	
Total new premiums.....	\$771,705 36	
Renewal premiums.....	5,895,405 47	
Dividends applied to pay renewal premiums.....	875,141 79	
	<hr/>	
Total renewal premiums.....	\$6,770,547 26	
Total premium income.....		\$7,542,252 62
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		164,084 54
Premium notes, loans or liens restored by revival of policies.....		12,087 77
Interest on mortgage loans.....	\$786,815 08	
Interest on bonds and dividends on stocks.....	818,754 86	
Interest on premium notes, policy loans or liens.....	320,063 19	
Interest on bank deposits.....	9,799 78	
Interest on other debts due the company.....	3,993 22	
Discount on claims paid in advance.....	452 45	
Rents—including company's own occupancy.....	14,838 57	1,954,717 15
	<hr/>	
Profit on sale or maturity of ledger assets.....		15,431 65
Profit and loss.....		9,747 12
	<hr/>	
Total income.....		\$9,698,320 85
Ledger assets Dec. 31, 1907.....		41,424,900 88
	<hr/>	
Total.....		\$51,123,221 73

DISBURSEMENTS.

Death claims and additions.....	\$2,259,777 36	
Matured endowments and additions.....	279,663 00	
	<hr/>	
Total death claims and endowments.....		\$2,539,440 36
Premium notes voided by lapse and used in purchase of surrendered policies.....		49,536 84
Surrender values paid in cash.....		588,573 60
Surrender values applied to pay interest.....		1,162 98
Dividends paid policy holders in cash.....		31,437 99
Dividends applied to pay renewal premiums.....		875,141 79
Dividends allowed in 1907 and left with company at interest, subject to order of policy holders.....		102,212 96
Dividends applied to purchase paid-up additions and annuities.....		80,500 85
Dividends applied in payment of premium notes.....		61,720 22
Total paid policy holders.....	\$4,329,727.59.	
Expense of adjustment of claims.....		162 39
Supplementary contracts <i>not</i> involving life contingencies.....		98,259 26
Commissions and bonuses to agents.....		678,645 87
Salaries and allowances for agencies, including managers, agents and clerks.....		70,588 16
Agency supervision, traveling and all other agency expenses.....		14,829 36
Medical examiners fees and inspection of risks.....		56,013 36
Salaries and all other compensation of officers and home office employes.....		189,946 52
Rents—including company's own occupancy.....		51,046 43
Advertising, printing, stationery and postage.....		81,998 15
Legal expenses.....		1,374 27
Furniture, fixtures and safes.....		2,032 99
Insurance taxes, licenses and department fees.....		132,769 81
Taxes on real estate.....		9,572 93
Repairs and expenses (other than taxes) on real estate.....		2,936 75
Loss on sale or maturity of ledger assets.....		35,965 00
Decrease in book value of ledger assets.....		83,336 00
Mortgage loan expense.....		2,373 64
Commissions on bonds and real estate.....		1,291 25
Profit and loss.....		2,338 42
Premiums on securities purchased.....		28,636 21
Miscellaneous expenditures.....		15,527 79
		<hr/>
Total disbursements.....		\$5,889,372 15
Balance.....		\$45,233,849 58

LEDGER ASSETS.

Book value of real estate.....		\$630,042 35
Mortgage loans on real estate.....		17,658,882 02
Loans on company's policies assigned as collateral.....		5,791,212 00
Premium notes on policies in force.....		821,156 72
Book value of bonds and stocks—excluding interest.....		19,645,272 75
Cash in office and deposited in banks, not on interest.....		361,623 26
Deposited in trust companies and banks on interest.....		322,656 74
Bills receivable.....		3,003 74
		<hr/>
Total ledger assets.....		\$45,233,849 58

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$235,474 81	
Interest accrued on bonds.....	293,961 41	
Interest due and accrued on premium notes, loans or liens.....	107,998 51	
Interest accrued on other assets.....	37 16	
Rents accrued on company's property or lease.....	249 26	\$637,721 15
		<hr/>

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported . . .	\$4,559 43	\$403,162 16	
Gross deferred premiums	54,457 31	723,855 19	
Total	\$59,016 74	\$1,127,017 35	
Deduct loading	15,226 32	290,770 48	
Net uncollected and deferred premiums	\$43,790 42	\$836,246 87	\$880,037 29
Gross assets			\$46,751,608 02
DEDUCT ASSETS NOT ADMITTED.			
Bills receivable		\$3,003 74	
* Book value of ledger assets over market value		972,295 08	\$975,298 82
Total admitted assets			\$45,776,309 20
LIABILITIES.			
Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3 and 3½ per cent.			
		\$42,071,798 00	
Same for reversionary additions		722,982 00	
Same for annuities		4,590 00	
Total		\$42,799,370 00	
Deduct net value of risks re-insured		668,340 00	
Net reserve			\$42,131,030 00
Present value of supplementary contracts <i>not</i> involving life contingencies			288,858 16
Death losses in process of adjustment		\$14,317 00	
Death losses reported, no proofs received		68,433 00	
Matured endowments due and unpaid		769 00	
Death losses and other policy claims resisted		11,000 00	
Total policy claims			94,519 00
Premiums paid in advance, including surrender values so applied			27,919 99
Unearned interest and rent paid in advance			258 07
Salaries, rents, commissions and other accounts, due or accrued			750 44
Medical examiner's and legal fees due or accrued			12,280 00
State, county and municipal taxes due or accrued			112,476 33
Dividends or other profits due policy holders			174,382 24
Dividends apportioned to annual dividend policies, payable during 1908			444,215 64
Dividends apportioned, payable to policy holders on demand or at maturity of policy			471,059 99
Dividends apportioned, payable to policy holders on payment of future premiums			20,674 00
Unassigned funds (surplus)			1,997,885 34
Total liabilities			\$45,776,309 20
PREMIUM NOTE ACCOUNT.			
On hand December 31, 1906		\$776,171 18	
Received during the year on old policies		192,270 88	
Restored by revival of policies		12,087 77	\$980,529 83

* Market value of bonds and stocks as of December 31, 1907.

Deductions during the year as follows:

Used in payment of losses and claims.....	\$18,992 69
Used in purchase of surrendered policies.....	49,536 84
Used in payment of dividends to policy holders.....	61,720 22
Redeemed by maker in cash.....	25,530 01

Total reduction of premium note account.....	155,779 76
Balance, note assets at end of the year.....	\$824,750 07

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	77,831	\$176,824,867		
Endowment.....	10,455	18,459,748		
All other.....	2,084	5,875,748		
Additions by dividends.....	-	1,336,398	90,370	\$202,496,761

NEW POLICIES ISSUED.

Whole life.....	6,962	\$14,827,924		
Endowment.....	1,179	1,838,406		
All other.....	1,365	4,430,466	9,506	\$21,096,796

OLD POLICIES REVIVED.

Whole life.....	48	\$98,951		
Endowment.....	4	6,000		
All other.....	3	9,000		
Additions by dividends.....	-	647	55	\$114,598

OLD POLICIES INCREASED.

Whole life.....	-	\$88,033		
Endowment.....	-	1,646		
All other.....	-	3,740		
Additions by dividends.....	-	144,427	-	\$237,846

Total.....			99,931	\$223,946,001
Policies terminated during the year.....			4,693	10,470,741
* Policies in force Dec. 31, 1907.....			95,238	\$213,475,260

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,708	\$2,570,490
Policies issued during the year.....	159	287,787
Total.....	1,867	\$2,858,277
Deduct policies ceased to be in force.....	77	126,545

Policies in force in Maine, Dec. 31, 1907..... 1,790 \$2,731,732

Losses and claims unpaid December 31, of the previous year.....	4	\$7,500
Losses and claims incurred during the year.....	37	85,919

Total.....	41	\$93,419
Losses and claims settled during the year.....	37	86,804

Losses and claims unpaid Dec. 31, 1907.....	4	\$6,615
Premiums received.....		102,900 72

* Policies reinsured, \$3,177,081.

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.....	}	\$9,880,915 28	
Surrender values applied to pay first year's premiums.....			
Dividends applied to purchase paid-up additions and annuities.....		87,049 85	
Consideration for original annuities involving life contingencies.....		241,029 37	
<hr/>			
* Total new premiums.....		\$10,208,994 50	
Renewal premiums.....		51,652,036 70	
Dividends applied to pay renewal premiums....		2,185,951 91	
<hr/>			
Total renewal premiums.....		\$53,837,988 61	
Total premium income.....			\$64,046,983 11
Consideration for supplementary contracts <i>not</i> involving life contingencies.....			1,470 00
Interest on mortgage loans.....	\$3,024,838 95		
Interest on collateral loans.....	162,403 15		
Interest on bonds and dividends on stocks.....	3,915,656 07		
Interest on premium notes, policy loans or liens....	137,184 07		
Interest on bank deposits.....	126,822 71		
Interest on other debts due the company.....	20,634 42		
Rents—including company's own occupancy....	1,169,573 37		8,557,112 74
<hr/>			
Profit on sale or maturity of ledger assets.....			121,822 20
Increase in book value of ledger assets.....			347,339 46
Taxes returned.....			34,872 45
Profit and loss.....			4,560 93
<hr/>			
Total income.....			\$73,114,160 89
Ledger assets Dec. 31, 1906.....			173,406,500 20
<hr/>			
Total.....			\$246,520,661 09

DISBURSEMENTS.

Death claims and additions.....	\$17,912,807 36	
Matured endowments and additions.....	320,562 22	
<hr/>		
Total death claims and endowments.....		\$18,233,369 58
Annuities involving life contingencies.....		133,010 45
Premium notes voided by lapse.....		25,357 50
Surrender values paid in cash.....		1,011,538 10
Dividends paid policy holders in cash.....		1,421,874 14

Dividends applied to pay renewal premiums	\$2,185,951 91
Dividends applied to purchase paid-up additions and annuities	87,049 85
Total paid policy holders	\$23,098,151.53.
Expense of adjustment of claims	28,439 89
Supplementary contracts <i>not</i> involving life contingencies	5,285 00
Dividends to stockholders	140,000 00
Commissions and bonuses to agents	8,399,433 00
Commuted renewal commissions	1,338,370 99
Salaries and allowances for agencies, including managers, agents and clerks	2,864,044 89
Agency supervision, traveling and all other agency expenses	748,326 36
Medical examiners fees and inspection of risks	897,488 45
Salaries and all other compensation of officers and home office employes	2,510,911 45
Rents—including company's own occupancy	792,636 72
Advertising, printing, stationery, postage, exchange and collections	764,652 72
Legal and legislative expenses	60,844 60
Furniture, fixtures and safes	39,584 88
Insurance taxes, licenses and department fees	935,523 37
Taxes on real estate	158,073 71
Repairs and expenses (other than taxes) on real estate	374,811 69
Loss on sale or maturity of ledger assets	26,123 05
Decrease in book value of ledger assets	277,598 94
Taxes on investment	12,013 32
Agents deposits returned and bonds of employes	102,160 68
Metropolitan Staff Savings Fund	36,468 55
Interest, mortgage loans, bonds, premium notes and other debts	70,163 65
Profit and loss	1,965 43
Miscellaneous expenditures	286,830 86
	<hr/>
Total disbursements	\$43,969,903 73
	<hr/>
Balance	\$202,550,757 36

LEDGER ASSETS.

Book value of real estate	\$19,905,683 43
Mortgage loans on real estate	74,620,197 45
Loans secured by collateral	3,476,500 00
Loans on company's policies assigned as collateral	5,771,922 09
Premium notes on policies in force	780,453 03
Book value of bonds and stocks—excluding interest	92,692,316 72
Cash in office and deposited in banks, not on interest	331,006 15
Deposited in trust companies and banks on interest	4,911,869 54
Agents balances and supplies	44,715 19
Advances to superintendents for death claims	15,525 00
Advanced for fire insurance	568 76
	<hr/>
Total ledger assets	\$202,550,757 36

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$1,059,686 38	
Interest due and accrued on bonds	1,239,395 91	
Interest accrued on collateral loans	52,536 30	
Interest due and accrued on premium notes, loans or liens	133,770 99	
Interest due on other assets	675 00	
Rents due and accrued on company's property or lease	16,849 22	\$2,502,913 80
	<hr/>	

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$89,074 81	\$900,313 36	
Gross deferred premiums.....	1,030,344 21	3,407,062 52	
Total.....	\$1,119,419 02	\$4,307,375 88	
Deduct loading.....	223,883 80	861,475 18	
Net uncollected and deferred premiums.....	\$895,535 22	\$3,445,900 70	\$4,341,435 92
Fifty per cent industrial premiums due and unpaid.....			425,831 33
Reserve on reinsured policies.....			4,839 00
Gross assets.....			\$209,825,777 41

DEDUCT ASSETS NOT ADMITTED.

Supplies.....	\$5,017 57	
Agents debit balances.....	39,697 62	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	269,009 65	
* Book value of ledger assets over market value....	\$11,191,589 34	\$11,505,314 18
Total admitted assets.....		\$198,320,463 23

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3½ per cent.	\$179,471,354 00	
Same for reversionary additions.....	157,935 00	
Same for annuities.....	1,098,000 00	
Total.....	\$180,727,289 00	
Deduct net value of risks reinsured.....	112,967 00	
Net reserve.....		\$180,614,322 00
Present value of supplementary contracts <i>not</i> involving life contingencies.....		44,069 00
Surrender values claimable on policies cancelled.....		116,170 34
Death losses in process of adjustment.....	\$164,936 89	
Death losses reported, no proofs received.....	201,251 03	
Death losses and other policy claims resisted.....	46,021 60	
Total policy claims.....		412,209 52
Premiums paid in advance, including surrender values so applied..	146,951 39	
Unearned interest and rent paid in advance.....	60,850 70	
Salaries, rents, commissions and other accounts, due or accrued.....	15,562 74	
Medical examiner's and legal fees due or accrued.....	175,187 54	
State, county and municipal taxes due or accrued.....	11,517 62	
Dividends or other profits due policy holders.....	145,583 05	
Dividends apportioned to annual dividend policies, payable during 1908.....		469,572 44
Dividends apportioned to deferred dividend policies, payable during 1908.....		581,041 00
Reserve for other deferred dividends.....		184,373 00
Special Massachusetts reserve.....		1,161,257 00
Premiums subject to return.....		7,845 24

* Market value of bonds and stocks as of December 31, 1907.

Deposit on real estate account.....	\$50,000 00
Agents cash deposits in lieu of bonds.....	152,259 00
Other liabilities.....	19,792 51
Cash capital.....	2,000,000 00
Unassigned funds (surplus).....	11,951,899 14
Total liabilities.....	\$198,320,463 23

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.....	\$767,534 11	
Received during the year on new policies.....	2,602 50	
Received during the year on old policies.....	81,539 66	\$851,676 27
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$24,453 69	
Used in purchase of surrendered policies.....	16,134 37	
Voided by lapse.....	25,357 50	
Used in payment of dividends to policy holders.....	159 25	
Redeemed by maker in cash.....	5,118 43	
Total reduction of premium note account.....		71,223 24
Balance, note assets at end of the year.....		\$780,453 03

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	214,151	\$222,627,660		
Endowment.....	315,196	189,555,658		
All other.....	2,120	15,794,692		
Additions by dividends...	-	206,073	531,467	\$428,184,083

NEW POLICIES ISSUED.

Whole life.....	56,229	\$50,648,895		
Endowment.....	83,643	53,091,094		
All other.....	684	4,649,643		
Additions by dividends...	-	131,020	140,556	\$108,520,652

OLD POLICIES REVIVED.

Whole life.....	7,565	\$6,896,162		
Endowment.....	12,714	6,833,736		
All other.....	36	95,106		
Additions by dividends...	-	2,341	20,315	\$13,827,345

OLD POLICIES INCREASED.

Whole life.....	-	\$32,819		
Endowment.....	-	24,330		
All other.....	-	789		\$57,938

Total.....			692,338	\$550,590,018
Policies terminated during the year.....			85,416	63,526,923
* Policies in force Dec. 31, 1907.....			606,922	\$487,063,095
Annuities in force Dec. 31, 1907.....			283	152,815

* Policies reinsured, 28, \$553,465.00.

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	3,134,155	\$447,444,584		
Endowment	5,105,596	809,357,023		
All other	247,919	7,882,895	8,487,670	\$1,264,684,502
NEW POLICIES ISSUED.				
Whole life	1,056,927	\$165,479,218		
Endowment	579,642	65,559,917		
All other	5,714	213,319	1,642,283	\$231,252,454
OLD POLICIES REVIVED.				
Whole life	45,375	\$7,246,095		
Endowment	94,417	15,680,299	139,792	\$22,926,394
OLD POLICIES INCREASED.				
Whole life			-	\$190,825
Total			10,269,745	\$1,519,054,175
Policies terminated during the year			1,256,638	201,170,689
Policies in force Dec. 31, 1907			9,013,087	\$1,317,883,486

ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	7,284	\$4,732,134
Policies issued during the year	1,783	1,180,684
Total	9,067	\$5,912,818
Deduct policies ceased to be in force	1,248	763,259
Policies in force in Maine, December 31, 1907	7,819	\$5,149,559
Losses and claims unpaid Dec. 31 of the previous year	8	\$5,672
Losses and claims incurred during the year	73	40,389
Total	81	\$46,061
Losses and claims settled during the year	76	43,127
Losses and claims unpaid Dec. 31, 1907	5	\$2,934
Premiums received		228,512 83

INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force Dec. 31st of the previous year	63,683	\$10,837,984
Policies issued during the year	12,705	1,953,267
Total	76,388	\$12,791,251
Deduct policies ceased to be in force	10,368	1,952,430
Policies in force in Maine, Dec. 31, 1907	66,020	\$10,838,821
Losses and claims unpaid Dec. 31 of the previous year	1	\$75 00
Losses and claims incurred during the year	1,018	105,209 89
Total	1,019	\$105,284 89
Losses and claims settled during the year	1,015	104,798 24
Losses and claims unpaid Dec. 31, 1907	4	\$486 65
Premiums received		364,616 07

MUTUAL LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

CHARLES A. PEABODY, <i>President.</i>	WILLIAM J. EASTON, WILLIAM FREDERICK DIX, }	} <i>Secretaries.</i>
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INCOME.

First year's premiums on original policies	\$1,702,432 28	
Surrender values applied to pay first year's premiums	23,447 60	
Total first year's premiums on original policies	\$1,725,879 88	
Dividends applied to purchase paid-up additions and annuities	2,822,429 66	
Consideration for original annuities involving life contingencies	510,223 80	
Consideration for supplementary contracts involving life contingencies	1,303,847 28	
Total new premiums	\$6,362,380 62	
Renewal premiums	49,557,928 83	
Dividends applied to pay renewal premiums	57,739 54	
Surrender values applied to pay renewal premiums	631,011 16	
Renewal premiums for deferred annuities	30,140 05	
Total renewal premiums	\$50,276,819 58	
Total premium income	\$56,639,200 20	
Consideration for supplementary contracts <i>not</i> involving life contingencies	511,841 51	
Interest on mortgage loans	\$5,576,100 39	
Interest on collateral loans	511,494 40	
Interest on bonds and dividends on stocks	12,220,181 75	
Interest on premium notes, policy loans on liens	2,489,052 17	
Interest on bank deposits	159,454 03	
Interest on other debts due the company	209,735 95	
Rents—including company's own occupancy	1,668,087 34	22,834,106 03
Profit on sale or maturity of ledger assets		727,049 72
Increase in book value of ledger assets		313,015 74
Deposits on account of pending insurance		19,308 82
Collections or deposits		102,071 53
From other sources		27,880 30
Total income		\$81,174,473 85
Ledger assets Dec. 31, 1906		470,087,987 03
Total		\$551,262,460 88

DISBURSEMENTS.

Death claims and additions.....	\$23,294,032 81	
Matured endowments and additions.....	5,075,596 91	
Total death claims and endowments.....		\$28,369,629 72
Annuities involving life contingencies.....		2,812,003 11
Surrender values paid in cash.....		7,493,536 03
Surrender values applied to pay new premiums.....		23,447 60
Surrender values applied to pay renewal premiums.....		631,011 16
Dividends paid policy holders in cash.....		1,441,324 14
Dividends applied to pay renewal premiums.....		57,739 54
Dividends applied to purchase paid-up additions and annuities.....		2,822,429 66
Total paid policy holders.....	\$43,651,120.96.	
Expense of adjustment of claims.....		65,649 71
Supplementary contracts <i>not</i> involving life contingencies.....		308,124 44
Commissions and bonuses to agents.....		1,786,971 58
Commuted renewal commissions.....		11,500 00
Salaries and allowances for agencies, including managers, agents and clerks.....		1,312,068 16
Agency supervision, traveling and all other agency expenses.....		794,727 15
Medical examiners fees and inspection of risks.....		143,694 10
Salaries and all other compensation of officers and home office employes.....		1,200,789 89
Rents—including company's own occupancy.....		557,431 92
Advertising, printing, stationery and postage.....		609,250 53
Legal and legislative expenses.....		154,468 63
Furniture, fixtures and safes.....		19,371 85
Insurance taxes, licenses and department fees.....		768,616 40
Taxes on real estate.....		351,695 58
Repairs and expenses (other than taxes) on real estate.....		488,310 80
Loss on sale or maturity of ledger assets.....		37,964 95
Decrease in book value of ledger assets.....		3,464,645 22
Exchange and investment expenses.....		63,827 27
Traveling expenses.....		55,897 08
Law library.....		44,970 57
Election expenses.....		82,737 98
Examination by public accountants and by state department.....		20,902 17
Premiums on securities purchased.....		79,702 21
Miscellaneous expenditures.....		29,600 27
Total disbursements.....		\$56,104,039 42
Balance.....		\$495,158,421 46

LEDGER ASSETS.

Book value of real estate.....	\$29,409,158 80
Mortgage loans on real estate.....	125,741,836 42
Loans secured by collateral.....	11,805,000 00
Loans on company's policies assigned as collateral.....	52,022,021 33
Book value of bonds and stocks—excluding interest.....	269,479,062 76
Cash in office and deposited in banks, not on interest.....	859,829 23
Deposited in trust companies and banks on interest.....	5,627,716 65
Agents balances.....	92,302 70
Supplies.....	27,104 54
Suspense account.....	94,389 03
Total ledger assets.....	\$495,158,421 46

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,672,244	81	
Interest due and accrued on bonds.....	1,836,159	55	
Interest due on collateral loans.....	255,575	39	
Interest accrued on premium notes, loans or liens	32,284	20	
Interest due and accrued on other assets.....	18,640	53	
Rents due and accrued on company's property or lease.....	184,582	62	\$3,999,487 10
Market value of stocks over book value.....			6,536,589 72

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unre- ported.....	\$20,154 93	\$3,821,926 10	
Gross deferred premiums.....	80,738 29	2,408,907 69	
Total.....	\$100,893 22	\$6,230,833 79	
Deduct loading.....	26,232 24	1,620,016 78	
Net uncollected and deferred pre- miums.....	\$74,660 98	\$4,610,817 01	4,685,477 99
Gross assets.....			\$510,379,976 27

DEDUCT ASSETS NOT ADMITTED.

Supplies.....	\$27,104 54	
Agents debit balances.....	92,302 70	
Cash advanced to or in hands of officers or agents	8,779 96	
* Book value of bonds over market value.....	15,989,158 97	
Suspense account.....	85,609 07	\$16,202,955 24
Total admitted assets.....		\$494,177,021 03

LIABILITIES.

Net present value of all outstanding policies com- puted by the Actuaries table of mortality with interest at 4 per cent. and the American Ex- perience table with interest at 3 and 3½ per cent	\$378,095,198 00	
Same for reversionary additions.....	12,225,242 00	
Same for annuities.....	29,828,578 00	
Total.....	\$420,149,018 00	
Deduct net value of risks re-insured.....	54,276 00	
Net reserve.....		\$420,094,742 00
Present value of supplementary contracts, <i>not</i> involving life contin- gencies.....		2,062,549 60
Surrender values claimable on policies cancelled.....		70,352 65
Death losses due and unpaid.....	\$392,553 25	
Death losses in process of adjustment.....	972,559 43	
Death losses reported, no proofs received.....	1,406,366 49	
Matured endowments due and unpaid.....	123,933 56	
Death losses and other policy claims resisted...	321,542 00	
Annuity claims, involving life contingencies, due and unpaid.....	182,178 42	
Total policy claims.....		3,399,133 15

*Market value of bonds as of December 31, 1907.

Due and unpaid on supplementary contracts <i>not</i> involving life contingencies	\$844 26
Premiums paid in advance, including surrender values so applied	662,282 24
Unearned interest and rent paid in advance	1,166,078 10
Commissions to agents, due or accrued	2,821 76
Salaries, rents, commissions and other accounts, due or accrued	10,033 86
Medical examiner's and legal fees due or accrued	8,631 95
Dividends or other profits due policy holders	135,373 04
Dividends apportioned to annual dividend policies, payable during 1908	1,166,117 90
Dividends apportioned to deferred dividend policies, payable during 1908	7,144,884 12
Reserve for other deferred dividends	57,530,769 45
Deposits on account of pending insurance	150,772 01
Due for collections and deposits	571,634 94
Total liabilities	\$494,177, 021 03

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	534,406	\$1,224,271,258		
Endowment	124,426	255,166,485		
All other	6,093	19,465,493		
Additions by dividends	-	18,353,944	664,925	\$1,517,257,180

NEW POLICIES ISSUED.

Whole life	14,401	\$32,061,863		
Endowment	3,552	6,418,989		
All other	1,571	5,612,005		
Additions by dividends	-	4,627,193	19,524	\$48,720,050

OLD POLICIES REVIVED.

Whole life	566	\$1,198,480		
Endowment	175	289,113		
All other	6	13,163		
Additions by dividends	-	223	747	\$1,500,979

OLD POLICIES INCREASED.

Whole life	57	-		
Endowment	18	-		
All other	5	-	80	-

Total			685,276	\$1,567,478,209
Policies terminated during the year			44,063	114,725,801
* Policies in force Dec. 31, 1907			641,213	\$1,452,752,408
Annuities in force Dec. 31, 1907			10,312	2,886,815 03

* Policies reinsured 83, \$5,124,400.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.	8,329	\$14,244,577
Policies issued during the year.	125	267,857
Total.	8,454	\$14,512,434
Deduct policies ceased to be in force.	387	809,407
Policies in force in Maine, December 31, 1907.	8,067	\$13,703,027
Losses and claims unpaid December 31, of the previous year	1	\$560 21
Losses and claims incurred during the year.	115	307,254 21
Total.	116	\$307,814 42
Losses and claims settled during the year.	115	305,814 42
Losses and claims unpaid Dec. 31, 1907.	1	\$2,000 00
Premiums received.		434,123 63

MUTUAL BENEFIT LIFE INSURANCE COMPANY,

NEWARK, N. J.

INCORPORATED IN 1845. COMMENCED BUSINESS IN 1845.

FREDERICK FRELINGHUYSEN, *President.* J. WILLIAM JOHNSON, *Secretary.*

INCOME.

First year's premiums on original policies.	\$1,858,575 59	
Surrender values applied to pay first year's premiums.	156 65	
Total first year's premiums on original policies.	\$1,858,732 24	
Dividends applied to purchase paid-up additions and annuities.	406,226 40	
Consideration for original annuities involving life contingencies.	238,397 49	
Total new premiums.	\$2,503,356 13	
Renewal premiums.	12,645,731 06	
Dividends applied to pay renewal premiums.	1,499,396 87	
Surrender values applied to pay renewal premiums	11,122 93	
Renewal premiums for deferred annuities.	4,823 14	
Total renewal premiums.	\$14,161,074 00	
Total premium income.		\$16,664,430 13
Interest on mortgage loans.	\$2,559,643 33	
Interest on collateral loans.	87,359 68	
Interest on bonds.	1,260,367 22	
Interest on premium notes, policy loans or liens.	939,564 00	
Interest on bank deposits.	18,707 76	

Interest on other debts due the company.....	\$2,724 86	
Discount on claims paid in advance.....	1,474 17	
Rents.....	128,326 41	\$4,998,167 43
<hr/>		
Profit on sale or maturity of ledger assets.....		13,664 45
<hr/>		
Total income.....		\$21,676,262 01
Ledger assets Dec. 31, 1906.....		101,801,067 37
<hr/>		
Total.....		\$123,477,329 38

DISBURSEMENTS.

Death claims and additions.....	\$5,407,700 11	
Matured endowments and additions.....	1,405,051 16	
<hr/>		
Total death claims and endowments.....		\$6,812,751 27
Annuities involving life contingencies.....		168,434 70
Premium notes voided by lapse.....		11,388 63
Surrender values paid in cash.....		1,892,363 94
Surrender values applied to pay new premiums.....		156 65
Surrender values applied to pay renewal premiums.....		11,122 93
Dividends paid policy holders in cash.....		333,831 96
Dividends applied to pay renewal premiums.....		1,499,396 87
Dividends applied to purchase paid-up additions and annuities.....		406,226 40
Total paid policy holders.....	\$11,135,673.35.	
Expense of adjustment of claims.....		1,561 70
Commissions and bonuses to agents.....		1,603,243 33
Commuted renewal commissions.....		4,425 00
Salaries and allowances for agencies, including managers, agents and clerks.....		25,711 63
Agency supervision, traveling and all other agency expenses.....		41,298 15
Medical examiners fees and inspection of risks.....		124,060 40
Salaries and all other compensation of officers and home office employees.....		384,573 19
Advertising, printing, stationery and postage.....		107,872 12
Legal expenses.....		38,495 89
Insurance taxes, licenses and department fees.....		427,167 84
Taxes on real estate.....		45,312 52
Repairs and expenses (other than taxes) on real estate.....		30,418 47
Loss on sale or maturity of ledger assets.....		8,475 39
Mortgage loan expenses.....		121,704 18
Profit and loss.....		94 34
Premiums on securities purchased.....		126,417 98
Miscellaneous expenditures.....		88,860 10
<hr/>		
Total disbursements.....		\$14,315,365 58
<hr/>		
Balance.....		\$109,161,963 80

LEDGER ASSETS.

Book value of real estate.....	\$3,661,921 85
Mortgage loans on real estate.....	53,859,708 33
Loans secured by collateral.....	1,183,550 00
Loans on company's policies assigned as collateral.....	13,628,697 10
Premium notes on policies in force.....	5,157,557 54
Book value of bonds—excluding interest.....	30,385,090 71
Cash in office and deposited in banks, not on interest.....	133,455 29
Deposited in trust companies and banks on interest.....	1,109,875 04
Agents balances.....	42,107 94
<hr/>	
Total ledger assets.....	\$109,161,963 80

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,285,977 59	
Interest accrued on bonds.....	265,559 60	
Interest accrued on collateral loans.....	50 00	
Interest accrued on premium notes, loans or liens..	447,139 09	\$1,998,726 28

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.	\$22,548 56	\$593,473 32	
Gross deferred premiums.....	118,064 34	936,805 89	
Total.....	\$140,612 90	\$1,530,279 21	
Deduct loading.....	28,122 58	306,055 84	
Net uncollected and deferred pre- miums.....	\$112,490 32	\$1,224,223 37	1,336,713 69
Gross assets.....			\$112,497,403 77

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$44,137 55	
* Book value of bonds over market value.....	680,695 22	\$724,832 77
Total admitted assets.....		\$111,772,571 00

LIABILITIES.

Net present value of all outstanding policies com- puted by the Actuaries table of mortality with interest at 4 per cent. and the American Ex- perience table with interest at 3 per cent.....	\$96,647,697 00	
Same for reversionary additions.....	4,077,416 00	
Same for annuities.....	1,549,821 00	
Net reserve.....		\$102,274,934 00
Present value of supplementary contracts, <i>not</i> involv- ing contingencies.....		976,171 60
Death losses in process of adjustment.....	\$190,313 70	
Death losses reported, no proofs received.....	300,000 00	
Matured endowments due and unpaid.....	31,469 00	
Death losses and other policy claims resisted.....	37,500 00	
Total policy claims.....		559,282 70
Premiums paid in advance, including surrender values so applied....		83,987 32
Unearned interest and rent paid in advance.....		33,836 40
Commissions to agents, due or accrued.....		4,871 47
Cost of collection on uncollected and deferred premiums in excess of loading.....		25,689 98
Salaries, rents, commissions and other accounts, due or accrued.....		25,000 00
Medical examiners and legal fees due or accrued.....		48,935 00
State, county and municipal taxes due or accrued.....		250,000 00
Dividends or other profits due policy holders.....		347,257 54
Dividends apportioned to annual dividend policies, payable during 1908		2,476,094 65
Unassigned funds (surplus).....		4,666,510 34
Total liabilities.....		\$111,772,571 00

* Market value of bonds as of December 31, 1907.

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.....	\$4,959,576 96	
Received during the year on new policies.....	20,334 04	
Received during the year on old policies.....	882,860 96	
Restored by revival of policies.....	128 74	\$5,862,900 70
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$178,902 21	
Used in purchase of surrendered policies.....	239,081 88	
Voided by lapse.....	11,517 37	
Used in payment of dividends to policy holders	6,471 03	
Redeemed by maker in cash.....	269,370 67	
Total reduction of premium note account.....		705,343 16
Balance, note assets at end of the year.....		\$5,157,557 54

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	140,518	\$324,813,945		
Endowment.....	32,645	70,583,566		
All other.....	4,926	9,631,826		
Additions by dividends.....	-	7,089,927	178,089	\$412,119,264

NEW POLICIES ISSUED.

Whole life.....	17,718	\$40,339,770		
Endowment.....	2,350	4,745,271		
All other.....	1,475	4,970,000		
Additions by dividends.....	-	701,341	21,543	\$50,756,382

OLD POLICIES REVIVED.

Whole life.....	131	\$225,717		
Endowment.....	27	37,250		
All other.....	3	3,000		
Additions by dividends.....	-	2,869	161	\$268,836

OLD POLICIES INCREASED.

Whole life.....	13	\$14,607		
Endowment.....	1	55,744		
Additions by dividends.....	-	21	14	\$70,372

Total.....			199,807	\$463,214,854
Policies terminated during the year.....			10,205	22,471,864
Policies in force Dec. 31, 1907.....			189,602	\$440,742,990
Annuities in force Dec. 31, 1907.....			695	212,430 61

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	3,775	\$5,408,892
Policies issued during the year	327	576,871
Total	4,102	\$5,985,763
Deduct policies ceased to be in force	260	362,675
Policies in force in Maine, December 31, 1907	3,842	\$5,623,088
Losses and claims unpaid December 31 of the previous year . . .	11	\$4,588
Losses and claims incurred during the year	72	84,332
Total	83	\$88,920
Losses and claims settled during the year	70	\$79,845
Losses and claims unpaid Dec. 31, 1907	13	\$9,075
Premiums received		207,503 18

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	\$475,229 77	
Surrender values applied to pay first year's premiums	1,181 43	
Total first year's premiums on original policies	\$476,411 20	
Dividends applied to purchase paid-up additions and annuities	9,498 67	
Consideration for original annuities involving life contingencies	386,317 37	
Total new premiums	\$872,227 24	
Renewal premiums	4,913,613 91	
Dividends applied to pay renewal premiums	135,929 70	
Surrender values applied to pay renewal premiums	51 38	
Renewal premiums for deferred annuities	931 43	
Total renewal premiums	\$5,050,526 42	
Total premium income		\$5,922,753 66
Interest on mortgage loans	\$757,157 67	
Interest on bonds	623,003 99	
Interest on premium notes, policy loans or liens	300,231 33	
Interest on bank deposits	17,913 54	
Interest on other debts due the company	10,647 93	
Discount on claims paid in advance	1,067 24	
Rents—including company's own occupancy	42,690 06	1,752,711 76

Profit on sale or maturity of ledger assets.....	\$19,457 37
Profit and loss.....	3,089 49
Total income.....	\$7,698,012 28
Ledger assets Dec. 31, 1906.....	36,149,037 13
Total.....	\$43,847,049 41

DISBURSEMENTS.

Death claims and additions.....	\$1,634,689 13
Matured endowments and additions.....	483,212 03
Total death claims and endowments.....	\$2,117,901 16
Annuities involving life contingencies.....	253,428 65
Surrender values paid in cash.....	762,005 08
Surrender values applied to pay new premiums.....	1,181 43
Surrender values applied to pay renewal premiums.....	51 38
Dividends paid policy holders in cash.....	76,957 83
Dividends applied to pay renewal premiums.....	135,929 70
Dividends applied to purchase paid-up additions and annuities.....	9,498 67
Total paid policy holders.....	\$3,356,953.90.
Expense of adjustment of claims.....	395 00
Supplementary contracts <i>not</i> involving life contingencies.....	4,701 00
Commissions and bonuses to agents.....	578,527 05
Salaries and allowances for agencies, including managers, agents and clerks.....	71,282 40
Agency supervision, traveling and all other agency expenses.....	14,551 87
Medical examiners fees and inspection of risks.....	45,088 41
Salaries and all other compensation of officers and home office employes	131,938 59
Rents—including company's own occupancy.....	48,067 80
Advertising, printing, stationery and postage.....	66,942 12
Legal expenses.....	650 91
Furniture, fixtures, safes and office supplies.....	13,905 67
Insurance taxes, licenses and department fees.....	151,394 25
Taxes on real estate.....	8,354 90
Repairs and expenses (other than taxes) on real estate.....	16,133 48
Loss on sale or maturity of ledger assets.....	18,981 56
Investment expense.....	25,424 73
Traveling expenses.....	1,141 85
Premium on bonds.....	9,397 93
Taxes on personal property.....	182 42
Profit and loss.....	3,670 71
Total disbursements.....	\$4,567,686 55
Balance.....	\$39,279,362 86

LEDGER ASSETS.

Book value of real estate.....	\$551,700 00
Mortgage loans on real estate.....	16,506,716 21
Loans on company's policies assigned as collateral.....	4,910,654 13
Premium notes on policies in force.....	1,483,941 93
Book value of bonds—excluding interest.....	15,512,425 00
Cash in office and deposited in banks, not on interest.....	31,384 78
Deposited in trust companies and banks on interest.....	280,378 24
Bills receivable.....	1,810 73
Agents balances.....	351 84
Total ledger assets.....	\$39,279,362 86

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$342,678 50	
Interest accrued on bonds.....	223,759 18	
Interest due and accrued on premium notes, loans or liens.....	188,444 61	
Interest accrued on other assets.....	552 00	
Rents due and accrued on company's property or lease	1,267 11	\$756,701 40

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported..	\$7,708 19	\$344,141 65	
Gross deferred premiums.....	34,871 32	433,392 62	
Total.....	\$42,579 51	\$777,534 27	
Deduct loading.....	8,515 90	155,506 85	
Net uncollected and deferred premiums	\$34,063 61	\$622,027 42	656,091 03
Gross assets.....			\$40,692,155 29

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$351 84	
Bills receivable.....	1,810 73	
Premium notes and loans on policies and net premi- ums in excess of the net value of their policies.....	35 64	
* Book value of bonds over market value.....	337,914 00	\$340,112 21
Total admitted assets.....		\$40,352,043 08

LIABILITIES.

Net present value of all outstanding policies comput- ed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3 per cent.....	\$32,351,009 64	
Same for reversionary additions.....	70,201 24	
Same for annuities.....	2,822,571 45	
Net reserve.....		\$35,243,782 33
Present value of supplementary contracts, <i>not</i> involving life contingen- cies.....		76,157 85
Surrender values claimable on policies cancelled.....		5,724 79
Death losses in process of adjustment.....	\$38,000 00	
Death losses reported, no proofs received.....	19,316 28	
Matured endowments due and unpaid.....	2,073 00	
Death losses and other policy claims resisted.....	2,000 00	
Annuity claims, involving life contingencies, due and unpaid.....	6,936 21	
Total policy claims.....		68,325 49
Due and unpaid on supplementary contracts <i>not</i> involving life contin- gencies.....		30 00
Premiums paid in advance, including surrender values so applied.....	15,511 45	
Unearned interest and rent paid in advance.....	533 42	
Commissions to agents due or accrued.....	920 00	
Salaries, rents, commissions and other accounts, due or accrued.....	15,000 00	
Medical examiners and legal fees due or accrued.....	2,618 00	
State, county and municipal taxes due or accrued.....	136,987 45	
Dividends or other profits due policy holders.....	9,992 23	

* Market value of bonds as of December 31, 1907.

Dividends apportioned to annual dividend policies, payable during 1908	138,178 95
Dividends apportioned to deferred dividend policies, payable during 1908	106,142 08
Reserve for other deferred dividends	3,524,423 42
Extra life rate endowment reserve	238,969 81
Unassigned funds (surplus)	768,745 81
Total liabilities	\$40,352,043 08

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906	\$1,377,470 74	
Received during the year on old policies	397,660 62	\$1,775,131 36
Deductions during the year as follows:		
Used in payment of losses and claims	\$27,353 40	
Used in purchase of surrendered policies	129,227 38	
Used in payment of dividends to policy holders	12 14	
Redeemed by maker in cash	134,596 51	
Total reduction of premium note account		291,189 43
Balance, note assets at end of the year		\$1,483,941 93

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life	44,598	\$90,990,415		
Endowment	27,953	47,502,011		
All other	4,548	10,195,403		
Additions by dividends	-	109,958	77,099	\$148,797,787

NEW POLICIES ISSUED.

Whole life	3,270	\$6,547,286		
Endowment	1,419	2,219,150		
All other	3,129	8,185,101		
Additions by dividends	-	17,281	7,818	\$16,968,818

PAID-UP AND EXTENSIONS.

Whole life	177	\$54,993		
Endowment	50	9,472		
All other	549	684,571	776	\$749,036

OLD POLICIES REVIVED.

Whole life	105	\$176,001		
Endowment	99	130,100		
All other	23	71,000	227	\$377,101

OLD POLICIES INCREASED.

Whole life	-	\$7,155		
Endowment	-	2,000		
All other	-	3,000	-	\$12,155

Total			85,920	\$166,904,897
Policies terminated during the year			7,581	15,125,616
Policies in force Dec. 31, 1907			78,339	\$151,779,281
Annuities in force Dec. 31, 1907			872	283,179 67

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,336	\$1,913, 188 54
Policies issued during the year	194	244,123 58
Total	1,530	\$2,157,312 12
Deduct policies ceased to be in force	122	157,703 58
Policies in force in Maine, December 31, 1907	1,408	\$1,999,608 54
Losses and claims incurred during the year	18	\$35,048 00
Losses and claims settled during the year	17	35,000 00
Losses and claims unpaid Dec. 31, 1907	1	\$48 00
Premiums received		73,938 49

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	\$530,123 51	
Surrender values applied to pay first year's premiums	482 45	
Total first year's premiums on original poli- cies	\$530,605 96	
Dividends applied to purchase paid-up additions	171,134 55	
Surrender values applied to purchase paid-up insur- ance	9,791 25	
Consideration for supplementary contracts involving life contingencies	1,059 00	
Total new premiums	\$712,590 76	
Renewal premiums	5,429,301 63	
Dividends applied to pay renewal premiums	648,278 92	
Surrender values applied to pay renewal premiums	24,381 08	
Total renewal premiums	\$6,101,961 63	
Total premium income		\$6,814,552 39
Consideration for supplementary contracts <i>not</i> involving life con- tingencies		28,094 00
Interest on mortgage loans	\$480,685 45	
Interest on collateral loans	63,610 93	
Interest on bonds and dividends on stocks	1,014,055 33	
Interest on premium notes, policy loans or liens	226,913 81	
Interest on bank deposits	8,178 45	
Discount on endowment claims paid in advance	2,584 52	
Rents—including company's own occupancy	208,132 06	2,004,160 55

Profit on sale or maturity of ledger assets.....	\$50,966 16
Increase in book value of ledger assets.....	98 93
Taxes and fire insurance on mortgage loans previously paid, now returned.....	12,062 58
Dividend on Fall River Gas Works.....	6,500 00
<hr/>	
Total income.....	\$8,916,434 61
Ledger assets Dec. 31, 1906.....	40,654,066 39
<hr/>	
Total.....	\$49,570,501 00

DISBURSEMENTS.

Death claims and additions.....	\$2,368,482 16
Matured endowments and additions.....	435,331 00
<hr/>	
Total death claims and endowments.....	\$2,803,813 16
Premium notes voided by lapse.....	1,795 09
Surrender values paid in cash.....	665,619 92
Surrender values applied to pay new premiums.....	482 45
Surrender values applied to pay renewal premiums.....	24,381 08
Surrender values applied to purchase paid-up insurance.....	9,791 25
Dividends paid policy holders in cash.....	80,363 23
Dividends applied to pay renewal premiums.....	648,278 92
Dividends applied to purchase paid-up additions.....	171,134 55
Total paid policy holders.....	\$4,405,659.65.
Supplementary contracts <i>not</i> involving life contingencies.....	7,751 00
Supplementary contracts involving life contingencies.....	3,500 00
Commissions and bonuses to agents.....	517,368 14
Commuted renewal commissions.....	2,315 45
Salaries and allowances for agencies, including managers, agents and clerks.....	116,088 72
Agency supervision, traveling and all other agency expenses.....	5,018 79
Medical examiners fees and inspection of risks.....	39,719 56
Salaries and all other compensation of officers and home office employes.....	193,187 27
Rents—including company's own occupancy.....	43,750 88
Advertising, printing, stationery and postage.....	48,485 34
Legal expenses.....	1,601 18
Furniture, fixtures and safes.....	10,198 45
Insurance taxes, licenses and department fees.....	112,844 37
Taxes on real estate.....	45,081 36
Repairs and expenses (other than taxes) on real estate.....	81,714 26
Loss on sale or maturity of ledger assets.....	1,997 58
Decrease in book value of ledger assets.....	97,856 64
Profit and loss.....	491 03
Miscellaneous expenditures.....	6,493 98
<hr/>	
Total disbursements.....	\$5,741,123 65
Balance.....	\$43,829,377 35

LEDGER ASSETS.

Book value of real estate.....	\$2,487,663 47
Mortgage loans on real estate.....	11,718,808 34
Loans secured by collateral.....	974,900 00
Loans on company's policies assigned as collateral.....	4,224,102 72
Premium notes on policies in force.....	662,833 06
Book value of bonds and stocks—excluding interest.....	23,185,827 00
Cash in office.....	1,573 51
Deposited in trust companies and banks on interest.....	573,669 25
<hr/>	
Total ledger assets.....	\$43,829,377 35

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$103,606 28	
Interest accrued on bonds.....	136,665 83	
Interest accrued on collateral loans.....	10,896 73	
Interest due and accrued on premium notes, loans or liens.....	61,233 25	
Interest accrued on other assets.....	413 97	
Rents due and accrued on company's property or lease	17,366 04	\$330,182 10

	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
Gross premiums due and unreported...	—	\$232,066 08	
Gross deferred premiums.....	67,604 40	81,262 72	
Total.....	\$67,604 40	\$313,328 80	
Deduct loading.....	15,332 68	71,062 97	
Net uncollected and deferred premiums.	\$52,271 72	\$242,265 83	294,537 55
Gross assets.....			\$44,454,097 00

DEDUCT ASSETS NOT ADMITTED.

* Book value of ledger assets over market value.....	\$292,004 00
Total admitted assets.....	\$44,162,093 00

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3 and 3½ per cent.....	\$39,416,028 21
Same for reversionary additions.....	637,216 74
Same for annuities.....	20,240 86
Net reserve.....	\$40,073,485 81
Present value of supplementary contracts, <i>not</i> involving life contingencies.....	173,042 88
Death losses due and unpaid.....	\$2,000 00
Death losses in process of adjustment.....	114,891 39
Death losses reported no proofs received.....	76,976 00
Matured endowments due and unpaid.....	69,671 00
Death losses and other policy claims resisted.....	9,500 00
Total policy claims.....	273,038 39
Premiums paid in advance, including surrender values so applied....	54,424 99
Unearned interest and rent paid in advance.....	1,205 55
Commissions due agents on premium notes, when paid.....	26,494 56
Commissions to agents, due or accrued.....	3,542 94
Salaries, rents, commissions and other accounts, due or accrued.....	7,115 72
Medical examiners and legal fees due or accrued.....	555 15
State, county and municipal taxes due or accrued.....	107,859 27
Dividends or other profits due policy holders.....	195,099 45
Dividends apportioned to deferred dividend policies, payable during 1908	87,500 55
Reserve for other deferred dividends.....	139,563 40
Unassigned funds (surplus).....	3,019,164 34
Total liabilities.....	\$44,162,093 00

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.....	\$138,455 98	
Received during the year on old policies.....	541,911 68	\$680,367 66

* Market value of bonds and stocks as of December 31, 1907.

Deductions during the year as follows:

Used in payment of losses and claims.....	\$7,872 52
Used in purchase of surrendered policies.....	996 16
Voided by lapse.....	700 09
Used in payment of dividends to policy holders.....	358 20
Redeemed by maker in cash.....	7,607 63

Total reduction of premium note account.....	17,534 60
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Balance, note assets at end of the year.....	\$662,833 06
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EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Number.</i>	<i>Total Amount.</i>
Whole life.....	40,239	\$93,143,109		
Endowment.....	29,374	67,530,805		
All other.....	3,639	11,786,347		
Additions by dividends.....	-	935,942	73,252	\$173,396,203

NEW POLICIES ISSUED.

Whole life.....	4,873	\$10,366,505		
Endowment.....	968	1,698,896		
All other.....	908	3,194,077		
Additions by dividends.....	-	362,978	6,749	\$15,622,456

OLD POLICIES REVIVED.

Whole life.....	49	\$99,415		
Endowment.....	14	21,863		
All other.....	13	58,000		
Additions by dividends.....	-	58	76	\$179,336

OLD POLICIES INCREASED.

Whole life.....	55	\$159,666		
Endowment.....	6	84,853		
All other.....	-	5,687		
Additions by dividends.....	-	645	61	\$250,851

Total.....	80,138	\$189,448,846		
Policies terminated during the year.....	4,341	10,576,526		
Policies in force Dec. 31, 1907.....	75,797	\$178,872,320		

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,428	\$4,072,415
Policies issued during the year.....	194	319,228
Total.....	2,622	\$4,391,643
Deduct policies ceased to be in force.....	124	236,299

Policies in force in Maine, December 31, 1907.....	2,498	\$4,155,344
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Losses and claims unpaid December 31st of the previous year.....	16	\$6,568
Losses and claims incurred during the year.....	32	52,998

Total.....	48	\$59,566
Losses and claims settled during the year.....	34	52,837

Losses and claims unpaid Dec. 31, 1907.....	14	\$6,729
Premiums received.....		123,004 38

NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

JOHN C. McCALL,
 DARWIN P. KINGSLEY, *President*. SEYMOUR M. BALLARD, } *Secretaries*.

INCOME.

First year's premiums on original policies.....	\$5,404,561 24	
Dividends applied to purchase paid-up additions and annuities.....	416,633 60	
Consideration for original annuities involving life contingencies.....	556,740 86	
Consideration for supplementary contracts involv- ing life contingencies.....	104,809 86	
<hr/>		
Total new premiums.....	\$6,482,745 56	
Renewal premiums.....	72,661,812 52	
Dividends applied to pay renewal premiums.....	750,258 89	
Surrender values applied to pay renewal premiums	21,843 37	
Renewal premiums for deferred annuities.....	23,648 77	
<hr/>		
Total renewal premiums.....	\$73,457,563 55	
Total premium income.....		\$79,940,309 11
Consideration for supplementary contracts <i>not</i> involving life contingen- cies.....		209,954 75
Premium notes, loans or liens restored by revival of policies.....		27,263 18
Interest on mortgage loans.....	\$1,803,135 90	
Interest on collateral loans.....	194,092 56	
Interest on bonds.....	14,508,457 30	
Interest on premium notes, policy loans or liens...	3,574,964 98	
Interest on bank deposits.....	285,380 89	
Interest on other debts due the company.....	545 58	
Discount on claims paid in advance.....	648 13	
Rents—including company's own occupancy.....	1,059,132 63	21,426,357 97
<hr/>		
Profit on sale or maturity of ledger assets.....		85,962 74
Increase in book value of ledger assets.....		184,790 46
Commissions refunded, advanced in previous years.....		194,441 71
Policy fees.....		27,497 26
Sale of furniture, fixtures and books.....		6,833 50
Contribution to electoral campaign returned.....		54,019 19
Profit and loss.....		871 44
<hr/>		
Total income.....		\$102,158,301 31
Ledger assets Dec. 31, 1907.....		466,234,318 55
<hr/>		
Total.....		\$568,392,619 86

DISBURSEMENTS.

Death claims and additions.....	\$22,761,594 50	
Matured endowments and additions.....	5,802,736 87	
<hr/>		
Total death claims and endowments.....		\$28,564,331 37

Annuities involving life contingencies	\$1,774,484 10
Surrender values paid in cash	11,810,853 73
Surrender values applied to pay renewal premiums	21,843 37
Dividends paid policy holders in cash	4,710,461 44
Dividends applied to pay renewal premiums	750,258 89
Dividends applied to purchase paid-up additions and annuities	416,633 60
Total paid policy holders . . \$48,048,866.50.	
Expense of adjustment of claims	16,688 71
Supplementary contracts <i>not</i> involving life contingencies	212,622 87
Commissions and bonuses to agents	3,823,465 47
Commuted renewal commissions	167,691 17
Salaries and allowances for agencies, including managers, agents and clerks	1,767,750 29
Agency supervision, traveling and all other agency expenses	366,144 13
Medical examiners fees and inspection of risks	305,139 34
Salaries and all other compensation of officers and home office employes	1,345,541 71
Rents—including company's own occupancy	611,240 33
Advertising, printing, stationery and postage	483,861 09
Legal expenses	49,615 47
Furniture, fixtures and safes	22,047 34
Insurance taxes, licenses and department fees	970,124 93
Taxes on real estate	148,408 57
Repairs and expenses (other than taxes) on real estate	269,953 01
Loss on sale or maturity of ledger assets	835 98
Decrease in book value of ledger assets	5,259,790 00
Commissions advanced	3,661 68
Nylic contracts	498,526 17
Custody of securities	19,617 49
Legislative expenses and presidents association	23,764 75
Election expenses	152,342 06
Fidelity bonds	9,594 53
Exchange	47,498 52
Profit and loss	21,876 65
Miscellaneous expenditures	64,232 72
	<hr/>
Total disbursements	\$64,710,901 48
Balance	\$503,681,718 38

LEDGER ASSETS.

Book value of real estate	\$12,721,861 05
Mortgage loans on real estate	50,217,704 06
Loans secured by collateral	900,000 00
Loans on company's policies assigned as collateral	69,094,559 65
Premium notes on policies in force	4,142,391 58
Book value of bonds—excluding interest	357,333,254 60
Cash in office and deposited in banks, not on interest	1,392,794 61
Deposited in trust companies and banks on interest	7,778,907 33
Agents balances	220 13
Cash in branch offices	100,025 37
	<hr/>
Total ledger assets	\$503,681,718 38

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$400,839 47
Interest due and accrued on bonds	4,960,735 35
Interest accrued on collateral loans	16,138 88
Interest accrued on premium notes, loans or liens	167,441 69
Interest accrued on other assets	27,544 66
Rents due and accrued on company's property or lease	20,652 91
	<hr/>
	\$5,593,352 96

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$62,935 80	\$4,907,269 93	
Gross deferred premiums	245,696 82	4,767,686 00	
Total	\$308,632 62	\$9,674,955 93	
Deduct loading	77,158 16	2,418,738 98	
Net uncollected and deferred pre- miums	\$231,474 46	\$7,256,216 95	\$7,487,691 41
Gross assets			\$516,762,762 75

DEDUCT ASSETS NOT ADMITTED.

* Book value of bonds over market value	\$22,353,734 75	
Branch office balances	220 13	\$22,353,954 88
Total admitted assets		\$494,408,807 87

LIABILITIES.

Net present value of all outstanding policies com- puted by the Actuaries table of mortality with interest at 4 per cent. and the American Experi- ence table with interest at 3 and 3½ per cent.	\$414,125,610 00	
Same for reversionary additions	2,694,201 00	
Same for annuities	16,212,023 00	
Total	\$433,031,834 00	
Deduct net value of risks reinsured	159,477 00	
Net reserve		\$432,872,357 00
Present value of supplementary contracts, <i>not</i> involving life contingen- cies		2,099,624 19
Surrender values claimable on policies cancelled		257,562 11
Death losses in process of adjustment	\$861,712 15	
Death losses reported, no proofs received	1,669,665 54	
Matured endowments due and unpaid	261,472 93	
Death losses and other policy claims resisted	194,860 79	
Annuity claims, involving life contingencies, due and unpaid	106,358 62	
Total policy claims	\$3,094,070 03	
Premiums paid in advance, including surrender values so applied	712,149 27	
Unearned interest and rent paid in advance	1,599,729 96	
Commissions due agents on premium notes, when paid	45,148 74	
Commissions to agents, due or accrued	20,298 74	
Salaries, rents, commissions and other accounts, due or accrued	79,462 11	
Medical examiner's, inspector's and legal fees due or accrued	12,452 99	
State, county and municipal taxes due or accrued	13,779 15	
Dividends or other profits due policy holders	439,721 02	
Dividends apportioned to annual dividend policies, payable during 1908	1,004,945 00	
Dividends apportioned to deferred dividend policies, payable during 1908	5,195,993 18	
Reserve for other deferred dividends	35,863,716 00	
Additional reserve	2,791,558 00	
War risk fund	500,632 00	
Mortality fluctuation fund	500,000 00	
Contingent fund	7,305,608 38	
Total liabilities		\$494,408,807 87

* Market value of bonds as of December 31, 1907.

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.....	\$3,958,545 40	
Received during the year on old policies.....	948,697 55	
Restored by revival of policies.....	27,263 18	\$4,934,506 13
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$62,807 45	
Used in purchase of surrendered policies.....	205,483 65	
Used in payment of dividends to policy holders.....	1,014 09	
Redeemed by maker in cash.....	522,809 36	
<hr/>		
Total reduction of premium note account.....		792,114 55
<hr/>		
Balance, note assets at end of the year.....		\$4,142,391 58

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount</i>
Whole life.....	610,168	\$1,251,252,345		
Endowment.....	344,686	646,462,149		
All other.....	38,776	127,952,304		
Additions by dividends.....	-	3,938,920	993,630	\$2,029,605,718

NEW POLICIES ISSUED.

Whole life.....	43,713	\$99,583,533		
Endowment.....	17,292	29,843,191		
All other.....	1,682	5,945,030		
Additions by dividends.....	-	427,905	62,667	\$135,799,659

OLD POLICIES REVIVED.

Whole life.....	1,325	\$3,323,500		
Endowment.....	982	1,920,800		
All other.....	43	108,900		
Additions by dividends.....	-	1,338	2,350	\$5,354,538

OLD POLICIES INCREASED.

Whole life.....	-	\$2,788,953		
Endowment.....	-	3,749,559		
All other.....	-	6,865,788	-	\$13,404,300

Total.....	1,058,647		\$2,184,164,215
Policies terminated during the year.....	76,199		178,823,031
* Policies in force Dec. 31, 1907.....	982,448		\$2,005,341,184
Annuities in force Dec. 31, 1907.....	10,051		1,992,142

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	5,577	\$8,002,476
Policies issued during the year.....	281	443,537
<hr/>		
Total.....	5,858	\$8,446,013
Deduct policies ceased to be in force.....	303	523,123
<hr/>		
Policies in force in Maine, December 31, 1907.....	5,555	\$7,922,890

*Policies reinsured, \$3,348,564.

Losses and claims unpaid December 31, of the previous year	1	\$10,071 48
Losses and claims incurred during the year.....	63	162,177 57
Total.....	64	\$172,249 05
Losses and claims settled during the year.....	60	162,428 57
Losses and claims unpaid Dec. 31, 1907.....	4	\$9,820 48
Premiums received.....		290,154 22

NORTHWESTERN MUTUAL LIFE INSURANCE
COMPANY,
MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

H. L. PALMER, *President.*

A. S. HATHAWAY, *Secretary.*

INCOME.

First year's premiums on original policies.....	\$3,442,171 18	
Dividends applied to purchase paid-up additions and annuities.....	997,554 87	
Consideration for original annuities involving life contingencies.....	80,866 07	
Consideration for supplementary contracts in- volving life contingencies.....	1,335 41	
Total new premiums.....	\$4,521,927 53	
Renewal premiums.....	25,440,909 23	
Dividends applied to pay renewal premiums.....	3,477,049 48	
Renewal premiums for deferred annuities.....	1,924 26	
Total renewal premiums.....	\$28,919,882 97	
Total premium income.....		\$33,441,810 50
Consideration for supplementary contracts <i>not</i> involving life con- tingencies.....		150,823 77
Premium notes, loans or liens restored by revival of policies.....		2,824 28
Interest on mortgage loans.....	\$5,182,459 91	
Interest on bonds.....	3,077,634 99	
Interest on premium notes, policy loans or liens..	1,182,407 82	
Interest on bank deposits.....	37,284 87	
Interest on other debts due the company.....	236,677 36	
Discount on claims paid in advance.....	18,640 67	
Rents—including company's own occupancy.....	264,857 47	9,999,963 09
Profit on sale or maturity of ledger assets.....		47,485 32
Increase in book value of ledger assets.....		2,000 00
Profit and loss.....		508 00
Total income.....		\$43,645,414 96
Ledger assets Dec. 31, 1906.....		215,910,703 11
Total.....		\$259,556,118 07

DISBURSEMENTS.

Death claims and additions.....	\$7,909,316 48	
Matured endowments and additions.....	2,021,403 61	
		<hr/>
Total death claims and endowments.....		\$9,930,720 09
Annuities involving life contingencies.....		67,945 77
Premium notes voided by lapse.....		5,642 88
Surrender values paid in cash.....		5,532,887 11
Dividends paid policy holders in cash.....		3,436,681 05
Dividends applied to pay renewal premiums.....		3,477,049 48
Dividends applied to purchase paid-up additions and annuities.....		997,554 87
Total paid policy holders.....	\$23,448,481.25.	
Expense of adjustment of claims.....		8,391 27
Supplementary contracts <i>not</i> involving life contingencies.....		124,061 54
Commissions and bonuses to agents.....		3,696,848 29
Commuted renewal commissions.....		2,500 00
Salaries and allowances for agencies, including managers, agents and clerks.....		8,999 94
Agency supervision, traveling and all other agency expenses.....		4,274 49
Medical examiners fees and inspection of risks.....		207,913 66
Salaries and all other compensation of officers and home office employes		636,340 75
Rents—including company's own occupancy.....		53,342 10
Advertising, printing, stationery and postage.....		196,503 84
Legal expenses.....		4,162 90
Furniture, fixtures and safes.....		11,137 33
Insurance taxes, licenses and department fees.....		762,819 69
Taxes on real estate.....		40,432 87
Repairs and expenses (other than taxes) on real estate.....		123,753 57
Loss on sale or maturity of ledger assets.....		264,198 88
Decrease in book value of ledger assets.....		17,644 67
Loan expense.....		160,259 67
Legislative expense.....		21,396 74
Expense before legislative committee and tax commission.....		991 21
Exchange and traveling expenses.....		10,396 58
Profit and loss.....		1,500 00
		<hr/>
Total disbursements.....		\$29,806,351 24
		<hr/>
Balance.....		\$229,749,766 83

LEDGER ASSETS.

Book value of real estate.....	\$2,293,123 69	
Mortgage loans on real estate.....	121,740,637 11	
Loans on company's policies assigned as collateral.....	30,211,831 71	
Premium notes on policies in force.....	365,876 02	
Book value of bonds—excluding interest.....	73,440,764 36	
Cash in office.....	187,859 71	
Deposited in trust companies and banks on interest.....	1,488,205 09	
Agents balances.....	21,469 14	
		<hr/>
Total ledger assets.....		\$229,749,766 83

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,744,348 31	
Interest accrued on bonds.....	1,072,094 15	
Interest due and accrued on premium notes, loans or liens.....	901,758 60	
Rents accrued on company's property or lease....	15,716 79	\$3,733,917 85
		<hr/>

NORTHWESTERN MUTUAL LIFE INSURANCE CO. 485

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$14,398 00	\$1,403,175 53	
Gross deferred premiums	215,162 00	1,638,466 00	
Total	\$229,560 00	\$3,041,641 53	
Deduct loading	50,503 20	669,161 14	
Net uncollected and deferred premiums	\$179,056 80	\$2,372,480 39	\$2,551,537 19
Gross assets			\$236,035,221 87

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances	\$21,469 14		
* Book value of bonds over market value	3,194,506 66		\$3,215,975 80
Total admitted assets			\$232,819,246 07

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3 per cent.	\$192,639,418 00		
Same for reversionary additions	6,162,849 00		
Same for annuities	819,478 00		
Net reserve	\$199,621,745 00		
Present value of supplementary contracts, <i>not</i> involving life contingencies			1,198,853 27
Surrender values claimable on policies cancelled			6,417 45
Death losses due and unpaid	\$56,530 16		
Death losses in process of adjustment	255,248 53		
Death losses reported, no proofs received	287,868 00		
Matured endowments due and unpaid	70,559 96		
Death losses and other policy claims resisted	108,149 79		
Annuity claims, involving life contingencies, due and unpaid	275 00		
Total policy claims	778,631 44		
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies			1,832 50
Premiums paid in advance, including surrender values so applied			67,764 50
Commissions to agents, due or accrued			72,000 00
Salaries, rents, commissions and other accounts, due or accrued			19,302 83
Medical examiners and legal fees due or accrued			48,929 94
State, county and municipal taxes due or accrued			10,000 00
Dividends or other profits due policy holders			638,098 55
Dividends apportioned to annual dividend policies, payable during 1908			5,421,655 00
Dividends apportioned to deferred dividend policies, payable during 1908			3,469,840 00
Tontine surplus payable to policy holders subsequent to 1908 as the periods of participation mature			19,036,402 00
Unassigned funds (surplus)			2,427,773 59
Total liabilities			\$232,819,246 07

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906	\$301,408 87		
Received during the year on old policies	237,900 00		
Restored by revival of policies	2,824 28		\$542,133 15

* Market value of bonds based on an average of the year 1907.

Deductions during the year as follows:

Used in payment of losses and claims.....	\$19,769 47
Used in purchase of surrendered policies.....	12,252 86
Voided by lapse.....	5,642 88
Used in payment of dividends to policy holders.....	48,207 28
Redeemed by maker in cash.....	90,384 64

Total reduction of premium note account..... **\$176,257 16**

Balance, note assets at end of the year..... **\$365,876 02**

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total. Amount.</i>
Whole life.....	221,263	\$534,104,214		
Endowment.....	95,435	207,520,374		
All other.....	22,770	66,921,107		
Additions by dividends.....	-	10,706,584	339,468	\$819,252,279
NEW POLICIES ISSUED.				
Whole life.....	22,606	\$59,701,075		
Endowment.....	6,332	13,251,401		
All other.....	8,961	29,289,813		
Additions by dividends.....	-	2,734,621	37,899	\$104,976,910
OLD POLICIES REVIVED.				
Whole life.....	261	\$733,163		
Endowment.....	133	258,250		
All other.....	79	268,600		
Additions by dividends.....	-	264	473	\$1,260,277
OLD POLICIES INCREASED.				
Whole life.....	169	-		
Endowment.....	30	-		
All other.....	86	-	285	-
Total.....			378,125	\$925,489,466
Policies terminated during the year.....			17,041	43,925,874
Policies in force Dec. 31, 1907.....			361,084	\$881,563,592
Annuities in force Dec. 31, 1907.....			233	111,167

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	4,362	\$6,980,388
Policies issued during the year.....	401	640,500
Total.....	4,763	\$7,620,888
Deduct policies ceased to be in force.....	172	240,033
Policies in force in Maine, December 31, 1907.....	4,591	\$7,380,855
Losses and claims unpaid December 31, of the previous year.....	2	\$2,000
Losses and claims incurred during the year.....	39	87,722
Total.....	41	\$89,722
Losses and claims settled during the year.....	38	67,722
Losses and claims unpaid Dec. 31, 1907.....	3	\$22,000
Premiums received.....		278,470 53

PENN MUTUAL LIFE INSURANCE COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1847. COMMENCED BUSINESS IN 1847.

GEORGE K. JOHNSON, *President*.

JOHN HUMPHREYS, *Secretary*.

INCOME.

First year's premiums on original policies.....	\$1,762,024 59	
Surrender values applied to pay first year's premiums.....	3,499 77	
<hr/>		
Total first year's premiums on original policies.....	\$1,765,524 36	
Dividends applied to purchase paid-up additions and annuities.....	120,268 00	
Surrender values applied to purchase paid-up insurance and annuities.....	250,189 00	
Consideration for original annuities involving life contingencies.....	158,730 49	
Consideration for supplementary contracts involving life contingencies.....	5,655 98	
<hr/>		
Total new premiums.....	\$2,300,367 83	
Renewal premiums.....	12,348,053 63	
Dividends applied to pay renewal premiums.....	1,024,524 01	
Surrender values applied to pay renewal premiums.....	17,748 00	
Renewal premiums for deferred annuities.....	9,758 22	
<hr/>		
Total renewal premiums.....	\$13,400,083 86	
Total premium income.....		\$15,700,451 69
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		290,439 49
Premium notes, loans or liens restored by revival of policies.....		5,848 62
Interest on mortgage loans.....	\$1,732,257 91	
Interest on collateral loans.....	109,146 57	
Interest on bonds and dividends on stocks.....	1,570,977 69	
Interest on premium notes, policy loans or liens...	639,654 38	
Interest on bank deposits.....	17,195 34	
Interest on other debts due the company.....	16,582 07	
Rents—including company's own occupancy.....	159,493 36	4,245,307 32
<hr/>		
Profit on sale or maturity of ledger assets.....		33,806 34
Bonus on mortgage loans.....		2,500 00
Bonuses on collateral loans.....		2,925 83
Suspended bank dividends.....		1,209 39
<hr/>		
Total income.....		\$20,282,488 68
Ledger assets Dec. 31, 1906.....		81,020,277 04
<hr/>		
Total.....		\$101,302,765 72

DISBURSEMENTS.

Death claims and additions.....	\$4,608,312 80	
Matured endowments and additions.....	1,331,728 25	
<hr/>		
Total death claims and endowments.....		\$5,940,041 05

Annuities involving life contingencies	\$255,675 94
Premium notes voided by lapse	63,816 07
Surrender values paid in cash	1,029,936 30
Surrender values applied to pay new premiums	3,499 77
Surrender values applied to pay renewal premiums	17,748 00
Surrender values applied to purchase paid-up insurance and annuities	250,189 00
Dividends paid policy holders in cash	216,293 37
Dividends applied to pay renewal premiums	1,024,524 01
Dividends applied to purchase paid-up additions and annuities	120,268 00
Total paid policy holders	\$8,921,991.51.
Expense of adjustment of claims	12,087 67
Supplementary contracts <i>not</i> involving life contingencies	151,557 92
Commissions and bonuses to agents	1,652,312 81
Commuted renewal commissions	23,237 54
Salaries and allowances for agencies, including managers, agents and clerks	97,079 02
Agency supervision, traveling and all other agency expenses	18,976 97
Medical examiner's fees and inspection of risks	129,889 17
Salaries and all other compensation of officers and home office employes	337,281 86
Rents—including company's own occupancy	119,671 24
Advertising, printing, stationery and postage	104,459 17
Legal expenses	11,824 20
Furniture, fixtures and safes	11,261 78
Insurance taxes, licenses and department fees	456,924 43
Taxes on real estate	37,634 12
Repairs and expenses (other than taxes) on real estate	54,191 62
Loss on sale or maturity of ledger assets	3,665 00
Decrease in book value of ledger assets	24,513 85
Profit and loss	11,523 45
Miscellaneous expenditures	57,004 04
Total disbursements	\$12,237,087 37
Balance	\$89,065,678 35

LEDGER ASSETS.

Book value of real estate	\$2,153,449 43
Mortgage loans on real estate	36,727,213 06
Loans secured by collateral	1,841,489 41
Loans on company's policies assigned as collateral	10,681,657 00
Premium notes on policies in force	1,624,236 09
Book value of bonds and stocks—excluding interest	35,080,450 62
Cash in office	4,551 55
Deposited in trust companies and banks on interest	500,514 18
Bills receivable	111,668 04
Agents' balances	13,366 46
Advanced to agents	327,082 51
Total ledger assets	\$89,065,678 35

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$582,872 49
Interest accrued on bonds	536,546 00
Interest accrued on collateral loans	7,543 21
Interest due and accrued on premium notes, loans or liens	7,328 83
Rents due and accrued on company's property or lease	6,892 93
Total non-ledger assets	\$1,141,183 46

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$100,010 54	\$1,154,869 00	
Gross deferred premiums	94,310 94	983,216 78	
Total	\$194,321 48	\$2,138,085 78	
Deduct loading	41,193 15	453,274 19	
Net uncollected and deferred pre- miums	\$153,125 33	\$1,684,811 59	\$1,837,936 92
Net deferred annuities			1,633 05
Secured profits on real estate under contract of sale			2,950 00
Gross assets			\$92,049,381 78

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances	\$13,366 46	
Cash advanced to agents	327,082 51	
Bills receivable	111,668 04	
* Book value of bonds and stocks over market value	1,987,699 16	\$2,439,816 17
Total admitted assets		\$89,609,565 61

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3 and 3½ per cent.	\$71,388,060 00	
Same for reversionary additions	1,039,876 00	
Same for annuities	2,569,463 00	
Total	\$75,027,399 00	
Deduct net value of risks reinsured	131,723 00	
Net reserve		\$74,895,676 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		1,783,297 00
Trust deposits		6,310 00
Death losses in process of adjustment	\$461,865 92	
Matured credits, awaiting proof	24,581 00	
Death losses and other policy claims resisted	17,129 00	
Total policy claims		503,575 92
Premiums paid in advance, including surrender values so applied		65,064 48
Unearned interest and rent paid in advance		333,936 76
Commissions due agents on premium notes, when paid		26,951 46
Medical examiners and legal fees due or accrued		10,558 00
State, county and municipal taxes due or accrued		518,288 09
Dividends or other profits due policy holders		219,726 72
Dividends apportioned to deferred dividend policies, payable during 1908		164,637 95
Reserve for other deferred dividends		6,088,365 36
Special 3½ % reserve		2,032,539 00
Unassigned funds (surplus)		2,960,638 87
Total liabilities		\$89,609,565 61

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906	\$1,390,517 91	
Received during the year on new policies	5,141 75	
Received during the year on old policies	453,582 72	
Restored by revival of policies	5,848 62	\$1,855,091 00

* Market value of bonds and stocks as of December 31, 1907.

Deductions during the year as follows:

Used in payment of losses and claims.....	\$50,005 88
Used in purchase of surrendered policies.....	23,970 55
Voided by lapse.....	63,816 07
Used in payment of dividends to policy holders	64,767 65
Redeemed by maker in cash.....	28,294 76

Total reduction of premium note account.....	\$230,854 91
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Balance, note assets at end of the year.....	\$1,624,236 09
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EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Number.</i>	<i>Total Amount.</i>
Whole life.....	93,711	\$216,819,351		
Endowment.....	41,548	84,910,164		
All other.....	29,323	93,089,867		
Additions by dividends.....	-	1,500,140	164,582	\$396,319,522
NEW POLICIES ISSUED.				
Whole life.....	9,384	\$23,695,587		
Endowment.....	2,560	4,846,742		
All other.....	7,945	31,395,446	19,889	\$59,937,775
OLD POLICIES REVIVED.				
Whole life.....	675	\$1,430,822		
Endowment.....	308	498,622		
All other.....	2,612	5,377,775		
Additions by dividends.....	-	196,438	3,595	\$7,503,657
OLD POLICIES INCREASED.				
Whole life.....	110	\$341,755		
Endowment.....	106	265,364		
All other.....	416	1,317,597	632	\$1,924,716
Total.....			188,698	\$465,685,670
Policies terminated during the year.....			15,753	39,729,400
* Policies in force Dec. 31, 1907.....			172,945	\$425,956,270
Annuities in force Dec. 31, 1907.....			1,091	439,157

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	3,088	\$4,031,799
Policies issued during the year.....	306	489,011
Total.....	3,394	\$4,520,810
Deduct policies ceased to be in force.....	342	395,138
Policies in force in Maine, December 31, 1907.....	3,052	\$4,125,672
Losses and claims unpaid December 31 of the previous year ...	7	5,365
Losses and claims incurred during the year.....	23	32,663
Total.....	30	38,028
Losses and claims settled during the year.....	26	35,809
Losses and claims unpaid Dec. 31, 1907.....	4	\$2,219
Premiums received.....		166,283 65

* Policies reinsured, \$3,755,500.00.

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	\$436,545 28	
Surrender values applied to pay first year's premiums	1,407 35	
		<hr/>
Total first year's premiums on original policies	\$437,952 63	
Dividends applied to purchase paid-up additions and annuities	123,772 00	
Surrender values applied to purchase paid-up insurance and annuities	61,666 00	
Consideration for original annuities involving life contingencies	15,124 30	
		<hr/>
Total new premiums	\$638,514 93	
Renewal premiums	3,007,522 84	
Dividends applied to pay renewal premiums	283,846 70	
Surrender values applied to pay renewal premiums	16,260 68	
		<hr/>
Total renewal premiums	\$3,307,630 22	
Total premium income		\$3,946,145 15
Consideration for supplementary contracts <i>not</i> involving life contingencies		4,300 00
Interest on mortgage loans	\$689,357 96	
Interest on bonds and dividends on stocks	258,762 50	
Interest on premium notes, policy loans or liens	117,791 72	
Interest on bank deposits	10,650 75	
Interest on other debts due the company	146 43	
Discount on claims paid in advance	144 38	
Rents—including company's own occupancy	42,019 34	1,118,873 08
		<hr/>
Profit on sale or maturity of ledger assets		12,824 14
Increase in book value of ledger assets		47,577 83
Profit and loss		3,926 93
Guarantee of mortgage loans		202 58
		<hr/>
Total income		\$5,133,849 71
Ledger assets Dec. 31, 1906		21,233,413 95
		<hr/>
Total		\$26,367,263 66

DISBURSEMENTS.

Death claims and additions	\$1,215,395 96	
Matured endowments and additions	195,249 10	
		<hr/>
Total death claims and endowments		\$1,410,645 06
Annuities involving life contingencies		11,308 00
Premium notes voided by lapse		1,643 00

Surrender values paid in cash	\$316,749 05
Surrender values applied to pay new premiums	1,407 35
Surrender values applied to pay renewal premiums	16,260 68
Surrender values applied to purchase paid-up insurance and annuities	61,666 00
Dividends paid policy holders in cash	6,950 40
Dividends applied to pay renewal premiums	283,846 70
Dividends applied to purchase paid-up additions and annuities	123,772 00
Total paid policy holders . . . \$2,234,248.24.	
Expense of adjustment of claims	1,232 02
Supplementary contracts <i>not</i> involving life contingencies	8,259 67
Commissions and bonuses to agents	366,419 28
Commuted renewal commissions	3,836 67
Salaries and allowances for agencies, including managers, agents and clerks	113,940 22
Agency supervision, traveling and all other agency expenses	11,285 12
Medical examiners fees and inspection of risks	31,913 98
Salaries and all other compensation of officers and home office employes	121,224 61
Rents—including company's own occupancy	10,609 50
Advertising, printing, stationery and postage	39,405 92
Legal expenses	2,656 09
Furniture, fixtures and safes	3,380 93
Insurance taxes, licenses and department fees	109,742 87
Taxes on real estate	5,569 70
Repairs and expenses (other than taxes) on real estate	19,146 81
Loss on sale or maturity of ledger assets	1,569 33
Decrease in book value of ledger assets	50,073 73
Profit and loss	83 66
Miscellaneous expenditures	6,256 61
Total disbursements	\$3,140,854 96
Balance	\$23,226,408 70

LEDGER ASSETS.

Book value of real estate	\$523,746 03
Mortgage loans on real estate	14,008,132 56
Loans on company's policies assigned as collateral	2,084,427 59
Premium notes on policies in force	156,596 73
Book value of bonds and stocks—excluding interest	5,937,004 00
Cash in office	609 27
Deposited in trust companies and banks on interest	515,892 52
Total ledger assets	\$23,226,408 70

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$267,584 69	
Interest accrued on bonds	41,920 08	
Interest due on premium notes, loans or liens	9,254 15	\$318,758 92

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$5,643 78	\$216,857 02	
Gross deferred premiums	21,169 27	197,612 06	
Total	\$26,813 05	\$414,469 08	
Deduct loading	6,657 72	88,645 05	
Net uncollected and deferred premiums	\$20,155 33	\$325,824 03	345,979 36
Gross assets			\$23,891,146 98

DEDUCT ASSETS NOT ADMITTED.

Premium notes and loans on policies and net premiums in excess of the net value of their policies	\$326 00	
* Book value of bonds and stocks over market value	254,801 40	\$255,127 40
Total admitted assets		<u>\$23,636,019 58</u>

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3 and 3½ per cent.	\$21,774,624 00	
Same for reversionary additions	630,265 00	
Same for annuities	112,250 00	
Total	<u>\$22,517,139 00</u>	
Deduct net value of risks reinsured	124,271 00	
Net reserve		\$22,392,868 00
Present value of supplementary contracts <i>not</i> involving life contingencies		23,558 00
Surrender values claimable on policies cancelled		16,282 00
Death losses in process of adjustment	\$4,933 00	
Death losses reported, no proofs received	17,759 00	
Total policy claims		<u>\$22,692 00</u>
Premiums paid in advance, including surrender values so applied		23,525 00
Unearned interest and rent paid in advance		60,305 00
Cost of collection on uncollected and deferred premiums in excess of loading		5,408 00
Medical examiner's and legal fees due or accrued		2,500 00
State, county and municipal taxes due or accrued		23,000 00
Dividends or other profits due policy holders		63,522 00
Dividends apportioned to annual dividend policies, payable during 1908		37,463 00
Dividends apportioned to deferred dividend policies, payable during 1908		3,662 00
Reserve for paid-up option		10,000 00
Unassigned funds (surplus)		951,234 58
Total liabilities		<u>\$23,636,019 58</u>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906	\$174,019 44	
Received during the year on new policies	124 00	
Received during the year on old policies	3,885 00	\$178,028 44
Deductions during the year as follows:		
Used in payment of losses and claims	\$11,336 88	
Used in purchase of surrendered policies	2,330 81	
Voided by lapse	1,643 00	
Redeemed by maker in cash	6,121 02	
Total reduction of premium note account		<u>21,431 71</u>
Balance, note assets at end of the year		\$156,596 73

* Market value of bonds and stocks as of December 31, 1907.

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	17,547	\$31,759,647		
Endowment.....	33,636	54,704,057		
All other.....	4,579	10,214,859		
Additions by dividends.....	-	904,721	55,762	\$97,583,284

NEW POLICIES ISSUED.

Whole life.....	78	\$345,960		
Endowment.....	4,731	9,077,055		
All other.....	1,337	3,849,823		
Additions by dividends.....	-	165,504	6,146	\$13,438,342

OLD POLICIES REVIVED.

Whole life.....	5	\$13,500		
Endowment.....	39	76,000		
All other.....	2	6,000		
Additions by dividends.....	-	1,803	46	\$97,303

OLD POLICIES INCREASED.

Whole life.....	-	\$12,130		
Endowment.....	-	55,030		
All other.....	-	18,003	-	\$85,163

Total.....			61,954	\$111,204,092
Policies terminated during the year.....			4,330	8,123,374
* Policies in force Dec. 31, 1907.....			57,624	\$103,080,718
Annuities in force Dec. 31, 1907.....			76	11,181 83

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,019	\$1,089,908
Policies issued during the year.....	62	81,301
Total.....	1,081	\$1,171,209
Deduct policies ceased to be in force.....	63	63,121
Policies in force in Maine, December 31, 1907.....	1,018	\$1,108,088
Losses and claims incurred during the year.....	24	\$21,319
Losses and claims settled during the year.....	24	21,319
Premiums received.....		46,846 62

* Policies reinsured, 175, \$2,087,730.

PROVIDENT LIFE AND TRUST COMPANY,
PHILADELPHIA, PENN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

ASA S. WING, *President.*

C. WALTER BORTON, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

First year's premiums on original policies.....	\$734,436 48	
Dividends applied to purchase paid-up additions and annuities.....	196,243 39	
Surrender values applied to purchase paid-up in- surance and annuities.....	101,910 00	
Consideration for original annuities involving life contingencies.....	83,363 85	
	<hr/>	
Total new premiums.....	\$1,115,953 72	
Renewal premiums.....	5,834,052 31	
Dividends applied to pay renewal premiums.....	719,438 13	
Renewal premiums for deferred annuities.....	159 45	
	<hr/>	
Total renewal premiums.....	\$6,553,649 89	
Total premium income.....		\$7,669,603 61
Consideration for supplementary contracts <i>not</i> involving life contin- gencies.....		68,922 93
Interest on mortgage loans.....	\$727,241 21	
Interest on collateral loans.....	152,688 00	
Interest on bonds and dividends on stocks.....	1,495,820 95	
Interest on premium notes, policy loans or liens....	302,851 36	
Interest on bank deposits.....	2,243 47	
Interest on other debts due the company.....	127 76	
Discount on claims paid in advance.....	380 79	
Rents.....	169,097 81	2,850,449 35
	<hr/>	
Profit on sale or maturity of ledger assets.....		171,882 23
		<hr/>
Total income.....		\$10,760,858 12
Ledger assets Dec. 31, 1906.....		60,183,936 85
		<hr/>
Total.....		\$70,944,794 97

DISBURSEMENTS.

Death claims and additions.....	\$2,131,909 07	
Matured endowments and additions.....	2,415,618 00	
	<hr/>	
Total death claims and endowments.....		\$4,547,527 07
Annuities involving life contingencies.....		81,351 05
Surrender values paid in cash.....		640,902 25
Surrender values applied to purchase paid-up insurance and annuities		101,910 00
Dividends paid policy holders in cash.....		144,952 32
Dividends applied to pay renewal premiums.....		719,438 13
Dividends applied to purchase paid-up additions and annuities.....		196,243 39
Total paid policy holders.....	\$6,432,324.21.	
Expense of adjustment of claims.....		564 03
Supplementary contracts <i>not</i> involving life contingencies.....		59,236 40
Commissions and bonuses to agents.....		655,020 10
Salaries and allowances for agencies, including managers, agents and clerks.....		21,700 12

Agency supervision, traveling and all other agency expenses.....	\$18,289 22
Medical examiners fees and inspection of risks.....	35,745 60
Salaries and all other compensation of officers and home office employes.....	318,195 73
Rents.....	25,235 57
Advertising, printing, stationery and postage.....	72,225 57
Legal expenses.....	9,352 89
Furniture, fixtures and safes.....	24,392 77
Insurance taxes, licenses and department fees.....	115,164 29
Taxes on real estate.....	35,597 72
Repairs and expenses (other than taxes) on real estate.....	79,193 30
Loss on sale or maturity of ledger assets.....	24,357 49
Decrease in book value of ledger assets.....	3,926,640 06
Miscellaneous expenditures.....	38,702 50
Total disbursements.....	<u>\$11,891,937 57</u>
Balance.....	<u>\$59,052,857 40</u>

LEDGER ASSETS.

Book value of real estate.....	\$2,264,661 02
Mortgage loans on real estate.....	13,619,675 45
Loans secured by collateral.....	3,062,940 70
Loans on company's policies assigned as collateral.....	6,112,909 00
Premium notes on policies in force.....	3,382 83
Book value of bonds and stocks—excluding interest.....	33,887,994 80
Deposited in trust companies and banks on interest.....	101,293 60
Total ledger assets.....	<u>\$59,052,857 40</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$195,188 51	
Interest accrued on bonds.....	460,021 51	
Interest accrued on collateral loans.....	74,025 80	
Interest accrued on premium notes, loans or liens ..	76,411 36	
Rents due on company's property or lease.....	8,598 91	\$814,246 09
* Market value of bonds and stocks over book value.....		95,655 20

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported..	—	\$362,900 37	
Gross deferred premiums.....	51,829 64	813,903 23	
Total.....	<u>\$51,829 64</u>	<u>\$1,176,803 62</u>	
Deduct loading.....	9,588 48	217,708 67	
Net uncollected and deferred premiums	\$42,241 16	\$959,094 95	1,001,336 11
Total admitted assets.....			<u>\$60,964,094 80</u>

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3½ per cent.....	\$51,856,366 00
Same for reversionary additions.....	1,603,676 00
Same for annuities.....	692,831 00
Net reserve.....	<u>\$54,152,873 00</u>

* Market value of bonds and stocks as of December 31, 1907

Present value of supplementary contracts, <i>not</i> involving life contingencies.....		399,601 00
Surrender values claimable on policies cancelled.....		184,658 00
Death losses due and unpaid.....	\$32,050 37	
Death losses reported, no proofs received.....	85,894 00	
Matured endowments due and unpaid.....	19,302 00	
Annuity claims, involving life contingencies, due and unpaid.....	2,781 38	
<hr/>		
Total policy claims.....		140,027 75
Premiums paid in advance, including surrender values so applied.....		432,724 29
Unearned interest and rent paid in advance.....		243 83
Commissions to agents, due or accrued.....		7,666 70
Salaries, rents, commissions and other accounts, due or accrued.....		1,257 27
Medical examiners and legal fees due or accrued.....		4,815 00
State, county and municipal taxes due or accrued.....		119,959 19
Dividends or other profits due policy holders.....		93,142 62
Dividends apportioned to annual dividend policies, payable during 1908		610,000 00
Cash capital.....		1,000,000 00
Unassigned funds (surplus).....		3,817,126 15
<hr/>		
Total liabilities.....		\$60,964,094 80

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.....	\$3,693 69	
Received during the year on new policies.....	338 45	\$4,032 14
Received during the year on old policies.....		
<hr/>		
Deductions during the year as follows:		
Used in payment of dividends to policy holders.....		649 31
<hr/>		
Balance, note assets at end of the year.....		\$3,382 83

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	6,953	\$23,267,051		
Endowment.....	53,455	132,884,525		
All other.....	6,675	24,372,378		
Additions by dividends.....	-	2,155,413	67,083	\$182,679,367

NEW POLICIES ISSUED.

Whole life.....	949	\$3,296,872		
Endowment.....	5,325	11,940,887		
All other.....	1,664	6,692,558		
Additions by dividends.....	-	303,627	7,938	\$22,233,944

OLD POLICIES REVIVED.

Whole life.....	34	\$113,034		
Endowment.....	194	358,426		
All other.....	36	114,399		
Additions by dividends.....	-	1,831	264	\$587,690

498 PRUDENTIAL INSURANCE COMPANY OF AMERICA.

OLD POLICIES INCREASED.			
Whole life.....	-	\$4,000	
Endowment.....	-	15,934	
All other.....	-	1,000	- \$21,934
<hr/>			
Total.....		75,285	\$205,522,935
Policies terminated during the year.....		4,245	13,536,149
<hr/>			
Policies in force Dec. 31, 1907.....		71,040	\$191,986,786
Annuities in force Dec. 31, 1907.....		313	83,799 24

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,069	\$1,784,626
Policies issued during the year.....	142	291,194
<hr/>		
Total.....	1,211	\$2,075,820
Deduct policies ceased to be in force.....	133	223,561
<hr/>		
Policies in force in Maine, December 31, 1907.....	1,078	\$1,852,259
<hr/>		
Losses and claims unpaid December 31, of the previous year.....	1	\$5,000
Losses and claims incurred during the year.....	8	12,165
<hr/>		
Total.....	9	\$17,165
Losses and claims settled during the year.....	9	17,165
Premiums received.....		81,796 95

PRUDENTIAL INSURANCE COMPANY OF AMERICA,

NEWARK, N. J.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1876.

JOHN F. DRYDEN, *President.*

EDWARD GRAY, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

First year's premiums on original policies.....	\$6,406,608 78
Surrender values applied to pay first year's premiums.....	1,724 64
<hr/>	
Total first year's premiums on original policies.....	\$6,408,333 42
Dividends applied to purchase paid-up additions and annuities.....	52,284 65
Surrender values applied to purchase paid-up insurance and annuities.....	1,042,068 85
Consideration for original annuities involving life contingencies.....	58,192 87
Consideration for supplementary contracts involving life contingencies.....	7,291 41
<hr/>	
Total new premiums.....	\$7,568,171 20

Renewal premiums	\$43,152,309 43	
Dividends applied to pay renewal premiums	137,090 03	
Surrender values applied to pay renewal premiums	3,170 73	
Renewal premiums for deferred annuities	790 63	
	<hr/>	
Total renewal premiums	\$43,293,360 82	
Total premium income		\$50,861,532 02
Consideration for supplementary contracts <i>not</i> involving life contingencies		178,725 25
Premium notes, loans or liens restored by revival of policies		39,239 12
Interest on mortgage loans	\$1,073,328 05	
Interest on collateral loans	346,172 10	
Interest on bonds and dividends on stocks	2,928,686 79	
Interest on premium notes, policy loans or liens	367,811 21	
Interest on bank deposits	181,940 20	
Interest on other debts due the company	12,949 67	
Rents—including company's own occupancy	791,568 98	5,702,457 00
	<hr/>	
Profit on sale or maturity of ledger assets		43,530 14
From other sources		64 00
		<hr/>
Total income		\$56,825,547 53
Ledger assets Dec. 31, 1906		123,453,245 66
		<hr/>
Total		\$180,278,793 19

DISBURSEMENTS.

Death claims and additions	\$14,016,755 73	
Matured endowments and additions	230,720 10	
	<hr/>	
Total death claims and endowments		\$14,247,475 83
Annuities involving life contingencies		60,565 18
Surrender values paid in cash		981,336 60
Surrender values applied to pay new premiums		1,724 64
Surrender values applied to pay renewal premiums		3,170 73
Surrender values applied to purchase paid-up insurance and annuities		1,042,008 85
Dividends paid policy holders in cash		1,514,499 53
Dividends applied to pay renewal premiums		137,090 03
Dividends applied to purchase paid-up additions and annuities		52,284 65
Total paid policy holders . . . \$18,040,216.04.		
Expense of adjustment of claims		8,307 57
Supplementary contracts <i>not</i> involving life contingencies		93,525 02
Dividends to stockholders		200,000 00
Commissions and bonuses to agents		7,615,795 70
Commuted renewal commissions		69,537 50
Salaries and allowances for agencies, including managers, agents and clerks		2,644,081 30
Agency supervision, traveling and all other agency expenses		231,987 00
Medical examiners fees and inspection of risks		527,477 12
Salaries and all other compensation of officers and home office employes		1,675,953 96
Rents—including company's own occupancy		679,382 63
Advertising, printing, stationery and postage		732,261 40
Legal expenses		33,844 20
Furniture, fixtures and safes		52,279 16
Insurance taxes, licenses and department fees		1,069,579 54
Taxes on real estate		190,019 72
Repairs and expenses (other than taxes) on real estate		252,052 06
Loss on sale or maturity of ledger assets		220,242 82
Law libraries		1,070 67
Investment expense account		7,886 50
Expenses of examination by Insurance Department		11,425 23

500 PRUDENTIAL INSURANCE COMPANY OF AMERICA.

Expenses of audit by accountants.....	\$7,500 07
Miscellaneous expenditures.....	96,377 80
Total disbursements.....	\$34,460,803 01
Balance.....	\$145,817,990 18

LEDGER ASSETS.

Book value of real estate.....	\$12,137,831 07
Mortgage loans on real estate.....	26,402,634 17
Loans secured by collateral.....	7,777,940 00
Loans on company's policies assigned as collateral.....	6,280,454 19
Premium notes on policies in force.....	1,153,452 10
Book value of bonds and stocks—excluding interest.....	80,124,582 04
Cash in office and deposited in banks, not on interest.....	603,816 39
Deposited in trust companies and banks on interest.....	11,336,632 75
Bills receivable.....	647 47
Total ledger assets.....	\$145,817,990 18

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$525,037 40
Interest accrued on bonds.....	1,033,522 54
Interest accrued on collateral loans.....	54,020 67
Interest due on premium notes, loans or liens.....	19,626 32
Interest due on other assets.....	448 91
Rents due and accrued on company's property or lease.....	17,310 54
	\$1,649,966 38

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$53,302 35	\$1,420,929 68	
Gross deferred premiums.....	345,948 36	2,738,833 87	
Total.....	\$399,250 71	\$4,159,763 55	
Deduct loading.....	80,463 86	965,720 09	
Net uncollected and deferred premiums.....	\$318,786 85	\$3,194,043 46	\$3,512,830 31
Furniture, fixtures and safes.....			50,000 00
Stationery and printed matter.....			10,000 00
Law libraries.....			6,906 81
Gross assets.....			\$151,047,693 68

DEDUCT ASSETS NOT ADMITTED.

Law libraries.....	\$6,906 81
Stationery and printed matter.....	10,000 00
Furniture, fixtures and safes.....	50,000 00
Bills receivable.....	647 47
* Book value of bonds and stocks over market value.....	5,733,759 04
Deposits in suspended banks.....	21,713 47
Total admitted assets.....	\$145,224,666 89

* Market value of bonds and stocks as of December 31, 1907.

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3 and 3½ per cent		\$114,748,164 00
Same for re-ersionary additions		257,235 00
Same for annuities		650,868 00
Special reserve to make total reserve equal "Net Reserve" according to Massachusetts standard		3,324,176 00
Total		\$118,980,443 00
Deduct net value of risks reinsured		487,798 00
Net reserve		\$118,492,645 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		400,707 07
Surrender values claimable on policies cancelled		358,141 00
Death losses in process of adjustment		\$307,913 58
Death losses reported, no proofs received		554,958 87
Matured endowments due and unpaid		7,690 55
Death losses and other policy claims resisted		39,029 46
Total policy claims		909,592 46
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies		275 00
Premiums paid in advance, including surrender values so applied		421,936 19
Unearned interest and rent paid in advance		202,941 50
Commissions due agents on premium notes, when paid		546 12
Commissions to agents, due or accrued		14,280 26
Salaries, rents, commissions and other accounts, due or accrued		48,605 49
Medical examiner's and legal fees due or accrued		84,355 66
State, county and municipal taxes due or accrued		872,201 57
Dividends or other profits due policy holders		115,178 75
Dividends apportioned to annual dividend policies, payable during 1908		28,022 00
Dividends apportioned to deferred dividend policies, payable during 1908		210,849 00
Reserve for other deferred dividends		7,004,195 87
Special reserve for industrial policies		1,000,000 00
Cash capital		2,000,000 00
Unassigned funds (surplus)		13,060,193 95
Total liabilities		\$145,224,666 89

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906	\$859,505 29	
Received during the year on old policies	848,506 86	
Restored by revival of policies	39,239 12	\$1,747,251 27
Deductions during the year as follows:		
Used in payment of losses and claims	\$13,764 22	
Used in purchase of surrendered policies	151,237 68	
Used in payment of dividends to policy holders	1,648 92	
Redeemed by maker in cash	427,148 35	
Total reduction of premium note account		593,799 17
Balance, note assets at end of the year		\$1,153,452 10

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	285,482	\$340,893,108		
Endowment.....	106,174	98,737,310		
All other.....	16,461	24,807,876		
Additions by dividends.....	-	402,547	408,117	\$464,840,841
NEW POLICIES ISSUED.				
Whole life.....	47,209	\$49,636,720		
Endowment.....	20,483	15,892,351		
All other.....	2,489	7,439,790		
Additions by dividends.....	-	101,204	70,181	\$73,070,065
OLD POLICIES REVIVED.				
Whole life.....	2,297	\$2,024,097		
Endowment.....	1,458	995,124		
All other.....	86	190,758	3,841	\$3,209,979
OLD POLICIES INCREASED.				
Whole life.....	-	\$206,636		
Endowment.....	-	329,869		
All other.....	-	108,016	-	\$644,521
Total.....			482,139	\$541,765,406
Policies terminated during the year.....			44,110	44,689,533
* Policies in force Dec. 31, 1907.....			438,029	\$497,075,873
Annuities in force Dec. 31, 1907.....			232	73,316 11

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	6,241,872	\$771,644,943		
Endowment.....	147,107	14,170,907		
All other.....	85,710	2,442,912		
Additions by dividends.....	-	2,968	6,474,689	\$788,261,730
NEW POLICIES ISSUED.				
Whole life.....	1,139,652	\$142,693,356		
Endowment.....	144,132	16,760,861		
All other.....	176	7,798	1,283,960	\$159,471,015
OLD POLICIES REVIVED.				
Whole life.....	146,103	\$19,634,099		
Endowment.....	4,276	450,614	150,379	\$20,084,713

* Policies reinsured, 182, \$5,453,915.

OLD POLICIES INCREASED.

Whole life	-	\$15,968,222 00
Total	7,909,028	\$983,785,680
Policies terminated during the year	1,056,235	143,494,508
Policies in force Dec. 31, 1907	6,852,793	\$840,291,172
Annuities in force Dec. 31, 1907	94	382

ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	1,556	\$1,474,786
Policies issued during the year	235	234,852
Total	1,791	\$1,709,638
Deduct policies ceased to be in force	211	184,640
Policies in force in Maine, December 31, 1907	1,580	\$1,524,998
Losses and claims incurred during the year	12	\$9,858 49
Losses and claims settled during the year	11	9,358 49
Losses and claims unpaid Dec. 31, 1907	1	\$500 00
Premiums received		64,529 01

INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of previous year	9,838	\$1,392,491
Policies issued during the year	3,495	469,211
Total	13,333	\$1,861,702
Deduct policies ceased to be in force	2,199	298,208
Policies in force in Maine, December 31, 1907	11,134	\$1,563,494
Losses and claims unpaid December 31, of the previous year	2	\$434 00
Losses and claims incurred during the year	173	17,552 28
Total	175	17,986 28
Losses and claims settled during the year	170	17,308 28
Losses and claims unpaid Dec. 31, 1907	5	\$678 00
Premiums received		58,138 79

SECURITY MUTUAL LIFE INSURANCE COMPANY,

BINGHAMTON, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

CHARLES M. TURNER, *President*.CHARLES A. LADUE, *Registrar*.

INCOME.

First year's premiums on original policies.....	\$119,913 56	
Dividends applied to purchase paid-up additions and annuities.....	1,491 10	
Surrender values applied to purchase paid-up insurance and annuities.....	9,115 77	
Total new premiums.....	\$130,520 43	
Renewal premiums.....	1,423,862 09	
Dividends applied to pay renewal premiums.....	21,360 88	
Surrender values applied to pay renewal premiums.....	76 82	
Total renewal premiums.....	\$1,445,299 79	
Total premium income.....		\$1,575,820 22
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		10,327 00
Premium notes, loans or liens restored by revival of policies.....		8,384 51
Interest on mortgage loans.....	\$16,868 18	
Interest on bonds and dividends on stocks.....	45,610 35	
Interest on premium notes, policy loans or liens.....	90,017 20	
Interest on bank deposits.....	3,722 81	
Interest on other debts due the company.....	2,543 03	
Discount on claims paid in advance.....	7 52	
Rents—including company's own occupancy.....	45,084 90	203,853 99
Registration fees.....		321 00
Exchange.....		157 34
Total income.....		\$1,798,864 06
Ledger assets Dec. 31, 1906.....		4,082,424 66
Total.....		\$5,881,288 72

DISBURSEMENTS.

Death claims and additions.....	\$575,318 53
Annuities involving life contingencies.....	292 57
Premium notes voided by lapse.....	931 32
Surrender values paid in cash.....	84,176 69
Surrender values applied to pay renewal premiums.....	76 82
Surrender values applied to purchase paid-up insurance and annuities.....	9,115 77
Dividends paid policy holders in cash.....	5,522 59
Dividends applied to pay renewal premiums.....	21,360 88
Dividends applied to purchase paid-up additions and annuities.....	1,491 10
Total paid policy holders.... \$698,286.27.	
Expense of adjustment of claims.....	3,846 37
Supplementary contracts <i>not</i> involving life contingencies.....	718 75
Commissions and bonuses to agents.....	187,408 20

SECURITY MUTUAL LIFE INSURANCE COMPANY. 505

Salaries and allowances for agencies, including managers, agents and clerks.....	\$70,612 38
Agency supervision, traveling and all other agency expenses.....	33,286 08
Medical examiners fees and inspection of risks.....	16,701 03
Salaries and all other compensation of officers and home office employes..	77,964 91
Rents—including company's own occupancy.....	27,936 86
Advertising, printing, stationery and postage.....	19,142 99
Legal expenses.....	7,189 32
Furniture, fixtures and safes.....	607 30
Insurance taxes, licenses and department fees.....	30,784 01
Taxes on real estate.....	7,253 31
Repairs and expenses (other than taxes) on real estate.....	19,382 40
Policy liens lapsed.....	19,208 99
Premiums on bonds.....	1,775 00
Accrued interest on mortgage loans.....	354 10
Accrued interest on bonds.....	2,235 22
Age lien refund.....	16 57
Legislative expense.....	977 70
Actuarial fees.....	396 86
Total disbursements.....	\$1,226,084 62
Balance.....	\$4,655,204 10

LEDGER ASSETS.

Book value of real estate.....	\$704,853 47
Mortgage loans on real estate.....	480,850 00
Loans on company's policies assigned as collateral.....	1,735,197 10
Premium notes on policies in force.....	30,465 65
Book value of bonds and stocks—excluding interest.....	1,285,856 00
Cash in office and deposited in banks, not on interest.....	32,285 14
Deposited in trust companies and banks on interest.....	273,502 90
Bills receivable.....	3,510 08
Agents balances.....	108,683 76
Total ledger assets.....	\$4,655,204 10

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,654 55
Interest accrued on bonds.....	6,879 16
Interest accrued on premium notes, loans or liens.....	38,970 37
Interest accrued on other assets.....	3,255 95
Rents accrued on company's property or lease.....	666 66
Market value of real estate over book value.....	20,693 43

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported....	\$6,622 35	\$107,569 97	
Gross deferred premiums.....	6,602 53	114,773 67	
Total.....	\$13,224 88	\$222,343 64	
Deduct loading.....	2,644 98	44,468 73	
Net uncollected and deferred premiums..	\$10,579 90	\$177,874 91	188,454 81
Gross assets.....			\$4,921,779 03

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$108,683 76	
Bills receivable.....	3,510 08	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	58,509 50	
* Book value of bonds over market value.....	96,696 00	\$267,399 34
Total admitted assets.....		\$4,654,379 69

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3 and 3½ per cent.....	\$3,918,042 00	
Same for annuities.....	2,434 00	
Net reserve.....		\$3,920,476 00
Present value of supplementary contracts <i>not</i> involving life contingencies.....		36,427 00
Surrender values claimable on policies cancelled.....		22,031 00
Death losses in process of adjustment.....	\$4,316 30	
Death losses reported, no proofs received.....	31,963 78	
Death losses and other policy claims resisted.....	6,000 00	
Total policy claims.....		42,280 08
Premiums paid in advance, including surrender values so applied.....		8,247 02
Unearned interest and rent paid in advance.....		6,193 34
Commissions due agents on premium notes, when paid.....		4,206 12
Commissions to agents, due or accrued.....		14,980 00
Salaries, rents, commissions and other accounts, due or accrued.....		2,157 76
Medical examiners and legal fees due or accrued.....		800 00
State, county and municipal taxes due or accrued.....		18,875 38
Dividends or other profits due policy holders.....		11,470 71
Dividends apportioned to annual dividend policies payable during 1908.....		5,995 68
Building account.....		11,875 00
Unassigned funds (surplus).....		548,364 60
Total liabilities.....		\$4,654,379 69

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.....	\$26,398 55	
Received during the year on new policies.....	74 12	
Received during the year on old policies.....	6,444 38	
Restored by revival of policies.....	135 20	\$33,052 25
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$29 85	
Used in purchase of surrendered policies.....	253 81	
Voided by lapse.....	931 32	
Redeemed by maker in cash.....	1,371 62	
Total reduction of premium note account.....		2,586 60
Balance, note assets at end of the year.....		\$30,465 65

* Market value of city and county bonds on 4% basis. All others as of December 31, 1907.

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	16,359	\$30,356,435		
Endowment.....	3,415	4,658,587		
All other.....	10,103	14,297,009		
Additions by dividends.....	-	1,730,268	29,877	\$51,042,299
NEW POLICIES ISSUED.				
Whole life.....	1,240	\$1,766,696		
Endowment.....	360	474,400		
All other.....	1,017	2,049,488	2,617	\$4,290,584
OLD POLICIES REVIVED.				
Whole life.....	1,208	\$2,054,566		
Endowment.....	104	128,700		
All other.....	232	563,490	1,544	\$2,746,756
Old policies increased.....			-	195,167
Total.....			34,038	\$58,274,806
Policies terminated during the year.....			5,988	9,800,837
Policies in force Dec. 31, 1907.....			28,050	\$48,473,969
Annuities in force Dec. 31, 1907.....			2	292 57

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	209	\$264,926
Policies issued during the year.....	38	50,246
Total.....	247	\$315,172
Deduct policies ceased to be in force.....	28	35,864
Policies in force in Maine, December 31, 1907.....	219	\$279,308
Losses and claims incurred during the year.....	1	\$250
Losses and claims unpaid Dec. 31, 1907.....	1	250
Premiums received.....		9,749 70

TRAVELERS INSURANCE COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1866.

SYLVESTER C. DUNHAM, *President*.

LOUIS F. BUTLER, *Secretary*.

INCOME.

First year's premiums on original policies.....	\$730,089 34	
Dividends applied to purchase paid-up additions and annuities.....	20,385 00	
Consideration for original annuities involving life contingencies.....	18,750 45	
Consideration for supplementary contracts involving life contingencies.....	12,881 00	
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Total new premiums.....	\$782,105 79	
Renewal premiums.....	5,115,622 60	
Dividends applied to pay renewal premiums.....	33,053 87	
Renewal premiums for deferred annuities.....	1,535 61	
<hr/>		
Total renewal premiums.....	\$5,150,212 08	
Total premium income.....		\$5,932,317 87
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		508,087 90
Interest on mortgage loans.....	\$595,495 25	
Interest on collateral loans.....	56,174 28	
Interest on bonds and dividends on stocks.....	1,060,020 31	
Interest on premium notes, policy loans or liens.....	241,780 92	
Interest on bank deposits.....	7,811 02	
Interest on other debts due the company.....	1,018 62	
Discount on claims paid in advance.....	2,698 52	
Rents—including company's own occupancy.....	120,632 80	2,085,631 72
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Profit on sale or maturity of ledger assets.....		119,850 00
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Total income.....		\$8,645,887 49
Ledger assets Dec. 31, 1906.....		40,719,400 87
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Total.....		\$49,365,288 36

DISBURSEMENTS.

Death claims and additions.....	\$1,852,512 20	
Matured endowments and additions.....	663,636 55	
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Total death claims and endowments.....		\$2,516,148 75
Annuities involving life contingencies.....		25,133 32
Surrender values paid in cash.....		321,323 27
Dividends applied to pay renewal premiums.....		33,053 87
Dividends applied to purchase paid-up additions and annuities.....		20,385 00
Total paid policy holders.....	\$2,916,044.21.	
Expense of adjustment of claims.....		469 68
Supplementary contracts <i>not</i> involving life contingencies.....		292,112 37
Commissions and bonuses to agents.....		542,866 44

Salaries and allowances for agencies, including managers, agents and clerks	136,487 56
Agency supervision, traveling and all other agency expenses	47,925 82
Medical examiners fees and inspection of risks	54,431 40
Salaries and all other compensation of officers and home office employes	141,506 12
Rents— including company's own occupancy	59,769 56
Advertising, printing, stationery and postage	73,213 98
Legal expenses	2,372 90
Furniture fixtures and safes	48,824 36
Insurance taxes, licenses and department fees	81,554 56
Taxes on real estate	21,958 65
Repairs and expenses (other than taxes) on real estate	66,710 00
Loss on sale or maturity of ledger assets	38,502 90
Profit and loss	1,416 24
Miscellaneous expenditures	15,202 88
Total disbursements	\$4,541,369 63
Balance	\$44,823,918 73

LEDGER ASSETS.

Book value of real estate	\$1,750,180 45
Mortgage loans on real estate	13,676,041 92
Loans on company's policies assigned as collateral	5,040,999 74
Premium notes on policies in force	7,019 72
Book value of bonds and stocks—excluding interest	23,876,372 00
Cash in office and deposited in banks, not on interest	15,831 27
Deposited in trust companies and banks on interest	452,323 79
Bills receivable	1,502 09
Agents balances	3,647 75
Total ledger assets	\$44,823,918 73

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$208,365 92	
Interest accrued on bonds	330,187 09	\$538,553 01

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported ..	\$4,901 58	\$350,279 05	
Gross deferred premiums	47,180 03	491,994 57	
Total	\$52,081 61	\$842,273 62	
Deduct loading	8,333 06	96,861 47	
Net uncollected and deferred premiums	\$43,748 55	\$745,412 15	\$789,160 70
Gross assets			\$46,151,632 44

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances	\$3,647 75	
Bills receivable	1,502 09	
* Book value of bonds and stocks over market value	1,455,774 48	\$1,460,924 32
Total admitted assets		\$44,690,708 12

* Market value of bonds and stocks as of December 31, 1907.

LIABILITIES.

Net present value of all outstanding policies computed by the American Experience table of mortality with interest at 3 and 3½ per cent.		\$40,996,675 00
Same for reversionary additions.		42,503 00
Same for annuities.		272,538 00
Total.		\$41,311,716 00
Deduct net value of risks re-insured.		882,953 00
Net reserve.		\$40,428,763 00
Reserve for health and accident benefits.		7,428 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.		2,674,490 31
Surrender values claimable on policies cancelled.		15,000 00
Death losses in process or adjustment.		\$49,631 08
Death losses reported, no proofs received.		98,371 07
Matured endowments due and unpaid.		781 50
Death losses and other policy claims resisted.		22,500 00
Total policy claims.		171,283 65
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.		833 34
Premiums paid in advance, including surrender values so applied.		79,446 49
Unearned interest and rent paid in advance.		120,890 46
Salaries, rents, commissions and other accounts, due or accrued.		15,000 00
Dividends or other profits due policy holders.		5,171 66
Dividends, apportioned to annual dividend policies, payable during 1908.		3,476 59
Unassigned funds (surplus).		1,168,924 62
Total liabilities.		\$44,690,708 12

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.	\$12,611 23
Deductions during the year as follows:	
Redeemed by maker in cash.	5,591 51
Balance, note assets at end of the year.	\$7,019 72

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.	42,362	\$107,344,408		
Endowment.	20,281	43,364,869		
All other.	6,709	15,980,524		
Additions by dividends.	-	45,742	69,352	\$166,735,543

NEW POLICIES ISSUED.

Whole life.	5,946	\$15,782,364		
Endowment.	1,695	3,090,820		
All other.	1,520	4,546,857		
Additions by dividends.	-	37,619	9,161	\$23,457,660

UNION CENTRAL LIFE INSURANCE COMPANY.

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OLD POLICIES REVIVED.		<i>Total</i>		<i>Total</i>
	<i>Number.</i>	<i>Amount.</i>	<i>Number.</i>	<i>Amount.</i>
Whole life.....	193	\$455,578		
Endowment.....	60	117,122		
All other.....	29	74,953		
Additions by dividends.....	-	171	282	\$647,824
<hr/>				
OLD POLICIES INCREASED.				
Whole life.....	-	\$15,113		
All other.....	-	896	-	\$16,009
<hr/>				
Total.....			78,795	\$190,857,036
Policies terminated during the year.....			4,593	10,521,616
<hr/>				
* Policies in force Dec. 31, 1907.....			74,202	\$180,335,420
Annuities in force Dec. 31, 1907.....			131	37,117

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,506	\$2,103,581
Policies issued during the year.....	182	273,355
<hr/>		
Total.....	1,688	\$2,376,936
Deduct policies ceased to be in force.....	86	116,218
<hr/>		
Policies in force in Maine, December 31, 1907.....	1,602	\$2,260,718
<hr/>		
Losses and claims unpaid December 31, of the previous year.....	2	\$7,200
Losses and claims incurred during the year.....	44	47,100
<hr/>		
Total.....	46	\$54,300
Losses and claims settled during the year.....	44	48,300
<hr/>		
Losses and claims unpaid Dec. 31, 1907.....	2	\$6,000
Premiums received.....		72,187 07

* Policies reinsured, 557, \$6,387,945.

UNION CENTRAL LIFE INSURANCE COMPANY,

CINCINNATI, OHIO.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

JESSE R. CLARK, *President.*

JOHN D. SAGE, *Secretary.*

Cash Capital, \$100,000.

INCOME.

First year's premiums on original policies.....	\$1,105,848 58
Dividends applied to purchase paid-up additions and annuities.....	220,327 29
Surrender values applied to purchase paid-up insurance and annuities.....	117,112 71
Consideration for original annuities involving life contingencies.....	22,102 63
<hr/>	
Total new premiums.....	\$1,465,391 21

Renewal premiums.....	\$7,412,904 43	
Dividends applied to pay renewal premiums.....	490,506 37	
Surrender values applied to pay renewal premiums..	97,861 96	
	<hr/>	
Total renewal premiums.....	\$8,001,272 76	
Total premium income.....		\$9,466,663 97
Considerations for supplementary contracts <i>not</i> involving life contingencies.....		54,453 00
Interest on mortgage loans.....	\$2,859,346 77	
Interest on bonds.....	250 00	
Interest on premium notes, policy loans or liens.....	484,822 00	
Interest on bank deposits.....	3,153 45	
Rents—including company's own occupancy.....	20,264 19	3,367,836 41
	<hr/>	
Profit on sale or maturity of ledger assets.....		22,843 14
Surrendered reinsurance.....		19,109 77
		<hr/>
Total income.....		\$12,930,906 29
Ledger assets Dec. 31, 1906.....		53,325,634 11
		<hr/>
Total.....		\$66,256,540 40

DISBURSEMENTS.

Death claims and additions.....	\$2,013,342 38	
Matured endowments and additions.....	738,129 40	
	<hr/>	
Total death claims and endowments.....		\$2,751,471 78
Annuities involving life contingencies.....		24,390 02
Premium not s voided by lapse.....		244,909 58
Surrender values paid in cash.....		236,005 21
Surrender values applied to pay renewal premiums.....		97,861 96
Surrender values applied to purchase paid-up insurance and annuities..		117,112 71
Dividends paid policy holders in cash.....		370,628 50
Dividends applied to pay renewal premiums.....		490,506 37
Dividends applied to purchase paid-up additions and annuities.....		220,327 29
Total paid policy holders....	\$4,553,213.42.	
Expense of adjustment of claims.....		1,521 21
Supplementary contracts <i>not</i> involving life contingencies.....		36,111 92
Dividends to stockholders.....		10,000 00
Commissions and bonuses to agents.....		955,096 03
Commuted renewal commissions.....		29,332 79
Salaries and allowances for agencies, including managers, agents and clerks.....		30,305 59
Agency supervision, traveling and all other agency expenses.....		41,291 57
Medical examiners fees and inspection of risks.....		55,032 78
Salaries and all other compensation of officers and home office employes		224,178 18
Rents—including company's own occupancy.....		33,504 74
Advertising, printing, stationery and postage.....		62,889 05
Legal expenses.....		20,817 78
Furniture, fixtures and safes.....		8,950 40
Insurance taxes, licenses and department fees.....		158,981 11
Taxes on real estate.....		8,087 45
Repairs and expenses (other than taxes) on real estate.....		7,080 21
Loss on sale or maturity of ledger assets.....		2,185 26
Mortgage loan expense.....		279,354 69
Mortgage expense.....		28,093 46
Profit and loss.....		5,245 23
Miscellaneous expenditures.....		14,330 22
		<hr/>
Total disbursements.....		\$6,565,603 09
Balance.....		\$59,690,937 31

UNION CENTRAL LIFE INSURANCE COMPANY. 513

LEDGER ASSETS.

Book value of real estate.....		\$470,966 70
Mortgage loans on real estate.....		50,220,071 62
Loans on company's policies assigned as collateral.....		6,788,602 05
Premium notes on policies in force.....		2,053,465 00
Book value of bonds—excluding interest.....		10,000 00
Cash in office and deposited in banks, not on interest.....		147,831 94
		\$59,690,937 31

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,904,048 82	
Interest due on bonds.....	50 00	
Interest due and accrued on premium notes, loans or liens.....	302,966 43	
Rents due on company's property or lease.....	415 00	\$2,207,480 25
* Market value of bonds over book value.....		487 50

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported..	\$1,419 72	\$339,633 47	
Gross deferred premiums.....	12,684 02	92,297 23	
Total.....	\$14,103 74	\$431,930 70	
Deduct loading.....	2,538 67	77,747 53	
Net uncollected and deferred premiums	\$11,565 07	\$354,183 17	365,748 24
			\$62,264,653 30

DEDUCT ASSETS NOT ADMITTED.

Book value of real estate over market value.....		\$22,199 70
Total admitted assets.....		\$62,242,453 60

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3½ per cent.....	\$49,451,728 00	
Same for reversionary additions.....	917,949 00	
Same for annuities.....	207,287 00	
Total.....	\$50,576,964 00	
Deduct net value of risks reinsured.....	552,140 00	
Net reserve.....		\$50,024,824 00
Present value of supplementary contracts, not involving life contingencies.....		451,637 00
Death losses due and unpaid.....	\$18,500 00	
Death losses in process of adjustment.....	28,140 00	
Death losses reported, no proofs received.....	94,508 00	
Matured endowments due and unpaid.....	5,070 00	
Death losses and other policy claims resisted.....	62,750 00	
Total policy claims.....		208,968 00
Premiums paid in advance, including surrender values so applied.....		123,936 96
Commissions due agents on premium notes, when paid.....		233,326 43

* Market value of bonds as of December 31, 1907.

Commissions to agents, due or accrued.....	7,625 79
State, county and municipal taxes due or accrued.....	15,048 72
Dividends or other profits due policy holders.....	35,940 16
Reserve for deferred dividends.....	8,390,363 00
Net unpaid reinsurance premiums.....	42,207 56
Contingent upon result of local tax litigation.....	197,956 28
Cash capital.....	100,000 00
Unassigned funds (surplus).....	2,410,619 70
Total liabilities.....	\$62,242,453 60

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.....	\$1,793,404 30	
Received during the year on new policies.....	864,224 89	
Received during the year on old policies.....	4,343,066 90	\$7,000,696 09
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$22,632 94	
Used in purchase of surrendered policies.....	23,279 29	
Voided by lapse.....	244,909 58	
Used in payment of dividends to policy holders.....	1,129 95	
Redeemed by maker in cash.....	4,655,279 33	
Total reduction of premium note account.....	4,947,231 09	
Balance, note assets at end of the year.....	\$2,053,465 00	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	107,561	\$198,583,450		
Endowment.....	19,922	32,531,986		
All other.....	3,450	9,678,712		
Additions by dividends.....	-	1,347,567	130,933	\$242,141,715

NEW POLICIES ISSUED.

Whole life.....	9,706	\$20,945,014		
Endowment.....	2,976	5,475,511		
All other.....	1,009	3,717,200		
Additions by dividends.....	-	440,438	13,691	\$30,578,163

OLD POLICIES REVIVED.

Whole life.....	251	\$555,775		
Endowment.....	59	94,500		
All other.....	12	45,500	322	\$695,775

OLD POLICIES INCREASED.

Whole life.....	-	\$34,525		
Endowment.....	-	96,850	-	\$131,375

Total.....	144,946	\$273,547,028		
Policies terminated during the year.....	7,823	16,982,462		

* Policies in force Dec. 31, 1907.....	137,123	\$256,564,566		
Annuities in force Dec. 31, 1907.....	89	24,242 05		

*Policies reinsured, 612, \$7,630,569.

BUSINESS IN MAINE.

	Number.	Amount.
Policies in force December 31st of the previous year.....	435	\$692,525
Policies issued during the year.....	62	116,350
Total.....	497	\$808,875
Deduct policies ceased to be in force.....	33	65,250
Policies in force in Maine, December 31, 1907.....	464	\$743,625
Losses and claims incurred during the year.....	6	\$8,099 95
Losses and claims settled during the year.....	6	8,099 95
Premiums received.....		30,108 15

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, \$264,000.

INCOME.

First year's premiums on original policies.....	\$30,478 55	
Surrender values applied to pay first year's premiums.....	511 30	
Total first year's premiums on original policies.....	\$30,989 85	
Dividends applied to purchase paid-up additions and annuities.....	542 00	
Surrender values applied to purchase paid-up insurance and annuities.....	31,837 99	
Consideration for original annuities involving life contingencies.....	2,000 00	
Total new premiums.....	\$65,369 84	
Renewal premiums.....	1,047,217 34	
Dividends applied to pay renewal premiums.....	1,296 25	
Surrender values applied to pay renewal premiums ..	490 51	
Renewal premiums for deferred annuities.....	2,334 00	
Total renewal premiums.....	\$1,051,338 10	
Total premium income.....		\$1,116,707 94
Premium notes, loans or liens restored by revival of policies.....		2,490 72
Interest on mortgage loans.....	\$195,078 18	
Interest on collateral loans.....	5,575 00	
Interest on bonds and dividends on stocks.....	143,774 55	
Interest on premium notes, policy loans or liens.....	71,456 70	

*Capital stock reduced during 1907 from \$440,000 to \$264,000 without distribution of assets.

Interest on bank deposits.....	965 15	
Interest on other debts due the company.....	25 00	
Discount on claims paid in advance.....	125 54	
Rents.....	30,141 10	\$447,141 22
Profit on sale or maturity of ledger assets.....		12,416 19
Presented to company by J. P. Munn.....		10,500 00
State of New York for judgment.....		7,500 00
Borrowed money.....		50,000 00
Total income.....		\$1,646,756 07
Ledger assets Dec. 31, 1906.....		8,725,036 43
Total.....		\$10,371,792 50

DISBURSEMENTS.

Death claims and additions.....	\$656,321 02	
Matured endowments and additions.....	107,822 83	
Total death claims and endowments.....		\$764,143 85
Annuities involving life contingencies.....		18,148 85
Premium notes voided by lapse.....		55,913 13
Surrender values paid in cash.....		309,877 13
Surrender values applied to pay new premiums.....		511 30
Surrender values applied to pay renewal premiums.....		490 51
Surrender values applied to purchase paid-up insurance and annuities.....		31,837 99
Dividends paid policy holders in cash.....		77,451 09
Dividends applied to pay renewal premiums.....		1,296 25
Dividends applied to purchase paid-up additions and annuities.....		542 00
Total paid policy holders.....	\$1,260,212.10.	
Expense of adjustment of claims.....		4,951 99
Supplementary contracts <i>not</i> involving life contingencies.....		8,828 04
Dividends to stockholders.....		30,800 00
Commissions and bonuses to agents.....		95,661 12
Salaries and allowances for agencies, including managers, agents and clerks.....		11,289 09
Agency supervision, traveling and all other agency expenses.....		8,796 79
Medical examiners fees and inspection of risks.....		3,405 63
Salaries and all other compensation of officers and home office employes.....		65,730 31
Rents—including company's own occupancy.....		24,471 45
Advertising, printing, stationery and postage.....		25,388 18
Legal expenses.....		5,226 74
Furniture, fixtures and safes.....		783 04
Insurance taxes, licenses and department fees.....		16,496 13
Taxes on real estate.....		5,604 90
Repairs and expenses (other than taxes) on real estate.....		14,128 24
Loss on sale or maturity of ledger assets.....		105,150 24
Borrowed money repaid.....		50,000 00
Interest on borrowed money.....		83 33
Unearned interest returned.....		1,576 99
Premiums on securities purchased.....		167 67
Life presidents association.....		467 00
Traveling expenses.....		1,705 24
Commissions on investments.....		615 63
Miscellaneous expenditures.....		3,692 84
Total disbursements.....		\$1,745,232 69
Balance.....		\$8,626,559 81

LEDGER ASSETS.

Book value of real estate.....		\$325,880 97
Mortgage loans on real estate.....	3,986,890 00	
Loans secured by collateral.....	100,000 00	
Loans on company's policies assigned as collateral.....	1,152,870 09	
Premium notes on policies in force.....	60,824 68	
Book value of bonds and stocks—excluding interest.....	2,820,185 17	
Cash in office and deposited in banks, not on interest.....	12,908 30	
Deposited in trust companies and banks on interest.....	138,843 98	
Bills receivable.....	250 00	
Agents balances.....	27,906 62	
Total ledger assets.....		\$8,626,559 81

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$46,016 48	
Interest accrued on bonds.....	33,252 17	
Interest accrued on collateral loans.....	3,000 00	
Interest due and accrued on premium notes, loans or liens.....	19,919 51	
Interest accrued on other assets.....	116 34	
Rents due and accrued on company's property or lease.....	684 44	\$102,988 94
Market value of real estate over book value.....		7,119 03
Gross premiums due and unreported.....	\$87,607 99	
Gross deferred premiums.....	25,028 89	
Total.....	\$112,636 88	
Deduct loading.....	22,527 38	
Net uncollected and deferred premiums.....		90,109 50
Gross assets.....		\$8,826,777 28

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$28,882 50	
Bills receivable.....	257 62	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	1,874 08	
* Book value of bonds and stocks over market value.....	79,956 14	\$110,970 34
Total admitted assets.....		\$8,715,806 94

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3½ per cent.....	\$8,046,911 00	
Same for reversionary additions.....	74,923 00	
Same for annuities.....	153,564 00	
Total.....	\$8,275,398 00	
Deduct net value of risks reinsured.....	50,860 00	
Net reserve.....		\$8,224,538 00

* Market value of bonds and stocks based on an average of the year 1907.

Present value of supplementary contracts <i>not</i> involving life contingencies.....		45,856 00
Surrender values claimable on policies cancelled.....		6,165 00
Death losses in process of adjustment.....	\$14,050 00	
Death losses reported, no proofs received.....	39,185 00	
Matured endowments due and unpaid.....	6,950 00	
Death losses and other policy claims resisted.....	50,483 55	
<hr/>		
Total policy claims.....		110,668 55
Premiums paid in advance, including surrender values so applied....		3,570 44
Unearned interest and rent paid in advance.....		20,144 00
Commissions due agents on premium notes, when paid.....		12,111 00
Salaries, rents, commissions and other accounts, due or accrued.....		726 67
Medical examiners and legal fees due or accrued.....		7,788 53
State, county and municipal taxes due or accrued.....		554 10
Dividends or other profits due policy holders.....		7,632 20
Cash capital.....		264,000 00
Unassigned funds (surplus).....		12,112 45
<hr/>		
Total liabilities.....		\$8,715,806 94

PREMIUM NOTE ACCOUNT.

On hand December 31, 1906.....	\$1,046,567 18	
Received during the year on new policies.....	9,213 00	
Received during the year on old policies.....	672,236 30	
Restored by revival of policies.....	3,784 72	\$1,731,801 20
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$58,662 85	
Used in purchase of surrendered policies.....	50,622 43	
Voided by lapse.....	62,241 13	
Used in payment of dividends to policy holders.....	325 09	
Redeemed by maker in cash.....	346,254 93	
<hr/>		
Total reduction of premium note account.....		518,106 43
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Balance, note assets at end of the year.....		\$1,213,694 77

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	12,502	\$23,741,881		
Endowment.....	3,149	5,049,251		
All other.....	3,776	8,446,005		
Additions by dividends.....	-	113,285	19,427	\$37,350 422
<hr/>				
NEW POLICIES ISSUED.				
Whole life.....	287	\$571,500		
Endowment.....	89	116,000		
All other.....	329	841,845		
Additions by dividends.....	-	1,129	705	\$1,530,474
<hr/>				
OLD POLICIES REVIVED.				
Whole life.....	70	\$139,000		
Endowment.....	28	48,000		
All other.....	15	79,500	113	\$266,500
<hr/>				

OLD POLICIES INCREASED.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	71	\$49,829		
Endowment.....	5	465		
All other.....	73	107,769	149	\$158,063
Total.....			20,394	\$39,305,459
Policies terminated during the year.....			2,037	4,287,381
* Policies in force Dec. 31, 1907.....			18,357	\$35,018,078
Annuities in force Dec. 31, 1907.....			42	18,142 95

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	86	\$100,020
Policies issued during the year.....	4	4,020
Total.....	90	\$104,040
Deduct policies ceased to be in force.....	9	12,000
Policies in force in Maine, December 31, 1907.....	81	\$92,040
Premiums received.....		\$2,341 35

* Policies reinsured, 27, \$249,000.00.

WASHINGTON LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1860. COMMENCED BUSINESS IN 1860.

JOHN TATLOCK, *President.*

J. W. B. VAN DE WATER, *Secretary.*

Cash Capital, \$500,000.

INCOME.

First year's premiums on original policies.....	\$101,846 52
Surrender values applied to pay first year's premiums.....	89 41
Total first year's premiums on original policies.....	\$101,935 93
Dividends applied to purchase paid-up additions and annuities.....	55,370 02
Surrender values applied to purchase paid-up insurance and annuities.....	80,175 77
Total new premiums.....	\$237,481 72
Renewal premiums.....	1,955,226 33
Dividends applied to pay renewal premiums.....	890 51
Surrender values applied to pay renewal premiums..	33,959 28
Renewal premiums for deferred annuities.....	892 03
Total renewal premiums.....	\$1,990,968 15
Total premium income.....	\$2,228,449 87

Consideration for supplementary contracts <i>not</i> involving life contingencies.....		\$4,218 00
Interest on mortgage loans.....	\$206,523 27	
Interest on bonds and dividends on stocks.....	235,682 27	
Interest on policy loans or liens.....	110,466 27	
Interest on bank deposits.....	4,022 05	
Interest on other debts due the company.....	2,614 02	
Discount on claims paid in advance.....	1,303 12	
Rents—including company's own occupancy.....	372,679 74	933,290 74
Profit on sale or maturity of ledger assets.....		250 00
From other sources.....		1,217 50
Total income.....		\$3,167,426 11
Ledger assets Dec. 31, 1906.....		18,391,787 62
Total.....		\$21,559,213 73

DISBURSEMENTS.

Death claims and additions.....	\$913,573 40	
Matured endowments and additions.....	758,784 58	
Total death claims and endowments.....		\$1,672,357 98
Annuities involving life contingencies.....		34,557 24
Surrender values paid in cash.....		300,488 56
Surrender values applied to pay new premiums.....		89 41
Surrender values applied to pay renewal premiums.....		33,959 28
Surrender values applied to purchase paid-up insurance and annuities..		80,175 77
Dividends paid policy holders in cash.....		56,516 45
Dividends applied to pay renewal premiums.....		890 51
Dividends applied to purchase paid-up additions and annuities.....		55,370 02
Total paid policy holders.....	\$2,234,405.22.	
Expense of adjustment of claims.....		3,355 60
Supplementary contracts <i>not</i> involving life contingencies.....		4,014 40
Commissions and bonuses to agents.....		154,833 87
Salaries and allowances for agencies, including managers, agents and clerks.....		39,490 65
Agency supervision, traveling and all other agency expenses.....		9,455 37
Medical examiners fees and inspection of risks.....		3,860 50
Salaries and all other compensation of officers and home office employes		95,446 95
Rents—including company's own occupancy.....		30,000 00
Advertising, printing, stationery and postage.....		26,181 80
Legal expenses.....		12,427 91
Furniture, fixtures and safes.....		293 99
Insurance taxes, licenses and department fees.....		34,398 38
Taxes on real estate.....		58,699 70
Repairs and expenses (other than taxes) on real estate.....		86,854 27
Traveling expenses.....		3,402 61
Exchange and protest fees.....		618 45
Auditing by public accountants.....		1,460 00
Profit and loss.....		2,480 58
Interest on deposit for lease.....		375 00
Miscellaneous expenditures.....		2,807 42
Total disbursements.....		\$2,804,862 67
Balance.....		\$18,754,351 06

LEDGER ASSETS.

Book value of real estate.....	\$6,379,171 50	
Mortgage loans on real estate.....	4,201,500 00	
Loans on company's policies assigned as collateral.....	2,080,193 00	
Book value of bonds and stocks—excluding interest.....	5,856,327 12	
Cash in office.....	2,064 78	
Deposited in trust companies and banks on interest.....	200,563 44	
Agents balances.....	34,531 22	
Total ledger assets.....		\$18,754,351 06

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$34,806 32	
Interest accrued on bonds.....	69,156 56	
Interest due and accrued on premium notes, loans or liens.....	24,847 26	
Interest accrued on other assets.....	936 54	
Rents due and accrued on company's property or lease.....	16,358 32	\$146,105 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported....	\$713 48	\$102,869 33	
Gross deferred premiums.....	5,361 60	173,929 62	
Total.....	\$6,075 08	\$276,798 95	
Deduct loading.....	789 76	64,494 16	
Net uncollected and deferred premiums	\$5,285 32	\$212,304 79	217,590 11
Gross assets.....			\$19,118,046 17

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$34,531 22	
* Book value of ledger assets over market value.....	474,730 23	\$509,261 45
Total admitted assets.....		\$18,608,784 72

LIABILITIES.

Net present value of all outstanding policies computed by the Actuaries table of mortality with interest at 4 per cent. and the American Experience table with interest at 3 and 3½ per cent.....	\$16,936,497 00	
Same for reversionary additions.....	375,056 00	
Same for annuities.....	254,745 00	
Total.....	\$17,566,298 00	
Deduct net value of risks reinsured.....	820 00	
Net reserve.....		\$17,565,478 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		43,652 00
Surrender values claimable on policies cancelled.....		8,144 00
Death losses in process of adjustment.....	\$29,487 54	
Death losses reported, no proofs received.....	70,312 10	
Matured endowments due and unpaid.....	17,978 72	
Death losses and other policy claims resisted.....	8,000 00	
Annuity claims, involving life contingencies, due and unpaid.....	290 43	
Total policy claims.....		126,068 79

* Market value of bonds and stocks based on an average of the year 1907.

Premiums paid in advance, including surrender values so applied	\$8,430 76
Unearned interest and rent paid in advance	36,931 53
Commissions to agents, due or accrued	6,127 40
Salaries, rents, commissions and other accounts, due or accrued	1,686 48
Medical examiners and legal fees due or accrued	4,121 48
Dividends to stockholders	94,135 44
Dividends or other profits due policy holders	7,472 33
Deposit to secure lease	7,500 00
Surrender values due and unpaid	1,091 83
Cash capital	500,000 00
Unassigned funds (surplus)	197,944 68
Total liabilities	\$18,608,784 72

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1906.

	<i>Number.</i>	<i>Amount.</i>	<i>Number.</i>	<i>Total Amount.</i>
Whole life	24,972	\$43,902,781		
Endowment	8,602	15,053,773		
All other	399	1,509,571		
Additions by dividends	-	566,158	33,973	\$61,032,283
NEW POLICIES ISSUED.				
Whole life	1,030	\$2,544,300		
Endowment	161	280,800		
All other	132	795,000		
Additions by dividends	-	69,915	1,323	\$3,690,015
OLD POLICIES REVIVED.				
Whole life	105	\$190,619		
Endowment	30	47,002		
All other	1	3,500		
Additions by dividends	-	689	136	\$241,810
OLD POLICIES INCREASED.				
Whole life	-	\$71,704		
Endowment	-	171,882		
All other	-	29,739	-	\$273,325
Total			35,432	\$65,237,433
Policies terminated during the year			3,363	7,378,112
* Policies in force Dec. 31, 1907			32,069	\$57,859,321
Annuities in force Dec. 31, 1907			72	36,921 99

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year	996	\$1,075,993
Policies issued during the year	23	29,350
Total	1,019	\$1,105,343
Deduct policies ceased to be in force	68	95,795
Policies in force in Maine, December 31, 1907	951	\$1,009,548
Losses and claims incurred during the year	16	\$22,356 18
Losses and claims settled during the year	16	22,356 18
Premiums received		37,340 55

* Policies reinsured, 3, \$75,000.

MAINE MISCELLANEOUS INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF
MISCELLANEOUS INSURANCE COMPANIES OF THE STATE
OF MAINE, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1907.

AUGUSTA MUTUAL PLATE GLASS INSURANCE
COMPANY,
AUGUSTA, MAINE.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

GEO. E. MACOMBER, *President.*

E. C. CARLL, *Secretary.*

INCOME.

Net premiums received (plate glass)..... \$1,303 25

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass)..... \$183 64
 Investigation and adjustment of claims..... 3 75
 Commissions or brokerage..... 533 74
 Taxes, licenses and insurance department fees..... 20 00
 Printing and stationery..... 98 75
 Postage and express..... 2 93
 Organization expenses..... 30 00
 Miscellaneous expenditures..... 3 80

Total disbursements..... 876 61

Balance..... 426 64

LEDGER ASSETS.

Cash in office and in bank..... \$426 64

NON-LEDGER ASSETS.

Premium notes..... \$1,547 33

Total admitted assets..... \$1,973 97

EXHIBIT OF PREMIUMS.

	<i>Plate Glass.</i>
Written during the year.....	\$1,366 66
Expired and canceled.....	63 41
In force December 31, 1907.....	1,303 25

BUSINESS ALL IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Plate glass.....	\$1,303 25	\$183 64

MAINE LIVE STOCK INSURANCE COMPANY,
 PORTLAND, MAINE.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

FRANK P. THOMAS, *President.*

J. M. GOODING, *Secretary.*

Cash Capital, \$10,000.

INCOME.

Net premiums received (live stock).....	\$1,424 95
Policy fees.....	1,424 95
Surplus paid in.....	1,640 00
Total income.....	\$4,489 90
Cash capital subscribed.....	10,000 00
Total.....	\$14,489 90

DISBURSEMENTS.

Amount paid for losses and claims (live stock).....	\$175 00
Commissions or brokerage.....	582 00
Salaries, fees and compensation of officers and home office employes.....	850 00
Salaries and expenses of agents not paid by commissions.....	317 75
Taxes, licenses and insurance department fees.....	80 00
Advertising.....	23 35
Printing and stationery.....	157 67
Organization expenses.....	200 00
Miscellaneous expenditures.....	424 74
Total disbursements.....	\$2,810 51
Balance.....	\$11,679 39

LEDGER ASSETS.

Cash in office and in bank.....	\$915 39
Deposit with State Treasurer.....	10,000 00
Agents balances.....	764 00
Total ledger assets.....	\$11,679 39

NON-LEDGER ASSETS.

Interest due and accrued.....	\$294 79
Total admitted assets.....	\$11,974 18

LIABILITIES.

Losses and claims, viz:...	
Live stock (in process of adjustment).....	\$100 00
Unearned premiums on outstanding risks.....	854 97
Commissions due agents and brokers.....	65 60

Cash capital	\$10,000 00	
Surplus over all liabilities	953 61	
	<hr/>	
Surplus to policy holders		10,953 61
Total liabilities		<hr/> \$11,974 18

EXHIBIT OF PREMIUMS.

Written during the year		<i>Live Stock.</i>
Expired and canceled		\$1,527 00
		<hr/> 102 05
In force December 31, 1907		\$1,424 95

BUSINESS ALL IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Live stock	\$1,424 95	\$175 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, 1907.

AETNA ACCIDENT AND LIABILITY COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1907.

M. G. BULKELEY, *President.*

M. B. BRAINARD, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received (automobile property damage).....		\$3,160 16
Interest on mortgage loans.....	\$7,250 96	
Interest on bonds.....	2,625 00	9,875 96
Premium on capital stock.....		250,000 00
Total income.....		\$263,036 12
Cash capital subscribed.....		500,000 00
Total.....		\$763,036 12

DISBURSEMENTS.

Net amount paid for losses and claims (automobile property damage).....		\$212 05
Commissions or brokerage.....		776 70
Taxes, licenses and insurance department fees.....		1,814 71
Legal expenses.....		250 00
Advertising.....		3 50
Printing and stationery.....		284 68
Furniture and fixtures.....		3 75
Miscellaneous expenditures.....		3 50
Total disbursements.....		\$3,348 89
Balance.....		\$759,687 23

LEDGER ASSETS.

Mortgage loans on real estate.....		\$364,000 00
Book value of bonds, excluding interest.....		142,500 00
Cash in bank.....		253,187 23
Total ledger assets.....		\$759,687 23

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$599 04	
Interest accrued on bonds.....	875 00	\$1,474 04
Gross assets.....		\$761,161 27

DEDUCT ASSETS NOT ADMITTED.

* Book value of bonds over market value.....	\$7,500 00	
Total admitted assets.....		\$753,661 27

* Market value of bonds as of December 31, 1907.

LIABILITIES.

Losses and claims, viz:		
Automobile property damage (in process of adjustment).....		\$25 00
Unearned premiums on outstanding risks.....		1,467 57
State, county and municipal taxes due or accrued.....		100 00
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	252,068 70	
		<hr/>
Surplus to policy holders.....		752,068 70
		<hr/>
Total liabilities.....		\$753,661 27

EXHIBIT OF PREMIUMS.

		<i>Automobile property damage.</i>
Written during the year.....		\$3,338 98
Expired and canceled.....		413 14
		<hr/>
In force December 31, 1907.....		\$2,925 84

ÆTNA INDEMNITY COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

F. D. KILBURN, *President.*

CHARLES I. BROOKS, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received, viz:		
Fidelity.....	\$87,116 38	
Surety.....	228,204 92	
Plate glass.....	93,517 44	
Burglary and theft.....	147,271 25	
		<hr/>
Net premium income.....		\$556,109 99
Interest on bonds and dividends on stocks.....	\$25,082 39	
Interest on deposits.....	6,877 16	31,959 55
		<hr/>
Profit on sale or maturity of ledger assets.....		23,555 06
Premiums paid in advance.....		730 19
Suspense account.....		469 81
		<hr/>
Total income.....		\$612,824 60
Ledger assets Dec. 31, 1906.....		1,064,042 07
		<hr/>
Total.....		\$1,676,866 67

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Fidelity	\$13,143 13
Surety	93,878 24
Plate glass	39,628 82
Burglary and theft	58,371 24
<hr/>	
Net payments to policy holders	\$205,021 43
Investigation and adjustment of claims	29,774 06
Commissions or brokerage	153,143 93
Salaries, fees and compensation of officers and home office employes	90,194 33
Salaries and expenses of agents not paid by commissions	27,262 53
Inspections	155 00
Rents	18,177 66
Taxes on real estate	9128
All other taxes, licenses and insurance department fees	22,016 24
Legal expenses	14,156 86
Advertising	3,880 55
Printing and stationery	13,469 15
Postage and express	13,374 46
Furniture and fixtures	1,710 20
Loss on sale or maturity of ledger assets	142 50
Office and general expense	12,466 45
Traveling and miscellaneous expense	3,852 29
Profit and loss	1,291 82
Miscellaneous expenditures	283 89
<hr/>	
Total disbursements	\$610,464 63
<hr/>	
Balance	\$1,066,402 04

LEDGER ASSETS.

Book value of real estate	\$6,250 00
Mortgage loans on real estate	3,500 00
Book value of bonds and stocks excluding interest	823,073 82
Cash in office and in bank	160,637 76
Advanced on contracts	2,428 75
Other salvage assets	33,151 68
Accounts receivable	35,618 67
All other ledger assets	1,741 36
<hr/>	
Total ledger assets	\$1,066,402 04

NON-LEDGER ASSETS.

Interest accrued on bonds	\$13,257 48
Gross premiums in course of collection	165,008 30
<hr/>	
Gross assets	\$1,244,667 82

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to	
Oct. 1	\$53,469 23
* Book value of ledger assets over market value	77,588 82
Advance on contracts	2,428 75
Other salvage assets	4,332 84
Other ledger assets	1,741 36
<hr/>	
Total admitted assets	\$1,105,106 82

* Market value of bonds and stocks as of December 31, 1907.

Losses and claims, viz:

LIABILITIES.

	<i>In Process of</i>			
	<i>Adjusted.</i>	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Resisted.</i>
Fidelity.....	-	\$589 26	-	\$2,915 59
Surety.....	-	20,718 36	-	21,590 30
Plate glass.....	-	4,295 88	-	-
Burglary and theft.	\$71 00	5,127 85	\$4,159 06	7,679 01
Totals.....	\$71 00	\$30,731 35	\$4,159 06	\$32,184 90
Deduct reinsurance....	-	66 32	-	1,120 10
Net unpaid claims.....	\$71 00	\$30,665 03	\$4,159 06	\$31,064 80
Unearned premiums on outstanding risks.....				309,654 49
Commissions due agents and brokers.....				27,097 61
Salaries and other miscellaneous expenses due or accrued.....				4,666 67
Due for return premiums.....				7,032 33
Due for reinsurance.....				5,969 95
Advance premiums.....				582 10
Premiums in suspense.....				469 81
Contingent fund.....				100,000 00
Cash capital.....				\$500,000 00
Surplus over all liabilities.....				83,673 97
Surplus to policy holders.....				583,673 97
Total liabilities.....				\$1,105,106 82

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>
In force December 31, 1906.....	\$85,335 70	\$246,136 54
Written during the year.....	102,171 18	321,660 92
Totals.....	\$187,506 88	\$567,797 46
Expired and canceled.....	91,311 22	288,099 29
In force December 31, 1907.....	\$96,195 66	\$279,698 17
Deduct amount reinsured.....	8,097 89	29,159 00
Net premiums in force.....	\$88,097 77	\$250,539 17
	<i>Plate Glass.</i>	<i>Burglary and Theft.</i>
In force December 31, 1906.....	\$80,613 47	\$173,288 76
Written during the year.....	120,519 68	230,558 78
Totals.....	\$201,133 15	\$403,847 54
Expired and canceled.....	100,060 39	203,473 74
In force December 31, 1907.....	\$101,072 76	\$200,373 80
Deduct amount reinsured.....	12 50	27,299 57
Net premiums in force.....	\$101,060 26	\$173,074 23

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Fidelity.....	\$261 16	\$113 65
Surety.....	759 37	-
Plate glass.....	54 67	-
Burglary and theft.....	28 12	-
Totals.....	\$1,103 32	\$113 65

ÆTNA LIFE INSURANCE COMPANY,
(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.

INCORPORATED IN 1820. COMMENCED BUSINESS IN 1850.

M. G. BULKELEY, *President.*

C. E. GILBERT, *Secretary.*

Cash Capital, \$2,000,000.

INCOME.

Net premiums received, viz:		
Accident.....	\$1,581,766 04	
Health.....	228,760 84	
Liability.....	3,010,470 15	
Net premium income.....		\$4,820,997 03
Interest on mortgage loans.....	\$1,599,015 40	
Interest on collateral loans.....	48,662 30	
Interest on bonds and dividends on stocks.....	1,251,550 09	
Interest from all other sources.....	381,911 73	
Interest on deposits.....	75,292 77	
Rents—including company's own occupancy.....	35,485 50	3,391,917 79
Profit on sale or maturity of ledger assets.....		38,293 75
Increase in book value of ledger assets.....		144,000 00
Total income, accident department.....		\$8,395,208 57
Premium income, life department.....		10,367,560 87
Total income.....		\$18,762,769 44
Ledger assets Dec. 31, 1906.....		79,936,457 76
Total.....		\$98,699,227 20

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$807,783 58	
Health.....	100,529 59	
Liability.....	1,438,155 16	
Net payments to policy holders.....		\$2,346,468 33
Investigation and adjustment of claims.....		170,707 97
Commissions or brokerage.....		1,334,490 28
Interest and dividends to stockholders.....		100,000 00
Salaries, fees and compensation of officers and home office employes ..		159,235 64
Salaries and expenses of agents not paid by commissions.....		97,989 85
Medical examiners fees and salaries.....		10,177 26
Inspections.....		44,834 94
Rents.....		38,287 23

Taxes, licenses and insurance department fees.....	\$69,205 48
Legal expenses.....	2,404 32
Advertising.....	13,164 16
Printing and stationery.....	62,516 17
Postage and express.....	40,112 74
Furniture and fixtures.....	17,950 36
Investment expense.....	6 88
Profit and loss.....	70 00
Miscellaneous expenditures.....	20,101 30
Total disbursements, accident department.....	\$4,527,722 91
Total disbursements, life department.....	9,689,046 45
Total disbursements.....	\$14,216,769 36
Balance.....	\$84,482,457 84

LEDGER ASSETS.

Book value of real estate.....	\$616,795 01
Mortgage loans on real estate.....	41,239,753 50
Loans secured by collateral.....	1,363,499 81
Book value of bonds and stocks—excluding interest.....	29,556,873 38
Cash in office and in bank.....	5,255,409 87
Bills receivable.....	65,219 55
Agents balances.....	48,462 55
Loans made to policy holders on this company's policies assigned as collateral.....	6,076,735 00
Premium notes or liens on policies in force of which \$429,224.00 is for first year's premiums.....	259,709 17
Total ledger assets.....	\$84,482,457 84

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$908,783 95
Interest due and accrued on bonds.....	155,997 28
Interest due and accrued on collateral loans.....	18,638 95
Interest due and accrued on other assets.....	256,231 99
Rents accrued on company's property.....	1,725 00
Net amount of uncollected and deferred premiums.....	879,403 86
Gross assets.....	\$86,703,238 87

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$65,219 55
* Book value of bonds and stocks over market value.....	183,047 60
Agents balances.....	48,462 55
Premium notes, loans or liens in excess of reserve on policies.....	1,036 28
Total admitted assets.....	\$86,405,472 89

* Market value of bonds and stocks as of December 31, 1907.

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted.</i>	
Accident.....	\$58,246 40	\$32,700 00	\$76,292 75	
Health.....	1,570 55	1,500 00	1,420 71	
Unpaid claims..	\$59,816 95	\$34,200 00	\$77,713 46	\$171,730 41
Special reserve for unpaid liability losses.....				1,400,331 85
Unearned premiums on outstanding risks.....				1,699,285 99
Salaries and other miscellaneous expenses due or accrued.....				2,500 00
Liabilities, life department.....				77,544,616 26
Cash capital.....			\$2,000 000 00	
Surplus over all liabilities.....			3,587,008 38	
Surplus to policy holders.....				5,587,008 38
Total liabilities.....				\$86,405,472 89

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1906.....	\$1,175,434 38	\$191,352 56	\$1,740,426 05
Written during the year.....	1,674,365 90	243,601 81	3,266,414 96
Totals.....	\$2,849,800 28	\$434,954 37	\$5,006,841 01
Expired and canceled.....	1,591,476 09	214,329 85	3,152,677 07
In force December 31, 1907.....	\$1,258,324 19	\$220,624 52	\$1,854,163 94
Deduct amount reinsured .	1,300 00	-	-
Net premiums in force.....	\$1,257,024 19	\$220,624 52	\$1,854,163 94

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$3,876 17	\$1,083 68
Health.....	485 66	56 42
Liability.....	6,956 42	6,462 64
Totals.....	\$11,318 25	\$7,602 74

AMERICAN BONDING COMPANY,

BALTIMORE, MD.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

GEORGE CATOR, *President.*WM. E. P. DUVALL, *Assistant Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received, viz:		
Fidelity.....	\$196,947 83	
Surety.....	463,299 43	
Burglary and theft.....	96,377 32	
	<hr/>	
Net premium income.....		\$756,624 58
Interest on mortgage loans.....	\$478 13	
Interest on collateral loans.....	1,140 47	
Interest on bonds and dividends on stocks.....	47,868 21	
Interest on deposits.....	1,504 16	
Interest from all other sources.....	471 78	
Rents.....	98 25	51,561 00
	<hr/>	
Profit on sale or maturity of ledger assets.....		219 80
Increase in book value of ledger assets.....		525 00
Net income from collateral deposits.....		4,078 15
		<hr/>
Total income.....		\$813,008 53
Ledger assets Dec. 31, 1906.....		1,542,745 87
		<hr/>
Total.....		\$2,355,754 40

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Fidelity.....	\$54,439 00	
Surety.....	277,283 49	
Burglary and theft.....	34,650 07	
	<hr/>	
Net payments to policy holders.....		\$366,372 56
Investigation and adjustment of claims.....		39,662 91
Commissions or brokerage.....		208,254 85
Interest and dividends to stockholders.....		50,000 00
Salaries, fees and compensation of officers and home office employes....		92,361 44
Salaries and expenses of agents not paid by commissions.....		56,602 85
Inspections.....		2,655 27
Rents.....		10,380 00
Repairs and expenses on real estate.....		126 11
Taxes on real estate.....		387 81
All other taxes, licenses and insurance department fees.....		28,012 25
Legal expenses.....		11,904 56
Advertising.....		8,570 88
Printing and stationery.....		9,561 98

Postage and express	\$7,987 85
Furniture and fixtures	8,305 94
Loss on sale or maturity of ledger assets	18,087 70
Decrease in book value of ledger assets	74,259 94
Depreciation in collateral deposit investment	10,249 00
Loss on sale of collateral deposit investments	537 92
Profit and loss	1,191 68
Decrease in premiums paid in advance	1,147 77
Miscellaneous expenditures	10,783 76

Total disbursements \$1,017,405 03

Balance \$1,338,349 37

LEDGER ASSETS.

Book value of real estate	\$6,007 36
Mortgage loans on real estate	8,000 00
* Book value of bonds and stocks, excluding interest	1,171,770 71
Cash in office and in bank	126,321 30
Judgment (secured)	26,250 00

Total ledger assets \$1,338,349 37

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$6,915 77
Gross premiums in course of collection	134,770 41

Gross assets \$1,480,035 55

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct 1	\$53,274 38
---	-------------

Total admitted assets \$1,426,761 17

LIABILITIES.

Losses and claims, viz:

	<i>In Process of</i>	<i>Reported.</i>		
	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Resisted.</i>	
Fidelity	\$7,486 72	\$1,438 65	\$25,989 67	
Surety	35,954 13	5,626 43	99,834 24	
Burglary and theft	8,951 38	—	3,431 00	
Unpaid claims	\$52,392 23	\$7,065 08	\$129,254 91	\$188,712 22
Unearned premiums on outstanding risks				445,194 27
Commissions due agents and brokers				24,448 81
State, county and municipal taxes due or accrued				12,500 00
Due for return premiums				3,036 54
Due for reinsurance				5,904 23
Advance premiums				6,794 63
Reserve for contingencies				37,500 00
Cash capital			\$500,000 00	
Surplus over all liabilities			202,670 47	

Surplus to policy holders 702,670 47

Total liabilities \$1,426,761 17

* Market value of bonds and stocks as of December 31, 1907.

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Burglary and Theft.</i>
In force December 31, 1906.....	\$193,402 29	\$538,583 79	\$125,200 05
Written during the year.....	232,612 67	557,633 93	153,864 90
Totals.....	\$426,014 96	\$1,096,217 72	\$279,064 95
Expired and canceled.....	221,278 61	496,635 95	143,934 76
In force December 31, 1907.....	\$204,736 35	\$599,581 77	\$135,130 19
Deduct amount reinsured.....	14,738 13	46,549 90	19,522 92
Net premiums in force.....	\$189,998 22	\$553,031 87	\$115,607 27

BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Fidelity }	\$2,676 41
Surety }	
Burglary and theft.....	88 90
Totals.....	\$2,765 31

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).....	\$1,371,124 55
Interest on bonds.....	\$81,336 11
Interest on deposits.....	7,580 98
Interest from all other sources.....	2,661 83
Premiums paid in advance.....	525 00
Total income.....	\$1,463,228 47
Ledger assets Dec. 31, 1906.....	2,340,056 22
Total.....	\$3,803,284 69

DISBURSEMENTS.

Net amount paid for losses and claims (credit).....	\$412,120 03
Investigation and adjustment of claims.....	29,631 74
Commissions or brokerage.....	372,405 99
Interest and dividends to stockholders.....	150,000 00
Salaries, fees and compensation of officers and home office employes....	75,156 49
Rents.....	21,600 11

Taxes, licenses and insurance department fees.....	\$23,106 57
Legal expenses.....	11,317 00
Advertising.....	22,178 01
Printing and stationery.....	6,475 17
Postage and express.....	6,464 90
Agents balances and bills receivable.....	123,487 00
Premium notes.....	24,097 52
Interest and discount.....	4,530 28
Traveling expense.....	3,738 34
Mercantile agencies.....	3,178 42
Miscellaneous expenditures.....	4,687 20
Total disbursements.....	\$1,294,174 77
Balance.....	\$2,509,109 92

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$2,193,398 38
Cash in office and in bank.....	151,945 02
Bills receivable.....	10,090 99
Premium notes.....	69,813 06
Furniture and fixtures.....	43,220 97
Agents balances.....	40,641 50
Total ledger assets.....	\$2,509,109 92

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$14,415 00
Gross premiums in course of collection.....	57,212 50
Accounts owned, purchased on payment of losses.....	45,756 71
Gross assets.....	\$2,626,494 13

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$10,090 99	
Furniture and fixtures.....	43,220 97	
Agents balances.....	40,641 50	
Premiums in course of collection—written subsequent to Oct. 1 (doubtful).....	17,112 50	
* Book value of bonds over market value.....	61,556 55	\$172,622 51
Total admitted assets.....		\$2,453,871 62

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Credit.....	\$14,440 44	\$9,932	\$24,372 44
Special reserve for credit losses.....			192,010 50
Unearned premiums on outstanding risks.....			611,986 89
Commissions due agents and brokers.....			9,651 96
Advance premiums.....			525 00
Cash capital.....	\$1,000,000 00		
Surplus over all liabilities.....		615,324 83	
Surplus to policy holders.....			1,615,324 83
Total liabilities.....			\$2,453,871 62

* Market value of bonds based on an average of the year 1907.

EXHIBIT OF PREMIUMS.

	<i>Credit.</i>
In force December 31, 1906.....	\$1,068,997 47
Written during the year.....	1,446,592 94
Totals.....	<u>\$2,515,590 41</u>
Expired and canceled.....	<u>1,291,616 63</u>
In force December 31, 1907.....	\$1,223,973 78

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Credit.....	\$13,412 50	\$701 50

AMERICAN SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

HENRY D. LYMAN, *President.*

HENRY B. ZEVELY, *Secretary.*

Cash Capital, \$2,500,000.

INCOME.

Net premiums received, viz:		
Fidelity.....	\$919,064 47	
Surety.....	1,079,587 29	
	<u> </u>	
Net premium income.....		\$1,998,651 76
Interest on bonds and dividends on stocks.....	\$115,989 72	
Interest on deposits.....	15,429 21	
Interest from all other sources.....	128 48	
Rents—including company's own occupancy.....	349,666 01	481,213 42
	<u> </u>	
Profit on sale or maturity of ledger assets.....		140 00
Premiums paid in advance.....		7,560 20
Borrowed money.....		100,000 00
		<u> </u>
Total income.....		\$2,587,565 38
Ledger assets Dec. 31, 1906.....		6,383,229 80
		<u> </u>
Total.....		\$8,970,795 18

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Fidelity.....	\$235,073 78	
Surety.....	586,314 41	
	<u> </u>	
Net payments to policy holders.....		\$821,388 19

Investigation and adjustment of claims.....	\$65,356 45
Commissions or brokerage.....	158,620 82
Interest and dividends to stockholders.....	200,000 00
Salaries, fees and compensation of officers and home office employes....	306,251 60
Salaries and expenses of agents not paid by commissions.....	431,094 88
Inspections.....	11,338 27
Rents—including company's own occupancy.....	40,791 68
Repairs and expenses on real estate.....	160,731 51
Taxes on real estate.....	65,637 27
All other taxes, licenses and insurance department fees.....	50,193 44
Legal expenses.....	1,178 20
Advertising.....	21,071 67
Printing and stationery.....	44,051 64
Postage and express.....	25,319 00
Furniture and fixtures.....	11,080 80
Loss on sale or maturity of ledger assets.....	5,918 36
Checks in course of collection.....	967 04
Interest.....	752 06
Miscellaneous expenditures.....	29,609 08
	<hr/>
Total disbursements.....	\$2,451,351 96
	<hr/>
Balance.....	\$6,519,443 22

LEDGER ASSETS.

Book value of real estate.....	\$3,156,337 64
Book value of bonds and stocks, excluding interest.....	2,800,981 49
Cash in office and in bank.....	562,124 09
	<hr/>
Total ledger assets.....	\$6,519,443 22

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$8,776 66	
Interest accrued on other assets.....	5,125 00	
Rents due and accrued on company's property.....	11,629 18	\$25,530 84
	<hr/>	
Gross premiums in course of collection.....		313,264 19
		<hr/>
Gross assets.....		\$6,858,238 25

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to			
Oct 1.....	\$116,546 29		
* Book value of bonds and stocks over market value..	367,089 58		\$483,635 87
	<hr/>		
Total admitted assets.....			\$6,374,602 38

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted.</i>	
Fidelity.....	\$41,919 79	\$144,183 56	\$23,361 68	
Surety.....	17,064 75	127,895 58	149,443 60	
	<hr/>	<hr/>	<hr/>	
Unpaid claims.....	\$58,984 54	\$272,079 14	\$172,805 28	\$503,868 96
Unearned premiums on outstanding risks.....				1,126,946 11
Commissions due agents and brokers.....				8,093 45
Salaries and other miscellaneous expenses due or accrued.....				12,500 05
State, county and municipal taxes due or accrued.....				25,837 00

* Market value of bonds and stocks as of December 31, 1907.

BANKERS SURETY COMPANY.

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Due and to become due for borrowed money.....	\$100,000 00
Advance premiums.....	25,806 20
Checks in course of collection.....	1,342 14
Munich Reinsurance Company.....	1,671 87
Cash capital.....	\$2,500,000 00
Surplus over all liabilities.....	2,068,536 60
	<hr/>
Surplus to policy holders.....	4,568,536 60
	<hr/>
Total liabilities.....	\$6,374,602 38

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>
In force December 31, 1906.....	\$711,261 20	\$1,246,422 95
Written during the year.....	1,078,763 43	1,400,292 80
	<hr/>	<hr/>
Totals.....	\$1,790,024 63	\$2,646,715 75
Expired and canceled.....	935,291 23	1,275,384 37
	<hr/>	<hr/>
In force December 31, 1907.....	\$854,733 40	\$1,371,331 38

BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Fidelity.....	\$2,158 40
Surety.....	3,989 17
	<hr/>
Totals.....	\$6,147 57

BANKERS SURETY COMPANY,

CLEVELAND, OHIO.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

P. W. HARVEY, *President.*M. A. CRAIG, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received, viz:	
Fidelity.....	} \$291,147 42
Surety.....	}
Interest on mortgage loans.....	\$6,174 76
Interest on collateral loans.....	690 98
Interest on bonds and dividends on stocks.....	19,326 55
Interest on deposits.....	1,482 96
Rents.....	2,342 87
	<hr/>
Increase in book value of ledger assets.....	250 00
Profit and loss.....	3,077 50
	<hr/>
Total income.....	\$324,493 04
Ledger assets Dec. 31, 1906.....	697,440 78
	<hr/>
Total.....	\$1,021,933 82

DISBURSEMENTS.

Net amount paid for losses and claims, viz:	
Fidelity.....	}
Surety.....	
Investigation and adjustment of claims.....	\$90,770 37
Commissions or brokerage.....	8,782 19
Salaries, fees and compensation of officers and home office employes..	67,503 63
Salaries and expenses of agents not paid by commissions.....	32,301 17
Inspections.....	31,710 47
Rents.....	843 91
Repairs and expenses on real estate.....	3,880 38
Taxes on real estate.....	1,441 03
All other taxes, licenses and insurance department fees.....	167 57
Legal expenses.....	10,364 78
Advertising.....	8,037 15
Printing and stationery.....	2,089 27
Postage and express.....	6,220 18
Furniture and fixtures.....	2,991 69
Loss on sale or maturity of ledger assets.....	597 23
Decrease in book value of ledger assets.....	601 90
Detection and arrest.....	1,000 00
Development expense.....	760 64
Premiums paid in advance.....	6,409 69
Miscellaneous expenditures.....	830 70
	6,021 43
Total disbursements.....	<u>\$283,325 38</u>
Balance.....	\$738,608 44

LEDGER ASSETS.

Book value of real estate.....	\$39,871 56
Mortgage loans on real estate.....	103,312 75
Loans secured by collateral.....	7,316 03
Book value of bonds and stocks, excluding interest.....	460,590 19
Cash in office and in bank.....	88,585 49
Advanced to agents.....	14,564 89
Advanced on contracts.....	23,770 30
Furniture and fixtures.....	597 23
Total ledger assets.....	<u>\$738,608 44</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,886 00	
Interest accrued on bonds.....	4,175 71	
Interest accrued on collateral loans.....	39 39	
Interest accrued on other assets.....	615 75	\$6,716 85
Market value of real estate over book value.....		1,200 00
Gross premiums in course of collection.....		77,619 55
Gross assets.....		<u>\$824,144 84</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$597 23
Gross premiums in course of collection—written prior to Oct. 1.....	18,628 69
* Book value of bonds and stocks over market value....	32,532 26

* Market value of bonds and stocks as of December 31, 1907.

Depreciation, collateral loan.....	\$1,516 30	
Advanced on contracts.....	15,436 97	
Advanced to agents.....	4,102 05	\$72,813 50
<hr/>		
Total admitted assets.....		\$751,331 34

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted.</i>	
Fidelity.....	\$1,807 05	\$14,988 00	\$6,544 23	
Surety.....				
Deduct reinsurance.....	-	1,638 00	-	
<hr/>				
Net unpaid claims.....	\$1,807 05	\$13,350 00	\$6,544 23	\$21,701 28
Unearned premiums on outstanding risks.....				158,929 55
Commissions due agents and brokers.....				9,004 40
Salaries and other miscellaneous expenses due or accrued.....				388 03
State, county and municipal taxes due or accrued.....				1,988 27
Due for reinsurance.....				1,079 03
Advance premiums.....				830 70
Cash capital.....			\$500,000 00	
Surplus over all liabilities.....			57,410 08	
<hr/>				
Surplus to policy holders.....				557,410 08
<hr/>				
Total liabilities.....				\$751,331 34

EXHIBIT OF PREMIUMS.

	<i>Fidelity and Surety.</i>
In force December 31, 1906.....	\$234,302 30
Written during the year.....	367,696 87
<hr/>	
Totals.....	\$601,999 17
Expired and canceled.....	288,987 93
<hr/>	
In force December 31, 1907.....	\$313,011 24
Deduct amount reinsured.....	10,077 42
<hr/>	
Net premiums in force.....	\$302,933 82

BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Fidelity.....	\$158 16
Surety.....	

CASUALTY COMPANY OF AMERICA,
NEW YORK, N. Y.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1903.

LYMAN A. SPAULDING, *President.* CHAUNCEY S. S. MILLER, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received, viz:		
Accident.....	\$352,999 80	
Liability.....	921,682 24	
Plate glass.....	86,731 30	
Steam boiler.....	125,626 83	
Net premium income.....		\$1,487,040 17
Policy fees required or represented by application.....		1,496 00
Interest on bonds and dividends on stocks.....	\$56,230 73	
Interest on deposits.....	1,163 87	
Interest from all other sources.....	1 40	57,396 00
Profit on sale or maturity of ledger assets.....		2,033 00
Total income.....		\$1,547,965 17
Ledger assets Dec. 31 1906.....		1,539,708 13
Total.....		\$3,087,673 30

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$160,197 31	
Liability.....	371,301 76	
Plate glass.....	30,085 23	
Steam boiler.....	15,614 94	
Net payments to policy holders.....		\$577,199 24
Investigation and adjustment of claims.....		61,240 88
Commissions or brokerage.....		418,681 79
Interest and dividends to stockholders.....		30,000 00
Salaries, fees and compensation of officers and home office employes.....		142,484 46
Salaries and expenses of agents not paid by commissions.....		2,783 02
Medical examiners fees and salaries.....		1,500 00
Inspections.....		73,421 41
Rents.....		14,616 99
Taxes, licenses and insurance department fees.....		27,227 34
Legal expenses.....		7,033 31
Advertising.....		7,518 80
Printing and stationery.....		25,058 63
Postage and express.....		15,459 99
Furniture and fixtures.....		3,373 92
Loss on sale or maturity of ledger assets.....		11,216 001

Traveling expenses.....	\$10,771 76
Contingent commission.....	11,007 14
Profit and loss.....	5,092 80
Miscellaneous expenditures.....	5,986 46
Total disbursements.....	<u>\$1,451,673 94</u>
Balance.....	\$1,635,999 36

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,469,670 78
Cash in office and in bank.....	166,328 58
Total ledger assets.....	<u>\$1,635,999 36</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$15,724 50	
Interest due and accrued on other assets.....	40 17	\$15,764 67
Gross premiums in course of collection.....		585,943 88
Gross assets.....		<u>\$2,237,707 91</u>

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$35,102 95	
* Book value of ledger assets over market value.....	170,907 03	\$206,009 98
Total admitted assets.....		<u>\$2,031,697 93</u>

LIABILITIES.

Losses and claims, viz:

	<i>Adjusted.</i>	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$13,798 13	\$36,417 31	\$3,650 00	
Plate glass.....	5,214 82	-	-	
Steam boiler.....	-	19,223 21	-	
Totals.....	<u>\$19,012 95</u>	<u>\$55,640 52</u>	<u>\$3,650 00</u>	
Deduct reinsurance.....	4,750 52	1,780 78	250 00	
Net unpaid claims.....	\$14,262 43	\$53,859 74	\$3,400 00	\$71,522 17
Special reserve for unpaid liability losses.....				262,624 70
Unearned premiums on outstanding risks.....				801,989 04
Commissions due agents and brokers.....				142,116 96
Salaries and other miscellaneous expenses due or accrued.....				34,206 00
Due for reinsurance.....				18,390 63
Cash capital.....			\$500,000 00	
Surplus over all liabilities.....			200,848 43	
Surplus to policy holders.....				<u>700,848 43</u>
Total liabilities.....				<u>\$2,031,697 93</u>

* Market value of bonds and stocks as of December 31, 1907.

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Liability.</i>
In force December 31, 1906.....	\$293,322 22	\$655,106 16
Written during the year.....	540,807 64	1,352,566 85
Totals.....	\$834,129 86	\$2,007,673 01
Expired and canceled.....	494,543 89	1,187,794 22
In force December 31, 1907.....	\$339,585 97	\$819,878 79
Deduct amount reinsured.....	13,417 19	20,043 04
Net premiums in force.....	\$326,168 78	\$799,835 75
	<i>Steam Boiler.</i>	<i>Plate Glass.</i>
In force December 31, 1906.....	\$244,554 28	\$66,280 79
Written during the year.....	213,034 95	117,239 93
Totals.....	\$457,589 23	\$183,520 72
Expired and canceled.....	142,838 86	85,611 24
In force December 31, 1907.....	\$314,750 37	\$97,909 48
Deduct amount reinsured.....	241 45	53 50
Net premiums in force.....	\$314,508 92	\$97,855 98

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$23,608 78	\$12,279 01
Liability.....	47,891 11	10,468 30
Plate glass.....	692 90	216 98
Steam boiler.....	3,860 22	-
Totals.....	\$76,053 01	\$22,964 29

CONTINENTAL CASUALTY COMPANY,

HAMMOND, INDIANA.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

H. G. B. ALEXANDER, *President.*W. H. BETTS, *Secretary.*

Cash Capital, \$300,000.

INCOME.

Net premiums received, viz:		
Accident.....	\$2,051,476 91	
Health.....	330,384 19	
Net premium income.....		\$2,381,861 10
Policy fees required or represented by applications.....		204,163 95
Interest on mortgage loans.....	\$32,452 69	

CONTINENTAL CASUALTY COMPANY.

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Interest on collateral loans.....	\$2,322 81	
Interest on bonds and dividends on stocks.....	13,952 33	
Interest on deposits.....	344 23	
Interest from all other sources.....	108 76	
Rents.....	3,040 00	\$52,220 82
		<hr/>
Profit on sale or maturity of ledger assets.....		694 30
Suspense account.....		653 64
		<hr/>
Total income.....		\$2,639,593 81
Ledger assets Dec. 31, 1906.....		1,192,196 62
		<hr/>
Total.....		\$3,831,790 43

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$894,321 47	
Health.....	118,065 73	
		<hr/>
Net payments to policy holders.....		\$1,012,387 20
Investigations and adjustment of claims.....		13,785 11
Policy fees retained by agents.....		204,163 95
Commissions or brokerage.....		608,756 91
Interest and dividends to stockholders.....		60,000 00
Salaries, fees and compensation of officers and home office employes ...		195,845 61
Salaries and expenses of agents not paid by commissions.....		204,751 73
Medical examiners fees and salaries.....		11,621 24
Rents.....		19,806 92
Taxes on real estate.....		153 20
All other taxes, licenses and insurance department fees.....		52,051 63
Legal expenses.....		19,901 33
Advertising.....		19,009 67
Printing and stationery.....		27,868 87
Postage and express.....		21,890 93
Loss on sale or maturity of ledger assets.....		338 20
Exchange.....		1,647 90
Miscellaneous expenditures.....		18,704 82
		<hr/>
Total disbursements.....		\$2,492,685 22
		<hr/>
Balance.....		\$1,339,105 21

LEDGER ASSETS.

Book value of real estate.....		\$58,879 76
Mortgage loans on real estate.....		535,113 00
Loans secured by collateral.....		15,000 00
Book value of bonds and stocks, excluding interest.....		356,000 00
Cash in office and in bank.....		139,659 30
Bills receivable.....		5,663 96
Cash in hands of treasurer and paymasters in transit.....		138,073 18
Furniture and fixtures.....		40,431 41
Agents balances.....		50,284 60
		<hr/>
Total ledger assets.....		\$1,339,105 21

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,536 36	
Interest accrued on bonds.....	5,330 84	\$10,867 20
		<hr/>
Market value of real estate over book value.....		280 24

* Market value of bonds and stocks over book value.....	\$1,695 00
Gross premiums in course of collection.....	609,930 54
Gross assets.....	<u>\$1,961,878 19</u>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$5,663 96	
Furniture and fixtures.....	40,431 41	
Agents balances.....	50,284 60	\$96,379 97
Total admitted assets.....		<u>\$1,865,498 22</u>

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted.</i>	
Accident.....	\$14,017 10	\$118,568 78	\$30,095 00	
Health.....	1,176 50	11,784 45	1,900 00	
Totals.....	<u>\$15,193 60</u>	<u>\$130,353 23</u>	<u>\$31,995 00</u>	
Deduct reinsurance.....	-	3,500 00	12,500 00	
Net unpaid claims.....	\$15,193 60	\$126,853 23	\$19,495 00	\$161,541 83
Unearned premiums on outstanding risks.....				919,761 88
Commissions due agents and brokers.....				102,198 04
Salaries and other miscellaneous expenses due or accrued.....				5,200 00
State, county and municipal taxes due or accrued.....				37,500 00
Due for reinsurance.....				11,204 79
Advance premiums.....				2,427 50
Contingent reserve.....				50,000 00
Cash capital.....			\$300,000 00	
Surplus over all liabilities.....			275,664 18	
Surplus to policy holders.....				<u>575,664 18</u>
Total liabilities.....				<u>\$1,865,498 22</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1906.....	\$1,683,786 87	\$78,614 30
Written during the year.....	2,728,423 94	446,226 13
Totals.....	<u>\$4,412,210 81</u>	<u>\$524,840 43</u>
Expired and canceled.....	2,624,538 25	431,259 48
In force December 31, 1907.....	\$1,787,672 56	\$93,580 95
Deduct amount reinsured.....	41,729 74	-
Net premiums in force.....	<u>\$1,745,942 82</u>	<u>\$93,580 95</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$16,096 31	\$5,798 91
Health.....	8,032 10	2,716 20
Totals.....	<u>\$24,128 41</u>	<u>\$8,515 11</u>

* Market value of bonds and stocks as of December 31, 1907.

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.....	\$48,287 40
Health.....	13,986 35
Liability.....	300,521 38
Fidelity.....	54,310 27
Surety.....	190,575 52
Plate glass.....	66,894 98
Steam boiler.....	4,772 70
Burglary and theft.....	54,441 38
Sprinkler.....	1,437 34

Net premium income.....		\$735,227 32
Interest on mortgage loans.....	\$8,917 74	
Interest on bonds and dividends on stocks.....	30,419 31	
Interest from all other sources.....	3,856 45	
Rents.....	102 50	43,296 00
Total income.....		\$778,523 32
Ledger assets Dec. 31, 1906.....		1,229,703 38
Total.....		\$2,008,226 70

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident.....	\$10,217 12
Health.....	4,904 60
Liability.....	67,219 57
Fidelity.....	2,393 79
Surety.....	61,336 13
Plate glass.....	37,106 84
Burglary and theft.....	21,669 82
Sprinkler.....	420 41

Net payments to policy holders.....	\$205,268 28
Investigation and adjustment of claims.....	43,972 34
Commissions or brokerage.....	217,174 33
Interest and dividends to stockholders.....	52,500 00
Salaries, fees and compensation of officers and home office employes.....	89,689 53
Salaries and expenses of agents not paid by commissions.....	56,284 37
Inspections.....	3,138 48
Rents.....	27,920 38
Repairs and expenses on real estate.....	1,165 27
Taxes, licenses and insurance department fees.....	14,741 78
Legal expenses.....	3,729 66

* Capital stock reduced during 1907 from \$750,000 to \$500,000 without distribution of assets.

Advertising.....	\$5,724 27
Printing and stationery.....	10,171 85
Postage and express.....	10,735 31
Furniture and fixtures.....	3,707 10
Loss on sale or maturity of ledger assets.....	2,915 82
Traveling expenses.....	7,609 89
Profit and loss.....	6,512 32
Interest and exchange.....	142 99
Miscellaneous expenditures.....	21,697 16
Total disbursements.....	\$784,801 13
Balance.....	\$1,223,425 57

LEDGER ASSETS.

Book value of real estate.....	\$53,250 76
Mortgage loans on real estate.....	225,266 15
Book value of bonds and stocks, excluding interest.....	689,120 15
Cash in office and in bank.....	168,448 89
Bills receivable.....	2,987 71
Accounts receivable.....	493 38
Advanced on contracts.....	36,900 35
Cash in hands of agents.....	23,580 52
Rents paid in advance.....	1,333 33
Deposited with city treasurer, Albany, N. Y.....	10,044 33
Deposited with Ohio court.....	12,000 00
Total ledger assets.....	\$1,223,425 57

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,865 51	
Interest due and accrued on bonds.....	5,016 57	\$7,882 08
Market value of real estate over book value.....		8,399 24
Gross premiums in course of collection.....		231,413 33
Gross assets.....		\$1,471,120 22

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$2,987 71	
Gross premiums in course of collection—written prior to Oct. 1.....	48,242 60	
* Book value of bonds and stocks over market value....	120,645 15	
Bank deposits disallowed by N. Y. department.....	14,778 07	\$186,653 53
Total admitted assets.....		\$1,284,466 69

LIABILITIES.

Losses and claims. viz:

	<i>In Process of</i>		<i>Reported.</i>		
	<i>Adjusted.</i>	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Resisted.</i>	
Accident.....	\$1,000 70	\$1,958 86	\$8,331 39	\$100 00	
Health.....	382 11	912 16	17 12	150 00	
Fidelity.....	641 40	782 31	13,529 41	5,645 90	
Surety.....	1,011 99	2,315 32	80,604 83	23,468 24	
Plate glass.....	3,813 10	—	—	—	
Burglary & theft.....	1,227 91	2,234 19	1,567 70	1,000 00	
Totals.....	\$8,077 21	\$8,202 84	\$104,050 45	\$30,364 14	\$150,694 64
Deduct reinsurance.....					663 00

* Market value of bonds and stocks as of December 31, 1907.

Net unpaid claims.....		\$150,031 64
Special reserve for unpaid liability losses.....		26,918 25
Unearned premiums on outstanding risks.....		351,978 49
Commissions due agents and brokers.....		52,612 67
Salaries and other miscellaneous expenses due or accrued.....		4,085 93
State, county and municipal taxes due or accrued.....		10,807 74
Due for reinsurance.....		2,295 01
All other liabilities.....		3,154 13
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	182,582 83	
Surplus to policy holders.....		682,582 83
Total liabilities.....		\$1,284,466 69

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1906.....	\$25,635 31	\$11,668 69	\$225,648 80
Written during the year.....	76,533 59	21,651 34	356,558 94
Totals.....	\$102,168 90	\$33,320 03	\$582,207 74
Expired and canceled.....	56,904 96	18,870 13	392,294 69
In force December 31, 1907.....	\$45,263 94	\$14,449 90	\$189,913 05
Deduct amount reinsured.....	1,547 52	479 59	34 55
Net premiums in force.....	\$43,716 42	\$13,970 31	\$189,878 50
	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1906.....	\$47,618 14	\$216,196 67	\$64,411 63
Written during the year.....	70,183 17	274,121 92	103,719 27
Totals.....	\$117,801 31	\$490,318 59	\$168,130 90
Expired and canceled.....	54,689 43	245,628 87	95,705 26
In force December 31, 1907.....	\$63,111 88	\$244,689 72	\$72,425 64
Deduct amount reinsured.....	4,081 37	2,166 57	-
Net premiums in force.....	\$59,030 51	\$242,523 15	\$72,425 64
	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Sprinkler.</i>
In force December 31, 1906.....	\$6,893 67	\$46,762 40	\$2,062 96
Written during the year.....	6,236 27	97,701 78	1,887 00
Totals.....	\$13,129 94	\$144,464 18	\$3,949 96
Expired and canceled.....	4,503 13	71,159 50	2,365 46
In force December 31, 1907.....	\$8,626 81	\$73,304 68	\$1,584 50
Deduct amount reinsured.....	-	8,516 50	187 50
Net premiums in force.....	\$8,626 81	\$64,788 18	\$1,397 00

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$25 00	-
Liability.....	68 75	-
Fidelity.....	417 22	-
Surety.....	1,642 02	-
Plate glass.....	104 54	\$13 50
Burglary and theft.....	40 47	-
Totals.....	\$2,298 00	\$13 50

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.....	\$232,598 19	
Health.....	38,795 26	
Liability.....	2,570,443 52	
Fidelity.....	73,340 65	
Steam boiler.....	4,281 16	
Burglary and theft.....	50,357 62	
	<hr/>	
Net premium income.....		\$2,969,816 40
Interest on bonds.....	\$122,379 11	
Interest on deposits.....	1,748 79	124,127 90
	<hr/>	
Profit on sale or maturity of ledger assets.....		659 16
		<hr/>
Total income.....		\$3,094,603 46
Ledger assets Dec. 31, 1906.....		3,516,531 48
		<hr/>
Total.....		\$6,611,134 94

DISBURSEMENTS

Net amount paid for losses and claims, viz:		
Accident.....	\$107,970 53	
Health.....	10,466 91	
Liability.....	929,480 06	
Fidelity.....	19,382 70	
Burglary and theft.....	9,286 09	
	<hr/>	
Net payments to policy holders.....		\$1,076,586 29
Investigation and adjustment of claims.....		219,957 87
Commissions or brokerage.....		811,921 52
Salaries, fees and compensation of officers and home office employes ...		72,027 93
Salaries and expenses of agents not paid by commissions.....		24,206 37
Inspections.....		38,022 06
Rents.....		30,451 78
Taxes, licenses and insurance department fees.....		56,922 40
Legal expenses.....		3,858 77
Advertising.....		9,808 92
Printing and stationery.....		23,433 98
Postage and express.....		18,266 71
Furniture and fixtures.....		3,173 81
Loss on sale or maturity of ledger assets.....		69 00

EMPLOYERS' LIABILITY ASSURANCE CORPORATION. 553

Remitted to home office.....	\$259,181 14
Profit and loss.....	4,575 76
Total disbursements.....	<u>\$2,652,464 31</u>
Balance.....	<u>\$3,958,670 63</u>

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$3,930,786 68
Cash in office and in bank.....	4,844 04
Cash deposited with trustees.....	23,039 91
Total ledger assets.....	<u>\$3,958,670 63</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$47,918 07
Gross premiums in course of collection.....	610,128 77
Gross assets.....	<u>\$4,616,717 47</u>

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$42,528 00	
* Book value of bonds over market value.....	258,186 68	\$300,714 68
Total admitted assets.....		<u>\$4,316,002 79</u>

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$13,600 00	\$5,060 00	
Health.....	2,720 00	—	
Liability.....	18,320 00	3,605 00	
Burglary and theft.....	1,695 00	—	
Unpaid claims.....	\$36,335 00	\$8,665 00	\$45,000 00
Special reserve for unpaid liability losses.....			1,380,817 04
Unearned premiums on outstanding risks.....			1,325,419 87
Commissions due agents and brokers.....			159,293 73
Salaries and other miscellaneous expenses due or accrued.....			50,000 00
Statutory deposit.....	\$350,000 00		
Surplus over all liabilities.....	1,005,472 15		
Surplus to policy holders.....			<u>1,355,472 15</u>
Total liabilities.....			<u>\$4,316,002 79</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1906.....	\$218,721 55	\$32,200 13	\$1,931,612 60
Written during the year.....	285,426 68	48,668 75	3,025,737 61
Totals.....	<u>\$504,148 23</u>	<u>\$80,868 88</u>	<u>\$4,957,350 21</u>
Expired and canceled.....	274,790 88	38,800 87	2,729,995 70
In force December 31, 1907.....	\$229,357 35	\$42,068 01	\$2,227,354 51
Deduct amount reinsured.....	372 17	35 00	375 83
Net premiums in force.....	<u>\$228,985 18</u>	<u>\$42,033 01</u>	<u>\$2,226,978 68</u>

* Market value of bonds as of December 31, 1907.

	<i>Fidelity.</i>	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>
In force December 31, 1906.....	\$76,629 40	—	\$27,775 90
Written during the year.....	105,380 46	\$4,506 16	66,640 21
Totals.....	\$182,009 86	\$4,506 16	\$94,416 11
Expired and canceled.....	103,857 54	225 00	31,937 14
In force December 31, 1907.....	\$78,152 32	\$4,281 16	\$62,478 97
Deduct amount reinsured.....	18 75	—	125 48
Net premiums in force.....	\$78,133 57	\$4,281 16	\$62,353 49

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$5,145 90	\$887 89
Health.....	1,376 35	462 49
Liability.....	28,936 14	7,880 90
Fidelity.....	2,364 46	—
Burglary and theft.....	529 85	—
Totals.....	\$38,352 70	\$9,231 28

FEDERAL CASUALTY COMPANY,
DETROIT, MICH.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

V. D. CLIFF, *President.*

PETER PATTERSON, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums received, viz:	
Accident.....	} \$292,225 92
Health.....	
Policy fees required or represented by applications.....	32,660 00
Interest on bonds and bank deposits.....	4,827 89
Reinsurance of Columbian Insurance Company.....	41,261 67
Total income.....	\$370,975 48
Ledger assets Dec. 31, 1906.....	119,031 71
Total.....	\$490,007 19

DISBURSEMENTS.

Net amount paid for losses and claims, viz:	
Accident.....	} \$122,245 42
Health.....	
Policy fees retained by agents.....	32,084 11
Commissions or brokerage.....	76,425 93

Interest and dividends to stockholders	\$20,000 00
Salaries, fees and compensation of officers and home office employes	23,669 73
Salaries and expenses of agents not paid by commissions	7,781 60
Medical examiners fees and salaries	1,571 73
Rents	5,376 11
Taxes, licenses and insurance department fees	3,390 55
Legal expenses	208 50
Advertising	2,159 68
Printing and stationery	5,950 44
Postage and express	6,562 90
Furniture and fixtures	1,226 25
Premiums on bonds purchased	3,347 52
Miscellaneous expenditures	1,610 82
	<hr/>
Total disbursements	\$313,611 29
	<hr/>
Balance	\$176,395 90

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest	\$159,500 00
Cash in office and in bank	16,895 90
	<hr/>
Total ledger assets	\$176,395 90

NON-LEDGER ASSETS.

Interest accrued on bonds	\$1,413 73
	<hr/>
Gross assets	\$177,809 63

DEDUCT ASSETS NOT ADMITTED.

* Book value of stocks over market value	\$1,100 00
	<hr/>
Total admitted assets	\$176,709 63

LIABILITIES.

Losses and claims, viz:	
Accident } (in process of adjustment)	\$12,235 00
Health }	
Commissions due agents and brokers	3,000 00
Salaries and other miscellaneous expenses due or accrued	500 00
State, county and municipal taxes due or accrued	5,000 00
Advance premiums	4,185 50
Cash capital	\$100,000 00
Surplus over all liabilities	51,759 13
	<hr/>
Surplus to policy holders	151,759 13
	<hr/>
Total liabilities	\$176,709 63

EXHIBIT OF PREMIUMS.

		<i>Accident and Health.</i>
In force December 31, 1906		\$358 00
Written during the year		292,374 36
		<hr/>
Totals		\$292,732 36
Expired and canceled		288,546 86
		<hr/>
In force December 31, 1907		\$4,185 50

* Market value of stocks as of December 31, 1907.

BUSINESS IN MAINE

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$2,881 50	\$903 63
Health.....		

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, \$1,000,000.

INCOME.

Net premiums received, viz:

Accident.....	\$1,703,088 12
Health.....	877,680 22
Liability.....	1,940,618 74
Fidelity.....	310,376 22
Plate glass.....	345,257 44
Steam boiler.....	350,305 27
Burglary and theft.....	581,185 07
Fly wheel.....	72,991 20

Net premium income.....	\$6,181,502 28
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Interest on collateral loans.....	\$1,763 59	
Interest on bonds and dividends on stocks.....	255,030 24	
Interest on deposits.....	805 41	
Interest from all other sources.....	586 55	
Rents—including company's own occupancy.....	77,530 77	335,716 56

Profit on sale or maturity of ledger assets.....	44 06
Premiums paid in advance.....	9,497 66
Munich Reinsurance Company contract.....	6,290 45
Fidelity reserve fund.....	1,207 34
Suspense account.....	951 39
Income from all other sources.....	1,326 09

Total income.....	\$6,536,535 83
Ledger assets Dec. 31, 1906.....	6,669,503 71

Total.....	\$13,206,039 54
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DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident.....	\$847,711 05
Health.....	402,167 03
Liability.....	943,049 76
Fidelity.....	61,723 44

FIDELITY AND CASUALTY COMPANY.

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Plate glass	\$136,036 74	
Steam boiler	31,692 83	
Burglary and theft	172,404 48	
Fly wheel	18,115 84	
<hr/>		
Net payments to policy holders		\$2,612,901 17
Investigation and adjustment of claims		316,408 19
Commissions or brokerage		1,711,016 75
Interest and dividends to stockholders		150,000 00
Salaries, fees and compensation of officers and home office employees...		429,834 45
Salaries and expenses of agents not paid by commissions		361,068 40
Medical examiners fees and salaries		5,819 84
Inspections		208,127 08
Rents—including company's own occupancy		47,217 83
Repairs and expenses on real estate		36,795 15
Taxes on real estate		14,951 20
All other taxes, licenses and insurance department fees		108,668 23
Legal expenses		8,985 57
Advertising		22,715 90
Printing and stationery		76,492 03
Postage and express		34,707 63
Furniture and fixtures		8,565 81
Exchange and collection fees		3,267 30
Profit and loss		625 34
Miscellaneous expenditures		40,766 45
<hr/>		
Total disbursements		\$6,198,934 32
<hr/>		
Balance		\$7,007,105 22

LEDGER ASSETS.

Book value of real estate		\$970,499 58
Book value of bonds and stocks, excluding interest		5,852,363 59
Cash in office and in bank		143,073 48
Agents balances and sundry ledger assets		41,168 57
<hr/>		
Total ledger assets		\$7,007,105 22

NON-LEDGER ASSETS.

Interest accrued on bonds	\$8,071 22	
Interest accrued on other assets	14 34	
Rents accrued on company's property	1,485 00	\$9,570 56
<hr/>		
Gross premiums in course of collection		1,054,484 93
Special deposit account		45,896 13
Furniture and fixtures		75,000 00
<hr/>		
Gross assets		\$8,192,056 84

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	\$75,000 00	
Gross premiums in course of collection—written prior to Oct. 1	140,790 04	
* Book value of bonds and stocks over market value	588,600 84	
Agents balances and sundry ledger accounts	41,168 57	
Special deposit account	45,896 13	\$891,455 58
<hr/>		
Total admitted assets		\$7,300,601 26

* Market value of bonds and stocks as of December 31, 1907.

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted.</i>	
Accident.....	\$182,009 33	\$31,080 00	\$63,137 67	
Health.....	17,100 00	32,000 00	-	
Fidelity.....	50,749 66	-	9,299 28	
Plate glass.....	12,721 87	-	800 00	
Steam boiler.....	15,562 00	-	600 00	
Burglary and theft..	45,134 00	-	10,820 00	
Fly wheel.....	-	-	7,500 00	
Unpaid claims.....	\$323,276 86	\$63,080 00	\$92,156 95	\$478,513 81
Special reserve for unpaid liability losses.....				1,207,173 86
Unearned premiums on outstanding risks.....				3,456,036 76
Commissions due agents and brokers.....				257,350 12
Salaries and other miscellaneous expenses due or accrued.....				27,760 83
State, county and municipal taxes due or accrued.....				75,990 62
Due for reinsurance.....				12,454 57
Advance premiums.....				24,857 52
Fidelity reserve fund.....				8,582 16
Munich Reinsurance Company contract.....				45,896 13
Suspense account.....				2,892 55
All other liabilities.....				1,779 36
Cash capital.....		\$1,000,000 00		
Surplus over all liabilities.....			701,312 97	
Surplus to policy holders.....				1,701,312 97
Total liabilities.....				\$7,300,601 26

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1906.....	\$1,679,937 02	\$829,139 76	\$1,582,870 74
Written during the year.....	2,603,027 89	1,323,449 99	2,317,283 75
Totals.....	\$4,282,964 91	\$2,152,589 75	\$3,900,154 49
Expired and canceled.....	2,367,140 57	1,199,007 79	2,233,515 36
In force December 31, 1907.....	\$1,915,824 34	\$953,581 96	\$1,666,639 13
Deduct amount reinsured....	96 20	65 24	782 51
Net premiums in force.....	\$1,915,728 14	\$953,516 72	\$1,665,856 62
		<i>Fidelity.</i>	<i>Plate Glass.</i>
In force December 31, 1906.....		\$323,298 44	\$323,309 43
Written during the year.....		401,830 22	419,172 44
Totals.....		\$725,128 66	\$742,481 87
Expired and canceled.....		402,596 11	389,196 93
In force December 31, 1907.....		\$322,532 55	\$353,284 94
Deduct amount reinsured.....		5,138 47	132 46
Net premiums in force.....		\$317,394 08	\$353,152 48

	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Fly Wheel.</i>
In force December 31, 1906.....	\$752,347 69	\$684,456 31	\$105,294 25
Written during the year.....	510,043 95	769,677 74	95,072 29
Totals.....	\$1,262,391 64	\$1,454,134 05	\$200,366 54
Expired and canceled.....	480,547 53	716,689 25	58,008 60
In force December 31, 1907.....	\$781,844 11	\$737,444 80	\$142,357 94
Deduct amount reinsured....	—	3,664 84	—
Net premiums in force.....	\$781,844 11	\$733,779 96	\$142,357 94

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$6,385 23	\$1,310 71
Health.....	2,169 72	1,516 77
Liability.....	12,072 88	10,956 86
Fidelity.....	1,122 80	—
Plate glass.....	840 13	503 21
Steam boiler.....	5,876 53	—
Burglary and theft.....	1,421 29	—
Fly wheel.....	247 50	—
Totals.....	\$30,136 08	\$14,287 55

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.....	\$1,134,652 22	
Surety.....	300,240 91	
Net premium income.....		\$1,434,893 13
Interest on collateral loans.....	\$3,115 82	
Interest on bonds and dividends on stocks.....	196,343 78	
Interest on deposits.....	1,565 13	
Interest from all other sources.....	610 60	
Rents—including company's own occupancy.....	57,798 69	259,434 02
Profit on sale or maturity of ledger assets.....		123 00
Increase in book value of ledger assets.....		5,000 00
Commissions and fees.....		2,538 00
Profit and loss.....		336 00
Total income.....		\$1,702,324 15
Ledger assets Dec. 31, 1906.....		6,103,396 64
Total.....		\$7,805,720 79

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Fidelity.....	\$627,903 13
Surety.....	172,648 05
<hr/>	
Net payments to policy holders.....	\$800,551 18
Investigation and adjustment of claims.....	28,238 42
Commissions or brokerage.....	369,216 46
Interest and dividends to stockholders.....	280,000 00
Salaries, fees and compensation of officers and home office employes ...	169,693 33
Salaries and expenses of agents not paid by commissions.....	36,358 37
Inspections.....	25,546 24
Rents—including company's own occupancy.....	12,000 00
Repairs and expenses on real estate.....	19,675 60
Taxes on real estate.....	18,038 75
All other taxes, licenses and insurance department fees.....	71,038 96
Legal expenses.....	39,374 03
Advertising.....	6,609 22
Printing and stationery.....	10,797 60
Postage and express.....	14,690 29
Furniture and fixtures.....	8,668 83
Loss on sale or maturity of ledger assets.....	581 25
Decrease in book value of ledger assets.....	220,435 00
Development expense.....	7,869 22
Interest charges.....	1,204 23
Traveling expense.....	4,405 63
Profit and loss.....	199 00
Miscellaneous expenditures.....	15,736 68
<hr/>	
Total disbursements.....	\$2,160,928 29
<hr/>	
Balance.....	\$5,644,792 50

LEDGER ASSETS.

Book value of real estate.....	\$757,000 00
Loans secured by collateral.....	197,750 00
* Book value of bonds and stocks, excluding interest.....	4,405,890 00
Cash in bank.....	284,152 50
<hr/>	
Total ledger assets.....	\$5,644,792 50

NON-LEDGER ASSETS.

Rents due and accrued on company's property.....	\$3,283 59
Gross premiums in course of collection.....	162,487 01
<hr/>	
Gross assets.....	\$5,810,563 10

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$34,536 15
<hr/>	
Total admitted assets.....	\$5,776,026 95

LIABILITIES.

Losses and claims, viz:

	<i>Adjusted.</i>	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted.</i>	
Fidelity....	\$31,628 05	\$15,098 63	\$241,477 66	\$96,426 42	
Surety.....	—	—	—	223,745 75	
<hr/>					
Unpaid claims..	\$31,628 05	\$15,098 63	\$241,477 66	\$320,172 17	\$608,376 51

* Market value of bonds and stocks as of December 31, 1907.

FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INS. CO. 561

Unearned premiums on outstanding risks.....	\$778,539 17
Commissions due agents and brokers.....	31,987 70
State, county and municipal taxes due or accrued.....	35,000 00
Advance premiums.....	830 65
Cash capital.....	\$2,000,000 00
Surplus over all liabilities.....	2,321,292 92
Surplus to policy holders.....	4,321,292 92
Total liabilities.....	\$5,776,026 95

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>
In force December 31, 1906.....	\$958,293 70	\$442,354 11
Written during the year.....	1,326,436 91	323,426 11
Totals.....	\$2,284,730 61	\$765,780 22
Expired and canceled.....	1,102,636 44	418,272 17
In force December 31, 1907.....	\$1,182,094 17	\$347,508 05

BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Fidelity.....	\$2,361 92
Surety.....	2,682 60
Totals.....	\$5,044 52

FRANKFORT MARINE, ACCIDENT AND PLATE
GLASS INSURANCE COMPANY,
FRANKFORT-ON-THE-MAIN, GERMANY.

INCORPORATED IN 1865. COMMENCED BUSINESS IN UNITED STATES IN 1896.

C. H. FRANKLIN, *Manager*, New York, N. Y.

Statutory Deposit, \$250,000.

INCOME.

Net premiums received, viz:		
Accident.....	}	\$45,879 12
Health.....		
Liability.....		\$29,132 48
Burglary and theft.....		10,481 00
Workmen's collective.....		79,907 21
Net premium income.....		\$965,399 81
Policy fees required or represented by applications.....		10,567 60
Interest on bonds.....		\$40,573 43
Interest on deposits.....		1,276 93
		41,850 36

562 FRANKFORT MARINE, ACCIDENT AND PLATE GLASS INS. CO.

Received from home office.		\$50,105 93
Total income.	\$1,067,923 70	
Ledger assets Dec. 31, 1906.	1,255,856 37	
Total.	\$2,323,780 07	

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.	}	\$15,735 10
Health.		
Liability.		313,646 88
Burglary and theft.		3,169 10
Workmen's collective.		43,556 80
Net payments to policy holders.		\$376,107 88
Investigation and adjustment of claims.		168,850 71
Commissions or brokerage.		250,090 86
Policy fees retained by agents.		10,567 60
Salaries, fees and compensation of officers and home office employes. ...		40,548 03
Salaries and expenses of agents not paid by commissions.		19,570 39
Inspections.		11,217 23
Rents.		7,118 22
Taxes, licenses and insurance department fees.		19,856 34
Legal expenses.		1,299 58
Advertising.		3,738 05
Printing and stationery.		14,606 48
Postage and express.		4,432 67
Furniture and fixtures.		866 07
Loss on sale or maturity of ledger assets.		135 84
Decrease in book value of ledger assets.		3,407 69
Remitted to home office.		43,656 05
Miscellaneous expenditures.		10,903 25
Total disbursements.		\$986,972 94
Balance.		\$1,336,807 13

LEDGER ASSETS.

Book value of bonds, excluding interest.	\$1,274,780 59
Cash in office and in bank.	41,308 80
Cash in hands of trustees.	20,717 74
Total ledger assets.	\$1,336,807 13

NON-LEDGER ASSETS.

Interest accrued on bonds.	\$11,956 68	
Interest accrued on other assets.	119 95	\$12,076 63
Gross premiums in course of collection.		204,507 06
Gross assets.		\$1,553,390 82

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.	\$7,017 57	
* Book value of bonds over market value.	86,570 59	\$93,588 16
Total admitted assets.		\$1,459,802 66

* Market value of bonds as of December 31, 1907.

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted.</i>	
Accident	\$6,344 50	-	\$6,200 18	
Health		-		
Burglary and theft	100 00	-	-	
Marine	-	\$5,000 00	-	
Workmen's collective	44,045 13	-	-	
Unpaid claims	\$50,489 63	\$5,000 00	\$6,200 18	\$61,689 81
Special reserve for unpaid liability losses				473,256 91
Further reserve for unpaid liability losses				114,964 87
Unearned premiums on outstanding risks				325,271 91
Commissions due agents and brokers				46,763 36
State, county and municipal taxes due or accrued, and other expenses				7,500 00
Advance premiums				376 90
All other liabilities				5,000 00
Statutory deposit			\$250,000 00	
Surplus over all liabilities			174,978 90	
Surplus to policy holders				424,978 90
Total liabilities				\$1,459,802 66

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>	<i>Burglary and Theft.</i>	<i>Liability and Workmen's Collective.</i>
In force December 31, 1906	\$30,000 44	\$1,785 10	\$599,774 47
Written during the year	61,250 64	20,761 14	1,023,088 72
Totals	\$91,251 08	\$22,546 24	\$1,622,863 19
Expired and canceled	62,872 98	5,840 98	1,013,872 82
In force December 31, 1907	\$28,378 10	\$16,705 26	\$608,990 37
Deduct amount reinsured	1,875 94	3,304 19	183 85
Net premiums in force	\$26,502 16	\$13,401 07	\$608,806 52

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident	\$407 57	\$126 53
Health		
Liability and Workmen's collective	1,037 81	1,286 90
Burglary and theft	101 86	268 24
Totals	\$1,547 24	\$1,681 67

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE
CORPORATION,
PERTH, SCOTLAND.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

FRANKLIN J. MOORE, *Manager*, Philadelphia, Penn.

Statutory Deposit, \$250,000.

INCOME.

Net premiums received, viz:		
Accident.....	}	\$790,642 73
Health.....		
Liability.....		395,994 27
Burglary and theft.....		100,589 03
<hr/>		
Net premium income.....		\$1,287,226 03
Policy fees required or represented by applications.....		57,615 00
Interest on bonds and dividends on stocks.....	\$25,839 80	
Interest on deposits.....	1,232 08	
Rents—including company's own occupancy.....	5,333 28	32,405 16
<hr/>		
Profit on sale or maturity of ledger assets.....		383 75
Increase in book value of ledger assets.....		15,809 85
Received from home office.....		131,182 76
Salvage on return premiums.....		294 72
Received for contingent liability.....		18,750 00
<hr/>		
Total income.....		\$1,543,667 27
Ledger assets Dec. 31, 1906.....		919,674 05
<hr/>		
Total.....		\$2,463,341 32

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	}	\$333,963 29
Health.....		
Liability.....		143,724 82
Burglary and theft.....		40,654 30
<hr/>		
Net payments to policy holders.....		\$518,342 41
Investigation and adjustment of claims.....		26,632 85
Commissions or brokerage.....		375,320 73
Policy fees retained by agents.....		57,615 00
Salaries, fees and compensation of officers and home office employes ...		74,670 14
Medical examiners fees and salaries.....		15,984 37
Inspections.....		7,681 74
Rents—including company's own occupancy.....		6,843 97
Repairs and expenses on real estate.....		2,254 11
Taxes on real estate.....		1,262 25
All other taxes, licenses and insurance department fees.....		23,156 77

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE COR. 565

Legal expenses.....	\$1,178 11
Advertising.....	617 50
Printing and stationery.....	21,417 75
Postage and express.....	10,201 89
Furniture and fixtures.....	6,181 99
Decrease in book value of ledger assets.....	3,105 34
Traveling expenses.....	10,727 06
Remitted to home office.....	77,748 00
Miscellaneous expenditures.....	18,590 67

Total disbursements..... \$1,259,532 65

Balance..... \$1,203,808 67

LEDGER ASSETS.

Book value of real estate.....	\$212,084 14
Book value of bonds and stocks, excluding interest.....	908,107 55
Cash in office and in bank.....	82,711 98
Bills receivable.....	405 00
All other ledger assets.....	500 00

Total ledger assets..... \$1,203,808 67

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$7,790 34	
Interest accrued on other assets.....	237 98	\$8,028 32
Gross premiums in course of collection....		<u>165,478 23</u>

Gross assets..... \$1,377,315 22

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$405 00	
Gross premiums in course of collection—written prior to Oct. 1.....	17,952 72	
* Book value of ledger assets over market value.....	131,586 32	<u>\$149,944 04</u>

Total admitted assets..... \$1,227,371 18

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted.</i>	
Accident.....	\$22,832 18	\$20,921 47	\$19,071 48	
Burglary and theft.....	4,535 00	4,815 00	25 00	
Automobile.....	6,018 50	—	—	
Unpaid claims....	<u>\$33,385 68</u>	<u>\$25,736 47</u>	<u>\$19,096 48</u>	\$78,218 63
Special reserve for unpaid liability losses.....				231,700 79
Unearned premiums on outstanding risks.....				435,113 15
Commissions due agents and brokers.....				48,557 10
Salaries and other miscellaneous expenses due or accrued.....				36,602 47
State, county and municipal taxes due or accrued.....				27,017 65
Statutory deposit.....	—		\$250,000 00	
Surplus over all liabilities.....			<u>120,161 39</u>	

Surplus to policy holders..... 370,161 39

Total liabilities..... \$1,227,371 18

* Market value of bonds and stocks as of December 31, 1907.

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>	<i>Liability.</i>
In force December 31, 1906.....	\$305,389 93	\$195,223 04
Written during the year.....	912,082 42	562,126 89
Totals.....	\$1,217,472 35	\$757,349 93
Expired and canceled.....	848,951 82	359,740 83
In force December 31, 1907.....	\$368,520 53	\$397,609 10
Deduct amount reinsured.....	22,172 15	8,141 56
Net premiums in force.....	\$346,348 38	\$389,467 54
		<i>Burglary and Theft.</i>
In force December 31, 1906.....		\$113,159 32
Written during the year.....		147,046 58
Totals.....		\$260,205 90
Expired and canceled.....		107,165 48
In force December 31, 1907.....		\$153,040 42
Deduct amount reinsured.....		4,501 88
Net premiums in force.....		\$148,538 54

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$16,426 29	\$5,535 12
Health.....		
Liability.....			2,539 02	1,397 81
Totals.....	\$18,965 31	\$6,932 93

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.....	}	\$422,439 10
Health.....		
Policy fees required or represented by applications.....		39,795 00
Interest on mortgage loans.....	\$160 00	
Interest on bonds and dividends on stocks.....	11,323 33	
Interest on deposits.....	622 01	12,105 34

Profit on sale or maturity of ledger assets.....	\$58 75
Increase in book value of ledger assets.....	2 82
Salvage on returned premiums.....	130 29
<hr/>	
Total income.....	\$474,531 30
Ledger assets Dec. 31, 1906.....	404,053 67
<hr/>	
Total.....	\$878,584 97

DISBURSEMENTS.

Net amount paid for losses and claims,	
Accident.....	} \$165,361 39
Health.....	
Investigation and adjustment of claims.....	3,928 77
Commissions or brokerage.....	120,379 57
Policy fees retained by agent.....	39,795 00
Salaries, fees and compensation of officers and home office employes.....	77,951 49
Medical examiners fees and salaries.....	5,310 32
Rents.....	10,640 76
Taxes, licenses and insurance department fees.....	10,277 45
Legal expenses.....	9,501 55
Printing and stationery.....	14,116 44
Postage and express.....	14,851 62
Furniture and fixtures.....	93 76
Decrease in book value of ledger assets.....	161 00
Contingent liability, 1906.....	18,750 00
Traveling expenses.....	9,751 15
Miscellaneous expenditures.....	16,102 30
<hr/>	
Total disbursements.....	\$516,972 57
<hr/>	
Balance.....	\$361,612 40

LEDGER ASSETS.

Mortgage loans on real estate.....	\$4,000 00
Book value of bonds and stocks, excluding interest.....	322,839 38
Cash in bank.....	18,870 55
Bills receivable.....	100 00
All other assets.....	15,802 47
<hr/>	
Total ledger assets.....	\$361,612 40

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$45 76
Interest accrued on bonds.....	4,045 64
Interest accrued on other assets.....	62 68
<hr/>	
Gross premiums in course of collection.....	8,459 79
<hr/>	
Gross assets.....	\$374,226 27

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$100 00
Gross premiums in course of collection—written prior to Oct. 1.....	3,205 06
* Book value of bonds and stocks over market value.....	26,406 88
<hr/>	
Total admitted assets.....	\$344,514 3g

* Market value of bonds and stocks as of December 31, 1907.

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted.</i>		
Accident.....	}	\$10,981 10	\$12,400 00	\$8,020 50	\$31,401 60
Health.....					
Unearned premiums on outstanding risks.....					65,333 67
Commissions due agents and brokers.....					1,751 57
Salaries and other miscellaneous expenses due or accrued.....					4,200 00
State, county and municipal taxes due or accrued.....					8,367 26
Special reserve.....					30,000 00
Cash capital.....				\$100,000 00	
Surplus over all liabilities.....				103,460 23	
Surplus to policy holders.....					203,460 23
Total liabilities.....					\$344,514 33

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1906.....	\$128,284 17
Written during the year.....	445,281 66
Totals.....	\$573,565 83
Expired and canceled.....	438,786 97
In force December 31, 1907.....	\$134,778 86
Deduct amount reinsured.....	4,111 52
Net premiums in force.....	\$130,667 34

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	}	\$6,381 29
Health.....		
		\$1,790 35

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, \$200,000.

INCOME.

Net premiums received, viz:		
Accident.....	\$280,390 66	
Health.....	103,954 77	
Net premium income.....		\$384,345 43
Policy fees required or represented by applications.....		40,358 62
Interest on collateral loans.....	\$2,282 21	
Interest on bonds and dividends on stocks.....	13,125 00	
Interest on deposits.....	659 70	16,066 91
Total income.....		\$440,770 96
Ledger assets Dec. 31, 1906.....		402,689 87
Total.....		\$843,460 83

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$114,626 77	
Health.....	41,185 07	
Net payments to policy holders.....		\$155,811 84
Investigation and adjustment of claims.....		3,316 37
Commissions or brokerage.....		118,936 64
Policy fees retained by agents.....		40,358 62
Interest and dividends to stockholders.....		10,000 00
Salaries, fees and compensation of officers and home office employes ...		44,289 44
Salaries and expenses of agents not paid by commissions.....		812 36
Medical examiners fees and salaries.....		1,500 00
Rents.....		3,120 00
Taxes, licenses and insurance department fees.....		8,289 31
Legal expenses.....		1,509 58
Advertising.....		939 27
Printing and stationery.....		8,889 35
Postage and express.....		4,443 23
Furniture and fixtures.....		190 62
Traveling expenses.....		4,553 60
Interest.....		426 01
Profit and loss.....		734 04
Miscellaneous expenditures.....		8,622 72
Total disbursements.....		\$416,743 00
Balance.....		\$426,717 83

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....		\$395,516 07
Cash in office and in bank.....		31,201 76
Total ledger assets.....		<u>\$426,717 83</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$2,300 00	
Interest due and accrued on other assets.....	187 50	\$2,487 50
Gross premiums in course of collection.....		22,866 08
Gross assets.....		<u>\$452,071 41</u>

DEDUCT ASSETS NOT ADMITTED.

* Book value of bonds and stocks over market value.....		\$32,746 69
Total admitted assets.....		<u>\$419,324 72</u>

LIABILITIES.

Losses and claims, viz:

	<i>Reported No Proofs.</i>	<i>Resisted.</i>	
Accident.....	\$8,536 40	\$3,000 00	
Health.....	3,373 42	-	
Unpaid claims.....	\$11,909 82	\$3,000 00	\$14,909 82
Unearned premiums on outstanding risks.....			97,374 21
Commissions due agents and brokers.....			7,047 98
Due for reinsurance.....			651 95
Advance premiums.....			4,022 85
Cash capital.....	\$200,000 00		
Surplus over all liabilities.....	95,317 91		
Surplus to policy holders.....			<u>295,317 91</u>
Total liabilities.....			<u>\$419,324 72</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1906.....	\$160,850 00	\$30,187 88
Written during the year.....	325,304 43	117,283 16
Totals.....	<u>\$486,154 43</u>	<u>\$147,471 04</u>
Expired and canceled.....	323,454 38	114,615 21
In force December 31, 1907.....	\$162,700 05	\$32,855 83
Deduct amount reinsured.....	807 25	-
Net premiums in force.....	<u>\$161,892 80</u>	<u>\$32,855 83</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$12,809 73	\$4,396 75
Health.....	5,662 79	3,028 27
Totals.....	<u>\$18,472 52</u>	<u>\$7,425 02</u>

* Market value of bonds and stocks as of December 31, 1907.

HARTFORD STEAM BOILER INSPECTION AND
INSURANCE COMPANY,

HARTFORD, CONNECTICUT.

INCORPORATED IN 1866. COMMENCED BUSINESS IN 1866.

L. B. BRAINERD, *President.*

CHARLES S. BLAKE, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums received (steam boiler).....		\$1,226,380 74
Interest on mortgage loans.....	\$53,476 93	
Interest on bonds and dividends on stocks.....	119,260 50	
Interest on deposits.....	1,835 22	
Interest from all other sources.....	971 53	
Rents.....	63 00	175,607 18
Profit on sale or maturity of ledger assets.....		2,585 98
Inspections.....		21,440 38
Increase in book value of ledger assets.....		13,350 00
Profit and loss.....		2,230 00
Total income.....		\$1,441,594 28
Ledger assets Dec. 31, 1906.....	\$3,634,224 76	
Increase of capital during 1907.....	500,000 00	4,134,224 76
Total.....		\$5,575,819 04

DISBURSEMENTS.

Net amount paid for losses and claims (steam boiler).....		\$66,936 19
Commissions or brokerage.....		283,927 16
Interest and dividends to stockholders.....		*560,000 00
Salaries, fees and compensation of officers and home office employes.....		55,771 71
Salaries and expenses of agents not paid by commissions.....		127,868 86
Inspections.....		470,007 86
Rents.....		5,375 00
Repairs and expenses on real estate.....		7,983 80
Taxes on real estate.....		24 80
All other taxes, licenses and insurance department fees.....		46,469 94
Legal expenses.....		2,733 00
Advertising.....		3,108 14
Printing and stationery.....		16,428 03
Postage and express.....		10,874 41
Furniture and fixtures.....		2,666 25
Loss on sale or maturity of ledger assets.....		1,593 13
Total disbursements.....		\$1,661,768 28
Balance.....		\$3,914,050 76

* Includes stock dividend of \$500,000.00.

LEDGER ASSETS.

Book value of real estate.....	\$97,000 00
Mortgage loans on real estate.....	1,041,950 00
Book value of stocks and bonds, excluding interest.....	2,649,423 28
Cash in office and in bank.....	115,831 34
Cash in hands of agents.....	9,846 14
	<hr/>
Total ledger assets.....	\$3,914,050 76

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$26,224 54
Gross premiums in course of collection.....	336,069 01
	<hr/>
Gross assets.....	\$4,276,344 81

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$132,249 23	
* Book value of ledger assets over market value.....	83,900 28	\$216,149 51
	<hr/>	<hr/>
Total admitted assets.....		\$4,060,194 80

LIABILITIES.

Losses and claims, viz:		
Steam boiler (in process of adjustment).....	\$70,923 05	
Unearned premiums on outstanding risks.....	1,928,571 19	
Commissions due agents and brokers.....	40,763 95	
State, county and municipal taxes due and accrued.....	8,500 00	
Special reserve for obligations of boiler inspection and insurance company of Canada.....	4,568 55	
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	1,006,868 06	
	<hr/>	
Surplus to policy holders.....		2,006,868 06
		<hr/>
Total liabilities.....		\$4,060,194 80

EXHIBIT OF PREMIUMS.

		<i>Steam Boiler.</i>
In force December 31, 1906.....	\$3,660,041 61	
Written during the year.....	1,446,688 79	
	<hr/>	
Totals.....	\$5,106,730 40	
Expired and canceled.....	1,389,890 56	
	<hr/>	
In force December 31, 1907.....	\$3,716,839 84	

BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Steam boiler.....	\$11,012 09	\$489 75
	<hr/>	

* Market value of bonds and stocks as of December 31, 1907.

LLOYDS 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).....		\$478,849 40
Interest on bonds and dividends on stocks.....	\$20,383 45	
Rents.....	14,397 19	34,780 64
Profit and loss.....		17 25
Total income.....		\$513,647 29
Ledger assets Dec. 31, 1906.....		778,284 53
Total.....		\$1,291,931 82

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....		\$186,264 93
Commissions or brokerage.....		164,826 38
Interest and dividends to stockholders.....		50,000 00
Salaries, fees and compensation of officers and home office employes ...		57,038 61
Salaries and expenses of agents not paid by commissions.....		392 28
Rents.....		1,020 17
Repairs and expenses on real estate.....		7,360 90
Taxes on real estate.....		5,592 16
All other taxes, licenses and insurance department fees.....		14,602 29
Legal expenses.....		120 50
Advertising.....		2,923 64
Printing and stationery.....		3,175 17
Postage and express.....		4,997 92
Furniture and fixtures.....		42 80
Profit and loss.....		47 23
Miscellaneous expenditures.....		5,414 52
Total disbursements.....		\$503,819 50
Balance.....		\$788,112 32

LEDGER ASSETS.

Book value of real estate.....		\$245,763 18
Book value of bonds and stocks, excluding interest.....		518,877 66
Cash in office and in bank.....		23,471 48
Total ledger assets.....		\$788,112 32

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$1,500 00
Market value of real estate over book value.....	19,236 82
Gross premiums in course of collection.....	97,074 07
Salvage glass on hand.....	3,708 44
Sundry accounts.....	120 00
Gross assets.....	<u>\$909,751 65</u>

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$6,925 33	
* Book value of ledger assets over market value.....	\$3,761 12	
Salvage glass on hand.....	3,708 44	
Sundry accounts.....	120 00	\$94,514 89
Total admitted assets.....		<u>\$815,236 76</u>

LIABILITIES.

Losses and claims, viz:

	<i>Adjusted.</i>	<i>In Process of Adjustment.</i>	
Plate glass.....	\$19,777 39	\$6,335 82	\$26,113 21
Unearned premiums on outstanding risks.....			273,212 82
Commissions due agents and brokers.....			30,049 58
Salaries and other miscellaneous expenses due or accrued.....			14 90
Cash capital.....	\$250,000 00		
Surplus over all liabilities.....	235,846 25		
Surplus to policy holders.....			<u>485,846 25</u>
Total liabilities.....			<u>\$815,236 76</u>

EXHIBIT OF PREMIUMS.

	<i>Plate Glass.</i>
In force December 31, 1906.....	\$516,640 11
Written during the year.....	515,530 90
Totals.....	<u>\$1,032,171 01</u>
Expired and canceled.....	486,551 63
In force December 31, 1907.....	<u>\$545,619 38</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Plate glass.....	\$2,232 77	\$431 25

* Market value of bonds and stocks as of December 31, 1907.

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.....	\$554,950 24	
Health.....	44,503 29	
Liability.....	1,664,216 32	
Plate glass.....	191,776 79	
Steam boiler.....	197,044 93	
Burglary and theft.....	241,120 93	
Sprinkler.....	122,187 44	
Net premium income.....		\$3,015,799 94
Interest on bonds and dividends on stocks.....	\$119,470 70	
Rents—including company's own occupancy.....	35,692 22	155,162 92
Profit on sale or maturity of ledger assets.....		991 99
Increase in book value of ledger assets.....		18,965 10
Total income.....		\$3,190,919 95
Ledger assets Dec. 31, 1906.....		3,382,642 18
Total.....		\$6,573,562 13

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident.....	\$207,425 45	
Health.....	25,658 09	
Liability.....	678,381 35	
Plate glass.....	72,880 06	
Steam boiler.....	40,038 93	
Burglary and theft.....	64,711 05	
Sprinkler.....	19,475 90	
Net payments to policy holders.....		\$1,108,570 83
Investigation and adjustment of claims.....		236,452 70
Commissions or brokerage.....		821,750 71
Interest and dividends to stockholders.....		105,000 00
Salaries, fees and compensation of officers and home office employes ...		136,932 12
Salaries and expenses of agents not paid by commissions.....		96,075 04
Medical examiners fees and salaries.....		410 00
Inspections.....		78,885 12
Rents—including company's own occupancy.....		17,377 64
Repairs and expenses on real estate.....		15,676 11
Taxes on real estate.....		2,967 74
All other taxes, licenses and insurance department fees.....		49,703 53
Legal expenses.....		1,250 00
Advertising.....		32,619 73

Printing and stationery.....	\$22,808 32
Postage and express.....	4,974 63
Furniture and fixtures.....	7,471 11
Decrease in book value of ledger assets.....	306,597 22
Traveling expenses.....	3,198 77
Miscellaneous expenditures.....	6,717 01
Total disbursements.....	\$3,055,438 33
Balance.....	\$3,518,123 80

LEDGER ASSETS.

Book value of real estate.....	\$447,732 01
* Book value of bonds and stocks, excluding interest.....	2,741,256 69
Cash in office and in bank.....	208,433 05
Bills receivable.....	11,219 59
Ground rent.....	100,000 00
Agents balances.....	9,482 46
Total ledger assets.....	\$3,518,123 80

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$20,108 36
Gross premiums in course of collection.....	612,949 12
Gross assets.....	\$4,151,181 28

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$11,219 59	
Agents balances.....	9,482 46	\$20,702 05
Total admitted assets.....		\$4,130,479 23

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted for Policy Holders.</i>	<i>Resisted.</i>	
Accident.....	\$42,753 75	-	\$13,050 00	
Health.....	5,297 50	-	250 00	
Plate glass.....	11,341 99	-	-	
Steam boiler.....	2,860 00	-	6,000 00	
Burglary.....	15,499 00	-	6,100 00	
Sprinkler.....	1,735 00	-	400 00	
Physicians defense....	500 00	\$3,850 00	-	
Unpaid claims....	\$79,987 24	\$3,850 00	\$25,800 00	\$109,637 24
Special reserve for unpaid liability losses.....			620,950 60	
Special reserve for contingencies.....			75,000 00	
Unearned premiums on outstanding risks.....			1,452,737 03	
Commissions due agents and brokers.....			163,963 89	
State, county and municipal taxes due or accrued.....			42,147 06	
Due for reinsurance.....			2,817 26	
Cash capital.....			\$750,000 00	
Surplus over all liabilities.....			913,226 15	
Surplus to policy holders.....				1,663,226 15
Total liabilities.....				\$4,130,479 23

* Market value of bonds and stocks as of December 31, 1907.

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1906.....	\$444,663 13	\$49,996 23	\$977,792 28
Written during the year.....	591,927 34	43,291 26	1,737,420 61
Totals.....	\$1,036,590 47	\$93,287 49	\$2,715,212 89
Expired and canceled.....	490,922 98	49,315 94	1,485,186 68
In force December 31, 1907.....	\$545,667 49	\$43,971 55	\$1,230,026 21
Deduct amount reinsured..	24,732 92	330 00	297 52
Net premiums in force.....	\$520,934 57	\$43,641 55	\$1,229,728 69
		<i>Plate Glass.</i>	<i>Sprinkler.</i>
In force December 31, 1906.....		\$177,305 22	\$93,811 44
Written during the year.....		195,738 90	129,087 67
Totals.....		\$373,044 12	\$222,899 11
Expired and canceled.....		167,389 69	88,636 93
In force December 31, 1907.....		\$205,654 43	\$134,262 18
Deduct amount reinsured.....		19 38	225 00
Net premiums in force.....		\$205,635 05	\$134,037 18
		<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>
In force December 31, 1906.....		\$248,892 03	\$254,846 88
Written during the year.....		196,259 23	275,807 98
Totals.....		\$445,151 26	\$530,654 86
Expired and canceled.....		38,506 26	199,235 83
In force December 31, 1907.....		\$406,645 00	\$331,419 03
Deduct amount reinsured.....		-	27,580 23
Net premiums in force.....		\$406,645 00	\$303,838 80

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$20,183 58	\$9,401 94
Health.....	2,544 33	1,672 43
Liability.....	7,817 61	2,220 01
Plate glass.....	1,423 58	555 30
Steam boiler.....	546 63	50
Burglary and theft.....	590 61	-
Sprinkler.....	212 18	-
Totals.....	\$33,318 52	\$13,850 18

* MASSACHUSETTS BONDING AND INSURANCE
COMPANY,
BOSTON, MASS.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

TIMOTHY J. FALVEY, *President.*

JOHN T. BURNETT, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received, viz:	
Fidelity.....	\$755 43
Surety.....	703 31
Burglary and theft.....	255 00
<hr/>	
Net premium income.....	\$1,713 74
Interest on deposits.....	2,624 97
Surplus paid in.....	250,000 00
<hr/>	
Total income.....	\$254,338 71
Cash capital subscribed.....	500 000 00
<hr/>	
Total.....	\$754,338 71

DISBURSEMENTS.

Commissions or brokerage.....	\$5 50
Salaries, fees and compensation of officers and home office employes.....	3,833 45
Salaries and expenses of agents not paid by commissions.....	52 49
Rents.....	791 40
Taxes, licenses and insurance department fees.....	226 93
Legal expenses.....	1,531 50
Advertising.....	503 79
Printing and stationery.....	2,998 20
Postage and express.....	503 94
Furniture and fixtures.....	2,428 88
Decrease in book value of ledger assets.....	921 25
Repairs and expenses on building leased for office purposes.....	5,235 85
Premium on securities purchased.....	2,498 25
Miscellaneous expenditures.....	50 00
<hr/>	
Total disbursements.....	\$21,581 43
<hr/>	
Balance.....	\$732,757 28

LEDGER ASSETS.

† Book value of bonds, excluding interest.....	\$200,022 50
Cash in office and in bank.....	532,734 78
<hr/>	
Total ledger assets.....	\$732,757 28

* Admitted January 23, 1908.

† Market value of bonds as of December 31, 1907.

METROPOLITAN CASUALTY INSURANCE COMPANY. 579

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$2,688 84
Gross premiums in course of collection.....		4,946 46
		<hr/>
Total admitted assets.....		\$740,392 58

LIABILITIES.

Unearned premiums on outstanding risks.....		\$3,435 20
Commissions due agents and brokers.....		394 64
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	236,562 74	
		<hr/>
Surplus to policy holders.....		736,562 74
		<hr/>
Total liabilities.....		\$740,392 58

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Burglary and Theft.</i>
Written during the year.....	\$2,610 35	\$2,707 46	\$1,387 39
Expired and canceled.....	-	45 00	-
	<hr/>	<hr/>	<hr/>
In force December 31, 1907.....	\$2,610 35	\$2,662 46	\$1,387 39

METROPOLITAN CASUALTY INSURANCE
COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

EUGENE H. WINSLOW, *President.*

S. WM. BURTON, *Secretary*

Cash Capital, \$200,000.

INCOME.

Net premiums received, viz:		
Accident.....	\$90,839 36	
Health.....	14,749 53	
Plate glass.....	449,052 29	
	<hr/>	
Net premium income.....		\$554,641 18
Interest on bonds and dividends on stocks.....	\$18,537 50	
Interest on deposits.....	1,154 07	
Interest from all other sources.....	9 00	19,700 57
	<hr/>	<hr/>
Total income.....		\$574,341 75
Ledger assets Dec. 31, 1906.....		573,005 47
		<hr/>
Total.....		\$1,147,347 22

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident.....	\$25,075 41
Health.....	7,239 08
Plate glass.....	186,693 21

Net payments to policy holders.....	\$219,008 60
Investigation and adjustment of claims.....	756 95
Commissions or brokerage.....	195,787 35
Interest and dividends to stockholders.....	20,000 00
Salaries, fees and compensation of officers and home office employes ...	67,453 41
Salaries and expenses of agents not paid by commissions.....	9,126 28
Medical examiners fees and salaries.....	1,113 30
Rents.....	7,475 04
Taxes, licenses and insurance department fees.....	14,809 76
Legal expenses.....	612 74
Advertising.....	2,102 50
Printing and stationery.....	6,302 31
Postage and express.....	3,130 97
Furniture and fixtures.....	139 30
Decrease in book value of ledger assets.....	250 00
Profit and loss.....	546 81
Miscellaneous expenditures.....	6,212 35

Total disbursements..... \$554,827 67

Balance..... \$592,519 55

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$556,741 20
Cash in office and in bank.....	35,778 35

Total ledger assets..... \$592,519 55

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$4,503 73
Gross premiums in course of collection.....	94,892 34

Gross assets..... \$691,915 62

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$1,074 45	
* Book value of ledger assets over market value.....	61,073 70	\$62,148 15

Total admitted assets..... \$629,767 47

LIABILITIES.

Losses and claims, viz:

		<i>In Process of Adjustment.</i>
Accident.....		\$4,953 00
Health.....		1,038 00
Plate glass.....		6,790 73
Unpaid claims.....	\$12,781 73	
Unearned premiums on outstanding risks.....	281,816 59	
Commissions due agents and brokers.....	32,072 93	

* Market value of bonds and stocks as of December 31, 1907.

METROPOLITAN SURETY COMPANY.

581

Salaries and other miscellaneous expenses due or accrued.....		\$657 81
Due for reinsurance.....		1,173 71
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	101,264 70	
		<hr/>
Surplus to policy holders.....		301,264 70
		<hr/>
Total liabilities.....		\$629,767 47

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Plate Glass.</i>
In force December 31, 1906.....	\$72,883 81	\$14,303 25	\$436,030 81
Written during the year.....	112,912 60	19,940 94	534,636 16
	<hr/>	<hr/>	<hr/>
Totals.....	\$185,796 41	\$34,244 19	\$970,666 97
Expired and canceled.....	104,074 20	18,967 94	503,700 25
	<hr/>	<hr/>	<hr/>
In force December 31, 1907.....	\$81,722 21	\$15,276 25	\$466,966 72
Deduct amount reinsured.....	297 00	35 00	-
	<hr/>	<hr/>	<hr/>
Net premiums in force.....	\$81,425 21	\$15,241 25	\$466,966 72

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$15 00	-
Plate glass.....	892 58	\$669 99
	<hr/>	<hr/>
Totals.....	\$907 58	\$669 99

METROPOLITAN SURETY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1905.

M. JOSEPH McCLOSKEY, *President.*

WALTER C. McCLURE, *Secretary.*

* Cash Capital, \$250,000.

INCOME.

Net premiums received, viz:		
Fidelity.....	\$91,883 99	
Surety.....	233,682 72	
Burglary and theft.....	113,477 40	
	<hr/>	
Net premium income.....		\$439,044 11
Interest on mortgage loans.....	\$2,002 50	
Interest on bonds.....	2,075 00	
Interest on deposits.....	1,693 56	24,771 06
	<hr/>	<hr/>

* Capital stock reduced during 1907 from \$500,000 to \$250,000 without distribution of assets.

Income from all other sources.....	\$359 20
Total income.....	\$464,174 37
Ledger assets Dec. 31, 1906.....	758,389 00
Total.....	\$1,222,564 27

DISBURSEMENTS.

Net amount paid for losses and claims, viz:	
Fidelity.....	\$4,076 46
Surety.....	84,732 17
Burglary and theft.....	64,847 95
Net payments to policy holders.....	\$153,656 58
Investigation and adjustment of claims.....	9,785 37
Commissions or brokerage.....	104,598 14
Interest and dividends to stockholders.....	20,000 00
Salaries, fees and compensation of officers and home office employes ...	73,584 67
Salaries and expenses of agents not paid by commissions.....	37,019 32
Inspections.....	835 00
Rents.....	17,737 70
Taxes, licenses and insurance department fees.....	8,786 21
Legal expenses.....	12,562 58
Advertising.....	8,026 86
Printing and stationery.....	13,916 04
Postage and express.....	8,636 41
Furniture and fixtures.....	1,747 96
Loss on sale or maturity of ledger assets.....	162 50
Interest and miscellaneous items included by examiners in 1906 state- ment.....	1,025 37
Traveling expenses.....	11,483 27
Exchange and taxes on property.....	144 15
Profit and loss.....	6,059 23
Miscellaneous expenditures.....	16,309 22
Total disbursements.....	\$506,076 58
Balance.....	\$716,487 69

LEDGER ASSETS.

Mortgage loans on real estate.....	\$48,850 00
Book value of bonds, excluding interest.....	546,712 51
Cash in office and in bank.....	46,727 86
Bills receivable.....	4,544 93
Advanced on contracts.....	51,479 16
Special deposit.....	16,398 07
Salvage mortgage.....	1,775 16
Total ledger assets.....	\$716,487 69

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$795 21	
Interest accrued on bonds.....	5,549 99	
Interest accrued on other assets.....	664 60	\$7,009 80
Gross premiums in course of collection.....		159,944 46
Other non-ledger assets.....		11,121 31
Gross assets.....		\$894,563 26

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$4,544 93	
Gross premiums in course of collection—written prior to Oct. 1.....	100,881 72	
* Book value of bonds over market value.....	45,031 26	
Cash in company's office.....	1,586 32	
Advanced on contracts.....	16,348 12	
Salvage mortgage.....	1,775 16	
Special deposit.....	422 65	\$170,590 16
<hr/>		
Total admitted assets.....		\$723,973 10

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Fidelity.....	\$12,310 06	\$33,500 00	
Surety.....	69,994 67	2,962 50	
Burglary and theft.....	23,684 62	2,621 82	
<hr/>			
Unpaid claims.....	\$105,989 35	\$39,084 32	\$145,073 67
Unearned premiums on outstanding risks.....			225,016 72
Commissions due agents and brokers.....			11,348 44
Salaries and other miscellaneous expenses due or accrued.....			10,546 77
Due for reinsurance and co-surety.....			4,355 93
Advance premiums.....			4,816 35
Cash capital.....		\$250,000 00	
Surplus over all liabilities.....		72,815 22	
<hr/>			
Surplus to policy holders.....			322,815 22
<hr/>			
Total liabilities.....			\$723,973 10

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Burglary and Theft.</i>
In force December 31, 1906.....	\$52,928 23	\$250,240 04	\$74,450 92
Written during the year.....	117,530 69	326,074 47	166,318 66
<hr/>			
Totals.....	\$170,458 92	\$576,314 51	\$240,769 58
Expired and canceled.....	74,834 47	311,975 46	139,073 67
<hr/>			
In force December 31, 1907.....	\$95,624 45	\$264,339 05	\$101,695 91
Deduct amount reinsured.....	5,631 31	6,259 06	2,187 90
<hr/>			
Net premiums in force.....	\$89,993 14	\$258,079 99	\$99,508 01

BUSINESS IN MAINE.

Fidelity.....	}	<i>Premiums Received.</i>
Surety.....		
<hr/>		\$108 75

* Market value of bonds based on an average of the year 1907.

NATIONAL CASUALTY COMPANY,

DETROIT, MICH.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1904.

DAVID E. THOMAS, *President*.FRANKLIN S. DEWEY, *Secretary*.

Cash Capital, \$100,000.

INCOME.

Net premiums received, viz:		
Accident.....	}	\$485,759 31
Health.....		
Policy fees required or represented by applications.....		52,924 00
Interest on mortgage loans.....	\$280 00	
Interest on bonds and dividends on stocks.....	5,231 05	5,511 05
Income from all other sources.....		207 04
Total income.....		\$544,401 40
Ledger assets Dec. 31, 1906.....		157,601 76
Total.....		\$702,003 16

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	}	\$187,728 86
Health.....		
Investigation and adjustment of claims.....		1,603 10
Commissions or brokerage.....		96,624 59
Policy fees retained by agents.....		52,664 36
Interest and dividends to stockholders.....		16,000 00
Salaries, fees and compensation of officers and home office employes.....		41,398 58
Salaries and expenses of agents not paid by commissions.....		83,183 21
Rents.....		12,383 71
Taxes, licenses and insurance department fees.....		8,292 01
Legal expenses.....		3,000 67
Advertising, printing and stationery.....		12,320 68
Postage and express.....		10,816 63
Furniture and fixtures.....		2,395 56
Traveling expenses.....		2,293 59
Miscellaneous expenditures.....		3,008 05
Total disbursements.....		\$533,713 60
Balance.....		\$168,189 56

LEDGER ASSETS.

Mortgage loans on real estate.....	\$8,100 00
Loans secured by collateral.....	2,650 00
Book value of bonds and stocks, excluding interest.....	131,900 00
Cash in office and in bank.....	24,831 37

NATIONAL CASUALTY COMPANY.

585

Bills receivable.....		\$100 00
Agents balances.....		708 19
		<hr/>
Total ledger assets.....		\$168,289 56
NON-LEDGER ASSETS.		
Interest accrued on mortgages.....	\$28 10	
Interest accrued on bonds.....	1,861 63	\$1,889 73
		<hr/>
* Market value of bonds and stocks over book value.....		1,373 00
Gross premiums in course of collection.....		2,900 00
		<hr/>
Total admitted assets.....		\$174,452 29

LIABILITIES.

Losses and claims, viz:		
Accident.....	} (reported—no proofs)	\$12,500 00
Health.....		
Unearned premiums on outstanding risks.....		2,077 65
Commissions due agents and brokers.....		3,500 00
Salaries and other miscellaneous expenses due or accrued.....		250 00
State, county and municipal taxes due or accrued.....		6,600 00
Advance premiums.....		3,923 75
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	45,600 89	
		<hr/>
Surplus to policy holders.....		145,600 89
		<hr/>
Total liabilities.....		\$174,452 29

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1906.....	\$2,755 40
Written during the year.....	490,636 16
	<hr/>
Totals.....	\$493,391 56
Expired and canceled.....	489,236 26
	<hr/>
In force December 31, 1907.....	\$4,155 30

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	} \$4,507 49	\$1,364 92
Health.....		
		<hr/>

* Market value of bonds and stocks as of December 31, 1907.

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.....	\$703,757 47	
Surety.....	651,734 90	
Burglary and theft.....	230,164 20	
Net premium income.....		\$1,585,656 57
Interest on bonds and dividends on stocks.....	\$62,898 72	
Rents.....	4,542 02	67,440 74
Increase in book value of ledger assets.....		10,000 00
Suspense account.....		12,249 50
Income from all other sources.....		670 00
Total income.....		\$1,676,016 81
Ledger assets Dec. 31, 1906.....		1,922,445 28
Total.....		\$3,598,462 09

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Fidelity.....	\$131,043 21	
Surety.....	255,242 79	
Burglary and theft.....	66,000 91	
Net payments to policy holders.....		\$452,286 91
Investigation and adjustment of claims.....		49,511 72
Commissions or brokerage.....		328,410 46
Interest and dividends to stockholders.....		40,000 00
Salaries, fees and compensation of officers and home office employes....		184,707 15
Salaries and expenses of agents not paid by commissions.....		102,581 52
Inspections.....		18,079 12
Rents—including company's own occupancy.....		22,408 53
Repairs and expenses on real estate.....		1,485 93
Taxes on real estate.....		1,298 64
All other taxes, licenses and insurance department fees.....		34,181 35
Legal expenses.....		10,106 35
Advertising.....		5,877 02
Printing and stationery.....		14,398 01
Postage and express.....		20,928 32
Furniture and fixtures.....		5,470 10
Loss on sale or maturity of ledger assets.....		712 50
Inspectors traveling expenses and advances.....		1,584 86

Traveling expenses.....	\$2,193 46
Profit and loss.....	4,582 91
Miscellaneous expenditures.....	16,127 57
Total disbursements.....	\$1,316,932 43
Balance.....	\$2,281,529 66

LEDGER ASSETS.

Book value of real estate.....	\$119,654 15
Mortgage loans on real estate.....	13,834 82
Book value of bonds and stocks, excluding interest.....	1,548,120 63
Cash in office and in bank.....	458,366 07
Bills receivable.....	2,338 12
Deposits in suspended banks.....	95,800 73
Advanced on contracts.....	29,237 44
Due for railroad inspection.....	10,351 76
Munich Reinsurance Company.....	3,825 94
Total ledger assets.....	\$2,281,529 66

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$7,022 47
Gross premiums in course of collection.....	279,792 47
Gross assets.....	\$2,568,344 60

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$2,338 12	
Gross premiums in course of collection--written prior to Oct. 1.....	52,834 78	
* Book value of bonds and stocks over market value..	135,383 13	\$190,556 03
Total admitted assets.....		\$2,377,788 57

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Fidelity.....	\$75,140 54	\$21,438 76	
Surety.....	116,311 65	81,113 03	
Burglary and theft.....	13,515 85	3,760 64	
Totals.....	\$204,968 04	\$106,312 43	
Deduct reinsurance.....	4,806 86	14,449 39	
Net unpaid claims.....	\$200,161 18	\$91,863 04	\$292,024 22
Unearned premiums on outstanding risks.....			836,425 08
Commissions due agents and brokers.....			43,158 94
Salaries and other miscellaneous expenses due or accrued.....			13,783 50
Dividends due stockholders.....			10,000 00
Due for return premiums and commissions.....			854 62
Due for reinsurance.....			13,307 05
Advance premiums.....			5,345 79
State, county and municipal taxes due or accrued.....			25,000 00
Loss and salvage items.....			6,642 95
Contingent reserve for unadmitted claims.....			88,223 79

* Market value of bonds and stocks as of December 31, 1907.

Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	543,022 63	
		<hr/>
Surplus to policy holders.....		\$1,043,022 63
		<hr/>
Total liabilities.....		\$2,377,788 57

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Burglary and Theft.</i>
In force December 31, 1906.....	\$586,737 20	\$711,395 95	\$231,435 19
Written during the year.....	863,406 36	754,244 97	293,903 93
	<hr/>	<hr/>	<hr/>
Totals.....	\$1,450,143 56	\$1,465,640 92	\$525,339 12
Expired and canceled.....	797,091 73	636,069 50	196,099 46
	<hr/>	<hr/>	<hr/>
In force December 31, 1907.....	\$653,051 83	\$829,571 42	\$329,239 66
Deduct amount reinsured..	38,881 17	64,612 77	38,903 03
	<hr/>	<hr/>	<hr/>
Net premiums in force.....	\$614,170 66	\$764,958 65	\$290,336 63

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Fidelity.....	\$2,605 83	-
Surety.....	1,136 28	\$32 05
Burglary and theft.....	10 00	-
	<hr/>	<hr/>
Totals.....	\$3,752 11	\$32 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.....	\$126,808 10	
Health.....	38,643 01	
Liability.....	424,719 82	
Plate glass.....	77,945 32	
Burglary and theft.....	102,904 47	
	<hr/>	
Net premium income.....		\$771,020 72
Interest on bonds and dividends on stocks.....	\$31,058 05	
Interest on deposits.....	2,069 68	33,127 73
	<hr/>	<hr/>

Profit on sale or maturity of ledger assets.....	\$340 50
Total income.....	\$804,488 95
Ledger assets Dec. 31, 1906.....	918,638 52
Total.....	\$1,723,127 47

DISBURSEMENTS.

Net amount paid for losses and claims, viz:	
Accident.....	\$68,071 24
Health.....	13,075 96
Liability.....	170,753 03
Plate glass.....	40,077 97
Burglary and theft.....	38,261 25
Net payments to policy holders.....	\$330,239 45
Investigation and adjustment of claims.....	33,411 65
Commissions or brokerage.....	209,588 17
Salaries, fees and compensation of officers and home office employes...	58,883 05
Salaries and expenses of agents not paid by commissions.....	37,033 05
Medical examiners fees and salaries.....	530 00
Inspections.....	6,926 35
Rents.....	9,498 00
Taxes, licenses and insurance department fees.....	12,441 94
Legal expenses.....	1,655 79
Advertising.....	2,607 56
Printing and stationery.....	11,163 25
Postage and express.....	6,588 50
Furniture and fixtures.....	3,530 77
Loss on sale or maturity of ledger assets.....	292 51
Salaries and traveling expenses of pay roll auditors.....	7,212 99
Exchange.....	504 81
Profit and loss.....	48 52
Miscellaneous expenditures.....	4,276 73
Total disbursements.....	\$736,433 09
Balance.....	\$986,694 38

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$900,129 50
Cash in office and in bank.....	80,217 15
Agents balances.....	15 50
Due from U. S. F. & G. Company.....	6,332 23
Total ledger assets.....	\$986,694 38

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$7,655 51	
Interest due and accrued on other assets.....	467 64	\$8,123 15
Gross premiums in course of collection.....	142,327 16	
Reinsurance due from unauthorized companies.....	2,740 28	
Gross assets.....	\$1,139,884 97	

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$12 50
* Book value of bonds and stocks over market value....	126,417 00

* Market value of bonds and stocks as of December 31, 1907.

Due from U. S. F. & G. Company.....	\$6,332 23	
Deposit in Knickerbocker Trust Company.....	89 88	
Reserve on reinsurance in unauthorized companies.....	2,162 07	
Reinsurance due from unauthorized companies.....	2,740 28	
Agents balances.....	15 50	\$137,769 46

Total admitted assets..... \$1,002,115 51

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$12,985 00	\$2,150 00	
Health.....	3,110 00	-	
Plate glass.....	4,745 00	-	
Burglary and theft.....	14,386 00	5,250 00	
Totals.....	\$35,226 00	\$7,400 00	
Deduct reinsurance.....	7,042 00	-	
Net unpaid claims.....	\$28,184 00	\$7,400 00	\$35,584 00
Special reserve for unpaid liability losses.....			139,132 09
Unearned premiums on outstanding risks.....			353,072 86
Commissions due agents and brokers.....			38,091 31
Salaries and other miscellaneous expenses due or accrued.....			4,160 80
State, county and municipal taxes due or accrued.....			11,051 57
Due for reinsurance.....			3,143 39
Cash capital.....	\$314,400 00		
Surplus over all liabilities.....	103,479 49		
Surplus to policy holders.....			417,879 49
Total liabilities.....			\$1,002,115 51

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1906.....	\$124,663 37	\$36,079 59	\$326,268 44
Written during the year.....	188,737 68	59,526 61	605,907 00
Totals.....	\$313,401 05	\$95,606 20	\$932,175 44
Expired and canceled.....	183,734 13	55,693 95	603,873 02
In force December 31, 1907.....	\$129,666 92	\$39,912 25	\$328,302 42
Deduct amount reinsured.....	763 30	-	2,727 30
Net premiums in force.....	\$128,903 62	\$39,912 25	\$325,575 12
		<i>Plate Glass.</i>	<i>Burglary and Theft.</i>
In force December 31, 1906.....		\$67,662 42	\$126,394 73
Written during the year.....		115,554 70	145,404 46
Totals.....		\$183,217 12	\$271,799 19
Expired and canceled.....		100,447 64	131,595 66
In force December 31, 1907.....		\$82,769 48	\$140,203 53
Deduct amount reinsured.....		-	9,876 35
Net premiums in force.....		\$82,769 48	\$130,327 18

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$367 75	\$52 33
Health.....	93 50	70 35
Liability.....	10 00	6 85
Plate glass.....	63 87	-
Burglary and theft.....	10 00	45 00
	<hr/>	<hr/>
Totals.....	\$545 12	\$174 53

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.....	\$256,317 81	
Burglary and theft.....	35,078 71	
	<hr/>	
Net premium income.....		\$291,396 52
Interest on mortgage loans.....	\$14,709 97	
Interest on bonds and dividends on stocks.....	2,662 50	
Interest on deposits.....	239 74	17,612 21
	<hr/>	<hr/>
Total income.....		\$309,008 73
Ledger assets Dec. 31, 1906.....		365,004 45
		<hr/>
Total.....		\$674,013 18

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Plate glass.....	\$107,578 98	
Burglary and theft.....	7,416 27	
	<hr/>	
Net payments to policy holders.....		\$114,995 25
Investigation and adjustment of claims.....		195 29
Commissions or brokerage.....		100,176 58
Interest and dividends to stockholders.....		12,000 00
Salaries, fees and compensation of officers and home office employes.....		18,270 00
Salaries and expenses of agents not paid by commissions.....		6,033 78
Rents.....		1,500 00
Taxes, licenses and insurance department fees.....		9,308 80
Legal expenses.....		13 00
Advertising.....		531 00

Printing and stationery.....	\$1,698 34
Postage and express.....	2,989 46
Miscellaneous expenditures.....	1,758 75
	<hr/>
Total disbursements.....	\$269,470 25
	<hr/>
Balance.....	\$404,542 93

LEDGER ASSETS.

Mortgage loans on real estate.....	\$304,835 55
Book value of bonds and stocks, excluding interest.....	76,664 75
Cash in office and in bank.....	23,007 45
Agents debit balances.....	35 18
	<hr/>
Total ledger assets.....	\$404,542 93

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,716 23	
Interest due and accrued on bonds.....	555 41	\$4,271 64
	<hr/>	
Gross premiums in course of collection.....		68,303 35
Glass on hand.....		10,730 42
		<hr/>
Gross assets.....		\$487,848 34

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$2,518 58	
* Book value of bonds and stocks over market value.....	5,844 75	
Agents debit balances.....	35 18	\$8,398 51
	<hr/>	
Total admitted assets.....		\$479,449 83

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Reported.</i>				
	<i>Adjusted.</i>	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Resisted.</i>	
Plate glass.....	-	\$4,481 02	\$200 00	-	
Burglary and theft	\$20 50	210 00	502 00	\$1,500 00	
	<hr/>	<hr/>	<hr/>	<hr/>	
Unpaid claims	\$20 50	\$4,691 02	\$702 00	\$1,500 00	\$6,913 52
Unearned premiums on outstanding risks.....					154,899 03
Commissions due agents and brokers.....					21,709 13
Salaries and other miscellaneous expenses due or accrued.....					106 87
State, county and municipal taxes due or accrued.....					3,902 17
Reinsurance.....					59 54
Cash capital.....				\$200,000 00	
Surplus over all liabilities.....				91,859 57	
				<hr/>	
Surplus to policy holders.....					291,859 57
					<hr/>
Total liabilities.....					\$479,449 83

* Bonds carried at par; stocks valued as of December 31, 1907.

EXHIBIT OF PREMIUMS.

	<i>Plate Glass.</i>	<i>Burglary and Theft.</i>
In force December 31, 1906.....	\$227,966 38	\$23,074 41
Written during the year.....	305,912 85	48,134 92
Totals.....	\$533,879 23	\$71,209 33
Expired and canceled.....	266,334 36	28,252 67
In force December 31, 1907.....	\$267,544 87	\$42,956 66
Deduct amount reinsured.....	-	2,492 03
Net premiums in force.....	\$267,544 87	\$40,464 63

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Plate glass.....	\$1,548 87	\$401 19
Burglary and theft.....	25 00	-
Totals.....	\$1,573 87	\$401 19

NEW YORK PLATE GLASS INSURANCE COMPANY,
NEW YORK, N. Y.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1891.

MAJOR A. WHITE, *President.* G. CARROLL FRENCH, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net premiums received (plate glass).....	\$515,153 97
Interest on mortgage loans.....	\$412 37
Interest on bonds and dividends on stocks.....	26,262 64
Interest on deposits.....	634 03
Profit on sale or maturity of ledger assets.....	216 50
Suspense account.....	736 85
Total income.....	\$543,416 36
Ledger assets Dec. 31, 1906.....	687,775 49
Total.....	\$1,231,191 85

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....	\$218,157 03
Commissions or brokerage.....	182,439 34
Interest and dividends to stockholders.....	24,000 00
Salaries, fees and compensation of officers and home office employes ...	46,239 63
Salaries and expenses of agents not paid by commissions.....	3,701 25
Rents.....	7,269 51
Taxes, licenses and insurance department fees.....	13,513 43

594 NEW YORK PLATE GLASS INSURANCE COMPANY.

Legal expenses.....	\$516 35
Advertising.....	801 60
Printing and stationery.....	2,543 28
Postage and express.....	1,616 65
Furniture and fixtures.....	504 16
Loss on sale or maturity of ledger assets.....	8,025 06
Traveling expenses.....	645 55
Suspense account.....	304 84
Miscellaneous expenditures.....	7,863 30

Total disbursements..... \$518,140 98

Balance..... \$713,050 87

LEDGER ASSETS.

Mortgage loans on real estate.....	\$5,000 00
Book value of bonds and stocks, excluding interest.....	676,919 47
Cash in office and in bank.....	31,131 40

Total ledger assets..... \$713,050 87

NON-LEDGER ASSETS.

Gross premiums in course of collection..... \$114,947 72

Gross assets..... \$827,998 59

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$3,559 36	
* Book value of bonds and stocks over market value.....	99,511 47	\$103,070 83

Total admitted assets..... \$724,927 76

LIABILITIES.

Losses and claims, viz:		
Plate glass (in process of adjustment).....	\$16,405 91	
Unearned premiums on outstanding risks.....	285,679 43	
Commissions due agents and brokers.....	38,985 95	
Dividends due stockholders.....	6,000 00	
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	177,856 47	

Surplus to policy holders..... 377,856 47

Total liabilities..... \$724,927 76

EXHIBIT OF PREMIUMS.

		<i>Plate Glass.</i>
In force December 31, 1906.....	\$499,195 20	
Written during the year.....	659,695 03	
Totals.....	\$1,158,890 23	
Expired and canceled.....	589,383 38	
In force December 31, 1907.....	\$569,506 85	

BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Plate glass.....	\$1,986 06	\$876 68

* Market value of bonds and stocks as of December 31, 1907.

NORTH AMERICAN ACCIDENT INSURANCE
 COMPANY,
 CHICAGO, ILL.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

E. C. WALLER, *President.*

A. E. FORREST, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Net premiums received (accident).....		\$754,313 45
Policy fees required or represented by applications.....		195,580 00
Interest on mortgage loans.....	\$3,784 42	
Interest on collateral loans.....	1,549 25	
Interest on bonds.....	12,548 13	
Interest on deposits.....	1,148 60	
Interest from all other sources.....	20 00	19,050 40
Profit on sale or maturity of ledger assets.....		87 50
Total income.....		\$969,031 35
Ledger assets Dec. 31, 1906.....		445,090 74
Total.....		\$1,414,122 09

DISBURSEMENTS.

Net amount paid for losses and claims (accident).....	\$237,433 49
Investigation and adjustment of claims.....	4,750 98
Policy fees retained by agents.....	195,580 00
Commissions or brokerage.....	264,757 57
Interest and dividends to stockholders.....	30,000 00
Salaries, fees and compensation of officers and home office employes ...	68,705 44
Salaries and expenses of agents not paid by commissions.....	26,378 34
Medical examiners fees and salaries.....	3,320 90
Rents.....	11,326 00
Taxes, licenses and insurance department fees.....	14,529 45
Legal expenses.....	145 25
Advertising.....	1,275 91
Printing and stationery.....	14,011 61
Postage and express.....	17,115 26
Furniture and fixtures.....	3,004 60
Loss on sale or maturity of ledger assets.....	129 70
Decrease in book value of ledger assets.....	9,827 15
Traveling expenses.....	3,023 69
Total disbursements.....	\$905,315 34
Balance.....	\$508,806 75

LEDGER ASSETS.

Mortgage loans on real estate.....		\$32,016 67
Loans secured by collateral.....		52,150 00
* Book value of bonds, excluding interest.....		306,070 00
Cash in office and in bank.....		64,230 44
Cash in branch offices.....		2,188 17
Due from agents.....		2,151 47
Total ledger assets.....		<u>\$508,806 75</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,149 68	
Interest accrued on bonds.....	2,031 53	
Interest accrued on collateral loans.....	504 18	\$3,685 39
Gross premiums in course of collection.....		<u>35,250 32</u>
Gross assets.....		<u>\$547,742 46</u>

DEDUCT ASSETS NOT ADMITTED.

Due from agents.....		<u>\$2,151 47</u>
Total admitted assets.....		<u>\$545,590 99</u>

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$17,263 30	\$8,301 97	\$25,565 27
Unearned premiums on outstanding risks.....			103,035 68
Commissions due agents and brokers.....			10,575 00
Salaries and other miscellaneous expenses due or accrued.....			1,700 00
State, county and municipal taxes due or accrued.....			11,044 11
Cash capital.....		\$200,000 00	
Surplus over all liabilities.....		<u>193,670 93</u>	
Surplus to policy holders.....			<u>393,670 93</u>
Total liabilities.....			<u>\$545,590 99</u>

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>
In force December 31, 1906.....	\$169,627 85
Written during the year.....	818,984 10
Totals.....	<u>\$988,611 95</u>
Expired and canceled.....	780,907 52
In force December 31, 1907.....	\$207,704 43
Deduct amount reinsured.....	1,633 07
Net premiums in force.....	<u>\$206,071 36</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$3,223 46	\$663 61

* Market value of bonds as of December 31, 1907.

* NORWICH AND LONDON ACCIDENT INSURANCE
ASSOCIATION,
NORWICH, ENGLAND.

INCORPORATED IN 1856. COMMENCED BUSINESS IN UNITED STATES IN 1907.

ALMON B. CILLEY, *Manager*, Boston, Mass.

Statutory Deposit, \$200,000.

INCOME.

Net premiums received, viz:		
Accident.....	\$5,882 94	
Health.....	2,424 78	
Liability.....	11,519 02	
	<hr/>	
Net premium income.....		\$19,826 74
Interest on bonds.....	\$6,570 55	
Interest on deposits.....	45 78	6,616 33
	<hr/>	
Received from home office.....		266,392 28
		<hr/>
Total income.....		\$292,835 35

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$1,017 70	
Health.....	115 70	
Liability.....	36 00	
	<hr/>	
Net payments to policy holders.....		\$1,169 40
Investigation and adjustment of claims.....		34 65
Commissions or brokerage.....		6,466 16
Salaries, fees and compensation of officers and home office employees.....		10,438 13
Salaries and expenses of agents not paid by commissions.....		307 50
Inspections.....		43 45
Rents.....		1,433 36
Taxes, licenses and insurance department fees.....		1,290 68
Legal expenses.....		400 00
Advertising.....		182 00
Printing and stationery.....		7,281 79
Postage and express.....		543 61
Furniture and fixtures.....		1,601 56
Traveling expenses.....		1,702 68
Telephone and telegraph.....		205 62
Premium on securities purchased.....		2,007 45
Miscellaneous expenditures.....		1,123 41
		<hr/>
Total disbursements.....		\$36,231 45
		<hr/>
Balance.....		\$256,603 90

* Admitted February 6, 1908.

LEDGER ASSETS.

Book value of bonds, excluding interest.....		\$239,861 44
Cash in office and in bank.....		3,603 90
Cash in hands of trustees.....		13,138 56
		<hr/>
Total ledger assets.....		\$256,603 90

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$1,988 33	
Interest accrued on other assets.....	276 70	\$2,265 03
		<hr/>
Gross premiums in course of collection.....		26,999 30
		<hr/>
Gross assets.....		\$285,868 23

DEDUCT ASSETS NOT ADMITTED.

* Book value of bonds over market value.....		\$9,176 44
		<hr/>
Total admitted assets.....		\$276,691 79

LIABILITIES.

Losses and claims, viz:

	<i>Reported No Proofs.</i>	
Accident.....	\$140 00	
Health.....	125 00	
		<hr/>
Totals.....	\$265 00	
Deduct reinsurance.....	62 50	
		<hr/>
Net unpaid claims.....		\$202 50
Special reserve for unpaid liability losses.....		2,518 04
Unearned premiums on outstanding risks.....		24,733 05
Commissions due agents and brokers.....		8,447 59
Salaries and other miscellaneous expenses due or accrued.....		555 94
State, county and municipal taxes due or accrued.....		495 67
Due for return premiums.....		20 83
Due for reinsurance.....		754 41
Statutory Deposit.....	\$200,000 00	
Surplus over all liabilities.....	38,963 76	
		<hr/>
Surplus to policy holders.....		238,963 76
		<hr/>
Total liabilities.....		\$276,691 79

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
Written during the year.....	\$14,679 08	\$5,511 43	\$42,887 90
Expired and canceled.....	2,772 20	1,244 96	12,336 63
			<hr/>
In force December 31, 1907.....	\$11,906 88	\$4,266 52	\$30,551 27
Deduct amount reinsured.....	156 88	22 75	583 08
			<hr/>
Net premiums in force.....	\$11,750 00	\$4,243 77	\$29,968 19

* Market value of bonds as of December 31, 1907.

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.....	\$293,075 88	
Health.....	37,036 97	
Liability.....	1,353,961 60	
Steam boiler.....	56,561 96	
Burglary.....	143,332 23	
Credit.....	483,044 47	
Net premium income.....		\$2,367,013 11
Interest on bonds.....	\$99,561 93	
Interest on deposits.....	3,603 52	
Interest from all other sources.....	827 80	103,993 25
Total income.....		\$2,471,006 36
Ledger assets Dec. 31, 1906.....		2,869,095 90
Total.....		\$5,340,102 26

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident.....	\$76,517 42	
Health.....	11,168 16	
Liability.....	525,501 44	
Steam boiler.....	894 93	
Burglary.....	20,103 20	
Credit.....	187,969 04	
Net payments to policy holders.....		\$822,154 19
Investigation and adjustment of claims.....		188,368 24
Commissions or brokerage.....		591,508 88
Salaries, fees and compensation of officers and home office employes...		119,405 32
Salaries and expenses of agents not paid by commissions.....		31,701 21
Inspections.....		27,373 88
Rents.....		12,148 12
Taxes, licenses and insurance department fees.....		41,735 66
Legal expenses.....		1,238 14
Advertising.....		12,688 15
Printing and stationery.....		19,023 70
Postage and express.....		7,441 28
Furniture and Fixtures.....		7,010 88

600 OCEAN ACCIDENT AND GUARANTEE CORPORATION.

Remitted to home office.....	\$73,716 55
Surety bonds.....	254 05
Discount and exchange.....	666 13
Profit and loss.....	14,319 52
Miscellaneous expenditures.....	36,142 24
	<hr/>
Total disbursements.....	\$2,006,896 14
	<hr/>
Balance.....	\$3,333,206 12

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$3,231,759 36
Cash in bank.....	74,861 88
Bills receivable.....	12,209 38
Premium notes.....	14,375 50
	<hr/>
Total ledger assets.....	\$3,333,206 12

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$38,933 95
Gross premiums in course of collection.....	301,290 06
	<hr/>
Gross assets.....	\$3,673,430 13

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$12,209 38	
Gross premiums in course of collection—written prior to Oct. 1.....	28,694 44	
* Book value of bonds over market value.....	322,736 24	\$363,640 06
	<hr/>	<hr/>
Total admitted assets.....		\$3,309,790 07

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$30,241 00	\$6,500 00	
Health.....	1,940 00	-	
Steam boiler.....	5,250 00	-	
Burglary.....	7,865 00	100 00	
Credit.....	2,000 00	8,000 00	
	<hr/>	<hr/>	
Unpaid claims.....	\$47,296 00	\$14,600 00	\$61,896 00
Special reserve for unpaid liability losses.....			524,008 82
Special reserve for credit losses.....			37,181 19
Unearned premiums on outstanding risks.....			1,046,583 95
Commissions due agents and brokers.....			68,731 05
Salaries and other miscellaneous expenses due or accrued.....			45,000 00
Advance premiums.....			13,685 00
Additional reserve for claims and contingencies.....			250,000 00
Statutory deposit.....		\$350,000 00	
Surplus over all liabilities.....		912,704 06	
		<hr/>	
Surplus to policy holders.....			1,262,704 06
			<hr/>
Total liabilities.....			\$3,309,790 07

* Market value of bonds as of December 31, 1907.

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1906.....	\$192,622 57	\$19,618 61	\$706,337 18
Written during the year.....	405,396 82	50,304 69	1,755,263 11
Totals.....	\$598,019 39	\$69,923 30	\$2,461,600 29
Expired and canceled.....	342,571 07	36,287 14	1,461,639 51
In force December 31, 1907.....	\$255,448 32	\$33,636 16	\$999,960 78
Deduct amount reinsured.....	5,627 62	545 42	1,341 73
Net premiums in force.....	\$249,820 70	\$33,090 74	\$998,619 05
	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Credit.</i>
In force December 31, 1906.....	\$87,603 53	\$164,162 87	\$357,740 95
Written during the year.....	81,567 44	214,016 48	485,756 65
Totals.....	\$169,170 97	\$378,179 35	\$843,497 60
Expired and canceled.....	59,523 01	178,787 72	407,669 29
In force December 31, 1907.....	\$109,647 96	\$199,391 63	\$435,828 31
Deduct amount reinsured.....	-	21,287 58	-
Net premiums in force.....	\$109,647 96	\$178,104 05	\$435,828 31

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$930 27	\$406 21
Health.....	75 00	-
Liability.....	4,730 27	180 12
Steam Boiler.....	124 80	-
Burglary and theft.....	116 89	-
Credit.....	1,555 00	18 75
Totals.....	\$7,532 23	\$605 08

PHOENIX PREFERRED ACCIDENT INSURANCE
COMPANY,
DETROIT, MICHIGAN.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1905.

L. O. CHATFIELD, *President.*

W. H. CHATFIELD, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums received, viz:		
Accident.....	\$123,170 91	
Health.....	61,585 45	
	<hr/>	
Net premium income.....		\$184,756 36
Policy fees required or represented by applications.....		31,464 00
Interest on bonds.....	\$4,416 66	
Interest on deposits.....	219 34	4,636 00
	<hr/>	
Income from all other sources.....		1,288 25
		<hr/>
Total income.....		\$222,144 61
Ledger assets Dec. 31, 1906.....		128,906 63
		<hr/>
Total.....		351,051 24

DISBURSEMENTS.

Amount paid for losses and claims, viz:		
Accident.....	\$40,088 61	
Health.....	20,044 30	
	<hr/>	
Net payments to policy holders.....		\$60,132 91
Commissions or brokerage.....		58,769 60
Policy fees retained by agents.....		31,464 00
Interest and dividends to stockholders.....		9,000 00
Salaries, fees and compensation of officers and home office employees.....		25,910 64
Medical examiners fees and salaries.....		2,744 69
Rents.....		6,693 08
Taxes, licenses and insurance department fees.....		3,568 54
Legal expenses.....		1,102 82
Printing and stationery.....		4,287 23
Postage and express.....		3,453 24
Furniture and fixtures.....		589 30
Traveling expenses.....		3,387 40
Miscellaneous expenditures.....		3,317 39
		<hr/>
Total disbursements.....		\$214,420 84
		<hr/>
Balance.....		\$136,630 40

PHOENIX PREFERRED ACCIDENT INSURANCE CO. 603

LEDGER ASSETS.

* Book value of bonds, excluding interest.....	\$120,000 00
Cash in bank.....	16,130 40
Bills receivable.....	500 00
Total ledger assets.....	\$136,630 40

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$1,591 66
Gross premiums in course of collection.....	10,000 00
Gross assets.....	\$148,222 06

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$500 00
Total admitted assets.....	\$147,722 06

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Revised.</i>	
Accident.....	\$4,000 00	\$667 00	
Health.....	2,000 00	333 00	
Unpaid claims.....	\$6,000 00	\$1,000 00	\$7,000 00
Unearned premiums on outstanding risks.....			7,465 92
Commissions due agents and brokers.....			1,500 00
Salaries and other miscellaneous expenses due or accrued.....			1,000 00
Advance premiums.....			1,000 00
Cash capital.....		\$100,000 00	
Surplus over all liabilities.....		29,756 14	
Surplus to policy holders.....			129,756 14
Total liabilities.....			\$147,722 06

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	
In force December 31, 1906.....	\$7,723 10	\$3,857 54	
Written during the year.....	123,272 58	61,636 28	
Totals.....	\$130,995 68	\$65,493 82	
Expired and canceled.....	120,374 44	60,183 21	
In force December 31, 1907.....	\$10,621 24	\$5,310 61	

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>	
Accident.....			
Health.....			
Total.....	\$131 70	\$84 83	

* Market value of bonds as of December 31, 1907.

PREFERRED ACCIDENT INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

KIMBALL C. ATWOOD, *President.*WILFRED C. POTTER, *Secretary.*

Cash Capital, \$350,000.

INCOME.

Net premiums received, viz:		
Accident.....	\$1,200,541	41
Health.....	202,642	31
<hr/>		
Net premium income.....	\$1,403,183	72
Interest on bonds and dividends on stocks.....	\$52,121	55
Interest on deposits.....	2,079	80
<hr/>		
Total income.....	\$1,457,385	07
Ledger assets Dec. 31, 1906.....	1,450,721	32
<hr/>		
Total.....	\$2,908,106	39

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$408,992	40
Health.....	73,013	24
<hr/>		
Net payments to policy holders.....	\$482,005	64
Investigation and adjustment of claims.....	6,784	93
Commissions or brokerage.....	465,516	60
Interest and dividends to stockholders.....	84,000	00
Salaries, fees and compensation of officers and home office employes...	114,463	74
Salaries and expenses of agents not paid by commissions.....	30,202	48
Medical examiners fees and salaries.....	15,219	37
Inspections.....	406	00
Rents.....	14,815	18
Taxes, licenses and insurance department fees.....	27,364	99
Legal expenses.....	7,383	11
Advertising.....	6,805	51
Printing and stationery.....	8,091	97
Postage and express.....	8,380	53
Furniture and fixtures.....	1,043	10
Loss on sale or maturity of ledger assets.....	34	70
Premiums and exchange on securities purchased.....	1,154	87
Miscellaneous expenditures.....	6,313	09
<hr/>		
Total disbursements.....	\$1,279,985	81
<hr/>		
Balance.....	\$1,628,120	58

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,488,468	29
Cash in office and in bank.....	139,652	29
<hr/>		
Total ledger assets.....	\$1,628,120	58

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$9,917 61	
Gross premiums in course of collection.....	181,031 60	
		<hr/>
Gross assets.....	\$1,819,069 79	

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$15,350 27	
* Book value of bonds and stocks over market value..	130,893 29	\$146,243 56
		<hr/>
Total admitted assets.....		\$1,672,826 23

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted.</i>	
Accident.....	\$21,507 14	\$71,300 00	\$18,725 00	
Health.....	47 86	9,563 00	300 00	
	<hr/>	<hr/>	<hr/>	
Totals.....	\$21,555 00	\$80,863 00	\$19,025 00	
Deduct reinsurance.....	-	2,500 00	-	
	<hr/>	<hr/>	<hr/>	
Net unpaid claims.....	\$21,555 00	\$78,363 00	\$19,025 00	\$118,943 00
Unearned premiums on outstanding risks.....				584,778 52
Commissions due agents and brokers.....				39,577 38
Salaries and other miscellaneous expenses due or accrued.....				225 00
State, county and municipal taxes due or accrued.....				22,140 49
Dividends due stockholders.....				7,000 00
Due for reinsurance.....				720 84
Advance premiums.....				3,495 00
Reserve for contingent instalment policies.....				111,286 00
Cash capital.....			\$350,000 00	
Surplus over all liabilities.....			434,660 00	
			<hr/>	
Surplus to policy holders.....				784,660 00
				<hr/>
Total liabilities.....				\$1,672,826 23

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1906.....	\$975,093 78	\$211,812 07
Written during the year.....	1,392,089 79	257,998 25
	<hr/>	<hr/>
Totals.....	\$2,367,183 57	\$469,810 32
Expired and canceled.....	1,385,450 71	274,959 57
	<hr/>	<hr/>
In force December 31, 1907.....	\$981,732 86	\$194,850 75
Deduct amount reinsured.....	6,544 32	482 25
	<hr/>	<hr/>
Net premiums in force.....	\$975,188 54	\$194,368 50

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$15,436 58	\$2,762 61
Health.....	2,195 76	858 53
	<hr/>	<hr/>
Totals.....	\$17,632 34	\$3,621 14

* Market value of bonds and stocks as of December 31, 1907.

* RIDGELY PROTECTIVE ASSOCIATION,
WORCESTER, MASS.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

FRANCIS A. HARRINGTON, *President.* ALBERT L. PRATT, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Interest on deposits.....	\$414 70
Advance payments.....	292 10
Total income.....	\$706 80
Ledger assets Dec. 31, 1906.....	245,863 42
Total.....	\$246,570 22

DISBURSEMENTS.

Net amount paid for losses and claims, viz:	
Accident.....	\$155 00
Health.....	748 22
Death.....	100 00
Net payments to policy holders.....	\$1,003 22
Salaries, fees and compensation of officers and home office employes.....	555 24
Salaries and expenses of agents not paid by commissions.....	100 00
Total disbursements.....	\$1,658 46
Balance.....	\$244,911 76

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$26,213 75
Cash in bank.....	218,698 01
Total ledger assets.....	\$244,911 76

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$1,041 25
Gross assets.....	\$245,953 01

DEDUCT ASSETS NOT ADMITTED.

† Book value of bonds over market value.....	\$5,258 75
Total admitted assets.....	\$240,694 26

* Admitted April 1, 1908.

† Market value of bonds as of December 31, 1907.

LIABILITIES.

Losses and claims, viz:

	<i>Reported No Proofs.</i>	
Accident	\$8,891 05	
Health	17,549 35	
Death.....	1,200 00	
	<hr/>	
Unpaid claims.....		\$27,640 40
Unearned premiums on outstanding risks.....		10,230 83
Salaries and other miscellaneous expenses due or accrued.....		57 68
State, county and municipal taxes due and accrued.....		250 00
Advance premiums.....		1,049 80
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	101,465 55	
	<hr/>	
Surplus to policy holders.....		201,465 55
		<hr/>
Total liabilities.....		\$240,694 26

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
Premiums in force Dec. 26, 1907.....	\$61,385 00

STANDARD LIFE AND ACCIDENT INSURANCE
COMPANY,

DETROIT, MICH.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1884.

LEM. W. BOWEN, *President.*E. A. LEONARD, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received, viz:

Accident.....	\$1,026,969 98	
Health.....	105,113 67	
Liability.....	898,959 28	
Workmen's Collective.....	47,998 58	
	<hr/>	
Net premium income.....		\$2,079,041 51
Policy fees required or represented by applications.....		20,954 00
Interest on mortgage loans.....	\$29,382 71	
Interest on collateral loans.....	1,441 67	
Interest on bonds and dividends on stocks.....	75,163 84	
Interest from all other sources.....	2,204 44	108,192 66
	<hr/>	
Total income.....		\$2,208,188 17
Ledger assets Dec. 31, 1906.....		2,319,737 26
		<hr/>
Total.....		\$4,527,925 43

DISBURSEMENTS.

Net amount paid for losses and claims, viz:	
Accident.....	\$425,078 38
Health.....	37,719 75
Liability.....	329,189 97
Workmen's collective.....	24,721 10
<hr/>	
Net payments to policy holders.....	\$816,709 20
Investigation and adjustment of claims.....	116,151 14
Commissions or brokerage.....	561,507 56
Policy fees retained by agents.....	20,954 00
Interest and dividends to stockholders.....	45,000 00
Salaries, fees and compensation of officers and home office employes...	99,576 93
Salaries and expenses of agents not paid by commissions.....	107,126 17
Inspections.....	14,129 67
Rents.....	17,325 61
Taxes on real estate.....	298 66
All other taxes, licenses and insurance department fees.....	57,758 06
Advertising.....	11,541 51
Printing and stationery.....	16,503 16
Postage and express.....	17,706 70
Furniture and fixtures.....	2,357 20
Miscellaneous expenditures.....	1,951 60
<hr/>	
Total disbursements.....	\$1,906,597 17
<hr/>	
Balance.....	\$2,621,328 26

LEDGER ASSETS.

Book value of real estate.....	\$25,350 00
Mortgage loans on real estate.....	510,850 00
Loans secured by collateral.....	50,000 00
Book value of bonds, excluding interest.....	1,893,760 58
Cash in office and in bank.....	141,367 68
<hr/>	
Total ledger assets.....	\$2,621,328 26

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,801 03	
Interest accrued on bonds.....	17,351 70	
Interest accrued on other assets.....	102 33	\$25,255 06
<hr/>		
* Market value of bonds over book value.....		18,564 42
Gross premiums in course of collection.....		355,196 89
<hr/>		
Gross assets.....		\$3,020,344 63

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$16,376 52
<hr/>	
Total admitted assets.....	\$3,003,968 11

LIABILITIES.

Losses and claims, viz:					
		<i>In Process of</i>		<i>Reported.</i>	
		<i>Adjusted.</i>	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Resisted.</i>
Accident.....	\$16,157 43	\$21,937 50	\$70,867 42	\$36,950 00	
Health.....	1,825 57	2,724 75	5,987 33	--	
Workmen's Collective.....	325 76	634 58	1,039 66	--	
<hr/>					
Unpaid claims .	\$18,308 76	\$25,296 83	\$77,894 41	\$36,950 00	\$158,450 00

* Market value of bonds as of December 31, 1907.

STANDARD LIFE AND ACCIDENT INSURANCE CO. 609

Special reserve for unpaid liability losses		\$528,485 85
Unearned premiums on outstanding risks		826,945 98
Commissions due agents and brokers		93,175 59
Salaries and other miscellaneous expenses due or accrued		8,213 57
State, county and municipal taxes due or accrued		35,786 43
Due for return premiums and cancellations		15,983 87
Due for reinsurance		5,859 19
Reserve for contingencies		50,000 00
Cash capital	\$500,000 00	
Surplus over all liabilities	781,067 63	
<hr/>		
Surplus to policy holders		1,281,067 63
Total liabilities		\$3,003,968 11

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1906	\$775,149 98	\$94,403 98
Written during the year	1,284,929 79	136,361 68
<hr/>		
Totals	\$2,060,079 77	\$230,765 66
Expired and canceled	1,283,930 86	130,195 26
<hr/>		
In force December 31, 1907	\$776,148 91	\$100,570 40
Deduct amount reinsured	24,865 01	-
<hr/>		
Net premiums in force	\$751,283 90	\$100,570 40
<hr/>		
	<i>Liability.</i>	<i>Workmen's Collective.</i>
In force December 31, 1906	\$617,150 12	\$16,831 02
Written during the year	1,045,431 24	51,299 76
<hr/>		
Totals	\$1,662,581 36	\$68,130 78
Expired and canceled	890,876 00	46,740 89
<hr/>		
In force December 31, 1907	\$771,705 36	\$21,389 89
Deduct amount reinsured	7,921 98	-
<hr/>		
Net premiums in force	\$763,783 38	\$21,389 89

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident	\$2,115 38	\$970 47
Health	135 25	87 48
Liability	378 34	56 00
<hr/>		
Totals	\$2,628 97	\$1,113 95

TITLE GUARANTY AND SURETY COMPANY,
SCRANTON, PENN.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

L. A. WATRES, *President.*

JOHN H. LAW, *Secretary.*

Cash Capital, \$800,000.

INCOME.

Net premiums received, viz:		
Surety.....	\$628,787 13	
Title.....	1,177 30	
	<hr/>	
Net premium income.....		\$629,964 43
Interest on mortgage loans.....	\$7,956 25	
Interest on collateral loans.....	5,177 16	
Interest on bonds.....	48,161 35	
Interest on deposits.....	935 88	
Interest from all other sources.....	15 44	
Rents—including company's own occupancy.....	4,200 00	66,446 08
	<hr/>	
Title search fees, commissions, etc.....		1,892 34
Premium on capital stock.....		5,250 00
		<hr/>
Total income.....		\$703,552 85
Ledger assets Dec. 31, 1906.....	\$1,538,602 77	
Increase of capital during 1907.....	7,000 00	1,545,602 77
	<hr/>	
Total.....		\$2,249,155 62

DISBURSEMENTS.

Net amount paid for losses and claims (surety).....	\$195,177 62
Commissions or brokerage.....	185,482 41
Interest and dividends to stockholders.....	47,580 00
Salaries, fees and compensation of officers and home office employes...	41,727 97
Salaries and expenses of agents not paid by commissions.....	49,607 21
Rents—including company's own occupancy.....	5,499 96
All other taxes, licenses and insurance department fees.....	17,324 23
Legal expenses.....	17,847 99
Advertising.....	1,429 07
Printing and stationery.....	10,127 16
Postage and express.....	6,773 80
Profit and loss.....	1,849 20
Miscellaneous expenditures.....	48,133 31
	<hr/>
Total disbursements.....	\$628,559 93
	<hr/>
Balance.....	\$1,620,595 69

LEDGER ASSETS.

Book value of real estate.....		\$90,000 00
Mortgage loans on real estate.....		134,654 05
Loans secured by collateral.....		98,225 00
Book value of bonds, excluding interest.....	1,106,424 49	
Cash in office and in bank.....		83,801 15
Bills receivable.....		4,276 87
Advanced on contracts.....		57,152 71
Receivers certificate, German Bank, Buffalo, N. Y.....		16,522 63
All other ledger assets.....		29,538 79
Total ledger assets.....		\$1,620,595 69

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,198 55	
Interest accrued on bonds.....	9,784 78	\$10,983 33
Gross premiums in course of collection.....		168,048 73
Gross assets.....		\$1,799,627 75

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$4,276 87	
Gross premiums in course of collection—written prior to Oct. 1.....	8,776 43	
* Book value of bonds over market value.....	11,041 99	\$24,095 29
Total admitted assets.....		\$1,775,532 46

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted.</i>	
Surety.....	\$4,047 34	\$52,358 72	\$69,797 52	\$126,203 58
Estimated expenses incident to settlement of unpaid claims.....				1,000 00
Unearned premiums on outstanding risks.....				308,119 81
Commissions due agents and brokers.....				33,315 81
Salaries and other miscellaneous expenses due or accrued.....				1,000 00
State, county and municipal taxes due or accrued.....				4,079 20
Due for reinsurance.....				25,550 18
Cash capital.....			\$800,000 00	*
Surplus over all liabilities.....			476,263 88	
Surplus to policy holders.....				1,276,263 88
Total liabilities.....				\$1,775,532 46

EXHIBIT OF PREMIUMS.

	<i>Surety.</i>	<i>Title.</i>
In force December 31, 1906.....	\$637,480 79	\$3,367 69
Written during the year.....	775,501 36	933 25
Totals.....	\$1,412,982 15	\$4,300 94
Expired and canceled.....	711,598 51	-
In force December 31, 1907.....	\$701,383 64	\$4,300 94
Deduct amount reinsured.....	96,944 95	-
Net premiums in force.....	\$604,438 69	\$4,300 94

* Market value of bonds as of December 31, 1906.

TRAVELERS INDEMNITY COMPANY,
HARTFORD, CONN.

INCORPORATED IN 1903. COMMENCED BUSINESS IN 1906.

SYLVESTER C. DUNHAM, *President.*

JOHN L. WAY, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received, viz:		
Accident.....	\$12,003 16	
Health.....	480 85	
Liability.....	21,026 68	
Steam boiler.....	46,052 57	
Fly wheel.....	6,071 90	
Net premium income.....		\$85,635 16
Interest on mortgage loans.....	\$14,690 37	
Interest on collateral loans.....	2,495 36	
Interest on bonds.....	5,520 31	
Interest on deposits.....	522 76	23,228 80
Profit on sale or maturity of ledger assets.....		437 50
Surplus paid in.....		62,500 00
Total income.....		\$171,801 46
Ledger assets Dec. 31, 1906.....	\$311,408 32	
Increase of capital during 1907.....	250,000 00	561,408 32
Total.....		\$733,209 78

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$2,760 71	
Liability.....	4,711 73	
Steam boiler.....	177 75	
Net payments to policy holders.....		\$7,650 19
Investigation and adjustment of claims.....		647 95
Commissions or brokerage.....		20,811 07
Salaries, fees and compensation of officers and home office employes.....		7,098 25
Salaries and expenses of agents not paid by commissions.....		7,571 32
Inspections.....		14,859 80
Rents.....		1,557 50
Taxes, licenses and insurance department fees.....		3,270 36
Advertising.....		1,960 38
Printing and stationery.....		4,401 59
Postage and express.....		685 30
Furniture and fixtures.....		945 33
Miscellaneous expenditures.....		107 00
Total disbursements.....		\$71,566 04
Balance.....		\$661,643 74

TRAVELERS INDEMNITY COMPANY.

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LEDGER ASSETS.

Mortgage loans on real estate.....	\$408,480 00
Loans secured by collateral.....	67,500 00
Book value of bonds, excluding interest.....	139,530 75
Cash in bank.....	46,132 99
Total ledger assets.....	\$661,643 74

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,372 07	
Interest accrued on bonds.....	1,726 35	
Interest accrued on collateral loans.....	815 79	\$5,914 21
Gross assets.....		\$667,557 95

DEDUCT ASSETS NOT ADMITTED.

* Book value of bonds over market value.....	\$3,817 00
Total admitted assets.....	\$663,740 95

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	
Health.....	-	\$87 50	
Steam boiler.....	150 00	-	
Unpaid claims.....	\$150 00	\$87 50	\$237 50
Special reserve for unpaid liability losses.....			4,495 92
Unearned premiums on outstanding risks.....			56,608 01
Salaries and other miscellaneous expenses due or accrued.....			2,000 00
State, county and municipal taxes due or accrued.....			1,000 00
Cash capital.....		\$500,000 00	
Surplus over all liabilities.....		99,399 52	
Surplus to policy holders.....			599,399 52
Total liabilities.....			\$663,740 95

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1906.....	\$3,979 35	\$134 25	-
Written during the year.....	16,470 38	585 85	\$22,279 13
Totals.....	\$20,449 73	\$720 10	\$22,279 13
Expired and canceled.....	9,724 91	220 10	3,575 21
In force December 31, 1907.....	\$10,724 82	\$500 00	\$18,703 92
Written during the year.....		<i>Steam Boiler.</i> \$47,716 53	<i>Fly Wheel.</i> \$6,213 28
Expired and canceled.....		1,385 63	185 80
In force December 31, 1907.....		\$46,330 90	\$6,027 48

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$30 00	-
Liability.....	297 15	\$10 00
Steam boiler.....	495 00	-
Fly wheel.....	245 00	-
Totals.....	\$1,067 15	\$10 00

* Market value of bonds as of December 31, 1907.

TRAVELERS INSURANCE COMPANY,
(ACCIDENT DEPARTMENT.)
HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

SYLVESTER C. DUNHAM, *President.*

LOUIS F. BUTLER, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums received, viz:		
Accident.....	\$3,179,336 45	
Health.....	309,370 53	
Liability.....	5,045,759 91	
	<hr/>	
Net premium income.....		\$8,534,466 89
Interest on collateral loans.....	\$3,057 97	
Interest on bonds and dividends on stocks.....	494,027 64	
Interest on deposits.....	34,250 85	
Interest from all other sources.....	1,554 07	532,890 53
	<hr/>	
Profit on sale or maturity of ledger assets.....		101,476 79
		<hr/>
Total income.....		\$9,168,834 21
Ledger assets Dec. 31, 1906.....		10,926,414 40
		<hr/>
Total.....		\$20,095,248 61

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$1,302,496 67	
Health.....	139,408 89	
Liability.....	1,487,391 86	
	<hr/>	
Net payments to policy holders.....		\$2,929,297 42
Investigation and adjustment of claims.....		912,787 94
Commissions or brokerage.....		2,161,838 86
Interest and dividends to stockholders.....		250,000 00
Salaries, fees and compensation of officers and home office employes.....		286,360 75
Salaries and expenses of agents not paid by commissions.....		378,747 17
Salaries and expenses of pay roll auditors.....		79,268 29
Medical examiners fees and salaries.....		26,002 83
Inspections.....		114,696 98
Rents—including company's own occupancy.....		102,105 25
Taxes on capital stock.....		67,430 00
All other taxes, licenses and insurance department fees.....		133,059 66
Legal expenses.....		5,042 06
Advertising.....		38,170 50
Printing and stationery.....		62,795 20
Postage and express.....		60,755 63
Furniture and fixtures.....		94,739 13
Loss on sale or maturity of ledger assets.....		28,916 43
Profit and loss.....		338 46

Miscellaneous expenditures.....	\$32,464 51
Total disbursements.....	\$7,764,817 07
Balance.....	\$12,330,431 54

LEDGER ASSETS.

Loans secured by collateral.....	\$1,339,522 54
Book value of bonds and stocks, excluding interest.....	10,196,110 82
Cash in office and in bank.....	738,687 45
Bills receivable.....	7,467 08
Agents debit balances.....	48,643 65
Total ledger assets.....	\$12,330,431 54

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$102,122 54	
Interest accrued on collateral loans.....	21,280 77	\$123,403 31
Gross assets.....		\$12,453,834 85

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$7,467 08	
* Book value of bonds and stocks over market value.....	620,087 95	
Agents debit balances.....	48,643 65	\$676,198 68
Total admitted assets.....		\$11,777,636 17

LIABILITIES.

Losses and claims, viz:

	<i>In Process of</i>	<i>Reported</i>		
	<i>Adjusted.</i>	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Resisted.</i>
Accident	\$2,914 21	\$101,145 00	\$132,485 97	\$36,600 00
Health..	203 21	-	22,452 50	-
Unpaid claims	\$3,117 42	\$101,145 00	\$154,938 47	\$36,600 00
Special reserve for unpaid liability losses.....				4,018,122 43
Unearned premiums on outstanding risks.....				3,384,293 74
Salaries and other miscellaneous expenses due or accrued.....				35,000 00
State, county and municipal taxes due or accrued.....				50,000 00
Special reserves.....				158,394 98
Cash capital.....			\$1,000,000 00	
Surplus over all liabilities.....			2,836,024 13	
Surplus to policy holders.....				3,836,024 13
Total liabilities.....				\$11,777,636 17

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1906.....	\$2,244,169 84	\$267,290 67	\$2,956,560 85
Written during the year.....	3,429,345 09	334,700 78	5,397,070 94
Totals.....	\$5,673,514 93	\$601,991 45	\$8,353,631 79
Expired and canceled.....	3,217,395 92	315,471 61	5,128,907 50
In force December 31, 1907.....	\$2,456,119 01	\$286,519 84	\$3,224,724 29
Deduct amount reinsured.....	23,718 12	2,819 44	-
Net premiums in force.....	\$2,432,400 89	\$283,700 40	\$3,224,724 29

* Market value of bonds and stocks as of December 31, 1907.

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$48,981 66	\$22,880 22
Health.....	6,301 35	3,321 57
Liability.....	28,227 27	15,289 95
Totals.....	<u>\$83,510 28</u>	<u>\$41,491 74</u>

UNITED STATES CASUALTY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

* EDSON S. LOTT, *President.** D. G. LUCKETT, *Secretary.*

Cash Capital, \$400,000.

INCOME.

Net premiums received, viz:		
Accident.....	\$527,244 93	
Health.....	158,482 32	
Liability.....	447,241 92	
Steam boiler.....	35,256 45	
Burglary and theft.....	30,083 45	
Sprinkler.....	34,816 05	
Workmen's collective.....	4,042 24	
Net premium income.....		\$1,237,167 36
Interest on mortgage loans.....	\$3,389 57	
Interest on bonds and dividends on stocks.....	69,223 81	
Interest on deposits.....	4,573 39	77,186 77
Total income.....		<u>\$1,314,354 13</u>
Ledger assets Dec. 31, 1906.....		1,919,598 57
Total.....		<u>\$3,233,952 70</u>

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$160,536 21	
Health.....	68,750 08	
Liability.....	178,331 04	
Steam boiler.....	601 21	
Burglary and theft.....	10,932 26	
Sprinkler.....	7,320 42	
Workmen's collective.....	2,707 02	
Net payments to policy holders.....		\$429,178 24
Investigation and adjustment of claims.....		78,579 05
Commissions or brokerage.....		348,014 41

* Elected in 1908.

UNITED STATES CASUALTY COMPANY.

617

Interest and dividends to stockholders.....	\$39,960 00
Salaries, fees and compensation of officers and home office employes...	103,797 39
Salaries and expenses of agents not paid by commissions.....	32,144 49
Inspections.....	18,618 99
Rents.....	16,992 12
Taxes on real estate.....	40 38
All other taxes, licenses and insurance department fees.....	26,173 55
Legal expenses.....	1,063 00
Advertising.....	1,833 30
Printing and stationery.....	20,595 71
Postage and express.....	9,450 80
Furniture and fixtures.....	8,627 22
Profit and loss.....	607 31
Miscellaneous expenditures.....	10,199 24
Total disbursements.....	\$1,145,875 20
Balance.....	\$2,088,077 50

LEDGER ASSETS.

Book value of real estate.....	\$5,000 00
Mortgage loans on real estate.....	153,000 00
Book value of bonds and stocks, excluding interest.....	1,840,493 36
Cash in office and in bank.....	89,240 07
Bills receivable.....	344 07
Total ledger assets.....	\$2,088,077 50

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,366 38	
Interest accrued on bonds.....	9,394 88	\$11,761 26
Gross premiums in course of collection.....		137,295 57
Gross assets.....		\$2,237,134 33

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$344 07	
Gross premiums in course of collection—written prior to Oct. 1.....	68 34	
* Book value of ledger assets over market value.....	365,628 36	
Reserve for reinsurance under New York law.....	11,288 90	\$377,329 67
Total admitted assets.....		\$1,859,804 66

LIABILITIES.

Losses and claims, viz:			
	<i>Reported.</i>		
	<i>No Proofs.</i>	<i>Resisted.</i>	
Accident.....	\$35,962 00	\$13,800 00	
Health.....	7,430 00	625 00	
Steam boiler.....	50 00	100 00	
Burglary and theft.....	1,365 00	200 00	
Sprinkler.....	725 00	—	
Workmen's collective.....	275 00	—	
Unpaid claims.....	\$45,807 00	\$14,725 00	\$60,532 00
Special reserve for unpaid liability losses.....			124,470 64

* Market value of bonds and stocks as of December 31, 1907.

Unearned premiums on outstanding risks.....		\$619,366 09
Commissions due agents and brokers.....		38,423 63
Salaries and other miscellaneous expenses due or accrued.....		6,516 21
State, county and municipal taxes due or accrued.....		20,000 00
Dividends due stockholders.....		10,040 00
Due for reinsurance.....		5,456 09
Special reserve.....		100,000 00
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	475,000 00	
Surplus to policy holders.....		875,000 00
Total liabilities.....		\$1,859,804 66

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1906.....	\$484,019 79	\$172,847 14	\$393,329 63
Written during the year.....	734,920 38	254,010 07	579,539 35
Totals.....	\$1,218,940 17	\$426,857 21	\$ 972,868 98
Expired and canceled.....	724,171 97	261,188 57	548,119 11
In force December 31, 1907.....	\$494,768 20	\$165,668 64	\$424,749 87
Deduct amount reinsured.....	-	-	5,388 03
Net premiums in force.....	\$494,768 20	\$165,668 64	\$419,361 84

	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>
In force December 31, 1906.....	\$74,153 86	\$24,691 44
Written during the year.....	51,028 13	37,122 89
Totals.....	\$125,181 99	\$61,814 33
Expired and canceled.....	48,327 92	24,468 37
In force December 31, 1907.....	\$76,854 07	\$37,345 96
Deduct amount reinsured.....	-	135 83
Net premiums in force.....	\$76,854 07	\$37,210 13

	<i>Sprinkler.</i>	<i>Workmen's Collective.</i>
In force December 31, 1906.....	\$33,411 01	\$5,529 88
Written during the year.....	48,367 81	7,993 90
Totals.....	\$81,778 82	\$13,523 78
Expired and canceled.....	43,454 04	8,851 45
In force December 31, 1907.....	\$38,324 78	\$4,672 33

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$8,182 18	\$2,647 93
Health.....	2,582 44	1,126 39
Liability.....	2,420 63	962 67
Steam boiler.....	1,235 87	-
Burglary and theft.....	93 75	-
Totals.....	\$14,514 87	\$4,736 99

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.....	}	\$2,262,859 64
Surety.....		
Burglary and theft.....			265,536 83
Net premium income.....		\$2,528,396 47
Interest on mortgage loans.....	\$492 71	
Interest on collateral loans.....	6,495 08	
Interest on bonds and dividends on stocks.....	75,427 60	
Interest on deposits.....	8,622 13	
Interest from all other sources.....	148 06	
Rents—including company's own occupancy.....	35,815 30	127,000 88
Profit on sale or maturity of ledger assets.....		913 58
Increase in book value of ledger assets.....		6,714 38
Department of guaranteed attorneys.....		36,108 85
Total income.....		\$2,699,134 16
Ledger assets Dec. 31, 1906.....		3,417,366 01
Total.....		\$6,116,500 17

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Fidelity.....	}	\$763,602 17
Surety.....		
Burglary and theft.....			70,094 16
Net payments to policy holders.....		\$833,696 33
Investigation and adjustment of claims.....		101,835 78
Commissions or brokerage.....		519,314 70
Interest and dividends to stockholders.....		119,000 00
Salaries, fees and compensation of officers and home office employes...		214,685 94
Salaries and expenses of agents not paid by commissions.....		269,483 36
Inspections.....		12,217 94
Rents—including company's own occupancy.....		46,221 47
Repairs and expenses on real estate.....		10,869 82
Taxes on real estate.....		8,750 56
All other taxes, licenses and insurance department fees.....		67,688 25
Legal expenses.....		39,200 45
Advertising.....		31,496 65
Printing, stationery and printing plant.....		44,497 65
Postage and express.....		55,578 87

620 UNITED STATES FIDELITY AND GUARANTY COMPANY.

Furniture and fixtures	\$7,759 11
Loss on sale or maturity of ledger assets	2,700 32
Traveling expenses	4,677 16
Miscellaneous expenditures	30,259 31
Total disbursements	\$2,419,933 67
Balance	\$3,696,566 50

LEDGER ASSETS.

Book value of real estate	\$517,403 88
Mortgage loans on real estate	11,750 00
Loans secured by collateral	124,585 00
Book value of bonds and stocks, excluding interest	2,450,756 89
Cash in office and in bank	432,807 97
Due by United States Government under construction contracts	115,737 26
Due for subscriptions, department of guaranteed attorneys	43,525 50
Total ledger assets	\$3,696,566 50

NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$136 66
Interest due and accrued on bonds	28,152 00
Interest due and accrued on collateral loans	1,353 72
Interest due and accrued on other assets	750 00
Rents due and accrued on company's property	499 99
Gross premiums in course of collection	410,279 56
Gross assets	\$4,137,738 43

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1	\$30,703 86
* Book value of bonds and stocks over market value	196,321 28
Reserve held for account, Munich Reinsurance Co.	3,557 94
Total admitted assets	\$3,907,155 35

LIABILITIES.

Losses and claims, viz:			
	<i>In Process of</i>	<i>Resisted.</i>	
	<i>Adjustment.</i>		
Fidelity	} \$217,527 28	\$262,413 04	
Surety			
Burglary and theft	6,440 92	2,950 00	
Unpaid claims	\$223,968 20	\$265,363 04	\$489,331 24
Unearned premiums on outstanding risks			1,393,245 00
Commissions due agents and brokers			80,701 48
State, county and municipal taxes due or accrued			30,492 41
Due for return premiums			6,470 98
Due for reinsurance			4,618 20
Cash capital	\$1,700,000 00		
Surplus over all liabilities	202,296 04		
Surplus to policy holders			1,902,296 04
Total liabilities			\$3,907,155 35

* Market value of bonds and stocks as of December 31, 1907.

EXHIBIT OF PREMIUMS.

	<i>Fidelity and Surety.</i>	<i>Burglary and Theft.</i>
In force December 31, 1906.....	\$2,068,301 79	\$302,194 12
Written during the year.....	2,633,114 47	362,363 02
Totals.....	\$4,701,416 26	\$664,557 14
Expired and canceled.....	2,200,358 41	293,692 69
In force December 31, 1907.....	\$2,501,057 85	\$370,864 45
Deduct amount reinsured.....	71,531 40	38,944 03
Net premiums in force.....	\$2,429,526 45	\$331,920 42

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Fidelity.....	\$6,853 65	-
Surety.....		
Burglary and theft.....	694 04	\$143 75
Totals.....	\$7,547 69	\$143 75

UNITED STATES HEALTH AND ACCIDENT
INSURANCE COMPANY,

SAGINAW, MICH.

INCORPORATED IN 1900. COMMENCED BUSINESS IN 1901.

J. B. PITCHER, *President.*

J. M. PITCHER, *Secretary.*

Cash Capital, \$300,000.

INCOME.

Net premiums received, viz;		
Accident.....	}	\$869,315 12
Health.....		
Policy fees required or represented by applications.....		200,470 00
Interest on mortgage loans.....	\$1,605 10	
Interest on bonds.....	21,397 98	
Interest on deposits.....	874 72	23,877 80
Policy fees.....		561 77
Total income.....		\$1,094,224 69
Ledger assets Dec. 31, 1906.....		605,772 77
Total.....		\$1,699,997 46

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	}	\$409,428 95
Health.....		
Investigation and adjustment of claims.....		2,481 75
Commissions or brokerage.....		190,068 89
Policy fees retained by agents.....		200,470 00
Interest and dividends to stockholders.....		36,000 00
Salaries, fees and compensation of officers and home office employes...		54,341 00
Salaries and expenses of agents not paid by commissions.....		56,186 88
Medical examiners fees and salaries.....		4,297 29
Rents.....		18,626 63
Taxes, licenses and insurance department fees.....		18,358 59
Legal expenses.....		466 65
Advertising.....		2,846 44
Printing and stationery.....		15,129 76
Postage and express.....		15,696 87
Furniture and fixtures.....		7,982 36
Repairs on office building.....		1,079 64
Profit and loss.....		618 02
Miscellaneous expenditures.....		4,910 30
Total disbursements.....		<u>\$1,038,989 52</u>
Balance.....		\$661,007 94

LEDGER ASSETS.

Mortgage loans on real estate.....	\$11,300 00
Book value of bonds, excluding interest.....	568,948 67
Cash in office and in bank.....	78,419 27
Rent paid in advance.....	2,340 00
Total ledger assets.....	<u>\$661,007 94</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$149 66	
Interest due and accrued on bonds.....	8,081 89	\$8,231 55
Gross premiums in course of collection.....		50,848 52
Gross assets.....		<u>\$720,088 01</u>

DEDUCT ASSETS NOT ADMITTED.

* Book value of bonds over market value.....	\$25,796 67
Total admitted assets.....	<u>\$694,291 34</u>

LIABILITIES.

Losses and claims, viz:				
	<i>In Process of</i>	<i>Reported.</i>		
	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Resisted.</i>	
Accident.....	}	\$1,651 83	\$54,440 00	\$3,455 00
Health.....				
Unearned premiums on outstanding risks.....				63,236 34
Commissions due agents and brokers.....				21,494 29
Salaries and other miscellaneous expenses due or accrued.....				1,000 00
State, county and municipal taxes due or accrued.....				17,386 30
Due for reinsurance.....				1,734 22
Advance premiums.....				4,388 93

* Market value of bonds as of December 31, 1907.

WOODMEN'S CASUALTY COMPANY.

623

Cash capital.....	\$300,000 00	
Surplus over all liabilities.....	225,504 43	
	<hr/>	
Surplus to policy holders.....	1	\$525,504 43
		<hr/>
Total liabilities.....		\$694,291 34

EXHIBIT OF PREMIUMS.

		<i>Accident and Health.</i>
In force December 31, 1906.....		\$56,559 23
Written during the year.....		957,629 09
		<hr/>
Totals.....		\$1,014,188 32
Expired and canceled.....		887,715 63
		<hr/>
In force December 31, 1907.....		\$126,472 69

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	} \$32,880 65	\$15,366 53
Health.....		

* WOODMEN'S CASUALTY COMPANY,
INDIANAPOLIS, IND.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

W. A. NORTHCOTT, *President.*

W. A. ORR, *Secretary.*

Cash Capital, \$100,000.

INCOME.

Net premiums received, viz:		
Accident.....	} \$132,360 70	
Health.....		
Policy fees required or represented by applications.....		98 70
Interest on mortgage loans.....	\$4,298 25	
Interest on collateral loans.....	30 00	4,328 25
	<hr/>	
Income from all other sources.....		22 00
		<hr/>
Total income.....		\$136,809 65
Ledger assets Feb. 1, 1907.....		105,127 46
		<hr/>
Total.....		\$241,937 11

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$27,552 91	
Health.....	18,912 27	
	<hr/>	
Net payments to policy holders.....		\$46,465 18

* Admitted March 13, 1908.

Commissions or brokerage.....	\$41,416 42
Salaries, fees and compensation of officers and home office employes.....	14,221 86
Rents.....	830 50
Taxes on personal property.....	45 00
All other taxes, licenses and insurance department fees.....	1,810 91
Legal expenses.....	103 60
Advertising.....	494 65
Printing and stationery.....	3,607 84
Postage and express.....	1,841 65
Interest.....	362 60
Profit and loss.....	1,250 03
Miscellaneous expenditures.....	702 44
Total disbursements.....	<u>\$113,152 68</u>
Balance.....	<u>\$128,784 43</u>

LEDGER ASSETS.

Mortgage loans on real estate.....	\$115,600 00
Book value of bonds, excluding interest.....	4,936 00
Cash in office and in bank.....	6,845 73
Agents balances.....	36 30
Furniture and fixtures.....	1,366 40
Total ledger assets.....	<u>\$128,784 43</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,077 25	
Interest accrued on bonds.....	66 66	\$1,143 91
Gross assets.....		<u>\$129,928 34</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$1,366 40	
Agents balances.....	36 30	\$1,402 70
Total admitted assets.....		<u>\$128,525 64</u>

LIABILITIES.

Losses and claims, viz:		
Accident.....	} (reported—no proofs.)	\$3,940 00
Health.....		
Unearned premiums on outstanding risks.....		1,615 90
Advance premiums.....		13,676 50
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	9,293 24	
Surplus to policy holders.....		<u>109,293 24</u>
Total liabilities.....		<u>\$128,525 64</u>

EXHIBIT OF PREMIUMS.

Written during the period.....	<i>Accident and Health.</i>	\$132,477 49
Expired and canceled.....		117,185 09
In force December 31, 1907.....		<u>\$15,292 40</u>

MAINE ASSESSMENT INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1907.

FRATERNITIES HEALTH AND ACCIDENT
ASSOCIATION,
RICHMOND, MAINE.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1906.

HENRY W. OAKES, *President.*

HENRY C. REED, *Secretary.*

INCOME.

Membership fees.....	\$8,180 00
Expense assessments.....	7,784 08
Benefit assessments.....	14,377 81
All other dues and fees.....	19 00
Total paid by members.....	\$30,360 89
Interest.....	42 61
License fees.....	72 00
Total income.....	\$30,475 50
Ledger assets December 31, 1906.....	2,333 98
Total.....	\$32,809 48

DISBURSEMENTS.

Disability claims.....	\$13,623 77
Membership fees retained by agents.....	8,058 50
Commissions to agents on account of dues and assessments.....	687 45
Commissions for collecting assessments.....	1,075 46
Salaries and allowances of managers and agents.....	260 00
Salaries and other compensation of officers.....	2,072 45
Salaries and other compensation of office employes.....	343 15
Insurance department fees and licenses.....	232 00
Tax on investments.....	67
Rent.....	75 90
Postage, \$633.08; advertising and printing, \$709.82.....	1,342 90
Furniture.....	83 74
Borrowed money repaid.....	200 00
Interest on borrowed money.....	69 00
Officers bonds.....	15 00
Telephone, \$30.35; express, \$21.85.....	52 20
Traveling expense.....	289 25
Miscellaneous expenditures.....	50 74
Total disbursements.....	\$28,532 18
Balance.....	\$4,277 30

FRATERNITIES HEALTH AND ACCIDENT ASSOCIATION. 627

LEDGER ASSETS.

Cost value of bonds and stocks.....	\$1,975 00
Cash in bank.....	2,302 30
Total ledger assets.....	<u>\$4,277 30</u>

NON-LEDGER ASSETS.

Interest due.....	\$17 50
Market value of bonds and stocks over cost value.....	330 62
Furniture, fixtures and safes, \$390.12; supplies, \$459.88.....	850 00
Gross assets.....	<u>\$5,475 42</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures, \$390.12; supplies, \$459.88.....	\$850 00
Total admitted assets.....	<u>\$4,625 42</u>

LIABILITIES.

Disability claims in process of adjustment.....	\$55 00
Disability claims reported, probable liability.....	976 00
Advance assessments.....	621 00
Borrowed money.....	1,100 00
Total liabilities.....	<u>\$2,752 00</u>
Balance to protect contracts.....	\$1,873 42

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year.....	1416	\$280,200
Policies written during the year.....	1636	312,900
Total.....	3052	\$593,100
Policies decreased or terminated during the year.....	769	149,100
Policies in force December 31, 1907.....	2283	\$444,000
Losses and claims unpaid December 31 of previous year.....	3	\$175 00
Losses and claims incurred during the year.....	481	14,792 27
Total.....	484	\$14,967 27
Losses and claims paid and compromised during the year.....	477	13,936 27
Losses and claims unpaid December 31, 1907.....	7	\$1,031 00
Policies terminated by death during the year.....	3	600 00

NATIONAL CASUALTY INSURANCE COMPANY,
PORTLAND, MAINE.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1906.

WALTER G. PERRY, *President.*

O. J. BROOKS, *Secretary.*

INCOME.

Membership fees.....	\$4,298 50	
Expense assessments.....	10,014 41	
Benefit assessments.....	8,193 61	
Policy fees and medical service.....	194 25	
		\$22,700 77
Total paid by members.....		\$22,700 77
Interest.....		56 93
Borrowed money.....		850 00
Exchange of furniture.....		346 35
		\$23,954 05
Total income.....		\$23,954 05
Ledger assets December 31, 1906.....		2,837 63
		\$26,791 68
Total.....		\$26,791 68

DISBURSEMENTS.

Disability claims.....	\$7,654 10	
Advanced payments returned.....	17 25	
		\$7,671 35
Total paid to members.....		\$7,671 35
Membership fees retained by agents.....	4,298 50	
Commissions to agents on account of dues and assessments.....	673 86	
Commissions for collecting assessments.....	1,888 55	
Salaries and allowances of managers and agents.....	283 85	
Salaries of officers.....	3,339 68	
Salaries and other compensation of office employes.....	1,876 75	
Medical examiners.....	39 99	
Insurance department licenses and fees.....	46 00	
Rent.....	393 11	
Postage, \$425.18; advertising and printing, \$410.08.....	835 26	
Legal expenses.....	67 00	
Investigating and contesting claims.....	51 00	
Borrowed money repaid.....	900 00	
Accrued interest on bonds, \$12.50; express, \$12.90.....	25 40	
Traveling expense.....	680 28	
Miscellaneous expenditures.....	435 91	
		\$23,506 49
Total disbursements.....		\$23,506 49
Balance.....		\$3,285 19

LEDGER ASSETS.

Loans secured by collateral.....	\$398 85	
Cost value of bonds.....	1,027 74	
Cash in office and bank.....	1,275 50	
Agents balances.....	583 10	
		\$3,285 19
Total ledger assets.....		\$3,285 19

NON-LEDGER ASSETS.

Supplies, printed matter and stationery.....	\$1,000 00	
Premiums in hands of collectors.....	251 00	
		<hr/>
Gross assets.....		\$4,536 19

DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$1,000 00	
Agents balances.....	583 10	
Premiums in hands of collectors.....	251 00	\$1,834 10
		<hr/>
Total admitted assets.....		\$2,702 09

LIABILITIES.

Disability claims reported, probable liability.....	\$374 58	
Advance assessments.....	781 25	
Borrowed money.....	450 00	
		<hr/>
Total liabilities.....		\$1,605 83
		<hr/>
Balance to protect contracts.....		\$1,096 26

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of previous year.....	1737	\$524,400
Policies written and increased during the year.....	2512	664,400
		<hr/>
Total.....	4249	\$1,188,800
Policies decreased or terminated during the year.....	2306	636,550
		<hr/>
Policies in force December 31, 1907.....	1943	\$552,250
		<hr/>
Losses and claims unpaid December 31 of previous year.....	43	\$886 09
Losses and claims incurred during the year.....	496	7,142 59
		<hr/>
Total.....	539	\$8,028 68
Losses and claims paid during the year.....	513	7,654 10
		<hr/>
Losses and claims unpaid December 31, 1907.....	26	\$374 58

ASSESSMENT INSURANCE COMPANIES OF OTHER
STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1907.

EQUITABLE ACCIDENT COMPANY,

BOSTON, MASS.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALBERT C. SMITH, *President.*

DAVID T. MONTAGUE, *Secretary.*

INCOME.

Membership fees.....	\$11,043 00	
Expense assessments.....	32,134 90	
Benefit assessments.....	51,841 74	
Total paid by members.....		\$95,019 64
Interest.....		2,936 70
Profit on sale of securities.....		330 00
Interest in hands of State Treasurer.....		247 50
All other sources.....		45 00
Total income.....		\$98,578 84
Ledger assets December 31, 1906.....		80,901 38
Total.....		\$179,480 22

DISBURSEMENTS.

Death claims.....	\$5,222 20	
Disability claims.....	37,571 07	
Advanced payments returned.....	299 69	
Total paid to members.....		\$43,092 96
Membership fees retained by agents.....		11,043 00
Commissions to agents on account of dues and assessments.....		1,781 01
Commissions for collecting assessments.....		6,526 52
Salaries of officers.....		6,517 80
Salaries and other compensation of office employes.....		6,773 00
Taxes on premiums.....		353 62
Insurance department fees and licenses.....		502 22
Rent.....		1,953 23
Postage, \$1,914.90; advertising and printing, \$3,201.21.....		5,116 11
Furniture, \$656.66; legal expense, \$1,513.00.....		2,169 66
Investigating and contesting claims.....		2,674 56
Traveling expense.....		883 14
Miscellaneous expenditures.....		2,064 32
Total disbursements.....		\$91,451 15
Balance.....		\$88,029 07

LEDGER ASSETS.

Mortgage loans on real estate.....	\$2,250 00
Loans secured by collateral.....	10,450 00
Cost value of bonds and stocks.....	57,556 25
Cash in office and bank.....	17,525 32
Interest held by State Treasurer.....	247 50
Total ledger assets.....	\$88,029 07

DEDUCT ASSETS NOT ADMITTED.

Cost of ledger assets over market value.....	\$2,621 25
Total admitted assets.....	\$85,407 82

LIABILITIES.

Indemnity claims:		
In process of adjustment.....	\$200 00	
Resisted.....	1,000 00	\$1,200 00
Disability claims:		
In process of adjustment.....	\$870 00	
Reported, probable liability.....	1,561 21	
Resisted.....	400 00	2,831 21
Accounts due and accrued.....		1,048 00
Advance assessments.....		1,400 36
Total liabilities.....		\$6,479 57
Balance to protect contracts.....		\$78,928 25

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of previous year.....	7468	\$11,399,700
Policies written during the year.....	2781	1,126,175
Total.....	10249	\$12,525,875
Policies terminated or decreased during the year.....	2786	1,127,175
Policies in force December 31, 1907.....	7463	\$11,398,700
Losses and claims unpaid December 31 of previous year.....	86	\$13,640 00
Losses and claims incurred during the year.....	1246	37,332 28
Total.....	1332	\$50,972 28
Losses and claims paid and compromised during the year.....	1257	46,941 07
Losses and claims unpaid December 31, 1907.....	75	\$4,031 21
Policies terminated by death during the year.....	6	4,350 00

MAINE BUSINESS.

Policies in force December 31 of previous year.....	1004	\$1,670,825
Policies written during the year.....	347	141,400
Total.....	1351	\$1,812,225
Policies decreased or terminated during the year.....	386	261,750
Policies in force December 31, 1907.....	965	\$1,550,475
Losses and claims unpaid December 31 of previous year.....	10	\$700 75
Losses and claims incurred during the year.....	201	5,853 56
Total.....	211	\$6,554 31
Losses and claims paid during the year.....	205	6,279 31
Losses and claims unpaid December 31, 1907.....	6	\$275 00
Policies terminated by death during the year.....	2	\$400 00
Premiums or assessments collected during the year.....		12,488 47

MASONIC MUTUAL ACCIDENT COMPANY,
SPRINGFIELD, MASS.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1902.

F. E. RUSSELL, *President*.

S. W. MUNSELL, *Secretary*.

INCOME.

Membership fees.....	\$10,730 00	
Expense assessments.....	6,386 92	
Benefit assessments.....	11,580 23	
<hr/>		
Total paid by members.....		\$28,697 15
Interest.....		224 91
<hr/>		
Total income.....		\$28,922 06
Ledger assets December 31, 1906.....		8,177 43
<hr/>		
Total.....		\$37,099 49

DISBURSEMENTS.

Death claims.....	\$475 00	
Disability claims.....	7,915 49	
Advanced payments returned.....	11 25	
<hr/>		
Total paid to members.....		\$8,401 74
Membership fees retained by agents.....		10,730 00
Commissions to agents on account of dues and assessments.....		700 62
Commissions for collecting assessments.....		668 35
Salaries and allowances of managers and agents.....		355 51
Salaries and other compensation of officers.....		2,188 42
Salaries and other compensation of office employees.....		764 00
Medical examiners.....		34 50
Taxes on premiums, \$23.96; on investments, \$4.17.....		28 13
Insurance department fees and licenses.....		173 00
Rent.....		552 12
Postage, \$405.41; advertising and printing, \$269.20.....		674 61
Furniture, \$14.25; legal expense, \$6.46.....		20 71
Investigating and contesting claims.....		876 84
Traveling expense.....		15 00
Office supplies, \$76.02; miscellaneous, \$137.08.....		213 10
<hr/>		
Total disbursements.....		\$26,396 65
Balance.....		\$10,702 84

LEDGER ASSETS.

Cost value of bonds.....	\$2,160 00
Cash in office and bank.....	8,460 88
Income of emergency fund in hands of State Treasurer.....	81 96
<hr/>	
Total ledger assets.....	\$10,702 84

NON-LEDGER ASSETS.

Interest accrued.....	\$76 57
Furniture and fixtures, \$300.00; supplies, \$150.00.....	450 00
<hr/>	
Gross assets.....	\$11,229 41

MASONIC MUTUAL ACCIDENT COMPANY.

635

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures, \$300.00; supplies, \$150.00.....	\$450 00
Total admitted assets.....	\$10,779 41

LIABILITIES.

Indemnity claims:		
In process of adjustment.....	\$60 00	
Reported, proofs not received.....	660 15	\$665 15
Accounts due and accrued.....		130 75
Advance assessments.....		285 05
Total liabilities.....		\$1,080 95
Balance to protect contracts.....		\$9,698 46

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of previous year.....	1693	\$943,148
Policies written during the year.....	2146	667,510
Total.....	3839	\$1,610,658
Policies decreased or terminated during the year.....	1751	837,783
Policies in force December 31, 1907.....	2088	\$772,875
Losses and claims unpaid December 31 of previous year.....	24	\$1,264 94
Losses and claims incurred during the year.....	355	7,790 70
Total.....	379	\$9,055 64
Losses and claims paid during the year.....	341	8,390 49
Losses and claims unpaid December 31, 1907.....	38	\$665 15
Policies terminated by death during the year.....	11	4,550 00
BUSINESS IN MAINE.		
Policies in force December 31 of previous year.....	444	\$118,800
Policies written during the year.....	1085	158,710
Total.....	1529	\$277,510
Policies decreased or terminated during the year.....	777	109,475
Policies in force December 31, 1907.....	752	\$168,035
Losses and claims unpaid December 31 of previous year.....	13	\$666 36
Losses and claims incurred during the year.....	177	3,553 93
Total.....	190	\$4,220 29
Losses and claims paid during the year.....	168	3,932 29
Losses and claims unpaid December 31, 1907.....	22	\$288 00
Policies terminated by death during the year.....	4	\$775 00
Premiums or assessments received during the year.....		5,819 94

MASSACHUSETTS MUTUAL ACCIDENT
ASSOCIATION,
BOSTON, MASS.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1884.

ALBERT C. WARREN, *President*. G. LEONARD McNEILL, *Secretary*.

INCOME.

Membership fees.....	\$43,530 25	
Expense assessments.....	119,603 28	
Benefit assessments.....	70,498 61	
	<hr/>	
Total paid by members.....		\$233,632 14
Interest.....		2,218 18
		<hr/>
Total income.....		\$235,850 32
Ledger assets December 31, 1906.....		64,910 97
		<hr/>
Total.....		\$300,761 29

DISBURSEMENTS.

Death claims.....	\$6,245 77	
Disability claims.....	76,909 59	
	<hr/>	
Total paid to members.....		\$83,155 36
Membership fees retained by agents.....		43,425 65
Commissions for collecting assessments.....		30,791 19
Salaries and allowances of managers and agents.....		3,433 55
Salaries of officers.....		9,800 00
Salaries and other compensation of office employes.....		12,723 47
Medical examiners.....		1,285 00
Taxes on premiums.....		558 24
Insurance department fees and licenses.....		731 78
Rent.....		4,925 15
Postage, \$4,899.72; advertising and printing, \$10,930.11.....		15,829 83
Furniture, \$2,618.66; legal expenses, \$1,425.10.....		4,043 76
Investigating and contesting claims.....		2,046 45
Traveling expense.....		2,456 90
Telephone, \$457.85; collections, \$30.49.....		488 34
Profit and loss, \$29.53; dividends on capital stock, \$1,200.00.....		1,229 53
Reinsurance.....		5,315 28
Miscellaneous expenditures.....		2,623 19
		<hr/>
Total disbursements.....		\$224,862 67
Balance.....		\$75,898 62

LEDGER ASSETS.

Cost value of bonds.....	\$61,439 89
Cash in office and bank.....	13,161 38
Interest in hands of State Treasurer.....	190 56

MASSACHUSETTS MUTUAL ACCIDENT ASSOCIATION.

637

Agents balances, \$1,630.62; bills receivable, \$396.02	\$2,026 64
Other assets	62 43
Total	\$76,880 90

DEDUCT LEDGER LIABILITIES.

Balances due to agents	\$982 28
Net ledger assets	\$75,898 62

NON-LEDGER ASSETS.

Interest accrued	\$480 59
Furniture and fixtures, \$6,075.00; supplies, \$2,300.00	8,375 00
Gross assets	\$84,754 21

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures	\$6,075 00	
Supplies	2,300 00	
Agents balances	1,630 62	
Bills receivable	396 02	
Cost of ledger assets over market value	5,089 99	\$15,491 63
Total admitted assets		\$69,262 58

LIABILITIES.

Indemnity claim resisted	\$2,500 00
Disability claims, probable liability	9,432 39
Accounts due and accrued	1,012 00
Capital stock	3,000 00
Total liabilities	\$15,944 39
Balance to protect contracts	\$53,318 19

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of previous year	14,328	\$14,451,705
Policies written during the year	14,561	5,733,022
Total	28,889	\$20,184,727
Policies decreased or terminated during the year	13,200	5,667,377
Policies in force December 31, 1907	15,689	\$14,517,350
Losses and claims unpaid December 31 of previous year	348	\$13,491 62
Losses and claims incurred during the year	3632	81,596 13
Total	3980	\$95,087 75
Losses and claims paid during the year	3597	83,155 36
Losses and claims unpaid December 31, 1907	383	\$11,932 39
Policies terminated by death	14	6,245 00

BUSINESS IN MAINE.		
Policies in force December 31 of previous year.....	1661	\$1,366,440
Policies written during the year.....	1845	614,900
Total.....	3506	\$1,981,340
Policies decreased or terminated.....	1559	575,800
Policies in force December 31, 1907.....	1947	\$1,405,540
Losses and claims unpaid December 31, of previous year.....	52	\$1,747 36
Losses and claims incurred during the year.....	506	12,205 95
Total.....	558	\$13,953 31
Losses and claims paid during the year.....	504	11,744 98
Losses and claims unpaid December 31, 1907.....	54	\$2,208 33
Policies terminated by death.....	1	\$500 00
Premiums or assessments collected during the year.....		20,466 89

PEERLESS CASUALTY COMPANY,

KEENE, N. H.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1903.

WALTER G. PERRY, *President*.

WILLIAM F. PERRY, *Secretary*.

INCOME.

Membership fees.....	\$6,821 00
Expense assessments.....	16,239 44
Benefit assessments.....	16,239 44
Total paid by members.....	\$39,299 89
Interest.....	1,966 91
Profit on sale of securities.....	107 00
Income from all other sources.....	81 37
Total income.....	\$41,455 17
Ledger assets December 31, 1906.....	35,219 36
Total.....	\$76,674 53

DISBURSEMENTS.

Death claims.....	\$800 00
Disability claims.....	12,768 33
Advanced payments returned.....	51 65
Total paid to members.....	\$13,619 98
Membership fees retained by agents.....	6,556 50

Commissions for collecting assessments.....	\$1,813 28
Salaries and allowances of managers and agents.....	2,989 55
Salaries and other compensation of officers.....	3,010 00
Salaries and other compensation of office employes.....	4,175 90
Medical examiners.....	107 25
Taxes on premiums and investments.....	316 77
Insurance department fees and licenses.....	359 00
Rent.....	300 00
Postage, \$847.87; advertising and printing, \$865.25.....	1,713 12
Furniture and supplies, \$464.62; legal expense, \$82.52.....	547 14
Investigating and contesting claims and traveling expense.....	1,738 40
Loss on securities sold, \$192.50; accrued interest on securities purchased, \$16.02.....	208 52
Reinsurance.....	21 25
Dividends on capital stock.....	2,500 00
Miscellaneous expenditures.....	296 31
	<hr/>
Total disbursements.....	\$40,272 97
	<hr/>
Balance.....	\$36,401 56

LEDGER ASSETS.

Mortgage loans on real estate.....	\$8,940 00
Loans secured by collateral.....	5,840 00
Cost value of bonds and stocks.....	19,878 88
Cash in office and bank.....	1,612 75
Agents balances.....	129 93
	<hr/>
Total ledger assets.....	\$36,401 56

NON-LEDGER ASSETS.

Interest due on mortgages.....	\$33 00
Interest accrued on other assets.....	88 25
Furniture and fixtures, \$450.00; supplies, \$200.00.....	650 00
	<hr/>
Gross assets.....	\$37,172 81

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$450 00	
Supplies.....	200 00	
Agents balances.....	129 93	
Cost of ledger assets over market value.....	1,208 88	\$1,988 81
	<hr/>	
Total admitted assets.....		\$35,184 00

LIABILITIES.

Disability claims reported, probable liability.....	\$1,154 30
Accounts due or accrued.....	235 65
Advance assessments.....	2,771 79
Capital stock.....	25,000 00
	<hr/>
Total liabilities.....	\$29,161 74
	<hr/>
Balance to protect contracts.....	\$6,022 26

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of previous year.....	2518	\$709,400
Policies written during the year.....	2176	609,750
Total.....	4694	\$1,319,150
Policies decreased or terminated during the year.....	1724	422,500
Policies in force December 31, 1907.....	2970	\$896,650
Losses and claims unpaid December 31 of previous year.....	40	\$1,384 32
Losses and claims incurred during the year.....	785	13,338 31
Total.....	825	\$14,722 63
Losses and claims paid during the year.....	773	13,568 33
Losses and claims unpaid December 31, 1907.....	52	\$1,154 30
Policies terminated by death during the year.....	4	1,200 00

BUSINESS IN MAINE.

Policies in force December 31 of previous year.....	263	\$80,150
Policies written during the year.....	344	95,650
Total.....	607	\$175,800
Policies decreased or terminated during the year.....	237	65,850
Policies in force December 31, 1907.....	370	\$109,950
Claims unpaid December 31 of previous year.....	8	\$299 19
Losses and claims incurred during the year.....	68	1,341 05
Total.....	76	\$1,640 24
Losses and claims paid during the year.....	69	1,528 57
Losses and claims unpaid December 31, 1907.....	7	\$111 67
Premiums and assessments collected during the year.....		3,260 05

MAINE FRATERNAL BENEFICIARY ORGANIZATIONS.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1907.

AMERICAN ROYAL CIRCLE,
AUGUSTA, MAINE.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1905.

HIRAM CLARK, *President.*

H. L. STRICKLAND, *Secretary.*

INCOME.

Assessments:	
Mortuary.....	\$2,178 89
Sick and accident.....	561 25
Total paid by members.....	\$2,740 14
Interest on bonds.....	50 00
Borrowed money.....	367 10
Total income.....	\$3,157 24
Ledger assets Dec. 31, 1906.....	1,185 47
Total.....	\$4,342 71

DISBURSEMENTS.

Death claims.....	\$500 00
Sick and accident claims.....	367 92
Total benefits paid.....	\$867 92
Commissions or fees paid deputies or organizers.....	196 15
Salaries of officers and trustees.....	644 11
Subordinate medical examiners salaries and fees.....	142 75
Expenses of officers, trustees and committees.....	201 23
Collection and remittance of assessments and dues.....	113 59
Rent.....	135 46
Advertising, printing and stationery.....	375 15
Postage, express, telegraph and telephone, etc.....	102 95
Expense of supreme lodge meeting.....	44 52
Local hall rent.....	129 00
Interest and care of deposits.....	2 88
Borrowed money repaid.....	175 00
Dividends paid policy holders.....	145 56
Total disbursements.....	\$3,276 27
Balance.....	\$1,066 44

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,000 00
Cash in office and bank, not on interest.....	66 44
Total ledger assets.....	\$1,066 44

NON-LEDGER ASSETS.

Furniture, fixtures and safe.....	\$58 50
Lodge supplies and printed matter.....	240 00
Gross assets.....	\$1,364 94

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safe.....	\$58 50	
Lodge supplies and printed matter.....	240 00	\$298 50
		<hr/>
Total admitted assets.....		\$1,066 44

LIABILITIES.

Salaries, rents, expenses, commissions, etc., due and accrued.....	\$10 42
Printing.....	9 75
Due for borrowed money.....	417 10
	<hr/>
Total liabilities.....	\$437 27

EXHIBIT OF CERTIFICATES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31 of previous year.....	418	\$209,750 00
Written or increased during the year.....	249	25,550 00
		<hr/>
Total.....	667	\$235,300 00
Terminated or decreased during the year.....	225	112,900 00
		<hr/>
In force Dec. 31, 1907.....	442	\$122,400 00
Losses and claims unpaid Dec. 31 of previous year.....	1	\$500 00
Losses and claims incurred during the year.....	24	367 92
		<hr/>
Total.....	25	\$867 92
Losses and claims paid and compromised during the year.....	25	867 92

ANCIENT ORDER OF UNITED WORKMEN,

AUGUSTA, MAINE.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

GEORGE S. LONGLEY, *Grand Master Workman.*

* FRED EMERY BEANE, *Grand Recorder.*

INCOME.

Assessments:			
Mortuary and reserve.....	\$130,197 55		
Guaranty fund.....	20,187 77	\$150,385 32	
		<hr/>	
Per capita tax.....	\$5,053 00		
Annual dues.....	2,483 25	7,536 25	
		<hr/>	
New certificates.....	294 00		
Change of certificates.....	34 00		
		<hr/>	
Total paid by members.....			\$158,249 57
Interest on cash loans.....	\$2,142 54		

* Elected in 1908.

Interest on deposits.....	\$550 50	
Interest on bonds.....	2,400 00	
Interest from all other sources.....	115 58	\$5,208 62
		<hr/>
Sale of supplies.....		2 95
Charity fund.....		650 66
		<hr/>
Total income.....		\$164,111 80
Ledger assets Dec. 31, 1906.....		95,326 31
		<hr/>
Total.....		\$259,438 11

DISBURSEMENTS.

Death claims.....		\$124,861 72
Expenses paid deputies or organizers.....		1,013 38
Salaries of deputies and organizers.....		1,701 00
Salaries of officers and trustees.....		1,054 63
Other compensation of officers and trustees.....		141 00
Salaries of office employes.....		612 00
Expenses of officers, trustees and committees.....		556 02
Advertising, printing and stationery.....		858 35
Postage, express, telegraph and telephone.....		362 93
Lodge supplies.....		308 42
Expense of grand lodge meeting.....		561 34
Per capita tax to supreme lodge.....		1,528 65
Premium paid to subordinate lodges.....		123 00
Expense of executive and other committees.....		174 60
Bonds.....		70 40
Fraternal aid.....		8,150 55
Charity fund.....		200 00
		<hr/>
Total disbursements.....		\$142,277 99
Balance.....		\$117,160 12

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$69,361 36	
Deposits in trust companies and banks, on interest.....	47,328 87	
Cash in office.....	469 89	
		<hr/>
Total ledger assets.....		\$117,160 12

LIABILITIES.

Death claims due and unpaid.....		\$7,063 00
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EXHIBIT OF CERTIFICATES.

BUSINESS ALL IN MAINE.

	Number.	Amount.
In force Dec. 31 of previous year.....	5135	\$8,401,377 00
Written or increased during the year.....	347	267,000 00
		<hr/>
Total.....	5482	\$8,668,377 00
Terminated or decreased during the year.....	403	697,285 00
		<hr/>
In force Dec. 31, 1907.....	5079	\$7,971,092 00
Losses and claims unpaid Dec. 31 of previous year.....	2	\$2,000 00
Losses and claims incurred during year.....	80	129,924 72
		<hr/>
Total.....	82	\$131,924 72
Losses and claims paid and compromised during year.....	77	124,861 72
		<hr/>
Losses and claims unpaid Dec. 31, 1907.....	5	\$7,063 00

MAINE CENTRAL RAILROAD RELIEF
ASSOCIATION,
PORTLAND, MAINE.

ORGANIZED IN 1887. COMMENCED BUSINESS IN 1887.

ELTON A. HALL, *President.*

EDWIN G. FOSTER, *Secretary.*

INCOME.

Assessments:

Mortuary.....	\$25,356 00	
Reserve.....	} 8,167 00	\$33,523 00
Permanent disability.....		
Sick and Accident.....		
Gross membership fees.....		115 00
Total paid by members.....		\$33,638 00
Interest on bonds.....	\$1,250 00	
Interest from all other sources.....	76 89	1,326 89
Donations from Maine Central Railroad.....		600 00
Total income.....		\$35,564 89
Ledger assets Dec. 31, 1906.....		25,716 72
Total.....		\$61,281 61

DISBURSEMENTS.

Death claims.....	\$26,200 00	
Sick and accident claims.....	7,371 00	
Total benefits paid.....		\$33,571 00
Salaries of officers and trustees.....		600 00
Advertising, printing and stationery.....		278 85
Postage, express, telegraph and telephone.....		87 00
Premium on treasurer's bond.....		10 00
Rent of safe deposit vault.....		5 00
Total disbursements.....		\$34,551 85
Balance.....		\$26,729 76

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$25,000 00	
Deposits in trust companies and banks, on interest.....	1,729 76	
Total ledger assets.....		\$26,729 76

LIABILITIES.

Death claims:		
Due and unpaid.....	\$1,000 00	
Adjusted, not yet due.....	1,800 00	
Reported, not yet adjusted.....	3,000 00	\$5,800 00
Sick and accident claims:		
Reported, not yet adjusted.....		378 00
Total liabilities.....		\$6,178 00

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year.....	1748	-
Written or increased during the year.....	62	-
Total.....	1810	-
Terminated or decreased during the year.....	122	-
In force Dec. 31, 1907.....	1688	-
Losses and claims unpaid Dec. 31 of previous year.....	17	\$4,559 00
Losses and claims incurred during year.....	285	35,190 00
Total.....	302	\$39,749 00
Losses and claims paid and compromised during year.....	285	33,571 00
Losses and claims unpaid Dec. 31, 1907.....	17	\$6,178 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year.....	1610	-
Written or increased during year.....	50	-
Total.....	1660	-
Terminated or decreased during year.....	102	-
In force Dec. 31, 1907.....	1558	-
Losses and claims unpaid Dec. 31 of previous year.....	15	\$4,443 00
Losses and claims incurred during year.....	243	31,988 00
Total.....	258	\$36,431 00
Losses and claims paid and compromised during year.....	241	30,253 00
Losses and claims unpaid Dec. 31, 1907.....	17	\$6,178 00
Assessments collected during the year.....		30,256 00

MAINE STATE RELIEF ASSOCIATION,
PORTLAND, MAINE.

INCORPORATED IN 1874 COMMENCED BUSINESS IN 1874.

E. C. REYNOLDS, *President.*

WYER GREENE, *Secretary.*

INCOME.

Assessments:		
Mortuary.....	\$15,503 00	
Expense assessments.....	1,657 00	
Second notices.....	30 80	
	<hr/>	
Total paid by members.....		\$17,190 80
Interest on bonds.....	\$1,330 00	
Interest from all other sources.....	388 51	1,718 51
	<hr/>	
Increase in book value of securities.....		94 17
		<hr/>
Total income.....		\$19,003 48
Ledger assets Dec. 31, 1906.....		44,982 20
		<hr/>
Total.....		\$63,985 68

DISBURSEMENTS.

Death claims.....	\$12,749 50
Salaries of officers and trustees.....	1,256 45
Salaries and other compensation of committees.....	15 00
Rent.....	108 00
Advertising, printing and stationery.....	153 05
Postage, express, telegraph and telephone.....	65 95
Bond of secretary.....	15 00
State Treasurer for care of deposit.....	50 00
	<hr/>
Total disbursements.....	\$14,412 95
	<hr/>
Balance.....	\$49,572 73

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$30,800 00
Deposits in trust companies and banks, on interest.....	6,606 02
Cash in bank, not on interest.....	12,166 71
	<hr/>
Total ledger assets.....	\$49,572 73

NON-LEDGER ASSETS.

Furniture, fixtures and safe.....	\$40 00
	<hr/>
Gross assets.....	\$49,612 73

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safe.....	\$40 00
	<hr/>
Total admitted assets.....	\$49,572 73

LIABILITIES.

Death claims:		
Due and unpaid.....	\$25 95	
Reported, not yet adjusted.....	3,450 00	
	<hr/>	
Total unpaid claims.....		\$3,475 95
Advance assessments.....		114 00
		<hr/>
Total liabilities.....		\$3,589 95

EXHIBIT OF CERTIFICATES.

BUSINESS ALL IN MAINE

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year.....	854	\$1,119,221 00
Terminated or decreased during the year.....	37	44,775 00
		<hr/>
In force Dec. 31, 1907.....	817	\$1,074,446 00
Losses and claims unpaid Dec. 31 of previous year.....	3	\$296 95
Losses and claims incurred during year.....	25	15,928 50
		<hr/>
Total.....	28	\$16,225 45
Losses and claims paid and compromised during year.....	23	12,749 50
		<hr/>
Losses and claims unpaid Dec. 31, 1907.....	5	\$3,475 95

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.

Assessments:		
Mortuary.....	\$30,908 00	
Per capita tax.....	}	3,434 00
Annual dues.....		
Expense assessments.....		
Gross membership fees.....	14 00	
	<hr/>	
Total paid by members.....		\$34,356 00
Interest on bonds.....	\$40 00	
Interest from all other sources.....	345 17	385 17
		<hr/>
Total income.....		\$34,741 17
Ledger assets Dec. 31, 1906.....		11,539 90
		<hr/>
Total.....		\$46,281 07

ODD FELLOWS GRADED MUTUAL RELIEF ASSOCIATION. 649

DISBURSEMENTS.

Death claims.....	\$30,695 00
Salaries of managers or agents not deputies or organizers.....	566 15
Salaries of officers and trustees.....	1,445 27
Salaries and other compensation of committees.....	10 00
Collection and remittance of assessments and dues.....	896 25
Insurance department fees.....	2 00
Advertising, printing and stationery.....	125 35
Postage, express, telegraph and telephone.....	529 01
Premium on bonds.....	10 00
Surety bond.....	30 00
	<hr/>
Total disbursements.....	\$34,309 03
	<hr/>
Balance.....	\$11,972 04

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,014 00
Deposits in trust companies and banks, on interest.....	10,139 89
Cash in bank, not on interest.....	818 15
	<hr/>
Total ledger assets.....	\$11,972 04

LIABILITIES.

Death claims:	
Adjusted, not yet due.....	\$2,385 00
Reported, not yet adjusted.....	1,490 00
	<hr/>
Total unpaid claims.....	\$3,875 00
Advance assessments.....	48 00
	<hr/>
Total liabilities.....	\$3,923 00

EXHIBIT OF CERTIFICATES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year.....	1809	\$2,186,775 00
Written or increased during the year.....	7	7,535 00
	<hr/>	<hr/>
Total.....	1816	\$2,194,310 00
Terminated or decreased during year.....	125	151,095 00
	<hr/>	<hr/>
In force Dec. 31, 1907.....	1691	\$2,043,215 00
Losses and claims incurred during year.....	26	\$34,570 00
Losses and claims paid and compromised during year.....	23	30,695 00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1907.....	3	\$3,875 00

FRATERNAL, BENEFICIARY ORGANIZATIONS OF
OTHER STATES.

ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,
SHOWING THEIR CONDITION DECEMBER 31, 1907.

AMERICAN BENEFIT SOCIETY,
BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WM. H. CARBERRY, *President.*

JAMES A. MUNKLEY, *Secretary.*

INCOME.

Assessments:		
Mortuary.....	\$68,627 65	
Per capita tax.....	7,430 32	
Change of certificates.....	95 00	
<hr/>		
Total paid by members.....		\$76,152 97
Interest on bonds.....	\$2,075 00	
Interest from all other sources.....	237 51	2,312 51
<hr/>		
Sale of supplies.....		137 40
Official publication.....		54 00
<hr/>		
Total income.....		\$78,656 88
Ledger assets Dec. 31, 1906.....		55,934 55
<hr/>		
Total.....		\$134,591 43

DISBURSEMENTS.

Death claims.....	\$72,750 00
Commissions or fees paid deputies or organizers.....	1,469 30
Salaries of officers and trustees.....	2,662 57
Other compensation of officers and trustees.....	137 00
Salaries of office employes.....	1,108 62
Expenses of officers, trustees and committees.....	681 99
Insurance department fees.....	5 00
Rent.....	549 96
Advertising, printing and stationery.....	848 18
Postage, express, telegraph and telephone.....	344 08
Lodge supplies.....	745 02
Official publication.....	1,591 14
Expense of supreme lodge meeting.....	205 50
Legal expenses.....	251 00
Furniture and fixtures.....	22 00
Officers bonds.....	24 00
State tax.....	34 50
Auditing.....	165 00
Miscellaneous expenditures.....	364 61
<hr/>	
Total disbursements.....	\$83,959 47
<hr/>	
Balance.....	\$50,631 96

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$49,000 00
Deposits in trust companies and banks, on interest.....	1,631 96
<hr/>	
Total ledger assets.....	\$50,631 96

NON-LEDGER ASSETS.

Market value of bonds over book value.....		\$270 00
Furniture and fixtures.....		622 00
Jewels, stationery and supplies.....		608 10
		<hr/>
Gross assets.....		\$52,132 06

DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$622 00	
Jewels, stationery and supplies.....	608 10	\$1,230 10
		<hr/>
Total admitted assets.....		\$50,901 96

LIABILITIES.

Death claims:		
Due and unpaid.....	\$4,500 00	
Adjusted, not yet due.....	250 00	
Resisted.....	2,500 00	
Reported, not yet adjusted.....	1,000 00	
		<hr/>
Total liabilities.....		\$8,250 00

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31 of previous year.....	6,179	\$5,594,750 00
Written or increased during year.....	880	596,000 00
		<hr/>
Total.....	7,059	\$6,190,750 00
Terminated or decreased during year.....	737	500,000 00
		<hr/>
In force Dec. 31, 1907.....	6,322	\$5,690,750 00
Losses and claims unpaid Dec. 31 of previous year.....	8	\$10,000 00
Losses and claims incurred during year.....	74	73,000 00
		<hr/>
Total.....	82	\$83,000 00
Losses and claims paid and compromised during year.....	73	74,750 00
		<hr/>
Losses and claims unpaid Dec. 31, 1907.....	9	\$8,250 00

BUSINESS IN MAINE.

	Number.	Amount.
In force Dec. 31, of previous year.....	1,612	\$1,535,000 00
Written or increased during year.....	78	57,500 00
		<hr/>
Total.....	1,690	\$1,592,500 00
Terminated or decreased during year.....	209	309,500 00
		<hr/>
In force Dec. 31, 1907.....	1,481	\$1,283,000 00
Losses and claims unpaid Dec. 31 of previous year.....	1	\$500 00
Losses and claims incurred during year.....	14	14,500 00
		<hr/>
Total.....	15	\$15,000 00
Losses and claims paid and compromised during year.....	13	14,250 00
		<hr/>
Losses and claims unpaid Dec. 31, 1907.....	2	\$750 00
Assessments collected during the year.....		15,263 00

CATHOLIC BENEVOLENT LEGION,

BROOKLYN, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

RICHARD B. TIPPETT, *President.*JOHN D. CARROLL, *Secretary.*

INCOME.

Assessments:		
Mortuary.....	\$830,070 44	
Per capita tax.....	11,636 06	
Annual dues.....	278 00	
Maintenance and extension fund.....	8,501 67	
Benefit certificates.....	980 50	
	<hr/>	
Total paid by members.....		\$851,466 67
Interest on bonds.....	\$162 50	
Dividends on stocks.....	6,592 34	6,754 84
	<hr/>	
Sale of supplies.....		531 99
Official publication.....		1,546 02
Clearing house fees.....		756 99
Donation.....		333 32
Fines.....		84 00
		<hr/>
Total income.....		\$861,473 83
Ledger assets Dec. 31, 1906.....		159,608 37
		<hr/>
Total.....		\$1,021,082 20

DISBURSEMENTS.

Death claims.....	\$813,462 93	
Permanent disability claims.....	10,590 61	
	<hr/>	
Total benefits paid.....		\$824,053 54
Commissions or fees paid deputies or organizers.....		363 20
Salaries of officers and trustees.....		7,505 00
Salaries and other compensation of committees.....		339 45
Salaries of office employes.....		5,883 50
Expenses of officers, trustees and committees.....		386 13
Collection and remittance of assessments and dues.....		262 47
Insurance department fees.....		157 00
Rent.....		1,200 00
Advertising, printing and stationery.....		1,697 36
Postage, express, telegraph and telephone.....		1,461 64
Lodge supplies.....		420 92
Official publication.....		1,442 02
Expense of supreme lodge meeting.....		1,977 09
Legal expenses.....		236 00
Furniture and fixtures.....		138 43
Prize money.....		1,087 00
District and state council expenses.....		305 00

Fraternal congress.....	\$28 50
Miscellaneous expenditures.....	803 18
Total disbursements.....	<u>\$849,747 43</u>
Balance.....	\$171,334 77

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$82,038 04
Deposits in trust companies and banks, on interest.....	89,296 73
Total ledgerassets.....	<u>\$171,334 77</u>

NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches.....	\$23,741 32
* Terminal reserve, \$35,421; optional, reserve, \$540,375.17.....	575,796 17
Gross assets.....	<u>\$770,872 26</u>

DEDUCT ASSETS NOT ADMITTED.

Terminal reserve, \$35,421; optional reserve, \$540,375.17.....	<u>\$575,796 17</u>
Total admitted assets.....	\$195,076 09

LIABILITIES.

Death claims:	
Resisted.....	\$22,000 00
Reported, not yet adjusted.....	69,750 00
Total liabilities.....	<u>\$91,750 00</u>

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year.....	19,466	\$26,397,500 00
Written or increased during year.....	847	652,750 00
Total.....	<u>20,313</u>	<u>\$27,050,250 00</u>
Terminated or decreased during year.....	1,276	1,826,250 00
In force Dec. 31, 1907.....	19,037	\$25,224,000 00
Losses and claims unpaid Dec. 31, of previous year.....	47	\$70,250 00
Losses and claims incurred during the year.....	558	880,090 61
Total.....	<u>605</u>	<u>\$950,340 61</u>
Losses and claims paid and compromised during year.....	554	858,590 61
Losses and claims unpaid Dec. 31, 1907.....	51	\$91,750 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	13	\$16,000 00
In force Dec. 31, 1907.....	13	\$16,000 00
Assessments collected during the year.....		472 25

* 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.

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.

Assessments:		
Mortuary.....	\$1,331,393 38	
Expense assessments.....	60,432 30	
<hr/>		
Total paid by members.....		\$1,391,825 68
Interest on bonds.....	\$49,964 02	
Interest from all other sources.....	2,678 67	52,642 69
<hr/>		
Sale of supplies.....		5,516 96
Official publication.....		928 80
Certificate fees.....		8,246 50
Officers bonds.....		5,178 60
Charter fees.....		2,600 00
Unapplied cash.....		928 67
Profit and loss.....		23 00
From all other sources.....		526 00
<hr/>		
Total income.....		\$1,468,416 90
Ledger assets Dec. 31, 1906.....		1,420,408 16
<hr/>		
Total.....		\$2,888,825 06

DISBURSEMENTS.

Death claims.....	\$1,163,835 36
Commissions or fees paid organizers.....	4,838 04
Salaries of organizers.....	7,737 50
Auditors fees.....	703 64
Salaries of officers and trustees.....	10,166 64
Salaries and other compensation of committees.....	1,578 70
Salaries of office employes.....	17,198 20
Officers bonds.....	5,673 35
Investigation.....	274 62
Legion of honor badges.....	285 50
Expenses of officers, trustees and committees.....	4,565 29
Assessments and dues refunded.....	329 30
Insurance department fees.....	864 48
Rent.....	3,390 08
Advertising, printing and stationery.....	1,434 52
Postage, express, telegraph and telephone.....	3,232 54
Lodge supplies.....	6,009 71
Official publication.....	19,995 85
Expense of supreme lodge meeting.....	18,502 16
Legal expenses.....	2,742 53
National and other association fees.....	617 76
Profit and loss.....	256 08

CATHOLIC ORDER OF FORESTERS.

657

Miscellaneous expenditures.....	\$155 52
Total disbursements.....	\$1,274,387 37
Balance.....	\$1,614,437 69

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,508,781 25
Deposits in trust companies and banks, on interest...	93,532 22
Advance accounts.....	432 00
Fixtures and supplies.....	5,760 00
* Cash on deposit, Province of Quebec.....	5,000 00
Other ledger assets.....	932 22
Total ledger assets.....	\$1,614,437 69

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$20,959 94	
Interest due on other assets.....	75 00	\$21,034 94
Assessments in treasury of subordinate branches.....		30,023 66
Gross assets.....		\$1,665,496 29

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$432 00
Book value of bonds over market value.....	91,528 65
Fixtures and supplies.....	5,760 00
Interest accrued on bonds purchased.....	932 22
Total admitted assets.....	\$1,566,843 42

LIABILITIES.

Death claims:	
Due and unpaid.....	\$3,550 00
Resisted.....	17,000 00
Reported, not yet adjusted.....	122,500 00
Total liabilities.....	\$143,050 00

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year.....	122,691	\$128,034,500 00
Written or increased during year.....	11,777	11,497,000 00
Total.....	134,468	\$139,531,500 00
Terminated or decreased during year.....	5,993	6,031,000 00
In force Dec. 31, 1907.....	128,475	\$133,500,500 00
Losses and claims unpaid Dec. 31, of previous year.....	118	\$128,975 00
Losses and claims incurred during year.....	1,117	1,185,000 00
Total.....	1,235	\$1,313,975 00
Losses and claims paid and compromised during year.....	1,104	1,170,925 00
Losses and claims unpaid Dec. 31, 1907.....	131	\$143,050 00

* Special deposit for protection of policy holders in Province of Quebec.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	2,277	\$2,317,000 00
Written or increased during year.....	204	214,000 00
Total.....	2,481	\$2,531,000 00
Terminated or decreased during year.....	57	59,000 00
In force Dec. 31, 1907.....	2,424	\$2,472,000 00
Losses and claims unpaid Dec. 31, of previous year.....	2	\$2,000 00
Losses and claims incurred during year.....	15	15,000 00
Total.....	17	\$17,000 00
Losses and claims paid and compromised during year.....	14	14,000 00
Losses and claims unpaid Dec. 31, 1907.....	3	\$3,000 00
Assessments collected during the year.....		23,596 76

INDEPENDENT ORDER OF FORESTERS,

TORONTO, CANADA.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

ELLIOTT G. STEVENSON, *Supreme Chief Ranger.*R. MATHISON, *Supreme Secretary.*

INCOME.

Assessments:

Mortuary.....	\$3,271,739 27	
Sick and funeral.....	315,455 16	\$3,587,194 43
Per capita tax.....	291,158 85	
Gross membership fees.....	2,078 44	
Change of policies.....	3,104 50	
Charter fees.....	2,288 76	
Total paid by members.....		\$3,885,824 98
Interest on mortgage loans.....	\$248,175 13	
Interest on bonds.....	12,700 69	
Dividends on stocks.....	203,401 12	
Interest from all other sources.....	6,549 53	
Rent.....	53,648 45	524,474 92
Sundry refunds.....		2,809 70
Refunds of advances—temporary loans.....		1,720 19
Redeposit cheques, 1906.....		1,020 58
Total income.....		\$4,415,850 37
Ledger assets Dec. 31, 1906.....		10,469,335 36
Total.....		\$14,885,185 73

DISBURSEMENTS.

Death claims.....	\$2,281,881 42	
Permanent disability claims.....	121,433 31	
Funeral claims.....	20,641 27	
Sick and accident claims.....	247,712 63	
Old age benefits.....	81,749 49	
Expectation of life.....	3,700 00	
		<hr/>
Total benefits paid.....	\$2,757,118 12	
Commissions or fees paid deputies or organizers.....	48,431 66	
Salaries of deputies and organizers.....	126,066 04	
Salaries of managers or agents not deputies or organizers.....	100,813 03	
Salaries of officers and trustees.....	40,874 73	
Salaries of office employes.....	85,523 06	
Subordinate medical examiners' fees.....	1,268 47	
Expenses of officers, trustees and committees.....	14,054 21	
Insurance department fees.....	3,706 32	
Rent.....	9,242 64	
Advertising, printing and stationery.....	6,534 98	
Postage, express, telegraph and telephone.....	5,752 01	
Official publication.....	29,684 27	
Legal expenses.....	15,268 85	
Furniture and fixtures.....	2,676 51	
Taxes and expenses on real estate.....	45,824 12	
Executive expenses.....	1,730 35	
Bonds.....	254 00	
Fraternal congress expenses and fees.....	1,308 20	
Donations.....	952 00	
Temporary advances—re-loans.....	418 14	
Commissions and expenses—re-loans.....	12,158 91	
Taxes on investments.....	3,109 67	
Depreciation of investments.....	36,679 77	
Assessments and fees refunded.....	4,414 31	
Miscellaneous expenditures.....	24,386 84	
		<hr/>
Total disbursements.....	\$3,378,251 21	
		<hr/>
Balance.....	\$11,506,934 52	

LEDGER ASSETS.

Book value of real estate.....	\$846,653 05	
Mortgage loans on real estate.....	2,314,678 33	
Union Trust Co., investment account.....	3,602,383 04	
Book value of bonds and stocks, excluding interest.....	4,213,307 06	
Cash in bank, not on interest.....	528,993 04	
Other ledger assets.....	920 00	
		<hr/>
Total ledger assets.....	\$11,506,934 52	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$43,330 55	
Interest due and accrued on bonds.....	21,626 16	
Rents due and accrued.....	1,626 83	\$66,583 54
		<hr/>
Assessments in treasury of subordinate branches.....	6,755 98	
Temporary advances—re-fire insurance.....	1,511 22	
Temporary advances—re-investments.....	1,166 33	
Furniture and fixtures.....	28,533 42	
		<hr/>
Gross assets.....	\$11,611,485 01	

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.	\$107,284 98	
Furniture and fixtures.	28,533 42	\$135,818 40
Total admitted assets.		\$11,475,666 61

LIABILITIES.

Death claims:		
Due and unpaid.	\$6,950 00	
Adjusted not yet due.	3,950 00	
Resisted.	34,166 66	
Reported, not yet adjusted.	163,228 65	\$208,295 31
Permanent disability claims:		
Adjusted, not yet due.	\$4,100 00	
Reported, not yet adjusted.	15,710 00	19,810 00
Sick, accident and funeral claims:		
Due and unpaid.	\$1,472 09	
Resisted.	2,302 40	
Reported, not yet adjusted.	6,975 19	10,749 68
Present value of unpaid installments of old age annuities	462,831 69	
Total unpaid claims.		\$701,686 68
Accounts unpaid.		2,689 30
Interest collected, not yet due.		2,345 70
Advance assessments.		6,834 05
Contingent liabilities.		161,433 32
Total liabilities.		\$874,989 05

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year.	246,304	\$256,570,812 00
Written or increased during year.	36,808	31,145,785 00
Total.	283,112	\$287,716,597 00
Terminated or decreased during year.	25,845	22,756,454 70
In force Dec. 31, 1907.	257,267	\$264,960,142 30
Losses and claims unpaid Dec. 31, of previous year.	456	\$198,842 68
Losses and claims incurred during year.	15,249	2,774,475 68
Total.	15,705	\$2,973,318 36
Losses and claims paid and compromised during year.	15,016	2,734,463 37
Losses and claims unpaid Dec. 31, 1907.	689	\$238,854 99

BUSINESS IN MAINE.

	Number.	Amount.
In force Dec. 31, of previous year.	6,299	\$5,228,060 00
Written or increased during year.	1,195	932,000 00
Total.	7,494	\$6,160,060 00
Terminated or decreased during year.	832	611,450 00
In force Dec. 31, 1907.	6,662	\$5,548,610 00

	<i>Number.</i>	<i>Amount.</i>
Losses and claims unpaid Dec. 31, of previous year.....	3	\$2,400 00
Losses and claims incurred during year.....	686	57,850 34
	<hr/>	<hr/>
Total.....	689	\$60,250 34
Losses and claims paid and compromised during year.....	671	53,505 18
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1907.....	18	\$6,745 16
Assessments collected during the year.....		93,496 89

KNIGHTS OF COLUMBUS,

NEW HAVEN, CONN.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

EDWARD L. HEARN, *President.*DANIEL COLWELL, *Secretary.*

INCOME.

Assessments:		
Mortuary.....	\$729,259 68	
Per capita tax.....	143,608 60	
Gross membership fees.....	10,752 92	
	<hr/>	
Total paid by members.....		\$883,621 20
Interest on mortgage loans.....	\$11,320 00	
Interest on bonds.....	42,636 45	
Interest from all other sources.....	8,059 07	
Rent—including association's own occupancy.....	13,058 70	75,074 22
	<hr/>	
Sale of supplies.....		12,990 80
Official publication.....		3,827 04
From all other sources.....		458 89
		<hr/>
Total income.....		\$975,972 15
Ledger assets Dec. 31, 1906.....		1,820,992 78
		<hr/>
Total.....		\$2,796,964 93

DISBURSEMENTS.

Death claims.....	\$453,325 92
Expenses of deputies and organizers.....	21,389 58
Salaries of officers and trustees.....	10,499 88
Salaries of office employes.....	17,736 67
Supreme medical examiners' salaries and fees.....	5,941 00
Expenses of officers, trustees and committees.....	8,941 62
Insurance department fees.....	1,527 16
Rent—including association's own occupancy.....	3,500 00
Advertising, printing and stationery.....	2,382 71
Postage, express, telegraph and telephone.....	5,478 07
Lodge supplies.....	4,730 60
Official publication.....	30,784 40

Expense of supreme lodge meeting.....	\$21,022 10
Legal expenses.....	8,127 35
Furniture and fixtures.....	2,422 84
Taxes and expenses on real estate.....	8,059 78
Reduction in book value of bonds.....	5,785 93
Actuary's expense.....	940 00
Returned to members.....	265 82
Auditors fees.....	1,400 00
Bonding officers.....	1,232 82
Miscellaneous expenditures.....	1,369 56
Total disbursements.....	\$616,863 81
Balance.....	\$2,180,101 12

LEDGER ASSETS.

Book value of real estate.....	\$578,142 24
Book value of bonds, excluding interest.....	1,340,101 99
Deposits in trust companies and banks, on interest....	242,319 31
Cash in office and bank, not on interest.....	12,806 59
Finance committee.....	1,730 99
* Deposit, Quebec insurance department.....	5,000 00
Total ledger assets.....	\$2,180,101 12

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$4,232 50
Interest accrued on bonds.....	16,353 94
Due from subordinate councils.....	45,560 41
Furniture fixtures and supplies.....	16,716 74
Gross assets.....	\$2,262,964 71

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$149,062 49
Furniture, fixtures and supplies.....	16,716 74
Total admitted assets.....	\$2,097,185 48

LIABILITIES.

Death claims:	
Due and unpaid.....	\$8,000 00
Adjusted, not yet due.....	38,000 00
Resisted.....	24,000 00
Reported, not yet adjusted.....	26,000 00
Total liabilities.....	\$96,000 00

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year.....	56,405	\$57,961,000 00
Written or increased during year.....	9,142	9,525,000 00
Total.....	65,547	\$67,486,000 00

*Special deposit for the exclusive protection of policy holders in Province of Quebec.

KNIGHTS OF HONOR.

663

	<i>Number.</i>	<i>Amount.</i>
Terminated or decreased during year.....	2,364	\$2,391,000 00
In force Dec. 31, 1907.....	63,183	\$65,095,000 00
Losses and claims unpaid Dec. 31 of previous year.....	80	\$80,950 00
Losses and claims incurred during year.....	458	468,825 92
Total.....	538	\$549,775 92
Losses and claims paid and compromised during year.....	443	453,775 92
Losses and claims unpaid Dec. 31, 1907.....	95	\$96,000 00

BUSINESS IN MAINE.

In force Dec. 31, of previous year.....	768	\$774,000 00
Written or increased during year.....	52	57,000 00
Total.....	820	\$831,000 00
Terminated or decreased during year.....	26	26,000 00
In force Dec. 31, 1907.....	794	\$805,000 00
Losses and claims unpaid Dec. 31 of previous year.....	2	\$2,000 00
Losses and claims incurred during year.....	7	7,000 00
Total.....	9	\$9,000 00
Losses and claims paid and compromised during year.....	7	7,000 00
Losses and claims unpaid Dec. 31, 1907.....	2	\$2,000 00
Assessments collected during the year.....		10,261 51

KNIGHTS OF HONOR,

ST. LOUIS, MO.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1873.

L. E. BENTLEY, *Supreme Dictator.*

FRANK B. SLIGER, *Supreme Reporter.*

INCOME.

Assessments:		
Mortuary.....	\$2,534,228 71	
Annual dues.....	\$346 00	
Expense assessments.....	94,728 88	95,074 88
Special fund.....		2,529 25
Total paid by members.....		\$2,631,832 84
Interest.....		3,537 33
Sale of supplies.....		228 95
Benefit certificates.....		986 50
Fines.....		50 71
From all other sources.....		167 00
Total income.....		\$2,636,803 33
Ledger assets Dec. 31, 1906.....		48,599 41
Total.....		\$2,685,402 74

DISBURSEMENTS.

Death claims.....	\$2,544,400 00
Salaries of deputies and organizers.....	26,499 52
Salaries of officers and trustees.....	9,169 61
Salaries of office employes.....	14,929 18
Supreme medical examiners' salaries and fees.....	1,999 92
Expenses of officers, trustees and committees.....	3,014 54
Insurance department fees.....	513 00
Rent.....	2,700 00
Advertising, printing and stationery.....	7,972 20
Postage, express, telegraph and telephone.....	2,553 80
Lodge supplies.....	627 33
Official publication.....	2,955 25
Expense of supreme lodge meeting.....	10,104 00
Legal expenses.....	2,803 85
Furniture and fixtures.....	18 00
Taxes and expenses on real estate.....	11 14
National Fraternal Congress.....	67 50
Appropriations to grand lodges.....	5,541 51
Suspense account.....	2,490 00
Miscellaneous expenditures.....	943 05
Total disbursements.....	<u>\$2,639,313 40</u>
Balance.....	\$46,089 34

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$3,704 92
Deposits in trust companies and banks, on interest....	38,618 26
Cash in office.....	3,766 16
Total ledger assets.....	<u>\$46,089 34</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$37 50	
Interest accrued on other assets.....	49 05	\$86 55
Market value of bonds over book value.....		40 00
Assessments in treasury of subordinate branches.....		147,163 37
General fund expense assessment.....		7,971 54
Judgment.....		2,691 05
Due from grand and subordinate lodges.....		510 37
Fixtures.....		4,666 49
Supplies, etc.....		1,307 68
Gross assets.....		<u>\$210,526 39</u>

DEDUCT ASSETS NOT ADMITTED.

Fixtures.....	\$4,666 49	
Supplies.....	1,288 18	
Judgment.....	2,691 05	\$8,645 72
Total admitted assets.....		<u>\$201,880 67</u>

LIABILITIES.

Death claims:		
Due and unpaid.....	\$10,563 46	
Adjusted, not yet due.....	445,750 00	
Resisted.....	19,500 00	
Reported, not yet adjusted.....	116,900 00	
Total unpaid claims.....		<u>\$592,713 46</u>

KNIGHTS OF HONOR.

665

Salaries, rents, expenses, commissions, etc., due and accrued.....	\$122 20
All other liabilities.....	441 10
Total liabilities.....	<u>\$593,276 76</u>

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	37,556	\$60,592,287 50
Written or increased during year.....	2,396	1,971,000 00
Total.....	<u>39,952</u>	<u>\$62,563,287 50</u>
Terminated or decreased during year.....	13,730	20,153,537 50
In force Dec. 31, 1907.....	26,222	\$42,409,750 00
Losses and claims unpaid Dec. 31, of previous year.....	403	\$717,863 46
Losses and claims incurred during year.....	1,399	2,426,350 00
Total.....	<u>1,802</u>	<u>\$3,144,213 46</u>
Losses and claims paid and compromised during year.....	1,462	2,551,500 00
Losses and claims unpaid Dec. 31, 1907.....	340	\$592,713 46

BUSINESS IN MAINE.

In force Dec. 31, of previous year.....	116	\$193,500 00
Terminated or decreased during year.....	29	46,500 00
In force Dec, 31, 1907.....	87	\$147,000 00
Losses and claims unpaid Dec. 31, of previous year.....	2	\$2,500 00
Losses and claims incurred during year.....	8	11,000 00
Total.....	<u>10</u>	<u>\$13,500 00</u>
Losses and claims paid and compromised during year.....	8	10,500 00
Losses and claims unpaid Dec. 31 1907.....	2	\$3,000 00
Assessments collected during the year.....		11,676 20

KNIGHTS OF PYTHIAS,

CHICAGO, ILL.

REINCORPORATED IN 1894. COMMENCED BUSINESS IN 1877.

CHARLES F. S. NEAL, *President*.CARLOS S. HARDY, *Secretary*.

INCOME.

Assessments:			
Mortuary.....	\$1,893,339 07		
Reserve.....	170,415 04	\$2,063,754 11	
Expense assessments.....		354,299 08	
Gross membership fees.....		15,168 05	
Total paid by members.....			\$2,433,221 24
Interest on mortgage loans.....	\$10,384 43		
Interest on bonds.....	61,581 52		
Interest from all other sources.....	3,477 98		75,443 93
Sale of supplies.....			1,828 85
From all other sources.....			100 00
Total income.....			\$2,510,594 02
Ledger assets Dec. 31, 1906.....			1,766,924 22
Total.....			\$4,277,518 24

DISBURSEMENTS.

Death claims.....		\$1,647,394 84
Commissions or fees paid deputies or organizers.....		192,729 76
Salaries of officers and trustees.....		21,106 53
Salaries of office employes.....		50,591 60
Supreme medical examiners' salaries and fees.....		3,600 00
Subordinate medical examiners' salaries and fees.....		21,539 03
Expenses of officers, trustees and committees.....		10,775 81
Collection and remittance of assessments and dues.....		115,150 55
Insurance department fees.....		1,033 00
Rent.....		5,410 62
Advertising, printing and stationery.....		24,628 37
Postage, express, telegraph and telephone.....		10,914 18
Lodge supplies.....		1,084 12
Official publication.....		6,029 49
Expense of supreme lodge meeting.....		385 23
Legal expenses.....		9,026 41
Furniture and fixtures.....		2,580 12
Taxes and expenses on real estate.....		690 57
Loss on sale of maturity of ledger assets.....		6,299 26
Decrease in book value of bonds.....		3,034 02
Fidelity bonds.....		2,319 06
Actuarial expenses.....		2,090 95
Exchange.....		765 45
Returned to members.....		5,342 72
Miscellaneous expenditures.....		3,100 69
Total disbursements.....		\$2,147,622 38
Balance.....		\$2,129,895 86

LEDGER ASSETS.

Book value of real estate.....	\$34,300 00	
Mortgage loans on real estate.....	285,000 00	
Book value of bonds, excluding interest.....	1,662,062 54	
Deposits in trust companies and banks, on interest....	71,023 05	
Cash in office and bank, not on interest.....	4,500 00	
Organizers' balances.....	55,049 07	
Judgment mortgage.....	17,401 89	
Due from Supreme Lodge.....	446 25	
Tenders outstanding.....	113 06	
Total ledger assets.....		\$2,129,895 86

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$701 04	
Interest accrued on bonds.....	16,278 79	
Interest accrued on other assets.....	83 33	\$17,063 16
Assessments in treasury of subordinate branches.....		29,054 03
Furniture, fixtures and supplies.....		9,428 35
Gross assets.....		\$2,185,441 40

DEDUCT ASSETS NOT ADMITTED.

Balance due form organizers, not secured.....	\$55,049 07	
Book value of stocks and bonds over market value.....	34,651 36	
Furniture and fixtures.....	9,428 35	\$99,128 78
Total admitted assets.....		\$2,086,312 62

LIABILITIES.

Death claims:		
Resisted.....	\$12,000 00	
Reported, not yet adjusted.....	115,500 00	
Total unpaid claims.....		\$127,500 00
Salaries, rents, expenses, commissions, etc., due and accrued.....		36,499 23
Advance assessments.....		11,152 88
Total liabilities.....		\$175,152 11

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	81,819	\$125,445,000 00
Written or increased during year.....	11,882	15,542,000 00
Total.....	93,701	\$140,987,000 00
Terminated or decreased during year.....	12,580	16,075,500 00
In force Dec. 31, 1907.....	81,121	\$124,911,500 00
Losses and claims unpaid Dec. 31, of previous year.....	100	\$171,500 00
Losses and claims incurred during year.....	900	1,647,000 00
Total.....	1,000	\$1,818,500 00
Losses and claims paid and compromised during year....	925	1,691,000 00
Losses and claims unpaid Dec. 31, 1907.....	75	\$127,500 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	566	\$648,000 00
Written or increased during year.....	69	79,000 00
Total	635	\$727,000 00
Terminated or decreased during year.....	88	103,000 00
In force Dec. 31, 1907	547	\$624,000 00
Losses and claims incurred during year.....	6	\$8,000 00
Losses and claims paid and compromised during year....	6	8,000 00
Assessments collected during the year.....		12,079 39

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.

Assessments:			
Mortuary.....	\$4,092,674 76		
Sick and Accident.....	88,570 09	\$4,181,244 85	
Per capita tax.....	\$339,155 68		
Annual dues.....	1,311 15		
Expense assessments.....	22,144 10	362,610 93	
Gross membership fees.....		18,609 60	
Total paid by members.....			\$4,562,465 38
Interest on bonds.....	\$227,663 81		
Interest from all other sources.....	11,847 66		
Rent.....	1,800 00		241,311 47
Total income.....			\$4,803,776 85
Ledger assets Dec. 31, 1906.....			6,062,789 11
Total.....			\$10,866,565 96

DISBURSEMENTS.

Death claims.....	\$3,118,455 76	
Permanent disability claims.....	222,045 76	
Sick and accident claims.....	82,250 92	
Other benefits.....	612 42	
Total benefits paid.....		\$3,423,364 86

Commissions or fees paid deputies or organizers	\$90,468 34
Paid to great camp organization	162,789 17
Salaries of officers and trustees	23,813 76
Salaries of office employes	43,200 19
Supreme medical examiners' salaries and fees	8,288 95
Expenses of officers, trustees and committees	3,737 01
Insurance department fees	970 88
Rent	615 00
Advertising, printing and stationery	14,317 97
Postage, express, telegraph and telephone	12,388 81
Lodge supplies	4,033 40
Official publication	18,278 74
Legal expenses	28,359 86
Furniture and fixtures	672 82
Taxes and expenses on real estate	1,287 19
Reduction in book value of real estate	37,707 72
Payments returned to members	3,944 03
Miscellaneous expenditures	4,182 69
Total disbursements	\$3,882,421 39
Balance	\$6,984,144 57

LEDGER ASSETS.

Book value of real estate	\$100,003 34
Book value of bonds, excluding interest	6,484,036 54
Deposits in trust companies and banks, on interest ..	21,000 00
Cash in office and bank, not on interest	324,552 13
Agents balances	54,552 56
Total ledger assets	\$6,984,144 57

NON-LEDGER ASSETS.

Interest due and accrued on bonds	\$107,104 38
Interest due from banks	1,137 55
Rents due	150 00
Assessments in treasury of subordinate branches	349,000 00
Gross assets	\$7,441,536 50

DEDUCT ASSETS NOT ADMITTED.

Agents balances	\$54,552 56
Total admitted assets	\$7,386,983 94

LIABILITIES.

Death claims:			
Adjusted, not yet due	\$267,671 66		
Resisted	81,351 60		
Reported, not yet adjusted	63,000 00	\$412,023 26	
Sick and accident claims:			
Due and unpaid	\$1,268 88		
Adjusted, not yet due	373 12	1,642 00	
Total unpaid claims	\$413,665 26		
Salaries, rents, expenses, commissions, etc., due and accrued		28,127 27	
Total liabilities	\$441,792 53		

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year	285,823	\$357,470,291 61
Written or increased during year	25,243	21,810,250 00
Total	311,066	\$379,280,541 61
Terminated or decreased during year	29,249	28,952,623 61
In force Dec. 31, 1907	281,817	\$350,327,918 00
Losses and claims unpaid Dec. 31 of previous year	1,179	\$1,193,841 51
Losses and claims incurred during year	5,942	3,860,634 55
Total	7,121	\$5,054,476 06
Losses and claims paid and compromised during year	5,955	3,814,806 84
Losses and claims unpaid Dec. 31, 1907	1,166	\$1,239,669 22

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year	3,979	\$3,525,000 00
Written or increased during year	549	372,250 00
Total	4,528	\$3,897,250 00
Terminated or decreased during year	604	431,750 00
In force Dec. 31, 1907	3,924	\$3,465,500 00
Losses and claims unpaid Dec. 31 of previous year	24	\$3,211 83
Losses and claims incurred during year	526	38,237 58
Total	550	\$41,449 41
Losses and claims paid and compromised during year	530	\$34,397 41
Losses and claims unpaid Dec. 31, 1907	20	\$7,052 00
Assessments collected during the year		58,326 43

LOYAL PROTECTIVE ASSOCIATION,
BOSTON, MASS.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

S. AUGUSTUS ALLEN, *President*.

FRANCIS R. PARKS, *Secretary*.

INCOME.

Assessments:

Mortuary.....	\$24,278 00	
Sick and Accident.....	242,196 50	\$266,474 50
Annual dues.....		130,884 00
Gross membership fees.....		47,325 00
Policy fees.....		35 50
Total paid by members.....		\$444,719 00
Interest on bonds.....	\$713 00	-
Interest from all other sources.....	1,047 66	1,760 66
Total income.....		\$446,479 66
Ledger assets Dec. 31, 1906.....		81,899 67
Total.....		\$528,379 33

DISBURSEMENTS.

Death claims.....	\$21,800 00
Sick and accident claims.....	217,027 70
Total benefits paid.....	\$238,827 70
Commissions or fees paid deputies or organizers.....	64,808 50
Salaries of deputies and organizers.....	999 96
Salaries of officers and trustees.....	30,000 00
Other compensation of officers and trustees.....	12,769 60
Salaries of office employes.....	12,813 94
Subordinate medical examiners' salaries and fees.....	188 00
Expenses of officers, trustees and committees.....	20 80
Collection and remittance of assessments and dues.....	18,064 95
Insurance department fees.....	791 00
Rent.....	2,770 04
Advertising, printing and stationery.....	6,751 66
Postage, express, telegraph and telephone.....	5,493 59
Legal expenses.....	7,761 60
Taxes and fees.....	779 54
Returned premiums.....	799 91
Premiums on securities purchased.....	138 05
Badges.....	635 56
Investigating claims.....	8,745 57
Traveling expenses.....	623 47
Miscellaneous expenditures.....	1,864 34
Total disbursements.....	\$415,647 78
Balance.....	\$112,731 55

LEDGER ASSETS.

Book value of bonds excluding interest.....	\$39,625 49	
Deposits in trust companies and banks, on interest.....	71,467 71	
Cash in office and bank, not on interest.....	1,018 19	
Certificate of deposit with American Bonding Co.....	400 00	
Certificate of deposit with Massachusetts State Treasurer...	220 16	
Total ledger assets.....		\$112,731 55

NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$413 41
Gross assets.....		\$113,144 96

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....		\$1,168 99
Total admitted assets.....		\$111,975 97

LIABILITIES.

Sick and accident claims:		
Resisted.....	\$255 00	
Reported, not yet adjusted.....	25,724 72	
Total unpaid claims.....		\$25,979 72
Salaries, rents, expenses, commissions, etc., due and accrued.....		10,082 56
Advance assessments.....		1,277 50
Total liabilities.....		\$37,339 78

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	32,469	\$11,496,800 00
Written or increased during year.....	9,465	3,528,150 00
Total.....	41,934	\$15,024,950 00
Terminated or decreased during year.....	6,344	2,243,250 00
In force Dec. 31, 1907.....	35,590	\$12,781,700 00
Losses and claims unpaid Dec. 31, of previous year.....	560	\$33,442 60
Losses and claims incurred during year.....	5,777	231,364 82
Total.....	6,337	\$264,807 42
Losses and claims paid and compromised during year.....	5,688	238,827 70
Losses and claims unpaid Dec. 31, 1907.....	649	\$25,979 72

BUSINESS IN MAINE.

In force Dec. 31, of previous year.....	3,016	\$1,049,400 00
Written or increased during year.....	1,200	416,550 00
Total.....	4,216	\$1,465,950 00
Terminated or decreased during year.....	610	210,200 00
In force Dec. 31, 1907.....	3,606	\$1,255,750 00

L'UNION ST. JEAN BAPTISTE D'AMERIQUE.

673

	<i>Number.</i>	<i>Amount.</i>
Losses and claims unpaid Dec. 31, of previous year.....	48	\$2,891 50
Losses and claims incurred during year.....	574	22,955 75
Total.....	622	\$25,847 25
Losses and claims paid and compromised during year.....	569	23,739 97
Losses and claims unpaid Dec. 31, 1907.....	53	\$2,107 28
Assessments collected during the year.....		40,384 00

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.

<i>Assessments:</i>			
Mortuary.....	\$85,803 66		
Sick and accident.....	1,123 60	\$86,927 26	
Per capita tax.....		18,671 50	
Gross membership fees.....		1,805 75	
Total paid by members.....			\$107,404 51
Interest on mortgage loans.....	\$150 00		
Interest on bonds.....	2,121 20		
Interest from all other sources.....	953 61		
Rent—including association's own occupancy.....	6,066 31		9,291 12
Sale of supplies.....			4,825 62
Total income.....			\$121,521 25
Ledger assets Dec. 31, 1906.....			103,038 83
Total.....			\$224,560 08

DISBURSEMENTS.

Death claims.....	\$36,150 00	
Sick and accident claims.....	287 50	
Total benefits paid.....		\$36,437 50
Commissions or fees paid deputies or organizers.....		4,427 75
Salaries of deputies and organizers.....		4,751 00
Salaries of officers and trustees.....		2,800 00
Other compensation of officers and trustees.....		334 16
Salaries of office employees.....		2,498 75
Supreme medical examiners' salaries and fees.....		1,100 00
Expenses of officers, trustees and committees.....		667 55
Insurance department fees.....		106 00
Rent—including association's own occupancy.....		216 00
Advertising, printing and stationery.....		908 22
Postage, express, telegraph and telephone.....		660 67

Lodge supplies	\$2,748 92	
Official publication	1,787 42	
Legal expenses	34 25	
Furniture and fixtures	636 85	
Taxes and expenses on real estate	7,763 09	
Advanced assessments returned	2 51	
Office expenses	789 69	
Total disbursements	\$68,650 33	
Balance	\$155,909 75	

LEDGER ASSETS.

Book value of real estate	\$76,145 00	
Mortgage loans on real estate	3,000 00	
Book value of bonds, excluding interest	45,355 00	
Deposits in trust companies and banks, on interest	31,409 75	
Total ledger assets	\$155,909 75	

NON-LEDGER ASSETS.

Interest accrued on bonds	\$857 48	
Rents due and accrued	730 00	\$1,587 48
Market value of real estate over book value	12,355 00	
Assessments in treasury of subordinate branches	9,363 07	
Furniture, fixtures and safes	3,500 00	
Supplies	2,000 00	
Gross assets	\$184,715 30	

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value	\$740 00	
Furniture, fixtures and supplies	5,500 00	\$6,240 00
Total admitted assets	\$178,475 30	

LIABILITIES.

Death claims reported, not yet adjusted	\$350 00	
Salaries, rents, expenses, commissions, etc., due and accrued	368 35	
Total liabilities	\$718 35	

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year	13,115	\$5,044,425 00
Written or increased during year	4,109	1,533,850 00
Total	17,224	\$6,578,275 00
Terminated or decreased during year	942	387,800 00
In force Dec. 31, 1907	16,282	\$6,190,475 00
Losses and claims unpaid Dec. 31 of previous year	1	\$250 00
Losses and claims incurred during year	110	37,412 50
Total	111	\$37,662 50
Losses and claims paid and compromised during year	109	37,312 50
Losses and claims unpaid Dec. 31, 1907	2	\$350 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year.....	1,048	\$425,500 00
Written or increased during year.....	763	120,750 00
	<hr/>	<hr/>
Total.....	1811	\$546,250 00
Terminated or decreased during year.....	102	86,950 00
	<hr/>	<hr/>
In force Dec. 31, 1907.....	1,709	\$459,300 00
Losses and claims incurred during year.....	11	\$1,630 00
Losses and claims paid and compromised during year.....	10	1,380 00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1907.....	1	\$250 00
Assessments collected during the year.....		9,162 03

MODERN WOODMEN OF AMERICA,
ROCK ISLAND, ILL.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1883

A. R. TALBOT, *President.*

C. W. HAWES, *Secretary.*

INCOME.

Assessments:		
Mortuary.....	\$9,086,097 60	
Per capital tax.....	863,840 50	
Certificate fees.....	20,590 75	
	<hr/>	
Total paid by members.....		\$9,970,528 85
Interest.....	\$71,429 43	
Rent.....	1,200 00	72,629 43
	<hr/>	<hr/>
Sale of supplies.....		95,474 65
Official publication.....		36,753 02
	<hr/>	<hr/>
Total income.....		\$10,175,385 95
Ledger assets Dec. 31, 1906.....		3,441,123 59
	<hr/>	<hr/>
Total.....		\$13,616,509 54

DISBURSEMENTS.

Death claims.....	\$8,051,999 53
Salaries of deputies and organizers.....	321,951 61
Salaries of officers and trustees.....	13,100 01
Other compensation of officers and trustees.....	24,645 00
Salaries and other compensation of committees.....	6,540 00
Salaries of office employes.....	174,441 02
Supreme medical examiners' salaries and fees.....	12,600 00
Subordinate medical examiners' salaries and fees.....	3,744 89
Expenses of officers, trustees and committees.....	14,376 42
Insurance department fees.....	4,309 90

Rent.....	\$1,440 00
Advertising, printing and stationery.....	25,106 41
Postage, express, telegraph and telephone.....	36,740 79
Lodge supplies.....	75,454 32
Official publication.....	102,674 09
Expense of supreme lodge meeting.....	5,635 10
Legal expenses.....	25,957 20
Furniture and fixtures.....	4,730 93
Taxes and expenses on real estate.....	5,846 78
Returned to members.....	7,723 22
Library.....	1,012 50
Surety bonds.....	13,777 23
Investigating claims and expense adoptions.....	20,445 07
Fraternal Congress.....	827 25
Prizes and free supplies.....	9,166 13
Miscellaneous expenditures.....	10,557 54

Total disbursements.....	\$8,974,802 94
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Balance.....	\$4,641,706 60
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LEDGER ASSETS.

Book value of real estate.....	\$322,376 75
Deposits in trust companies and banks, on interest... ..	4,229,588 59
Furniture.....	84,533 86
Library.....	5,207 40

Total ledger assets.....	\$4,641,706 60
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NON-LEDGER ASSETS.

Interest accrued.....	\$18,548 93
Rents accrued.....	50 00
Assessments in treasury of subordinate branches.....	995,000 00
Supply and paper stock inventory.....	33,531 17
Printing plant inventory.....	30,524 66

Gross assets.....	\$5,719,361 36
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DEDUCT ASSETS NOT ADMITTED.

Furniture, library, supplies, paper stock and printing plant.....	\$153,797 09
Defunct bank, E. H. McCutcheon & Co.....	100,000 00

Total admitted assets.....	\$5,465,564 27
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LIABILITIES.

Death claims:	
Due and unpaid.....	\$141,269 35
Resisted.....	219,500 00
Reported, not yet adjusted.....	649,650 00

Total unpaid claims.....	\$1,010,419 35
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Salaries, rents, expenses, commissions, etc., due and accrued.....	36,799 38
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Total liabilities.....	\$1,047,218 73
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EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	801,254	\$1,323,393,500 00
Written or increased during year.....	131,157	178,345,000 00
Total.....	932,411	\$1,501,738,500 00
Terminated or decreased during year.....	52,347	71,050,500 00
In force Dec. 31, 1907.....	880,064	\$1,430,688,000 00
Losses and claims unpaid Dec. 31, of previous year.....	534	\$904,867 00
Losses and claims incurred during year.....	4,783	8,264,000 00
Total.....	5,317	\$9,168,867 00
Losses and claims paid and compromised during year...	4,715	8,158,447 65
Losses and claims unpaid Dec. 31, 1907.....	602	\$1,010,419 35

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	4,851	\$6,340,500 00
Written or increased during year.....	1,298	1,441,000 00
Total.....	6,149	\$7,781,500 00
Terminated or decreased during year.....	335	256,000 00
In force Dec. 31, 1907.....	5,814	\$7,525,500 00
Losses and claims unpaid Dec. 31, of previous year.....	6	\$7,000 00
Losses and claims incurred during year.....	37	50,000 00
Total.....	43	\$57,000 00
Losses and claims paid and compromised during year...	38	50,000 00
Losses and claims unpaid Dec. 31, 1907.....	5	\$7,000 00
Assessments collected during the year.....		51,335 28

NEW ENGLAND ORDER OF PROTECTION,

BOSTON, MASS.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

FREDERICK T. PEABODY, *President.*DANIEL M. FRYE, *Secretary.*

INCOME.

Assessments:		
Mortuary.....	\$724,087 26	
Per capita tax.....	48,047 00	
Gross membership fees.....	11,571 00	
Medical examiners fees.....	3,605 75	
Total paid by members.....		\$787 311 01

Interest.....	\$2,148 42
Sale of supplies.....	2,209 23
From all other sources.....	59 00
Total income.....	\$791,727 66
Ledger assets Dec. 31, 1906.....	103,020 18
Total.....	\$894,747 84

DISBURSEMENTS.

Death claims.....	\$774,300 00
Commissions or fees paid deputies or organizers.....	3,774 10
Salaries of deputies and organizers.....	5,055 00
Salaries of officers and trustees.....	5,500 00
Salaries and other compensation of committees.....	850 00
Salaries of office employes.....	2,629 50
Other compensation of office employes.....	15 00
Supreme medical examiners' salaries and fees.....	1,639 48
Subordinate medical examiners' salaries and fees.....	134 50
Expenses of officers, trustees and committees.....	3,299 59
Insurance department fees.....	146 00
Rent.....	1,834 66
Advertising, printing and stationery.....	4,404 83
Postage, express, telegraph and telephone.....	1,349 31
Lodge supplies.....	756 37
Official publication.....	482 66
Expense of supreme lodge meeting.....	370 00
Legal expenses.....	837 00
Furniture and fixtures.....	1,498 97
Office expenses.....	507 28
Bonding officers.....	237 90
National fraternal congress.....	117 50
Traveling expense of deputies.....	86 68
Returned to lodges.....	115 50
Governing bodies.....	26,341 00
Miscellaneous expenditures.....	3,974 73
Total disbursements.....	\$840,257 56
Balance.....	54,490 28

LEDGER ASSETS.

Deposits in trust companies and banks, on interest.....	\$54,490 28
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches.....	\$62,548 06
Total admitted assets.....	\$117,038 34

LIABILITIES.

Death claims:	
Resisted.....	\$1,000 00
Reported, not yet adjusted.....	47,500 00
Total liabilities.....	\$48,500 00

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year.....	44,633	\$65,365,000 00
Written or increased during year.....	9,212	8,785,000 00
Total.....	53,845	\$74,150,000 00
Terminated or decreased during year.....	2,155	2,498,000 00
In force Dec. 31, 1907.....	51,690	\$71,652,000 00
Losses and claims unpaid Dec. 31, of previous year.....	26	\$43,000 00
Losses and claims incurred during year.....	478	782,500 00
Total.....	504	\$825,500 00
Losses and claims paid and compromised during year.....	474	777,000 00
Losses and claims unpaid Dec. 31, 1907.....	30	\$48,500 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year.....	5,575	\$7,519,000 00
Written or increased during year.....	1,027	995,000 00
Total.....	6,602	\$8,514,000 00
Terminated or decreased during year.....	233	262,000 00
In force Dec. 31, 1907.....	6,369	\$8,252,000 00
Losses and claims unpaid Dec. 31 of previous year.....	1	\$1,000 00
Losses and claims incurred during year.....	61	83,500 00
Total.....	62	\$84,500 00
Losses and claims paid and compromised during year.....	59	82,000 00
Losses and claims unpaid Dec. 31, 1907.....	3	\$2,500 00
Assessments collected during the year.....		91,232 91

ROYAL, ARCANUM,
BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

ROBERT VAN SANDS, *Supreme Regent.*

ALFRED T. TURNER, *Supreme Secretary.*

INCOME.

Assessments:		
Mortuary.....	\$8,596 351 93	
Annual dues.....	193,418 70	
Members at large.....	39 42	
Changes of benefit certificates.....	3,148 50	
Total paid by members.....		\$8,792,958 55
Interest on bank balances.....	\$29,903 96	
Interest on diminishing benefits.....	2,388 52	
Interest on bonds.....	112,325 16	
Interest from all other sources.....	150 00	
Rent—including association's own occupancy.....	5,979 27	150,746 91
Sale of supplies.....		4,154 23
Official publication.....		370 41
Fines.....		792 90
Dispensations.....		213 97
Profit and loss.....		809 35
Total income.....		\$8,950,046 32
Ledger assets Dec. 31, 1906.....		4,180,706 35
Total.....		\$13,130,752 67

DISBURSEMENTS.

Death claims.....		\$7,931,960 92
Salaries of deputies and organizers.....		30,049 25
Salaries of officers and trustees.....		24,500 00
Other compensation of officers and trustees.....		4,556 20
Salaries and other compensation of committees.....		2,350 00
Salaries of office employes.....		49,840 39
Other compensation of office employes.....		1,915 19
Supreme medical examiners' salaries and fees.....		4,500 00
Subordinate medical examiners' salaries and fees.....		2 00
Expenses of officers, trustees and committees.....		4,304 51
Insurance department fees.....		719 00
Rent—including association's own occupancy.....		5,979 27
Advertising, printing and stationery.....		9,682 85
Postage, express, telegraph and telephone.....		5,206 70
Lodge supplies.....		515 36
Official publication.....		19,274 08
Expense of supreme lodge meeting.....		21,464 54
Legal expenses.....		12,984 92
Furniture and fixtures.....		358 21

Taxes and expenses on real estate.....	\$5,979 27
Fraternal congress expense.....	993 57
Investigating death claims.....	1,852 40
Bonding supreme counsel officers.....	382 50
Care of securities.....	1,283 69
Actuarial services.....	167 75
Legislative counsel.....	300 00
Premiums on bonds purchased.....	5,084 76
Reduction in book value of bonds.....	40,117 96
Miscellaneous expenditures.....	4,778 99
Total disbursements.....	\$8,191,104 28
Balance.....	\$4,939,648 39

LEDGER ASSETS.

Book value of real estate.....	\$51,170 97
Book value of bonds, excluding interest.....	3,853,011 56
Deposits in trust companies, and banks, on interest..	1,035,465 86
Total ledger assets.....	\$4,939,648 39

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$53,449 32
Interest due on other assets.....	2,333 17
Assessments in treasury of subordinate branches.....	707,582 27
Assessments paid in advance.....	62 14
Office furniture, stock and supplies.....	7,960 62
Printing plant.....	10,573 44
Dues collected but not turned over.....	93,357 90
Sundry balances.....	2,500 03
Gross assets.....	\$5,817,467 28

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$2,500 03
Book value of bonds over market value.....	373,155 81
Office furniture.....	4,208 49
Printing plant.....	10,573 44
Stock and supplies.....	3,752 13
Total admitted assets.....	\$394,189 90
Total admitted assets.....	\$5,423,277 38

LIABILITIES.

Death claims:	
Due and unpaid.....	\$98,096 38
Resisted.....	29,000 00
Additional claims.....	26,000 00
Reported, not yet adjusted.....	681,500 00
Total unpaid claims.....	\$834,596 38
Salaries, rents, expenses, commissions, etc., due and accrued.....	1,508 16
Advance assessments.....	62 14
All other liabilities.....	560 61
Total liabilities.....	\$836,727 29

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.		
	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	240,894	\$514,130,500 00
Written or increased during year.....	12,568	18,690,500 00
Total.....	253,462	\$532,821,000 00
Terminated or decreased during year.....	13,032	27,877,452 33
In force Dec. 31, 1907.....	240,430	\$504,943,547 67
Losses and claims unpaid Dec. 31, of previous year.....	385	\$930,185 03
Losses and claims incurred during year.....	3,254	7,871,460 72
Total.....	3,639	\$8,801,645 75
Losses and claims paid and compromised during year.....	3,294	7,967,049 37
Losses and claims unpaid Dec. 31, 1907.....	345	\$834,596 38
BUSINESS IN MAINE.		
	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	913	\$1,729,500 00
Written or increased during year.....	92	125,500 00
Total.....	1,005	\$1,855,000 00
Terminated or decreased during year.....	65	121,007 84
In force Dec. 31, 1907.....	940	\$1,733,992 16
Losses and claims incurred during year.....	12	\$30,769 05
Losses and claims paid and compromised during year.....	10	25,769 05
Losses and claims unpaid Dec. 31, 1907.....	2	\$5,000 00
Assessments collected during the year.....		32,607 23

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.

Assessments:		
Mortuary.....	\$681,437 27	
Per capita tax.....	140,213 00	
Gross membership fees.....	25,002 00	
All other assessments, dues and fees.....	2,538 59	
Total paid by members.....		\$849,190 86

Interest.....	\$4,544 30
Sale of supplies.....	12,232 95
Official publication and advertising.....	3,233 91
Premium on surety bonds.....	6,177 60
License fee.....	169 50
Refund of deposit on bond.....	2,000 00
<hr/>	
Total income.....	\$877,549 12
Ledger assets Dec. 31, 1906.....	237,493 42
<hr/>	
Total.....	\$1,115,042 54

DISBURSEMENTS.

Death claims.....	\$730,800 44
Commissions or fees paid deputies or organizers.....	32,502 61
Salaries of officers and trustees.....	9,400 00
Other compensation of officers and trustees.....	12,975 20
Salaries and other compensation of committees.....	1,040 00
Salaries of office employes.....	22,816 90
Supreme medical examiners' salaries and fees.....	1,741 56
Expenses of officers, trustees and committees.....	14,021 39
Insurance department fees.....	1,258 97
Rent—including association's own occupancy.....	2,722 00
Advertising, printing and stationery.....	7,720 22
Postage, express, telegraph and telephone.....	13,369 88
Lodge supplies.....	8,066 88
Official publication.....	25,046 15
Legal expenses.....	3,835 01
Furniture and fixtures.....	1,694 77
Refund to members.....	385 42
Premium on surety bonds.....	5,484 63
Miscellaneous expenditures.....	3,894 04
<hr/>	
Total disbursements.....	\$898,776 07
<hr/>	
Balance.....	\$216,266 47

LEDGER ASSETS.

Deposits in banks, on interest.....	\$216,266 47
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NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches.....	\$81,000 00
Furniture.....	10,622 80
Supplies.....	10,735 86
Mailing list type, etc.....	8,192 35
<hr/>	
Gross assets.....	\$326,817 48

DEDUCT ASSETS NOT ADMITTED.

Furniture.....	\$10,622 80	
Supplies.....	10,735 86	
Mailing list.....	8,192 35	\$29,551 01
<hr/>		
Total admitted assets.....		\$297,266 47

LIABILITIES.

Death claims:		
Resisted.....	\$9,000 00	
Reported, not yet adjusted.....	120,250 00	
	<hr/>	
Total liabilities.....		\$129,250 00

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year.....	115,593	\$124,889,250 00
Written or increased during year.....	24,949	26,915,250 00
	<hr/>	<hr/>
Total.....	140,542	\$151,804,500 00
Terminated or decreased during year.....	4,461	4,923,000 00
	<hr/>	<hr/>
In force Dec. 31, 1907.....	136,081	\$146,881,500 00
Losses and claims unpaid Dec. 31, of previous year.....	89	\$97,000 00
Losses and claims incurred during year.....	729	777,750 00
	<hr/>	<hr/>
Total.....	818	\$874,750 00
Losses and claims paid and compromised during year.....	701	745,500 00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1907.....	117	\$129,250 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year.....	696	\$647,750 00
Written or increased during year.....	270	272,250 00
	<hr/>	<hr/>
Total.....	966	\$920,000 00
Terminated or decreased during year.....	55	55,500 00
	<hr/>	<hr/>
In force Dec. 31, 1907.....	911	\$864,500 00
Losses and claims unpaid Dec. 31 of previous year.....	2	\$2,000 00
Losses and claims incurred during year.....	9	8,750 00
	<hr/>	<hr/>
Total.....	11	\$10,750 00
Losses and claims paid and compromised during year.....	9	10,000 00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1907.....	2	\$750 00
Assessments collected during the year.....		4,830 76

SOCIÉTÉ DES ARTISANS,
MONTREAL, CANADA.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1877.

J. V. DESAULNIERS, *President*

GERMAIN BEAULIEU, *Secretary.*

INCOME.

Assessments:			
Mortuary.....	\$327,112 84		
Sick and Accident.....	115,734 59	\$442,847 43	
<hr/>			
Expense assessments.....		41,129 10	
Medical examiners' fees.....		1,357 40	
Cards.....		3,571 90	
<hr/>			
Total paid by members.....			\$488,905 83
Interest on mortgage loans.....	\$9,475 81		
Interest on bonds.....	27,064 01		
Interest from all other sources.....	1,050 81		37,590 63
<hr/>			
Sale of supplies.....			3,069 24
Guarantee bonds.....			370 10
Subscription to monument.....			738 28
<hr/>			
Total income.....			\$530,674 08
Ledger assets Dec. 31, 1906.....			852,477 84
<hr/>			
Total.....			\$1,383,151 92

DISBURSEMENTS.

Death claims.....	\$210,950 00		
Sick and accident claims.....	130,877 42		
<hr/>			
Total benefits paid.....			\$341,827 42
Commissions or fees paid deputies or organizers.....			2,438 00
Salaries of deputies and organizers.....			3,458 45
Deputies and organizers traveling expenses.....			2,725 21
Salaries of officers and trustees.....			5,200 08
Other compensation of officers and trustees.....			540 93
Salaries and other compensation of committees.....			1,049 35
Salaries of office employees.....			6,464 12
Supreme medical examiners' salaries and fees.....			1,427 50
Expenses of officers, trustees and committees.....			3,187 42
Collection and remittance of assessments and dues.....			512 54
Insurance department fees.....			130 67
Rent.....			627 50
Advertising, printing and stationery.....			4,561 75
Postage, express, telegraph and telephone.....			1,451 03
Lodge supplies.....			2,780 17
Official publication.....			4,960 82
Legal expenses.....			2,035 47
Furniture and fixtures.....			1,191 00
Taxes and expenses on real estate.....			609 50
Annual celebration.....			741 25

Guarantee bonds.....	\$381 45	
Congress meeting.....	134 80	
Help to members.....	24 09	
Miscellaneous expenditures.....	55 80	
		<hr/>
Total disbursements.....	\$388,316 32	
		<hr/>
Balance.....	\$994,835 60	

LEDGER ASSETS.

Mortgage loans on real estate.....	\$205,981 96	
Book value of bonds, excluding interest.....	688,815 15	
Deposits in trust companies and banks, on interest.....	98,296 72	
Cash in office.....	1,741 77	
		<hr/>
Total ledger assets.....	\$994,835 60	

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,829 02	
Interest accrued on bonds.....	6,967 39	\$8,796 41
		<hr/>
Furniture, fixtures and safes.....	6,000 00	
Supplies, printed matter and stationery.....	4,000 00	
		<hr/>
Gross assets.....	1,013,632 01	

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$42,989 26	
Furniture, fixtures and safes.....	6,000 00	
Supplies, printed matter and stationery.....	4,000 00	\$52,989 26
		<hr/>
Total admitted assets.....	\$960,642 75	

LIABILITIES.

Death claims:		
Due and unpaid.....	\$3,000 00	
Adjusted, not yet due.....	15,900 00	
Resisted.....	1,000 00	
		<hr/>
Total liabilities.....	\$19,900 00	

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year.....	31,263	\$28,695,300 00
Written or increased during year.....	5,078	3,198,750 00
		<hr/>
Total.....	36,341	\$31,894,050 00
Terminated or decreased during year.....	1,895	1,564,700 00
		<hr/>
In force Dec. 31, 1907.....	34,446	\$30,329,350 00
Losses and claims unpaid Dec. 31, of previous year.....	20	\$18,400 00
Losses and claims incurred during year.....	4,586	343,127 42
		<hr/>
Total.....	4,606	\$361,527 42
Losses and claims paid and compromised during year.....	4,584	341,627 42
		<hr/>
Losses and claims unpaid Dec. 31, 1907.....	22	\$19,900 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	881	\$734,500 00
Written or increased during year.....	461	215,250 00
	<hr/>	<hr/>
Total.....	1,342	\$949,750 00
Terminated or decreased during year.....	57	40,250 00
	<hr/>	<hr/>
In force Dec. 31, 1907.....	1,285	\$909,500 00
Losses and claims incurred during year.....	107	\$5,645 43
Losses and claims paid and compromised during year.....	106	4,645 43
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1907..	1	\$1,000 00
Assessments collected during the year.....		14,114 99

UNITED ORDER OF THE GOLDEN CROSS,
KNOXVILLE, TENN.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

JOSEPH P. BURLINGAME, *President.* WILLIAM R. COOPER, *Secretary.*

INCOME.

Assessments:		
Mortuary.....	\$476,801 05	
Per capita tax.....	\$1,826 93	
Expense assessments.....	44,950 66	46,777 59
	<hr/>	
Change of certificates.....		297 50
		<hr/>
Total paid by members.....		\$523,876 14
Interest on bonds.....	\$1,922 68	
Interest from all other sources.....	2,308 42	
Rent.....	199 80	4,430 90
	<hr/>	
Sale of supplies.....		117 91
Official publication.....		593 00
From all other sources.....		106 93
	<hr/>	
Total income.....		\$529,124 88
Ledger assets Dec. 31, 1906.....		139,186 91
	<hr/>	
Total.....		\$668,311 79

DISBURSEMENTS.

Death claims.....	\$494,828 94
Commissions or fees paid deputies or organizers.....	1,373 50
Salaries of deputies and organizers.....	17,307 50
Salaries of officers and trustees.....	8,373 45
Salaries and other compensation of committees.....	500 00
Salaries of office employes.....	5,467 83

Supreme medical examiners' salaries and fees.....	\$1,199 50
Expenses of officers, trustees and committees.....	4,073 08
Insurance department fees.....	287 00
Rent.....	927 10
Advertising, printing and stationery.....	1,336 78
Postage, express, telegraph and telephone.....	1,165 88
Lodge supplies.....	171 57
Official publication.....	1,486 90
Legal expenses.....	3,467 38
Furniture and fixtures.....	79 10
Miscellaneous expenditures.....	1,768 84
Total disbursements.....	\$543,814 35
Balance.....	\$124,497 44

LEDGER ASSETS.

Book value of real estate.....	\$6,500 00
Mortgage loans on real estate.....	3,695 00
Book value of bonds, excluding interest.....	45,550 00
Deposits in trust companies and banks, on interest....	4,030 14
Cash in office and bank, not on interest.....	64,722 30
Total ledger assets.....	\$124,497 44

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$110 85
Interest accrued on bonds.....	595 83
Market value of real estate over book value.....	3,250 00
Assessments in treasury of subordinate branches.....	34,132 43
Gross assets.....	\$162,586 55

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$2,300 00
Total admitted assets.....	\$160,286 55

LIABILITIES.

Death claims:	
Due and unpaid.....	\$42,816 23
Resisted.....	2,000 00
Reported, not yet adjusted.....	19,261 07
Total unpaid claims.....	\$64,077 30
Salaries, rents, expenses, commissions, etc., due and accrued.....	1,679 87
Total liabilities.....	\$65,757 17

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year.....	20,010	\$22,164,577 14
Written or increased during year.....	2,159	1,321,500 00
Total.....	22,169	\$23,486,077 14
Terminated or decreased during year.....	2,513	2,215,458 03
In force Dec. 31, 1907.....	19,656	\$21,270,619 11

UNITED ORDER OF THE PILGRIM FATHERS.

689

	<i>Number.</i>	<i>Amount.</i>
Losses and claims unpaid Dec. 31 of previous year.....	46	\$59,518 00
Losses and claims incurred during year.....	376	500,544 64
	<hr/>	<hr/>
Total.....	422	\$560,062 64
Losses and claims paid and compromised during year.....	375	495,985 34
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1907.....	47	\$64,077 30

BUSINESS IN MAINE.

In force Dec. 31 of previous year.....	2,840	\$2,564,513 67
Written or increased during year.....	345	191,000 00
	<hr/>	<hr/>
Total.....	3,185	\$2,755,513 67
Terminated or decreased during year.....	397	272,280 10
	<hr/>	<hr/>
In force Dec. 31, 1907.....	2,788	\$2,483,233 57
Losses and claims unpaid Dec. 31 of previous year.....	3	\$3,000 00
Losses and claims incurred during year.....	50	58,204 27
	<hr/>	<hr/>
Total.....	53	\$61,204 27
Losses and claims paid and compromised during year.....	49	55,000 00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1907.....	4	\$6,204 27
Assessments collected during the year.....		62,217 67

UNITED ORDER OF THE PILGRIM FATHERS,

LAWRENCE, MASS.

INCORPORATED IN 1879. COMMENCED BUSINESS IN 1879.

EDWIN O. FOSTER, *President.*

NATHAN CRARY, *Secretary.*

INCOME.

Assessments:		
Mortuary.....		\$552,711 85
Per capita tax.....	\$18,176 50	
Annual dues.....	35,641 91	53,818 41
	<hr/>	<hr/>
Gross membership fees.....		108 56
All other assessments, dues and fees.....		1,206 65
	<hr/>	<hr/>
Total paid by members.....		\$607,845 47
Interest on bonds.....	\$6,113 59	
Dividends on stocks.....	150 00	
Interest from all other sources.....	52 84	6,316 43
	<hr/>	<hr/>
Sale of supplies.....		734 95
Officers bonds.....		287 50
Borrowed money.....		2,977 10
From all other sources.....		83 26
	<hr/>	<hr/>
Total income.....		\$618,244 71

Ledger assets Dec. 31, 1906.....	\$213,469 32
Total.....	\$831,714 03

DISBURSEMENTS.

Death claims.....	\$580,500 00
Salaries of deputies and organizers.....	2,190 18
Salaries of officers and trustees.....	5,920 00
Salaries and other compensation of committees.....	100 00
Salaries of office employes.....	1,662 32
Supreme medical examiners' salaries and fees.....	31 50
Subordinate medical examiners' salaries and fees.....	510 50
Expenses of officers, trustees and committees.....	1,690 60
Insurance department fees.....	27 00
Rent.....	500 00
Advertising, printing and stationery.....	1,736 45
Postage, express, telegraph and telephone.....	761 86
Lodge supplies.....	301 01
Expense of supreme lodge meeting.....	1,628 05
Legal expenses.....	100 00
Furniture and fixtures.....	58 43
Officers bonds.....	370 15
Traveling expenses.....	1,067 45
Vermont state tax.....	30 00
Borrowed money repaid.....	3,000 00
Dues and fees.....	36,162 22
Miscellaneous expenditures.....	361 51
Total disbursements.....	\$638,709 23
Balance.....	\$193,004 80

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$103,000 00
Deposits in trust companies and banks, on interest.....	90,004 80
Total ledger assets.....	\$193,004 80

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$1,666 66
Total admitted assets.....	\$194,671 46

LIABILITIES.

Death claims:	
Due and unpaid.....	\$22,000 00
Reported, not yet adjusted.....	30,500 00
Total liabilities.....	\$52,500 00

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year.....	19,129	\$26,711,250 00
Written or increased during year.....	614	420,000 00
Total.....	19,743	\$27,131,250 00
Terminated or decreased during year.....	987	1,199,750 00
In force Dec. 31, 1907.....	18,756	\$25,931,500 00

WORKMEN'S BENEFIT ASSOCIATION.

691

	<i>Number.</i>	<i>Amount.</i>
Losses and claims unpaid Dec. 31, of previous year.....	29	\$49,500 00
Losses and claims incurred during year.....	366	583,500 00
Total.....	395	\$633,000 00
Losses and claims paid and compromised during year.....	364	580,500 00
Losses and claims unpaid Dec. 31, 1907.....	31	\$52,500 00
BUSINESS IN MAINE.		
In force Dec. 31, of previous year.....	1,466	\$1,975,000 00
Written or increased during the year.....	23	16,000 00
Total.....	1,489	\$1,991,000 00
Terminated or decreased during year.....	67	91,250 00
In force Dec. 31, 1907.....	1,422	\$1,899,750 00
Losses and claims incurred during year.....	28	\$43,500 00
Losses and claims paid and compromised during year.....	24	37,000 00
Losses and claims unpaid Dec. 31, 1907.....	4	\$6,500 00
Assessments collected during the year.....		45,117 84

WORKMEN'S BENEFIT ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WARD M. TENNEY, *President.*

WALTER S. HALIBURTON, *Secretary.*

INCOME.

Assessments:		
Mortuary.....	\$66,216 50	
Reserve.....	5,485 50	\$71,702 00
Expense assessments.....	16,520 00	
Gross membership fees.....	467 00	
New certificates and postage.....	41 89	
Total paid by members.....		\$88,730 89
Interest on bonds.....	\$1,570 00	
Interest from all other sources.....	192 93	
Rent.....	200 00	2,262 93
Total income.....		\$90,993 82
Ledger assets Dec. 31, 1906.....		63,515 55
Total.....		\$154,509 37

DISBURSEMENTS.

Death claims.....	\$77,000 00
Commissions or fees and traveling expenses paid deputies or organizers.....	1,029 94
Salaries of deputies and organizers.....	3,238 50
Salaries of officers.....	3,691 32
Salaries and other compensation of committees.....	485 00
Salaries of office employes.....	2,640 00
Supreme medical examiners' salary and fees.....	140 00
Subordinate medical examiners' salaries and fees.....	378 30
Expenses of officers and committees.....	211 65
Insurance department fees.....	15 00
Rent.....	1,350 00
Advertising, printing and stationery.....	865 84
Postage, express, telegraph and telephone.....	1,666 31
Lodge supplies and expenses of subordinate lodges.....	2,475 71
Official publication.....	159 09
Expense of supreme lodge meeting.....	221 14
Legal expenses.....	28 00
Furniture and fixtures.....	466 81
Grand lodge session.....	227 31
Miscellaneous expenditures.....	519 86
Total disbursements.....	<u>\$96,809 78</u>
Balance.....	\$57,699 59

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$55,221 98
Deposits in trust companies and banks, on interest.....	874 20
Cash in office and bank, not on interest.....	1,603 41
Total ledger assets.....	<u>\$57,699 59</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$587 27
Furniture, fixtures, safes, supplies and stationery.....	6,500 00
Gross assets.....	<u>\$64,786 86</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$5,713 48
Furniture, fixtures, safes, supplies and stationery.....	6,500 00
Total admitted assets.....	<u>\$52,573 38</u>

LIABILITIES.

Death claims reported, not yet adjusted.....	\$9,500 00
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EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31 of previous year.....	5,575	\$5,575,000 00
Written or increased during the year.....	231	195,500 00
Total.....	5,806	<u>\$5,770,500 00</u>
Terminated or decreased during year.....	239	235,000 00
In force Dec. 31, 1907.....	5,567	<u>\$5,535,500 00</u>

WORKMEN'S BENEFIT ASSOCIATION.

693

	<i>Number.</i>	<i>Amount.</i>
Losses and claims unpaid Dec. 31 of previous year.....	1	\$1,000 00
Losses and claims incurred during year.....	86	85,500 00
	<hr/>	<hr/>
Total.....	87	\$86,500 00
Losses and claims paid during year.....	77	77,000 00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1907.....	10	\$9,500 00

BUSINESS IN MAINE.

In force Dec. 31 of previous year.....	215	\$215,000 00
Terminated or decreased during year.....	5	5,000 00
	<hr/>	<hr/>
In force Dec. 31, 1907.....	210	\$210,000 00
Losses and claims incurred during year.....	1	\$1,000 00
Losses and claims paid during year.....	1	1,000 00
Assessments collected during the year.....		3,408 00

LICENSED AGENTS.

REVISED TO MAY 1, 1908.

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.

Archibald, S. P. Monticello	Porter, Ira J. Houlton
Caldwell, F. M. Sherman Mills	Porter, Selden W. Island Fall
Crosby, Walter Littleton	Powers, Corydon. Caribou
Cushman, Isaac. Sherman Mills	Ringdahl, N. E. New Sweden
Duncan, Ernest M. Masardis	Rodgers, L. B. Patten
Edgerley, J. W. Princeton	Sabins, G. M. Masardis
Gilman, Daniel W. Presque Isle	Shorey, Lorenzo D. Oakfield
Gilpatrick, W. D. Danforth	Spaulding, Chas. I. Perham
Grant, Frank P. Port Fairfield	Stackpole, A. M. Bridgewater
Griffin, Osgood B. Caribou	Stewart, Albion A. Houlton
Haines, Frank H. Fort Fairfield	Sylvester, Arthur C. Mars Hill
Hines, E. M. Washburn	Tapley, Norman. Blaine
Libby, D. M. Amity	Tarr, Frank E. Castle Hill
McLaughlin, Ernest T. Presque Isle	Tilley, Everett G. Ashland
McLaughlin, L. J. Wytopitlock	Tuttle, L. E. Washburn
Mitchell, Delbert. Haynesville	Ward, John M. Limestone
Parkhurst, E. E. Presque Isle	Watson, George L. Littleton
Perry, George W. Presque Isle	Weston, Willard. Houlton
Porter, F. J. Castle Hill	Young, Gustavus A. Island Falls

BOOTHBAY.

Giles, Byron. Boothbay

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, Nathaniel Cape Elizabeth
 Harmon, John A. Scarboro
 Hannaford, Albert F. Cape Elizabeth

CITIZENS.

Elliott, E. S. Bristol
 Elliott, W. A. Bristol
 Ervine, E. J. Bristol
 Fossett, A. C. Bristol
 Fossett, J. N. Bristol
 Franklin, S. J. Bristol
 Gamage, J. E. Bristol
 Kelsey, W. T. Bristol
 Thompson, M. A. Bristol
 Woodward, C. B. Bristol

DANVILLE.

Austin, P. M. Danville
 Flagg, J. L. Auburn
 Plummer, W. H. Auburn
 Robinson, Charles E. Danville
 Vickery, F. G. Auburn
 Vosmus, Milton H. Auburn
 Wagg, Howard S. Auburn

DIRIGO.

Ames, F. L. Norridgewock
 Auber, Geo. W. Houlton
 Bates, I. M. Corinna
 Besse M. G. Winthrop
 Boynton, E. D. Cornish
 Briggs, E. C. Auburn
 Cabel, James E. Enfield
 Carl, Jason South Waterford
 Churchill, G. S. D. North Raymond
 Churchhill, W. L. Lewiston
 Cobb, C. F. Augusta
 Dinsmore, D. E. Dover
 Foster, C. H. Stetson
 Garland, H. W. Carmel
 Gould, C. E. Phillips
 Gould, S. W. Skowhegan
 Grant, B. J. Acton
 Greenleaf, F. E. Starks
 Harriman, M. J. Kents' Hill
 Heath, Henry A. Augusta
 Hewes, Leon. Bangor
 Hill, S. A. Buxton Center
 Hinkley, A. F. Wilton
 Holman, J. F. Athens
 Howard, Lot North Leeds
 Jackson, H. F. Thorndike
 Jones, E. C. & Co. Portland
 Kent, F. O. Bremen
 Libby, C. W. Wellington
 Libby, H. B. Bridgton
 Lord, Albert H. Oakland
 Lord, J. Merrill. Kezar Falls
 Lyford, George B. Atkinson
 Mason, E. M. Raymond
 Millett, J. C. Newport
 Morin, J. W. Ermbden
 Murch, A. R. Thorndike
 Norcross, M. F. Winthrop
 Peaslee, Myrick Albion
 Porter, F. L. Eustis
 Purinton, Alonzo. West Bowdoin
 Remick & Hilton Madison
 Rigby, J. P. Hampden Corner
 Rogers, W. S. Cathance
 Rolfe, W. H. Brooks
 Service, John. Garland
 Smith, Alonzo Skowhegan
 Smith, A. G. Monmouth
 Stubbs, Philip H. & Son Strong
 Tarbox, John M. West Buxton
 Thomas, A. K. South Paris
 Timberlake, A. G. South Livermore
 Varney, E. M. South Windham
 Wyman, C. H. Dexter

ELIOT AND KITTERY.

Brooks, Daniel Eliot
 Clarkson, Frank T. Kittery Point
 Cole, Aaron C. South Eliot
 Donnell, George A. Cape Neddick
 Goodwin, Moses E. Eliot
 Grant, Lowell S. York Corner
 Hobbs, James W. South Berwick
 Lewis, Calvin H. Kittery
 Lord, Albert Eliot
 Moody, Joseph H. York Corner
 Shapleigh, Dennis M. Kittery

EQUITABLE.

Allen, E. N. Vienna
 Allen, Geo. A. Auburn
 Blake, C. C. Dover
 Clark, L. A. W. Damariscotta Mills
 Coolidge, C. W. Lisbon Falls
 Cunningham, F. C. Bucksport
 Dutton, C. W. Abbott Village
 Hanscom, Wm Stratton
 Hebert, J. A. Van Buren
 Hewes, L. M. Bangor
 Hinkley, A. F. Wilton
 Holbrook, A. J. Bowdoin
 Hunter, John M. Houlton
 Jackson, Wm. C. West Washington
 Lahey, Thos Skowhegan
 Lancaster, Geo. C. Bowdoinham
 Lane, C. A. Brooks
 Lausier, Thos Grand Isle
 Leavitt, Lewis A. Old Town
 Mathews, W. S. West Enfield
 Newell, C. D. Richmond
 Pierce, E. E. Mars Hill
 Plummer, Chas. A. Portland
 Richards, H. G. Fort Fairfield
 Roberts, J. O. Bowdoin
 Shepherd, Abner Dexter
 Strout, L. H. Winthrop
 Swasey, B. A. West Peru
 Tarr, Jas. M. Bowdoin
 Temple, B. R. Richmond Corner
 Thompson, John A. West Enfield
 Totman, Edwin Richmond
 Tuttle, Geo. H. Norridgewock
 Wentworth, L. A. Moody Mountain
 Wyman, E. E. Millinocket
 Yelland, E. A. West Enfield
 Young, Thos. J. Solon

FALMOUTH.

Blanchard, F. B.....	Falmouth	Winslow, William E.....	Falmouth
Lunt, D. W.....	Falmouth		

FARMINGTON.

Goodwin, Ruel W.....	Farmington	Pierce, Walter C.....	Mt. Vernon
Mitchell, H. H.....	Temple	Titecomb, F. E.....	Farmington
Pease, Howard.....	Farmington	Tufts, Melvin P.....	Farmington
Pierce, Chas. H.....	Farmington	Woodcock, S. G.....	Farmington

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
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GORHAM FARMERS.

Carl, V. W.....	Gorham	Libby, Wm M.....	Standish
Chase, J. L.....	Standish	Moulton, L. H.....	Standish
Cloudman, S. B.....	Gorham	Plaisted, G. P.....	Gorham
Cobb, M. A.....	Gorham	Sanborn, O. S.....	Standish
Deering, C. W.....	Gorham	Scammon, F. D.....	Gorham
Knight, J. W.....	Gorham	Whitney, A. V.....	Gorham

HAMPDEN.

Dunton, Horace.....	Hampden	Lowe, Frank W.....	Hampden
Emerson, John E.....	Hampden	Miller, Calvin W.....	Hampden
Goodell, George W.....	Hampden	Robinson, Henry A.....	Hampden
Learey, John.....	Hampden		

HANCOCK.

Aiken, P. L.....	Sorrento	Hodgkins, W. R.....	Hancock
Allen, D. H.....	Garland	Hunt, U. M.....	Strong
Auber, Geo. W.....	Houlton	Keith, W. H.....	North Monmouth
Austin, E. E.....	Fort Fairfield	King, A. W.....	South Brewer
Axtell, F. H.....	Oakland	Lahey, Thomas.....	Skowhegan
Bailey, Lincoln.....	Wiscasset	Linscott, Isaac L.....	Brunswick
Bean, M. R.....	South Hudson	Lumbert, Wallace R.....	Caribou
Bradley, Wm. S.....	East Vassalboro	Macomber, A. C.....	North Jay
Clark, Leslie A. W.....	Damariscotta	Matthews, W. J.....	Searsport
Clement, S. J.....	Bar Harbor	McFarland, A. R.....	Salisbury Cove
Coffin, H. W.....	Addison	Miller, J. M.....	Buckfield
Dodge, Mark L.....	Troy	Mortell, J. E.....	Bluehill
Eddy, Elmer B.....	Kenduskeag	Odlin & Odlin.....	Newport
Elliott, L. C.....	Athens	Page, Pitt M.....	Drew
Foster, B. F.....	Freedom	Page, R. E.....	Brooks
Glidden, D. H.....	Vinalhaven	Reed, Alvah L.....	Northeast Harbor
Hanna, E. C.....	East Sullivan	Rigby, J. P.....	Rumford Falls
Hanscom, Wm.....	Stratton	Rolfe, W. H.....	Brooks
Hanson, W. C.....	Machiasport	Rumill, L. W.....	Tremont
Harrington, W. B.....	Winter Harbor	Rumill, R. W.....	Tremont
Harvey, T. T.....	South Brooksville	Smith, L. E.....	Washburn
Hatch, E. J.....	Freedom	Walls, Frank E.....	Bar Harbor
Hebert, J. A.....	Van Buren	Wyman, E. E.....	Milo
Hewes, Leon M.....	Bangor		

HARPSWELL.

Curtis, J. W.....	North Harpswell	Stevens, Oliver.....	Orr's Island
Hodgkins, E. K.....	Harpswell Centre	Stover, D. R.....	South Harpswell
Skolfield, T. E.....	North Harpswell	Trufant, C. E.....	East Harpswell

HARRISON.

Grover, W. L.....	Harrison	Lowell, H. I.....	Bolster's Mills
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HOMESTEAD.

Albee, T. G.....	Machias	Ingersoll, W. B.....	Columbia Falls
Allen, D. H.....	Garland	Johnson, J. O.....	Liberty
Auber, George W.....	Houlton	Johnson, W. B.....	Woodfords
Austin, E. E.....	Fort Fairfield	Jones, S. C.....	Canton
Barnes, H. M.....	Woodfords	Jones, W. S.....	Palermo
Bates, I. M.....	Corinna	Knowlton, N. R.....	Farmington
Boynton, Ed. D.....	Cornish	Lawrence, Grover C.....	East Machias
Boynton, R. H.....	Portland	Linscott, Isaac.....	Brunswick
Bryant, J. B.....	Woodfords	Littlefield, A. M.....	West Kennebunk
Buzzell, H. C.....	Searsport	Lord, J. Merrill.....	Kezar Falls
Campbell, N. H.....	East Dixfield	Lumbert, Wallace R.....	Caribou
Carleton, A. M.....	Dover	Lyons, Harvey.....	South Robinson
Chase, George P.....	Sanford	Nickerson, Percy L.....	Searsport
Chase, J. W.....	Skowhegan	Odlin & Odlin.....	Newport
Cobb, C. F.....	Vassalboro	Palmer, Edwin A.....	Bar Mills
Collins, George H.....	Presque Isle	Perkins, J. A.....	Nobleboro
Collins, James T.....	Manchester	Pike, Dennis.....	Norway
Coombs, B. D.....	Bowdoin Center	Plummer, Charles A.....	Portland
Crabtree, S. R.....	Island Falls	Plummer, Charles C.....	Portland
Curtis, W. F.....	Bangor	Putnam, E. B.....	Danforth
Cushman, Isaac.....	Sherman Mills	Reed, Alvah L.....	Northeast Harbor
Dresser, F. R.....	Fryeburg	Reed, W. B.....	Readfield
Dudley, Carl C.....	Bryant's Pond	Ridlon, S. J.....	Stetson
Enemark, Jacob P.....	Portland	Ringdahl, N. E.....	New Sweden
Fossett, E. S.....	New Harbor	Ross, D. D.....	Phillips
Gould, W. B.....	Dexter	Rowe, Clinton P.....	Chesterville
Grover, W. S.....	Harrison	Selwood, W. B.....	Eastport
Hamlen, W. W.....	Otisfield	Staples, A. D.....	Orland
Hanson, W. C.....	Machiasport	Taylor, O. H.....	Topsfield
Hatch, E. J.....	Freedom	Tolman, C. E.....	South Paris
Hewes, Leon M.....	Bangor	Tolman, James H.....	Westbrook
Hinkley, A. F.....	Wilton	Whittier, Charles W.....	East Livermore Mills
Hunt, L. B.....	Gray	Wyman, E. E.....	Milo

JAY.

Allen, H. H.....	Jay	Macomber, A. C.....	Jay
Bartlett, C. G.....	Jay		

JEFFERSON FARMERS.

Bond, A. J.....	Jefferson
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KENNEBUNK FARMERS.

Perkins, George A.....	Kennebunkport
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LITCHFIELD.

Springer, E. P.....	Litchfield
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LOVELL.

Stearns, E. T.....	Lovell
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MAINE FARMERS.

Allen, E. N.....	Vienna	Morrill, W. S.....	Brunswick
Bailey, Augustus.....	Gardiner	Otis, Samuel G.....	Hallowell
Barrett, M. A.....	Caribou	Page, Harry B.....	Strong
Churchill, G. S. D.....	North Raymond	Perkins, S. S.....	Durham
Churchill, W. L.....	Lewiston	Perkins, T. R.....	Damariscotta
Collins, James T.....	Manchester	Pierce, Lewis A.....	Portland
Dickinson, R. A.....	Richmond	Richardson, O. M.....	Canton
Dinsmore, D. E.....	Dover	Rowe, Clinton C.....	Chesterville
Gould, R. E.....	Lisbon Falls	Stadig, A. J. George.....	Caribou
Goding, Sidney.....	Lewiston	Thibodeau, Paul D.....	Fort Kent
Hatch, E. J.....	Montville	Thomas, W. J.....	Mapleton
Hunt, U. M.....	Strong	Thurston, C. E.....	Danville
Larrabee, Charles C.....	Bath	Tinkham, A. F.....	Lewiston
Merriman, E. A.....	Madison		

MERCANTILE AND MANUFACTURERS.

Plummer, Charles A.....	Portland	Plummer, Charles C.....	Portland
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NEWBURGH.

Bickford, Geo.	Newburg	Newcomb, E. L.	Newburg
Cookson, A. A.	Newburg	Packard, L. A.	Newburg
Dillingham, W. H.	Newburg	Porter, M. S.	Newburg
Hollis, W. H.	Newburg	Snow, Geo. W.	Newburg
Morrill, F. B.	Newburg		

NEW PORTLAND.

Knowlton, John	New Portland
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NORTH YARMOUTH.

Crockett, C. C.	E. North Yarmouth	Leighton, Gardner	North Yarmouth
Hodsdon, Charles N.	E. No. Yarmouth	Small, L. B.	West Pownal
Lawrence, James	E. No. Yarmouth		

OXFORD COUNTY PATRONS OF HUSBANDRY.

Abbott, Elmer	Ross Corner	Cummings, I. M.	Bucksport
Abbott, W. D.	Byron	Curtis, A. M.	West Peru
Adams, F. S.	Bowdoin	Cushing, A. M.	Milbridge
Albee, F. H.	Wiscasset	Cushman, Isaac	Sherman Mills
Allen, D. H.	Garland	Cushman, S. K.	Steuben
Andrews, Arthur	Wytotpitlock	Daggett, A. P.	Smyrna Mills
Archibald, W. D.	Mount Vernon	Daggett, Thos.	Foxcroft
Arey, L. J.	Vassalboro	Davis, Geo. E.	Kezar Falls
Arnold, C. A.	Carmel	Dean, W. A.	Medford Center
Austin, E. B.	Buckfield	Dodge, M. T.	Troy
Averill, Nathan	Lee	Dodge, S. A.	Burnham
Axtell, F. H.	Oakland	Dole, C. H.	Holden
Bailey, E. M.	Andover	Donnell, A. H.	Bath
Barber, Leonard	Winthrop	Dore, Ira	Harmony
Bartlett, H. E.	Hampden	Dow, M. J.	Brooks
Bartlett, Z. W.	East Bethel	Dow, Maurice	Roque Bluffs
Bates, I. M.	Corinna	Dow, Sewell E.	Riverton
Beat, C. S.	Wellington	Drake, Chas. F.	Kittery
Bean, H. H.	Bethel	Drake, Darius	Frankfort
Bean, M. R.	South Hudson	Dresser, W. F.	Stroudwater
Bearce, Boyden	Eddington	Duncan, A. C.	Masardis
Bennett, Ernest I.	Wilson's Mills	Edwards, Chas.	South Paris
Berry, Geo. W.	Alexander	Elliott, L. C.	Athens
Berry, G. Wm.	West Paris	Ellis, J. E.	Waldo
Berry, Wm. G.	West Paris	Emerson, S. F.	Skowhegan
Billings, S. B.	Bluehill	Emery, Julien	Salisbury Cove
Bishop, J. W.	Sangerville	Farwell, W. A.	Bethel
Bishop, Stanley	Gray	Field, E. E.	West Paris
Blackstone, B. R.	Perham	Foster, B. F.	Thorndike
Blackwell, C. H.	Skowhegan	Foster, Geo. H.	Canaan
Bowman, O. A.	Fairfield Center	French, C. N.	Phillips
Brackett, Chas. W.	Woodiford	Fuller, Albert	Winslow
Bradford, Geo. B.	Turner Center	Gerald, Ralph	Clinton
Briggs, Ansel	Auburn	Getchell, G. S.	Winslow
Briggs, Bert E.	Hudson	Gilbert, G. B.	Brewer
Bryant, Allis	Jonesport	Gilman, D. W.	Sprague's Mills
Bryant, L. J.	Shirley	Glover, G. A.	Naples
Bucknam, Fred	Whiting	Goodrich, Granville	Bingham
Caldwell, F. M.	Sherman Mills	Goodrich, L. M.	Goodrich
Carter, Willis	West Pembroke	Goodwin, J. L.	Minot
Carville, H. J.	Sabattus	Gould, R. E.	Lisbon Falls
Caswell, A. G.	Searsport	Grant, Frank P.	Fort Fairfield
Chadbourne, J. L.	Douglass Hill	Grant, Geo. E.	Columbia Falls
Chandler, C. J.	East Corinth	Griffin, O. B.	Caribou
Chapman, William E.	Waldoboro	Hamlin, C. E.	Thorndike
Cilley, James H.	Belfast	Hamlin, C. S.	South Waterford
Cleaves, F. W.	Sangerville	Hamlin, W. W.	Casco
Clemens, Eli	Hiram	Hammond, H. D.	Paris
Coburn, W. R.	Guilford	Hanscom, A. J.	Jacksonville
Coffin, F. B.	Gilead	Hawes, C. M.	Liberty
Cole, L. M.	Buck's Harbor	Hayes, Fred	Oxford
Comstock, Geo. H.	Lubec	Havnes, Frank	Passadumkeag
Conant, J. E.	Peru	Hill, J. R.	East Brownfield
Corey, R. V.	Cooper's Mills	Hills, L. J.	Warren
Cousins, Ira J.	North Brookfield	Hines, E. M.	Washburn
Craige, J. E.	Dixmont Center	Hobart, W. C.	Detroit
Cummings, A. E.	Albany	Hobbs, Levi	North Berwick

OXFORD COUNTY PATRONS OF HUSBANDRY—CONCLUDED.

Holt, Fred	Bradford Center	Ramsdell, C. T.	South Montville
Hunting, J. W.	Welchville	Ramsdell, E. P.	East Hebron
Ingersoll, W. E.	Columbia Falls	Rand, Edwin	Unity
Jones, B. F.	Union	Reed, Charles	Madison
Jones, Edward	Wiscasset	Rigby, J. P.	South Newburg
Jones, S. C.	Canton	Ringdahl, N. E.	New Sweden
Joy, David E.	South Addison	Robbins, O. P.	Augusta
Juddins, A. W.	Upton	Roberts, J. A.	Norway
Keith, W. H.	North Monmouth	Robinson, C. A.	Topsfield
Keller, V. O.	Appleton	Russell, A. F.	Canton
Kimball, Geo. E.	Woodville	Russell, James L.	Oxford
Knight, W. F.	Indian River	Russell, W. W.	Solon
Ladd, W. S.	South Sebec	Sanborn, A. J.	Wales
Lane, John H.	Dexter	Sanborn, Frederick R.	South Bridgton
Larrabee, W. S.	Auburn	Sanborn, J. O.	West Baldwin
Leach, E. R.	East Newport	Savage, Geo. E.	North Anson
Lewis, J. L.	Newport	Scott, Geo. E.	West New Portland
Libby, E. H.	Auburn	Shorey, J. D.	Oakfield
Libby, E. E.	Pittsfield	Small, H. W.	Webb
Lindsey, A. F.	Jonesboro	Smart, Edwin	Olamon
Littlefield, W. S.	Ellingwoods Cor.	Smart, J. E.	Seboeis
Lord, Wentworth	Limerick	Smith, Clifford	Bridgton
Loring, Fred	Parkman	Smith, Howard	Bucksport
Lovitt, W. H.	Lincoln Center	Sprague, G. Will.	Presque Isle
Lowell, A. S.	Bucksport	Stetson, T. B. W.	East Sumner
Lowell, H. I.	Harrison	Stevens, Hiram	Carroll
Lyons, M. S.	Calais	Stewart, A. A.	Houlton
Mank, H. E.	South Hope	Stinson, Alfred	Searsport
Martin, D. F.	Mattawamkeag	Strout, C. R.	Milbridge
Maxwell, J. S.	Dixfield	Sukeforth, A. G.	Washington
McGlauffin, E. T.	Presque Isle	Sweetsir, S. F.	New Gloucester
McKeen, H. B.	North Lovell	Sylvester, H. M.	Casco
Meador, Otis	Albion	Tarbox, O. S.	Red Beach
Meands, N. L.	Kingfield	Tarr, Frank E.	Mapleton
Merriman, Elisha	Morrill	Taylor, L. E.	Stratton
Merrill, W. T.	South Dover	Thorp, Chas. K.	Raymond
Millett, H. M.	North Buckfield	Tibbetts, R. G.	Brownville
Moody, Thos. B.	North Whitefield	Tilley, E. G.	Ashland
Morrill, J. A.	Farmington Falls	Tobey, E. H.	Norridgewock
Morse, L. E.	Bowerbank	Towle, A. F.	Enfield
Moulton, L. H.	N. New Portland	True, W. E.	Mercer
Nash, H. L.	Cutler	Turner, A. W.	North Bradford
Oxnard, H. C.	Norway	Tuttle, L. E.	Caribou
Page, Pitt M.	Drew	Vose, W. S.	Robbinston
Page, R. E.	Jackson	Walker, Wm. P.	Readfield
Page, Thos. D.	Burlington	Ward, H. L.	Addison
Parkhurst, E. E.	Presque Isle	Ward, John M.	Limestone
Parsons, D. B.	Dryden	Warren, J. S.	Benton Station
Patterson, F. M.	Belfast	Waugh, W. D.	Starks
Perkins, J. Y.	Castine	Welt, Joseph B.	Waldoboro
Philbrick, F. S.	West Rockport	Wentworth, G. M. R.	West Gardiner
Phillips, L. L.	Hebron	Wescott, J. W.	Winter Harbor
Plummer, Geo.	Charleston	Whitcomb, A.	East New Sharon
Porter, Frank	Winterport	White, Lewis E.	West Winterport
Powers, A. T.	Hanover	Whitney, Chester	Madrid
Powers, B. C.	East Wilton	Wilber, George H.	Hartland
Powers, C. C.	Caribou	Winslow, G. R.	Strong
Powers, F. W.	Medway	Wise, W. E.	North Guilford
Pugsley, Franklin	Cornish	Witham, F. H.	Raymond
Purinton, John	Richmond	Withee, Frank	Blanchard
Putnam, F. P.	Rumford Falls	Wooster, C. H.	Hancock

PATRONS ANDROSCOGGIN.

Aborn, B. L.	Knox	Bailey, E. N.	Andover
Adams, F. S.	Bowdoinham	Bailey, Lincoln	Wiscasset
Albee, T. G.	Machias	Barber, Leonard	Manchester
Alexander, F. W.	Warren	Barrows, E. C.	Vassalboro
Allen, Chas. H.	Mercer	Bates, I. N.	Corinna
Allen, D. H.	Garland	Bean, N. R.	South Hudson
Allen, G. M.	North Sedgwick	Bearce, Boyden	Eddington
Archibald, W. D.	Mount Vernon	Bemas, Walter S.	Harmony
Arnold, C. A.	Dixmont	Bishop, J. W.	Sangerville
Austin, Hollis E.	Lamoine	Blackwell, C. H.	Skowhegan
Averill, Nathan	Lee	Bowman, O. A.	Fairfield
Axtell, Frank	Oakland	Brackett, Charles W.	Westbrook
Ayer, H. D. B.	Vassalboro	Brackley, W. L.	Temple
Babb, H. H.	Dixfield	Bradford, Geo. B.	Turner Center

PATRONS ANDROSCOGGIN—CONTINUED.

Briggs, Ansel	Auburn	Hodgkins, Ely	Greene
Bucklin, Levi R.	South Warren	Hoffses, E. A.	Jefferson
Burrill, Chas. E.	Canaan	Holt, Fred	Bradford Center
Burrill, E. W.	Dedham	Howes, C. M.	South Montville
Butler, G. B.	South Thomaston	Hunt, M. B.	Center Belmont
Caddy, W. J.	St. George	Hunting, J. W.	Welchville
Caldwell, F. M.	Sherman Mills	Hupper, J. H.	Martinsville
Cameron, G. F.	Bangor	Jackson, W. W.	Augusta
Campbell, N. H.	East Dixfield	Jewett, P. E.	Whitefield
Carle, Thos. J.	Hollis Center	Johnson, E. E.	Pittsfield
Carville, H. J.	Sabattus	Johnson, John H.	South Portland
Chandler, Charles J.	East Corinth	Johnson, J. O.	Liberty
Chipman, George H.	Bucksport	Johnson, Lyndon	Appleton
Clarke, Chas. H.	Bowerbank	Jones, Edward	Wiscasset
Clemmons, Ely	Hiram	Jones, O. F.	Wilton
Coburn, A. L.	Carthage	Jones, R. J.	Monson
Coffin, H. E.	Berwick	Jones, S. C.	Canton
Condon, Ralph H.	South Brooksville	Jordan, F. A.	Lisbon
Cousins, Benj. E.	Limington	Kane, A. P.	Brooklin
Cowan, J. H.	Glenburn	Keene, S. O.	West Poland
Crooker, W. J.	Mechanic Falls	Keith, Wm. H.	Winthrop
Cummings, Isaac M.	Bucksport	King, A. W.	Charleston
Cushman, B. H.	Penobscot	King, A. W.	Orrington
Cushman, Isaac	Sherman Mills	Knight, A. P.	Center Lincolnville
Cushman, S. K.	Steuben	Ladd, W. S.	South Sebec
Cutting, Herbert	Winnegance	Lane, J. H.	Dexter
Daggett, A. A.	Atkinson	Leavitt, A. R.	Parsonsfield
Davis, E. W.	Guilford	Leavitt, R. D.	Auburn
Deering, Chas. W.	Gorham	Leighton, E. C.	Sheepscot
Dennis, Manson W.	Augusta	Leland, W. E.	East Sangerville
Dodge, M. T.	Troy	Lewis, Jasper	Newport
Dodge, S. A.	Burnham	Libby, Lewis B.	South Standish
Dole, C. H.	Holden	Libbey, Roscoe	Lebanon
Dolley, Fred O.	Cumberland Mills	Littlefield, W. S.	Wintereport
Donnell, A. H.	West Bath	Loring, Fred	Parkman
Dow, M. J.	Brooks	Lovett, W. H.	Lincoln Center
Dow, O. B.	Monroe	Lyon, W. P.	Sidney
Drake, Charles F.	South Eliot	Macomber, A. C.	North Jay
Dunham, W. H.	Amherst	Mathews, W. J.	Swanville
Dunning, A. S.	Harpswell	Maxwell, Cleff	Weld
Dwelle, Charles E.	Franklin	McGlauffin, L.	West Pembroke
Elliott, L. C.	Athens	McLaughlin, L. J.	Wytopitlock
Emerson, F. S.	Skowhegan	Meader, F. C.	Chelsea
Emery, Julien	Salisbury Cove	Meader, Otis	Albion
Erskine, Fred E.	Stillwater	Merriam, Elisha	Morrill
Farnum, F. H.	Palmyra	Merrill, Milton	St. Albans
Fisher, Ansel W.	Charlotte	Merrill, W. T.	South Dover
Foster, B. F.	Freedom	Metcalf, C. A.	Litchfield
Friend, Geo. A.	Etna	Miller, Elmer L.	Durham
Gaspar, M. A.	Surry	Miller, H. B.	Durham
Gerald, Nettie M.	Clinton	Miller, S. B.	Burkettville
Getchell, G. S.	Winslow	Millett, James M.	Buckfield
Gilbert, G. B.	Brewer	Minott, A. B.	Brunswick
Gilman, D. W.	Sprague's Mills	Mitchell, G. W.	East Dover
Gilman, O. E.	Blanchard	Moore, Frank G.	Palermo
Given, Stanwood	Wales	Moore, Ira H.	Newfield
Glover, G. A.	Naples	Morrill, J. A.	Farmington Falls
Googins, G. S.	Eastbrook	Morison, H. A.	East Livermore
Googins, John E.	West Peru	Morton, Fred	Phillips
Greeley, S. C.	Foxcroft	Moulton, J. M.	Wayne
Griffin, John F.	Freeport	Moulton, L. H.	North New Portland
Grindle, A. A.	South Penobscot	Murch, Albert R.	Thorndike
Gross, Eugene E.	North Penobscot	Nelson, W. A.	Palermo
Hackett, E. C.	South Poland	Norton, Llewellyn	Farmington
Hackett, Edward H.	New Vineyard	Oliver, Henry	Industry
Ham, A. J.	Alton	Page, Pitt M.	Drew
Hamlin, W. W.	Casco	Page, R. E.	Jackson
Harding, J. G.	Waldo	Payson, H. H.	Hope
Hardy, James L.	Westbrook	Pease, R. G.	Cornish
Haskell, Harry L.	Auburn	Perkins, J. A.	Nobleboro
Heath, A. T.	Gilead	Perkins, J. Y.	Castine
Herrick, F. H.	West Leeds	Perry, W. C.	Union
Hewitt, J. C.	Belgrade	Philbrick, F. S.	West Rockport
Hicks, J. A.	Danville	Pike, J. A.	Auburn
Hills, L. J.	Warren	Pollard, M. P.	Solon
Hilton, G. W.	Bremen	Porter, Byron	Stillwater
Hinkley, Sylvador	Rangeley	Powers, C.	Caribou
Hobert, Willis C.	Cornville	Purinton, John	Richmond Corner
Hobbs, Walter A.	Milo	Rackley, Frank L.	Greene

PATRONS ANDROSCOGGIN—CONCLUDED.

Rackliff, B. W.	Allen's Mills	Tibbetts, Chandler	Levant
Ramsay, A. D.	Montville	Tobie, E. H.	Norridgewock
Ramsdell, E. P.	East Hebron	Tolman, A. J.	Rockland
Reed, Charles	Madison	Treworgy, Albert	Surry
Ridlon, S. J.	Stetson	True, Daniel G.	Weeks Mills
Rigby, I. P.	Hampden Corner	True, J. H.	Mount Vernon
Ritchie, Geo. W.	Winterport	Tryon, Mellen.	East North Yarmouth
Robertston, E. S.	Detroit	Tufts, L. M.	Brownville
Rogers, W. S.	Cathance	Valentine, Chas. E.	Orland
Rollins, Byron P.	Plymouth	Walker, Daniel W.	Peru
Rollins, Edward E.	North Belgrade	Walker, Wm. P.	Readfield
Rumery, M. L.	Lubec	Ward, John M.	Limestone
Russell, James L.	Welchville	Warren, James S.	Benton
Sanborn, J. O.	West Baldwin	Washburn, W. S.	Exeter
Sanborn, L. E.	Maplewood	Wass, Fred M.	Addison
Savage, Arthur E.	Kingfield	Waterhouse, V. P.	Poland
Savage, Geo. E.	North Anson	Waterman, Chas. H.	Belfast
Selwood, W. B.	Perry	Waugh, W. D.	Starks
Shaw, Daniel P.	Springvale	Webber, Martin	South China
Shaw, Silas A.	Auburn	Welt, Joseph B.	Waldoboro
Shepardson, J. E.	Corinna	Weeks, J. S.	East Parsonsfield
Skelton, N. H.	Richmond	Wentworth, R. G. N.	West Gardiner
Smith, A. G.	Monmouth	Wentworth, W. P.	Thorndike
Smith, I. M.	Dixmont	Weymouth, F. H.	Gulford
Smith, O. P.	Mexico	White, Chas. M.	Bowdoinham
Soper, Alvah P.	Bluehill	White, H. P.	Belfast
Spalding, E. G.	Shirley	White, Lewis.	West Winterport
Sprague, G. Will.	Presque Isle	White, W. M.	Dixfield
Staples, S. B.	North Berwick	Whitehouse, I. M.	Wellington
Stetson, T. B. W.	Sumner	Whitney, D. B.	Cambridge
Stevens, B. L.	South Cushing	Whitney, Josiah	Jonesboro
Stevens, Hiram	Carroll	Wiggin, Fred S.	Presque Isle
Stewart, Ellis	Harrington	Wilson, O. D.	Searsmont
Stewart, J. L.	Lewiston	Winslow, Geo. R.	Strong
Stinchfield, Geo.	Madrid	Withee, Everett	Augusta
Stinson, L. E.	Stonington	Woodman, N. T.	Monroe
Sukeforth, A. G.	Washington	Wooster, C. H.	Hancock
Sweetsir, S. F.	New Gloucester	Worcester, Harley L.	Epping
Tarbox, O. S.	Red Beach	Young, Daniel G.	Tilden
Thorpe, C. K.	East Raymond		

PINE TREE STATE.

Allen, D. H.	Garland	Hunt, U. M.	Strong
Blake, A. G.	Surry	Jacobs, H. R.	Readfield
Blake, James P.	Harrison	Lahay, Thos.	Skowhegan
Bradley, W. S.	East Vassalboro	Lancaster, Geo. C.	Bowdoinham
Clark, L. A. W.	Damariscotta Mills	Libby, H. W.	Curtis Corner
Collins, James T.	Manchester	Peacock, Ellsworth E.	Readfield
Coolidge, H. E.	Lisbon Falls	Plummer, Chas. A.	Portland
Hanscom, Wm.	Stratton	Plummer, Frank H.	Portland
Heath, H. A.	Augusta	Stinson, D. G.	Woolwich
Hebert, J. A.	Van Buren	Tuttle, Geo. H.	Norridgewock
Hewes, Leon M.	Bangor	Wentworth, L. A.	Moody Mountain
Hollis, R. A.	Troy	Wyman, E. E.	Millinocket

PITSTON AND WHITEFIELD.

Bailey, Geo. O.	Whitefield	Marson, I. R.	Pittston
Britton, J. W.	Pittston	Moody, H. C.	Pittston
Doyle, M. P.	Whitefield	Philbrick, C.	Whitefield
Ford, L. H.	Whitefield	Reed, B. H.	Pittston
Little, F. M.	Pittston		

PORTLAND MUTUAL.

Ames, F. L.	Norridgewock	Foster, C. H.	Stetson
Auber, Geo. W.	Houlton	Garland, H. W.	Carmel
Bates, I. M.	Corinna	Gould, C. E.	Phillips
Besse, M. G.	Winthrop	Gould, S. W.	Skowhegan
Boynton, E. D.	Cornish	Grant, B. J.	Acton
Briggs, E. C.	Auburn	Greenleaf, F. E.	Starks
Cabel, James E.	Enfield	Harriman, M. J.	Kent's Hill
Carl, Jason	South Waterboro	Heath, Henry A.	Augusta
Churchill, G. S. D.	North Raymond	Hewes, Leon.	Bangor
Churchill, W. L.	Lewiston	Hill, S. A.	Buxton Center
Cobb, C. F.	Augusta	Hinkley, A. F.	Wilton
Dismore, D. E.	Dover	Holman, J. F.	Athens

PORTLAND MUTUAL—CONCLUDED.

Howard, Lot	North Leeds	Porter, F. L.	Eustis
Jackson, H. F.	Thorndike	Purinton, Alonzo	West Bowdoin
Jones, E. C. & Co.	Portland	Remick & Hilton	Madison
Kent, F. O.	Bremen	Rigby, J. P.	Hampden Corner
Libby, C. W.	Wellington	Rogers, W. S.	Cathance
Libby, H. B.	Bridgton	Rolfe, W. H.	Brooks
Lord, Albert H.	Oakland	Service, John	Garland
Lord, J. Merrill	Kezar Falls	Smith, A. G.	Monmouth
Lyford, George B.	Atkinson	Smith, Alonzo	Skowhegan
Mason, E. M.	Raymond	Stubbs, Philip H. & Son	Strong
Millett, J. C.	Newport	Tarbox, John M.	West Buxton
Morin, J. W.	Emblen	Thomas, A. K.	South Paris
Murch, A. R.	Thorndike	Timberlake, A. G.	South Livermore
Norcross, M. F.	Winthrop	Varney, E. M.	South Windham
Peaslee, Myrick	Albion	Wyman, C. H.	Dexter

SAGadahoc.

Carr, R. S.	Bowboin	Morrill, W. S.	Brunswick
Douglass, B. B.	Bowdoinham	Sedgley, Benjamin	Bowdoinham
Edgecomb, E. S.	Bowdoinham	Totman, Edwin	Richmond
Hutchins, W. D.	Augusta		

WEST BANGOR AND HERMON.

Chase, T. J.	West Bangor	Patten, C. N.	Hermon
Harding, W. F.	Hermon	Pike, W. S.	Hermon
Leathers, H. B.	Hermon	Taylor, J. M.	Hermon
Luce, S. M.	Hermon		

WEST GARDINER.

Green, C. S.	West Gardiner
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WINDHAM.

Boody, Howard H.	North Windham	Nichols, John C.	South Windham
Douglass, T. M.	Windham	Thompson, William A.	Windham
Lamb, Willard	Windham Center	Weeks, Lewis	Windham
Newell, Geo, A.	Windham		

WOOLWICH.

Hathorne, Asa C.	Woolwich
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YORK COUNTY.

Austin, N. S.	North Berwick	Grant, Bodwell J.	Acton
Batchelder Bros.	Sanford	Haines, Stephen	North Saco
Brackett, J. F. & Son	Limington	Hatch, E. J.	Augusta
Brooks, A. V.	Standish	Littlefield, A. M.	West Kennebunk
Brierly, E. J. & Son	Milton Mills, N. H.	Lord, J. Merrill	Kezar Falls
Brown, D. P.	Biddeford	Lord, Stephen D.	East Lebanon
Carl, E. C.	Gorham	Mason, E. M.	Raymond
Carter, G. A. & Co.	Saco	Merrill, George E.	East Gray
Chase, George P.	Sanford	Plummer, Frank H.	Portland
Clark, Leslie A. W.	Damariscotta Mills	Furrington, W. G.	White Rock
Davis, George E.	Kezar Falls	Smith, Herbert	Saco
Dyer, Arthur	Sebago	Tarbox, Wallace R.	Fryeburg
Fox, Daniel J.	Kezar Falls	Waterhouse, V. P.	Mechanic Falls
Fuller, S. T.	Kennebunk		

STOCK FIRE AND MARINE COMPANIES OF OTHER STATES.

ÆTNA.

Austin, D. S., Agency.....	No. Berwick	Humphreys, Denny M.....	Bath
Batchelder, Bros.....	Sanford	Judkins, Wesley H.....	Dexter
Beaton, Alex. A.....	Stockton Springs	Knight, J. Edward.....	Boothbay Harbor
Beedy, Harry F.....	Phillips	Lee, Joseph A. & Son.....	Calais
Beedy, H. F. & Co.....	Phillips	Libby, Horace B. & Son.....	Bridgton
Bird, Maynard S. & Co.....	Warren	Little, H. C. & Son.....	Lewiston
Blake, Barrows & Brown.....	Bangor	Longfellow, Phineas H.....	Machias
Boothby, L. T. & Son Co.....	Waterville	Lovejoy, Elmer L.....	Rumford Falls
Bradley, Wm. S.....	East Vassalboro	Lyman, Fred C. & Co.....	Bar Harbor
Bucknam, J. A. & Co.....	Mechanic Falls	Macomber, Farr & Whitten.....	Augusta
Campbell, Fred I. & Co.....	Cherryfield	Maxcy, Josiah & Sons.....	Gardiner
Carl, Eugene C.....	Gorham	McFadden & Co.....	Fairfield
Carter, Hutchinson & Co.....	Biddeford	Morrill, Charles H.....	Newport
Chapman, D. W. & Son.....	Damariscotta	Morrison, A. E. & Co.....	Rumford Falls
Cochran, Baker & Cross.....	Rockland	Patterson, William D.....	Wiscasset
Cole, Charles H.....	Kennebunk	Perry, Arthur C.....	Presque Isle
Dinsmore & Bickford.....	Skowhegan	Perry, H. O. & Son.....	Fort Fairfield
Dow & Pinkham.....	Portland	Riley, Thomas H.....	Brunswick
Field & Quimby.....	Belfast	Smith, Wesley G.....	Old Orchard
Fletcher, Luman E.....	Cape Porpoise	Soule, Willis H.....	Freeport
Floyd, Howard N.....	Brewer	Spaulding & Stuart.....	Richmond
Furbish, Harry A.....	Rangeley	Stearns & Heebner.....	Millinocket
Gardner, Eben B. & Son.....	Bucksport	Stockbridge, Mrs. C. A.....	Yarmouth
Genthner, Eugene S.....	Foxcroft	Straw & Martin.....	Guilford
Gentle, Geo. S. & Co.....	Houlton	Sturtevant & Ham.....	Livermore Falls
Gray, James W.....	Lubec	Talbot, George H.....	Camden
Haskell Ins. Agency.....	Pittsfield	Tapley, Omar W.....	Ellsworth
Hersom, Frank M.....	South Berwick	Tarbox, Wallace R.....	Fryeburg
Howard Ins. Agency.....	Waldoboro	Tolles, Benjamin D.....	Berwick
Howe, Freeland.....	Norway	Voter, Floramond E.....	Farmington
Hoyt, F. Roland.....	Kittery	Waterhouse, William H.....	Old Town
Hume, Charles W.....	Eastport	Wing, Herbert S.....	Kingfield

AGRICULTURAL.

Beale, Wm. C.....	Eastport	Morton, Charles I.....	Eastport
Boothby, William G.....	Augusta	Norton, Hall & Webster.....	Deering Center
Drake, James B. & Sons.....	Bath	Parcher, Sumner C.....	Saco
Friel, John B.....	Waterville	Pattee, James & Son.....	Belfast
Gallagher, Hugh T.....	Bangor	Plummer, Charles A.....	Portland
Gastonguay, Albert T.....	Lewiston	Rollins, David C.....	Pittsfield
Griffin, John C.....	Skowhegan	Shearman, John E.....	Deering Center
Hooper, Charles F. Co.....	Sanford	Southard, Thomas J.....	Richmond
Lord, Albert H.....	Oakland	Springer, Nelson R.....	Bethel
Ludden, Forest E.....	Auburn	Staples, Lytton E.....	Biddeford
Macomber, Farr & Whitten.....	Augusta	Teague, Edwin C.....	Hebron
Mason, Chas. W. & Fred L.....	Ellsworth	Tolman, Chas. E. & Co.....	South Paris
Miller, Chas. K. & Son.....	Camden	Walls, Frank E.....	Bar Harbor
Moran, Edward C. & Co.....	Rockland	Wood, William E.....	Portland
Morrill, Chas. H.....	Newport		

ALLIANCE.

Anderson, Adams & Co.....	Portland	Morrill, William S.....	Brunswick
Bumps & Owen.....	Milo	Nickerson, Hanover S.....	Pittsfield
Chase, Geo. F.....	Sanford	Pattee, James & Son.....	Belfast
Crosby, Elwell S.....	Bath	Read, James.....	Biddeford
Erskine, A. J. & Co.....	Rockland	Ross, Deberna R.....	Phillips
Griffin, John C.....	Skowhegan	Rumford Falls Ins. Agency.....	Rumford Falls
Hamlin, Joseph W.....	Stockton Springs	Sanborn, Willis E.....	Springvale
Holmes, Minnie E.....	Ellsworth	Shepherd, Luman C.....	Dexter
Huskins, George E.....	Lewiston	Small, Oliver H.....	Gardiner
Macomber, Farr & Whitten.....	Augusta	Straw & Martin.....	Guilford
Marston, Frank L.....	Stockton Springs	Tracy, Bedford E.....	Winter Harbor
McClure, James W.....	Bangor	Wheeler, Wm. J. & Co.....	South Paris
Moody, John F.....	Auburn		

AMERICAN (NEWARK, N. J.)

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
Baker, Maud M.	Bangor	Manager, Haskell Ins. Agency.	
Berry, Edward W.	Rockland	Jordan, A. H.	Gardiner
Boothby, L. T. & Son Co.	Waterville	Knowlton, Newell R.	Farmington
Burr, E. B.	Brewer	Lord, A. H.	Oakland
Chase, George P.	Sanford	Macomber, Farr & Whitten.	Augusta
Cronin, Patrick J.	Lewiston	Remick, Samuel E.	Madison
Cutter, Wm. W.	Westbrook	Remick & Hilton	Madison
Dwellely & Clary.	Livermore Falls	Rumford Falls Ins. Agency.	Rumford Falls
Fiel & Quimby.	Belfast	Small, Oliver H.	Gardiner
Folsom, Leroy R.	Norridgewock	Stacy, Fred M.	Kittery
Genthner, Eugene S.	Foxcroft	Wilson, Geo. O.	Kittery
Harmon, Herbert A.	Portland	Woodman, Melville.	Biddeford

BOSTON.

Allen, George E.	Camden	Jones, Charles Folsom.	Skowhegan
Bailey, Augustus	Gardiner	Judkins, Wesley H.	Dexter
Bird, M. S. & Co.	Rockland	Libby, H. B. & Son.	Bridgton
Boothby, Wm. G.	Augusta	Little, H. C. & Son.	Lewiston
Bowker & Humphrey].	Brunswick	Lord, Albert H.	Oakland
Burrill, F. Carroll.	Ellsworth	Lord, Henry & Co.	Bangor
Chase, George P.	Sanford	Maddocks, John A.	Boothbay Harbor
Cobb, Francis & Co.	Rockland	Maddocks, Sewall T.	Boothbay Harbor
Colcord, B. F.	Searsport	Mansfield, George F.	Jonesport
Cole, Charles H.	Kennebunk	Marr, Charles H.	Gardiner
Crummett, Charles H.	Fairfield	Merrill & Hinckley.	Bluehill
Drummond, A. M. & Co.	Waterville	Perry, Wallace H.	Hallowell
Elliott, Harris L.	Rumford Falls	Randall, Smith S.	Augusta
Fowler & Gardner.	Calais	Sawyer, Warren	Millbridge
Gardner, E. B. & Son.	Bucksport	Simpson, Trueman H.	Sullivan
Gastonguay, Albert T.	Lewiston	Sweet, Jefferson M.	Eastport
Gentle, George S. & Co.	Houlton	Tapley, Omar W.	Ellsworth
Goodwin, Henry H.	Biddeford	Tolles, Benjamin D.	Berwick
Grant, The Geo. H. Co.	Ellsworth	Tracy, Bedford E.	Winter Harbor
Hanson, William C.	Machiasport	Wheeler, Wm. J. & Co.	South Paris
Harmon, Herbert A.	Portland	White, Albert	Orono
Hinckley, Frederick J.	Bath	White, E. I.	Machias
Hutchinson, J. P. & Co.	Auburn		

CALEDONIAN—AMERICAN.

Jones, E. C. & Co.	Portland	Lewis, Arthur H. & Co.	Bangor
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CAPITAL FIRE.

Allen, Chas. P.	Presque Isle	Gray, James W.	Lubec
Ambrose, J. H.	Old Town	Hall, Willis B.	Caribou
Atwood, Fred.	Winterport	Hanson & St. Clair.	Calais
Baker, Ernest G. & Co.	Bangor	Haskell, Ins. Agency.	Pittsfield
Barrows, Geo. L.	Sangerville	Haskell, O. S.	Pittsfield
Batchelder, Bros.	Sanford	Manager, Haskell Ins. Agency.	
Bird, Maynard S. & Co.	Rockland	Howard, Geo. E. & Co.	Dover
Blaisdell, C. H.	Augusta	Hume, C. W.	Eastport
Bradford, William H.	Bangor	Jewett, Reed V.	Calais
Bucknam, J. A. & Co.	Mechanic Falls	Jones, Charles Folsom.	Skowhegan
Burr, E. B.	Brewer	Jordan, Alfred E.	Lisbon
Carl, E. C.	Gorham	Jordan, W. R.	Bingham
Crosby, E. S.	Bath	Judkins, Wesley H.	Dexter
Downing, Charles S.	Augusta	Knowlton, John R.	Bath
Drummond, A. M. & Co.	Waterville	Ludden, Forest E.	Auburn
Dwellely & Clary.	Livermore Falls	McFadden, & Co.	Fairfield
Freeman, George G.	Cherryfield	Merriman, Edward A.	Madison
Gastonguay, A. T.	Lewiston	Murch, James T.	Newport
Gentle, Geo. S & Co.	Houlton	Nutter, Frank W.	Saco

CAPITAL FIRE—CONCLUDED.

O'Brion, E. C.	Portland	Tolles, Benjamin D.	Berwick
Patterson, Wm. D.	Wiscasset	Tolman, C. E. & Co.	South Paris
Plummer, C. A.	Portland	Tracy, Bedford E.	Winter Harbor
Richardson, O. M.	Canton	Veilleux, L. H.	Rumford Falls
Smith, Wesley G.	Old Orchard	Walls, Frank E.	Bar Harbor
Stiles, M. S.	Brooks	Webster & Staples.	Lewiston
Thibodeau, Levite V.	Van Buren	West, J. W.	Auburn

CITIZENS.

Byrnes, Patrick J.	Bangor	Miller, Alonzo Q.	Auburn
Loring, Prentiss, Son & Co.	Portland	Wentworth, Herbert	Skowhegan

CITY OF NEW YORK.

Belleau, Francois X.	Lewiston	Pendleton, Ambrose F.	Brewer
Brown, Albert H.	Old Town	Perkins, Howard E. & Co.	Sanford
Byrnes, Patrick J.	Bangor	Randall, John W.	Biddeford
Callahan, T. F.	Lewiston	Shaw, Francis M.	Rockland
Drew, Forest R.	Waterville	Stacy, Fred M.	Kittery
Knowlton, John R.	Bath	Staples, Thomas F.	South Eliot
Miller, A. A.	Auburn	Theriault, Phillip H.	Brunswick
Newbert, Elmer E.	Augusta	Turner, Barker & Co.	Portland
O'Brion, Edward C.	Portland	Veileux, Louis H.	Rumford Falls

COMMERCE.

Downing, Charles E.	Augusta	Moran, Edward C. & Co.	Rockland
Elliott, H. L. & Co.	Rumford Falls	Norton, Hall & Webster.	Portland
Friel, John B.	Waterville	Renouf, Narcisse P.	Biddeford
Hinckley, Frederick J.	Bath	Singleton, James F.	Bangor
Moody, John F.	Auburn		

COMMERCIAL UNION FIRE.

Boothby, L. T. & Son Co.	Waterville	Stewart, Charles M.	Bangor
Morse & Guptill.	Portland		

COMMONWEALTH.

Bright, Joseph M.	Bangor	Jordan, Chester L. & Co.	Portland
Curtis, George L.	Norway		

CONNECTICUT FIRE.

Allen, Geo. E.	Camden	Hoyt, F. Roland.	Kittery
Austin, Nathaniel S.	North Berwick	Jordan, Nathaniel I.	Auburn
Batchelder Bros.	Sanford	Lee, Joseph A. & Son.	Calais
Blake, Barrows & Brown.	Bangor	Libby, H. B. & Son.	Bridgton
Boynton, Edward D.	Cornish	Loring, Prentiss, Son & Co.	Portland
Carter, Hutchinson & Co.	Biddeford	Lynam, Fred C. & Co.	Bar Harbor
Chapman, D. W. & Son.	Damariscotta	Macomber, Farr & Whitten.	Augusta
Cochran, Baker & Cross.	Rockland	Maxwell, H. D. & Co.	Bath
Cousens, E. & Sons.	Kennebunkport	Parks Bros.	Pittsfield
Currier, George M.	Farmington	Rumford Falls Ins. Agency.	Rumford Falls
Drew, Forrest R.	Waterville	Shepherd & Dow.	Dexter
Gardner, E. B. & Son.	Bucksport	Teague, William H.	Lewiston
Griffin, John C.	Skowhegan	Thompson, Harry F.	Brunswick
Hamlin, Joseph W.	Stockton Springs	Waterhouse, William H.	Old Town
Howe, Freeland.	Norway		

CONTINENTAL.

Anderson, Adams & Co.	Portland	Chapman, D. W. & Son.	Damariscotta
Austin, D. S. Agency.	North Berwick	Cole, Chas. H.	Kennebunk
Batchelder Bros.	Sanford	Conant, F. A.	Lewiston
Boynton, Edward D.	Cornish	Coolidge, H. E.	Lisbon Falls
Bragdon, Albert M.	York	Crummett, Chas. H.	Fairfield
Bumps & Owen.	Milo	Curtis, Daniel A.	Machias
Burrill, F. Carroll.	Ellsworth	Cutter, W. W.	Westbrook
Buswell, Turner.	Solon	Dinsmore, & Bickford.	Skowhegan
Came, Samuel M.	Alfred	Donnell & Peabody.	Houlton
Carr, T. A. & Co.	Thomaston	Downing, Chas. S. & Son.	Augusta
Carter, Geo. A. & Co.	Saco	Drake, James B. & Sons.	Bath
Carter, Hutchinson & Co.	Biddeford	Dwellely & Clary.	Livermore Falls

CONTINENTAL—Concluded.

Erskine, A. J. & Co.	Rockland	Mathews, C. K. & Co.	Waterville
Field & Quimby.	Belfast	McClure, J. W.	Bangor
Freeman, G. G.	Cherryfield	Miller, & Owen.	Auburn
Gardner, E. B. & Son.	Bucksport	Mitchell, Horace.	Kittery Point
Gooding, Howard G.	Yarmouthville	Morrill, H. K. & Son.	Gardiner
Guptill, Edward W.	Gorham	Morrill, C. H.	Newport
Hanson & St. Clair.	Calais	Morrison, A. E. & Co.	Rumford Falls
Hatch, Chas., Jr.	Saco	Parks Bros.	Pittsfield
Herrick, Eugene I.	Rangeley	Patterson, William D.	Wiscasset
Hersom, Frank M.	South Berwick	Perry, Arthur C.	Presque Isle
Hinkley, A. F.	Wilton	Perry, H. O. & Son.	Fort Fairfield
Hooper, Charles H.	Castine	Pinkham, Ernest E.	Freeport
Howard, Geo. E. & Co.	Dover	Rumford Falls Ins. Agency.	Rumford Falls
Howard Ins. Agency.	Waldoboro	Sargent, Walter J.	Brewer
Howe, Freeland.	Norway	Sawyer, F. D.	Gray
Jackson, Ervin L.	Corinna	Shea, Wilbor A.	Eastport
Johnson, W. W.	Madison	Smith, Margaret B.	North Haven
Jordan, A. H.	Gardiner	Smith, Wesley G.	Old Orchard
Judkins, Wesley H.	Dexter	Stearns, George W.	Millinocket
Knight, J. Edw.	Boothbay Harbor	Straw & Martin.	Guilford
Libby, H. B. & Son.	Bridgton	Talbot, George H.	Camden
Loder, C. P.	Clinton	Tarbox, W. R.	Fryeburg
Lord, Albert H.	Oakland	Thompson, Harry F.	Brunswick
Lord, & Fenderson.	Limerick	Tolles, Benjamin D.	Berwick
Lovell, George C.	Richmond	Tracy, Bedford E.	Winter Harbor
Lynam, F. C. & Co.	Bar Harbor	Voter, Floramond E.	Farmington

DELAWARE.

Bailey, A. & Co.	Gardiner	Miller, Chas. K. & Son.	Camden
Beck, James W.	Augusta	Morse Bros.	Bath
Carter, Hutchinson & Co.	Biddeford	Needham, George F.	East Hebron
Drummond, A. M. & Co.	Waterville	Nelke, Solomon A.	Livermore Falls
Dudley, Walter S.	Harrison	Otis, Samuel G.	Hallowell
Hagerty, Michael J.	Lewiston	Singleton, James F.	Bangor
Hewitt, J. H. H.	Thomaston	Teague, Edwin C.	Hebron
Jones, E. C. & Co.	Portland	Tolman, Chas. E. & Co.	South Paris
Ludden, Forest E.	Auburn		

DIXIE FIRE.

Allen, Elmer W.	Waterville	Merriman, Edward A.	Madison
Baker, Ernest G. & Co.	Bangor	Pennell, Frank P.	Skowhegan
Ballard, Sanford K.	Auburn	Proctor, Mark.	Saco
Crosby, Elwell S.	Bath	Renouf, Narcisse P.	Biddeford
Flaherty, Thos. H.	Portland	Rowe, Clinton C.	Wilton
Gastonguay, Albert T.	Lewiston	Stacy, Fred M.	Kittery
Grant, Vaughan B.	Gardiner	Stiles, Moses P.	Norway
Guptill, Edward W.	Gorham	Swett, Jefferson M.	Eastport
Loring & Bishop.	Portland	Veilleux, Louis H.	Rumford Falls
Mason, C. W. & F. L.	Ellsworth		

DUTCHESS FIRE.

Black, Alfred S.	Rockland	Mason, C. W. & F. L.	Ellsworth
Clark, George A. & Co.	Bath	Miller, Samuel L.	Waldoboro
Curran, Wm. F.	Bangor	Moore, Dayton T.	Biddeford
Downing, C. S. & Son.	Augusta	Perry, Arthur C.	Presque Isle
Gentle, Geo. S. & Co.	Houlton	Perry, Henry O. & Son.	Fort Fairfield
Griffin, John C.	Skowhegan	Wadsworth, Frank T.	Eastport
Harmon, Herbert A.	Portland	Wheeler, W. J. & Co.	South Paris
Heath, E. Monroe.	Lewiston		

EQUITABLE FIRE AND MARINE.

Boothby, L. T. & Son Co.	Waterville	Donnell & Peabody.	Houlton
Carter, George A. & Co.	Saco	Knowlton, John R.	Bath
Carter, Hutchinson & Co.	Biddeford	Loring, Prentiss, Son & Co.	Portland
Conant, Frank A.	Lewiston	Perry, Arthur C.	Presque Isle
Curran, William F.	Bangor	Perry, H. O. & Son.	Fort Fairfield

FIDELITY FIRE.

Allen, George E.	Camden	Littlefield, A. M.	West Kennebuk
Barrows, George L.	Sangerville	McFadden & Co.	Fairfield
Boothby, L. T. & Son Co.	Waterville	Norton, Hall & Webster	Portland
Drake, O. H.	Pittsfield	Palmer, W. W.	Bangor
Gastonguay, A. T.	Auburn	Pattee, Jas. & Son.	Belfast
Genthner, Eugene S.	Foxcroft	Renouf, N. P.	Biddeford
Hall, Melville C.	Brunswick	Sanborn, W. E.	Springvale
Hathaway Ins. Agency.	Canton	Veilleux, L. H.	Rumford Falls
Heath, Henry A.	Augusta	Waterhouse, William H.	Old Town
Hinkley, A. F.	Wilton	Wheeler, W. J. & Co.	South Paris
Jack, Louis A.	Lisbon Falls	Winslow, Harvey E.	Damariscotta
Little, H. C. & Son.	Lewiston		

FIRE ASSOCIATION.

Anderson, Adams & Co.	Portland	Grant, Geo. H. Co.	Ellsworth
Atwood, Fred	Winterport	Griffin, John C.	Skowhegan
Austin, The D. S. Agency.	No. Berwick	Hayes, Calvin L.	Kittery
Bailey, Augustus	Gardner	Holmes, Minnie E.	Ellsworth
Batchelder, Bros.	Sanford	Hutchinson, J. P. & Co.	Auburn
Beedy, Harry F.	Phillips	Jackson, Ervin L.	Corinna
Beedy, Harry F. & Co.	Phillips	Jones, C. Fred	Castine
Bird, M. S. & Co.	Rockland	Jordan, N. I.	Auburn
Boothbay, L. T. & Son Co.	Waterville	Jordan, William R.	Bingham
Bradish, Scott P.	Eastport	Little, H. C. & Son	Lewiston
Bragdon, Albert M.	York Village	Macomber, Farr & Whitten	Augusta
Bumps & Owen.	Milo	Maxey, J. & Son.	Gardiner
Carll, Eugene C.	Gorham	McFadden & Co.	Fairfield
Carr, T. A. & Co.	Thomaston	Miller & Littlefield.	South Penobscot
Carter, Hutchinson & Co.	Saco	Morrill, William S.	Brunswick
Chase, Geo. P.	Sanford	Morse, Nellie G.	Dexter
Cole, Chas. H.	Kennebunk	Norton, Hall & Webster	Westbrook
Coolidge, Henry E.	Lisbon Falls	Parks Bros.	Pittsfield
Cousens, E. & Sons.	Kennebunkport	Pearl & Dennett.	Bangor
Crosby, E. S.	Bath	Perry, Arthur C.	Presque Isle
Currier, George M.	Farmington	Perry, H. O. & Son.	Fort Fairfield
Downs & Curran.	Calais	Pinkham, Ernest E.	Freeport
Downing, Chas. S.	Augusta	Ross Deberna R.	Phillips
Drake, James B. & Sons.	Bath	Searls & Carter.	Bar Harbor
Dwellej & Clary.	Livermore Falls	Smith, Wesley G.	Old Orchard
Elliott, H. L.	Rumford Falls	Talbot, George H.	Camden
Elliott, H. L. & Co.	Rumford Falls	Tarbox, Wallace R.	Fryeburg
Field & Quimby.	Belfast	Thompson, Harry F.	Brunswick
Friel, John B.	Waterville	Tyler, Fogg & Co.	Bangor
Furbish, Harry A.	Rangeley	Voter, Floramond E.	Farmington
Gastonguay, Albert T.	Lewiston	Warren, Edward L.	Bucksport
Genthner, Eugene S.	Foxcroft	Wheeler, W. J. & Co.	South Paris
Gentle, Geo. S. & Co.	Houlton	Woodman, Melville.	Biddeford
Gibbs, Bernard.	Madison	Wyman, Edwin E.	Millinocket
Goodwin, Henry H.	Biddeford		

FIREMAN'S FUND.

Allen, George E.	Camden	Hodgdon, H. G.	Bath
Bailey, Augustus	Gardiner	Howe, Freeland	Norway
Barrows, George L.	Sangerville	Huskins, Geo. E.	Lewiston
Bird, Maynard S. & Co.	Rockland	Hutchinson, J. P. & Co.	Auburn
Boothby, L. T. & Son Co.	Waterville	Lovell, George C.	Richmond
Boyd, J. Herbert.	Bangor	McIntyre, William W.	Saco
Carter, Hutchinson & Co.	Biddeford	Merrill & Dresser	Fryeburg
Crane, Frank T.	Machias	Merriman, E. A.	Madison
Crummett, Chas. H.	Fairfield	Morse, Nellie L.	Dexter
Donnell & Peabody.	Houlton	Newell, George F.	Anson
Durocher, Hector.	Lewiston	Pattee, James & Son.	Belfast
Dyer, Elberton P.	Hartland	Perkins, H. E. & Co.	Sanford
Glass, Frank M.	Gardiner	Pratt, B. Emery.	Livermore Falls
Grant, The Geo. H. Co.	Ellsworth	Rowe, Clinton C.	Wilton
Hall, Frank C.	Madison	Stanwood, R. H.	Brunswick
Hall, Melville C.	Topsham	Strout, J. Walter.	Thomaston
Hamlin, J. W.	Stockton Springs	Swett, Jefferson M.	Eastport
Harmon, H. A.	Portland	Veilleux, Louis H.	Romford Falls
Harrity, M. B.	South Berwick	Wentworth, Herbert.	Skowhegan
Hobbs, Stephen F.	Kittery	Woodsum, Albert A.	Mechanic Falls

FIREMENS (N. J.)

Atwood, Fred.....	Winterport	Ludden, Forrest E.....	Auburn
Beane & Beane.....	Hallowell	Maxwell, H. D. & Co.....	Bath
Boyd & Co.....	Bangor	Merrill, Geo. W.....	Augusta
Bradish, Scott P.....	Eastport	Miller & Owen.....	Auburn
Bragdon, Albert M.....	York	Morrell, H. K. & Son.....	Gardiner
Clarkson, Frank P.....	Kittery Point	Murchie, Howard & Co.....	Calais
Colcord, Benjamin F.....	Scarsport	Newell, Chas. D.....	Richmond
Cutter, William W.....	Westbrook	Orne, Arthur L.....	Rockland
Drew, F. R.....	Waterville	Pattee, Jas & Son.....	Belfast
Elliott, H. L.....	Rumford Falls	Pinkham, E. E.....	Freeport
Farnham, S. M., Jr.....	Auburn	Randall, John W.....	Biddeford
Gastonguay, A. T.....	Lewiston	Sanborn, W. E.....	Springvale
Gould, Walter B.....	Dexter	Simonton, T. E.....	Rockland
Griffin, John C.....	Skowhegan	Talbot, Geo. H.....	Camden
Haskell Ins. Agency.....	Pittsfield	Thompson, Harry F.....	Brunswick
Haskell, O. S.....	Pittsfield	Tolman, C. E. & Co.....	South Paris
Manager, Haskell Ins. Agency.....		Walls, Frank E.....	Bar Harbor
Kirstein, Louis & Sons.....	Bangor	Webber & Webber.....	Auburn
Lajoie, Paul.....	Augusta	Woodman, Melville.....	Biddeford
Loring & Bishop.....	Portland		

FRANKLIN FIRE.

Anderson, Adams & Co.....	Portland	Maxwell, H. D. & Co.....	Bath
Bright, Joseph M.....	Bangor	Miller, Addison A.....	Auburn
Downing, C. S. & Son.....	Augusta	Pendleton, Ambrose F.....	Brewer
Gastonguay, Albert T.....	Lewiston	Pratt, B. Emery.....	Livermore Falls
Knowlton, Fred'k W.....	Old Town	Renouf, Narcisse P.....	Biddeford
Little, H. C. & Son.....	Lewiston	Wheeler, W. J. & Co.....	South Paris

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
Moody, John F.....	Auburn	West, J. W.....	Lewiston
Norton, Hall & Webster.....	Portland		

GERMAN AMERICAN.

Allen, Geo. E.....	Camden	Hinkley, Amos F.....	Wilton
Ambrose, James H.....	Old Town	Jack, L. A.....	Lisbon Falls
Anderson, Bion B.....	Dover	Ludden, Forest E.....	Auburn
Barrows, Geo. L.....	Sangerville	Lynam, Fred C. & Co.....	Bar Harbor
Batchelder Bros.....	Sanford	Macomber, Farr & Whitten.....	Augusta
Boothby, L. T. & Son Co.....	Waterville	Marr, Charles H.....	Gardiner
Bowker, George E.....	Brunswick	Meservey, C. E.....	Rockland
Bragdon, Albert M.....	York Village	Miller, Samuel L.....	Waldoboro
Bumps & Owen.....	Milo	Morse & Guptill.....	Portland
Carr, T. A. & Co.....	Thomaston	Norton, Hall & Webster.....	Westbrook
Carter, Geo. A. & Co.....	Saco	O'Brion, Edward C.....	Deering
Clark, Frank L.....	Gray	Parks, Bros.....	Pittsfield
Cole, Charles H.....	Kennebunk	Pattee, James & Son.....	Belfast
Conant, Frank A.....	Lewiston	Pearl & Dennett Co.....	Bangor
Curtis, Daniel A.....	Machias	Perry, Arthur C.....	Presque Isle
Donnell & Peabody.....	Houlton	Perry, H. O. & Son.....	Fort Fairfield
Drake, James B. & Sons.....	Bath	Remick, S. E.....	Madison
Foster, H. E.....	Winthrop	Shea, Wilber A.....	Eastport
Goldermann, F. A.....	Mechanic Falls	Soule, Willis H.....	Freeport
Gould, Walter B.....	Dexter	Stearns & Heebner.....	Millinocket
Grant, The George H. Co.....	Ellsworth	Taylor, Richard H. T.....	Wiscasset
Griffin, John C.....	Skowhegan	Turner, Philip F.....	Portland
Hall, W. T.....	Richmond	Turner, Barker & Co.....	Portland
Hamlin, Joseph W.....	Stockton Springs	Ward, Putnam & Co.....	Danforth
Hanson & St. Clair.....	Calais	Wheeler, W. J. & Co.....	South Paris
Herrick, Eugene I.....	Rangeley		

GERMANIA.

Bailey, Augustus & Co.....	Gardiner	Elliott, Harris L.....	Rumford Falls
Boothby, W. G.....	Augusta	Erskine, A. J. & Co.....	Rockland
Boyd, J. Herbert.....	Bangor	Harrity, Michael B.....	South Berwick
Carter, G. A. & Co.....	Saco	Jordan, Nathaniel I.....	Auburn
Chase, George P.....	Sanford	Kirstein, L. & Sons.....	Bangor
Crosby, E. S.....	Bath	Loring & Bishop.....	Portland
Drew, Forrest R.....	Waterville	Pike, Dennis.....	Norway
Durocher, Hector.....	Lewiston	Webster & Staples.....	Lewiston

GLEN FALLS.

Allen, Elmer W.	Waterville	Gastonguay, Albert T.	Lewiston
Boyd, J. Herbert	Bangor	Longley, John H.	Rumford Falls
Flaherty, Thomas H.	Portland	Waterhouse, Wm. H.	Old Town

GRANITE STATE.

Adams, Benjamin	Bowdoinham	Jackson, Ervin L.	Corinna
Atwood, Fred	Winterport	Jones, Charles Folsom	Skowhegan
Austin, Nathaniel S.	North Berwick	Jones & Carr	Norridgewock
Bailey, Augustus	Gardiner	Jordan, Alfred E.	Lisbon
Boothby, L. T. & Son Co.	Waterville	Judkins, Wesley H.	Dexter
Boynton, Edward D.	Cornish	Knight, J. Edward	Boothbay Harbor
Bradford, William B.	Turner	Libby, H. B. & Son	Bridgton
Bradish, Scott P.	Eastport	Loder, Charles P.	Clinton
Bradley, Wm. S.	East Vassalboro	Longfellow, Phineas H.	Machias
Bragdon, Albert M.	York	Loring, Prentiss, Son & Co.	Portland
Campbell, F. I. & Co.	Cherryfield	Macomber, Farr & Whitten	Augusta
Carl, Eugene C.	Gorham	McClure, James W.	Bangor
Chase, Geo. P.	Sanford	Miller, Frank A.	South Penobscot
Chase, Geo. P. & Co.	Alfred	Miller & Owen	Auburn
Chute, Joseph F.	Westbrook	Mills, Sumner P.	Stonington
Cole, Chas. H.	Kennebunk	Mitchell, Horace	Kittery Point
Conant, Frank A.	Lewiston	Morrison, A. E. & Co.	Rumford Falls
Cousens, E. & Sons	Kennebunkport	Nickerson, Hanover S.	Pittsfield
Cram, Albion P.	Mount Vernon	Palmer, Edwin A.	Buxton
Crosby, Elwell S.	Bath	Parks, Bros	Pittsfield
Davis, George E.	Kezar Falls	Pattee, James & Son	Belfast
Driskine, A. J. & Co.	Rockland	Patterson, William D.	Wiscasset
Evans, James	East Hiram	Perry, H. O. & Son	Fort Fairfield
Flaherty, Thomas H.	Portland	Pinkham, Ernest E.	Freeport
Fowler & Gardner	Calais	Plummer, Charles A.	Scarboro
Frost, Horace C.	Monmouth	Remick, Insurance Agency	Madison
Furbish, Harry A.	Rangeley	Rogers, W. S.	Cathance
Gastonguay, Albert T.	Lewiston	Richards, William A.	Waldoboro
Gentle, George S. & Co.	Houlton	Rumford Falls Ins. Agency	Rumford Falls
Grant, George E.	Saco	Sanborn, Willis E.	Springvale
Hall, Lewis	Warren	Searles & Carter	Bar Harbor
Hall, William T.	Richmond	Shaw, Benjamin T.	Newport
Hathaway Ins. Agency	Canton	Smith, Wesley G.	Old Orchard
Hayes, Calvin L.	Kittery	Stearns, George W.	Millinocket
Hersom, Frank M.	South Berwick	Straw & Martin	Guilford
Hinkley, Charles S.	Jonesport	Strout, J. Walter	Thomaston
Holmes, Minnie E.	Ellsworth	Sturtevant & Ham	Livermore Falls
Hooper, Charles H.	Castine	Talbot, George H.	Camden
Hopkins, Geo. E.	Milbridge	Tarbox, Wallace R.	Fryeburg
Howard, Geo. E. & Co.	Dover	Thompson, Harry F.	Brunswick
Howe, Freeland	Norway	Tolles, Benjamin D.	Berwick
Hoyt, F. Roland	Kittery	Voter, Floramond E.	Farmington
Humphrey, G. Howard	Yarmouth	Warren, Edward L.	Bucksport
Huskins, George E.	Lewiston	Waterhouse, Virgil P.	Poland
Hutchins, W. D.	Augusta	Woodman, Melville	Biddeford
Jack, Louis A.	Lisbon Falls		

HANOVER.

Bailey, Augustus	Gardiner	Little, H. C. & Son	Lewiston
Batchelder Bros.	Sanford	Loring, Prentiss, Son & Co.	Portland
Bird, Maynard S. & Co.	Rockland	Moore, Dayton T.	Biddeford
Burrill, F. Carroll	Ellsworth	Palmer, Wm. W.	Bangor
Cole, Charles H.	Kennebunk	Patterson, William D.	Wiscasset
Collins, James T.	Augusta	Smith, Wesley G.	Old Orchard
Currier, Geo. M.	Farmington	Spaulding & Stuart	Richmond
Donnell, & Peabody	Houlton	Stiles, Moses P.	Norway
Drake, James B. & Sons	Bath	Thompson, Harry F.	Brunswick
Elliott, Harris I.	Rumford Falls	Tracy, Bedford E.	Winter Harbor
Griffin, John C.	Skowhegan		

HARTFORD FIRE.

Adams, Benjamin	Bowdoinham	Bucknam, J. A. & Co.	Mechanic Falls
Alford, Edwin R.	Oldtown	Campbell, F. I. & Co.	Cherryfield
Anderson, Adams & Co.	Portland	Carl, Eugene C.	Gorham
Atwood, Fred	Winterport	Carter, Hutchinson & Co.	Biddeford
Blake, Barrows & Brown	Bangor	Chapman, D. W. & Son	Newcastle
Boothby, L. T. & Son Co.	Waterville	Cochran, Baker & Cross	Rockland

HARTFORD FIRE—CONCLUDED.

Colcord, Benjamin F.....	Searsport	Macomber, Farr & Whitten.....	Augusta
Cousens, E. & Sons.....	Kennebunkport	Maxcy, Josiah & Sons.....	Gardiner
Crosby, Elwell S.....	Bath	McFadden & Co.....	Fairfield
Cummings, Charles S.....	Auburn	Michaud, Joseph W.....	Topsham
Dingley, E. Herbert.....	Farmington	Morrison, A. E. & Co.....	Rumford Falls
Farrington, Everett.....	Waldoboro	Noble, Newell P.....	Phillips
Field & Quimby.....	Belfast	Perkins, H. E. & Co.....	Sanford
Furbish, Harry A.....	Rangeley	Ricker, Maria L.....	South Berwick
Gardner, E. B. & Son.....	Bucksport	Sanborn, W. E.....	Springvale
Gentle, George S. & Co.....	Houlton	Shaw, Beni, T.....	Newport
Hall, Lewis.....	Warren	Snow, Willis.....	Freeport
Hill, Montrose E.....	Old Orchard	Stearns, Geo. W.....	Millinocket
Howard, George E. & Co.....	Dover	Stockbridge, Mrs. C. A.....	Yarmouth
Howe, Freeland.....	Norway	Straw & Martin.....	Guilford
Hoyt, F. Roland.....	Kittery	Studley, William F.....	Freeport
Hume, Chas. W.....	Eastport	Sturtevant & Ham.....	Livernore Falls
Jack, Louis A.....	Lisbon Falls	Talbot, Geo. H.....	Camden
Jones, Chas. Folsom.....	Skowhegan	Tapley, Omar W.....	Ellsworth
Judkins, Ernest G.....	Greenville	Taylor, Richard H. T.....	Wiscasset
Judkins, Wesley H.....	Dexter	Thompson, Harry F.....	Brunswick
Lee, Jos. A. & Son.....	Calais	Tolles, Benjamin D.....	Berwick
Little, H. C. & Son.....	Lewiston	Whitten, Lewis C.....	Carmel
Love, Robert J.....	Danforth	Winthrop, John O.....	Cumberland Mills
Lynam, Fred'k C. & Co.....	Bar Harbor		

HARTFORD FIRE (N. Y. UNDERWRITERS' AGENCY.)

Barrows, George L.....	Sangerville	Libby, H. B. & Son.....	Bridgton
Batchelder Bros.....	Sanford	Libby, R. C.....	Portland
Beedy, Harry F.....	Phillips	Longfellow, P. H.....	Machias
Black, Joshua W.....	Searsport	Lovell, Geo. C.....	Richmond
Bowker & Humphreys.....	Brunswick	Lumbert, Wallace R.....	Caribou
Bragdon, Albert M.....	York Village	Marr, Chas. H.....	Gardiner
Bumps & Owen.....	Milo	Miller, C. K. & Son.....	Camden
Carter, Geo. A. & Co.....	Saco	Morse, Nellie G.....	Dexter
Cole, Chas. H.....	Kennebunk	Parks Bros.....	Pittsfield
Conant, F. A.....	Lewiston	Pattee, James & Son.....	Belfast
Curran, Wm. F.....	Bangor	Patterson, William D.....	Wiscasset
Currier, Geo. M.....	Farmington	Perry, Arthur C.....	Presque Isle
Cutter, Wm. W.....	Westbrook	Perry, H. O. & Son.....	Fort Fairfield
Donnell & Peabody.....	Houlton	Philbrook, Edw. E.....	Damariscotta
Drummond, A. M. & Co.....	Waterville	Pinkham, Ernest E.....	Freeport
Dwellely & Clary.....	Livernore Falls	Remick, S. E. Ins. Agency.....	Madison
Elliott, Harris L.....	Rumford Falls	Richards, William A.....	Waldoboro
Erskine, A. J. & Co.....	Rockland	Shea, Wilbor A.....	Eastport
Field, George W.....	Oakland	Smith, Wesley G.....	Old Orchard
Flint, Alfonso F.....	West Buxton	Spencer, Wilbur D.....	Berwick
Foster, Herbert, E.....	Winthrop	Stevens & Stevens.....	Millinocket
Freeman, George G.....	Cherryfield	Straw & Martin.....	Guilford
French & Longley.....	Solon	Tarbox, Wallace R.....	Fryeburg
Goodwin, H. H.....	Biddeford	Tracy, Bedford E.....	Winter Harbor
Griffin, John C.....	Skowhegan	Warren, Edward L.....	Bucksport
Hamlin, Joseph W.....	Stockton Springs	Waterhouse, William H.....	Old Town
Harriman, Merle J.....	Kent's Hill	Wheeler, W. J. & Co.....	South Paris
Jackson, Ervin L.....	Corinna	Wing, Herbert S.....	Kingfield
Jordan, Nathaniel I.....	Auburn		

HOME.

Alford, Edwin R.....	Old Town	Dwellely & Clary.....	Livernore Falls
Batchelder Bros.....	Sanford	Farrington, Everett.....	Waldoboro
Beedy, Harry F.....	Phillips	Floyd, Howard N.....	Brewer
Beedy, Maud E.....	Phillips	French & Longley.....	Solon
Boothby, L. T. & Son Co.....	Waterville	Furbish, Harry A.....	Rangeley
Bradish, Scott P.....	Eastport	Gardner, E. B. & Son.....	Bucksport
Bradley, Wm. S.....	East Vassalboro	Hamlin, Joseph W.....	Searsport
Bucknam, J. A. & Co.....	Mechanic Falls	Hamlin, Joseph W.....	Stockton Springs
Burrill, F. Carroll.....	Ellsworth	Harriman, Merle J.....	Kent's Hill
Carl, Eugene C.....	Gorham	Hayes, Elijah H.....	Berwick
Carr, T. A. & Co.....	Thomaston	Hinkley, Amos F.....	Wilton
Carter, Hutchinson & Co.....	Biddeford	Howard, Geo. E. & Co.....	Dover
Chapman, D. W. & Son.....	Damariscotta	Howe, Freeland.....	Norway
Cochran, Baker & Cross.....	Rockland	Hoyt, F. Roland.....	Kittery
Cousens, E. & Sons.....	Kennebunkport	Humphreys, D. M.....	Bath
Dinsmore & Bickford.....	Skowhegan	Judkins, Wesley H.....	Dexter
Donnell & Peabody.....	Houlton	Kneeland, James H.....	Searsport
Dow & Pinkham.....	Portland	Libby, H. B. & Son.....	Bridgton

HOME—CONCLUDED.

Little, H. C. & Son	Lewiston	Riley, Thomas H.	Brunswick
Longfellow, P. H.	Machias	Rumford Falls Ins Agency	Rumford Falls
Lynam, F. C. & Co.	Bar Harbor	Shaw, Benjamin T.	Newport
Macomber, Farr & Whitten	Augusta	Soule, Willis H.	Freeport
Maxcy, Josiah & Sons	Gardiner	Stevens & Stevens	Millinocket
Morrison, A. E. & Co.	Rumford Falls	Stockbridge, Mrs. C. A.	Yarmouth
Nelson, Frank & Son	Calais	Talbot, George H.	Camden
Palmer, Wm. W.	Bangor	Taylor, Richard H. T.	Wiscasset
Pearl & Dennett Co.	Bangor	Tolles, Benjamin D.	Berwick
Remick, S. E. Ins. Agency	Madison	Voter, Floramond E.	Farmington
Ricker, Maria Louise	South Berwick	Wing, Herbert S.	Kingfield

INSURANCE COMPANY OF NORTH AMERICA.

Allen, Geo. E.	Camden	Jordan, William R.	Bingham
Bailey, Augustus	Gardiner	Juddins, Wesley H.	Dexter
Batchelder Bros	Sanford	Kenniston, Geo. B.	Boothbay Harbor
Bird, Maynard S. & Co.	Rockland	Libby, H. B. & Son	Bridgton
Boothby, L. T. & Son Co.	Waterville	Little, H. C. & Son	Lewiston
Braish, Scott P.	Eastport	Longfellow, P. H.	Machias
Bragion, Albert M.	York	Macomber, Farr & Whitten	Augusta
Bumps & Owen	Milo	Maxcy, Josiah & Sons	Gardiner
Burrill, F. Carroll	Ellsworth	McClure, James W.	Bangor
Carr, Geo. O.	Norridgewock	McFadden & Co.	Fairfield
Carter, Hutchinson & Co.	Biddeford	Morrill, William S.	Brunswick
Chamberlain, W. M.	Lewiston	Miller & Owen	Auburn
Chase, Geo. P.	Sanford	Murch, James T.	Newport
Cole, Chas. H.	Kennebunk	Nickerson, Hanover S.	Pittsfield
Conant, Frank A.	Lewiston	Norton, Hall & Webster	Westbrook
Cousens, E. & Sons	Kennebunkport	Park Bros	Pittsfield
Crosby, Carl K.	Bath	Patterson, William D.	Wiscasset
Currier, Geo. M.	Farmington	Pearl & Dennett	Bangor
Dow & Pinkham	Portland	Perry, Arthur C.	Presque Isle
Downs & Curran	Calais	Perry, H. O. & Son	Fort Fairfield
Downing, Chas. S.	Augusta	Pinkham, Ernest E.	Freeport
Drake, James B. & Sons	Bath	Remick, Samuel E.	Madison
Dunn & Elliot Co.	Thomaston	Richards, Wm. A.	Waldoboro
Dwley & Clary	Livermore Falls	Richardson, Otis M.	Canton
Emery, Wallace	North Anson	Riley, Thomas H.	Brunswick
Erskine, A. J. Co.	Rockland	Ross, Deberna R.	Phillips
Field & Quimby	Belfast	Rumford Falls Ins Agency	Rumford Falls
Fowler & Gardner	Calais	Searls & Carter	Bar Harbor
Friel, John B.	Waterville	Shea, Wilbor A.	Eastport
Genthner, Eugene S.	Foxcroft	Smith, Wesley G.	Old Orchard
Gentle, Geo. S. & Co.	Houlton	Stearns, George W.	Millinocket
Griffin, John C.	Skowhegan	Straw & Martin	Guilford
Hall, William T.	Richmond	Strout, J. Walter	Thomaston
Hayes, Calvin L.	Kittery	Sturtevant & Ham	Livermore Falls
Hersom, F. M.	South Berwick	Swett, Jethro H.	Kittery
Hobson, Edwin A.	West Buxton	Talbot, Geo. H.	Camden
Holmes, Minnie E.	Ellsworth	Tolles, Benjamin D.	Berwick
Hooper, Charles H.	Castine	Voter, Floramond E.	Farmington
Hopkins, Geo. A.	Milbridge	Warren, Edward L.	Bucksport
Howe, Freeland	Norway	Wheeler, W. J. & Co.	South Paris
Humphrey, G. Howard	Yarmouth	Wing, Herbert S.	Kingfield
Hutchinson, James P. & Co.	Auburn	Winslow, Harvey E.	Damariscotta
Jackson, Ervin L.	Corinnn	Woodman, Melville	Biddeford
Jones, Charles Folsom	Skowhegaa	Wyman, Edwin E.	Millinocket

MERCANTILE FIRE AND MARINE.

Austin & Shearman	Deering Center	Mathews, C. K. & Co.	Waterville
Bartlett, Martin F.	Waterville	Morse & Guptill	Portland
Benson, F.	Westbrook	Norton, Hall & Webster	Portland
Bird, Maynard S. & Co.	Rockland	Pattee, James & Son	Belfast
Burr, Edwin B.	Brewer	Pendleton, Chas. R.	Islesboro
Carter, G. A. & Co.	Saco	Reynolds, B. B.	North Lubec
Conant, F. A.	Lewiston	Small, Frank A.	Bath
Heath, Henry A.	Augusta	Sturtevant & Ham	Livermore Falls
Hume, C. W.	Eastport	Tapley, O. W.	Ellsworth
Jones, Charles Folsom	Skowhegan	Tyler, Fogg & Co.	Bangor
Jordan, A. H.	Gardiner	Wilson, Geo. O.	Kittery
Longley, John H.	Rumford Falls		

NATIONAL FIRE.

Alden, Frank W.	Waterville	Lynam, Fred C. & Co.	Bar Harbor
Anderson, Adams & Co.	Portland	Macomber, Farr & Whitten.	Augusta
Atwood, Fred.	Winterport	Maxcy, Josiah & Sons.	Gardiner
Austin & Shearman.	Deering	Miller & Owen.	Auburn
Batchelder Bros.	Sanford	Morrill, Chas. H.	Newport
Boothby, L. T. & Son Co.	Waterville	Norton, Hall & Webster.	Deering
Bryant, Geo. H.	Oakland	Pearl & Dennett Co.	Bangor
Cochran, Baker & Cross.	Rockland	Perry, H. O. & Son.	Fort Fairfield
Cole, Charles H.	Kennebunk	Remick, Samuel E.	Madison
Conant, F. A.	Lewiston	Remick, S. E. Ins. Agency.	Madison
Currier, George M.	Farmington	Riley, Thos. H.	Brunswick
Donnell & Peabody.	Houlton	Shea, Wilbor A.	Eastport
Downes & Curran.	Calais	Shepherd, Luman C.	Dexter
Dwelle & Clary.	Livermore Falls	Shepherd & Dow.	Dexter
Elliott, H. L. & Co.	Rumford Falls	Talbot, G. H.	Camden
Field & Quimby.	Belfast	Tapley, Omar W.	Ellsworth
Hagerty, Michael J.	Lewiston	Tolles, Benj. D.	Berwick
Haskell Ins. Agency.	Pittsfield	Wentworth, Herbert.	Skowhegan
Hoyt, F. Roland.	Kittery	Wheeler, W. J. & Co.	South Paris
Humphreys, D. M.	Bath	Woodman, Melville.	Biddeford
Kelly, M. H.	Saco		

NATIONAL UNION FIRE.

Bird, Maynard S ^r & Co.	Rockland	Little, H. C. & Son.	Lewiston
Boothby, L. T. & Son Co.	Waterville	Macomber, Farr & Whitten.	Augusta
Griffin, John C.	Skowhegan	Miller & Owen.	Auburn
Jones, E. C. & Co.	Portland	Pearl & Dennett Co.	Bangor

NEW BRUNSWICK.

Clair, F. W.	Waterville	Downes & Curran.	Calais
Cummings, Silven A.	Lewiston	Elliott, H. L.	Rumford Falls
Curran, William F.	Bangor	Jones, E. C. & Co.	Portland

NEW HAMPSHIRE FIRE.

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, Hutchinson & Co.	Biddeford	Murch, J. T.	Newport
Chase, A. G.	Gardiner	Murchie, Howard.	Calais
Cole, Charles H.	Kennebunk	Parks Bros.	Pittsfield
Conant, Frank A.	Lewiston	Perry, Arthur C.	Presque Isle
Coolidge, H. E.	Lisbon Falls	Perry, H. O. & Son.	Fort Fairfield
Dow & Pinkham.	Portland	Pinkham, Ernest E.	Freeport
Drew & Robison.	Waterville	Remick & Hilton.	Madison
Durocher, Hector.	Lewiston	Rogers, Oscar C.	Bath
Erskine, A. J. & Co.	Rockland	Rumford Falls Ins. Agency.	Rumford Falls
Gentner, Eugene S.	Foxcroft	Straw & Martin.	Guilford
Gentle, George S. & Co.	Houlton	Talbot, Geo. H.	Camden
Grant, The Geo. H. Co.	Ellsworth	Thompson, Harry F.	Brunswick
Hodge, Fred E.	Westbrook	Tyler, Fogg & Co.	Bangor
Howe, Freeland.	Norway	Voter, F. E.	Farmington
Hoyt, F. Roland.	Kittery	Wentworth, Herbert.	Skowhegan
Jordan, Herbert R.	Saco		

NIAGARA FIRE.

Bailey, A. & Co.	Gardiner	Hamlin, Joseph W.	Stockton Springs
Batchelder Bros.	Sanford	Haskell, W. E.	Union
Beedy, Harry F.	Phillips	Haskell Ins. Agency.	Pittsfield
Beedy, Maud E.	Phillips	Herrick, Eugene I.	Rangeley
Black, Alfred S.	Rockland	Howard, Geo. E. & Co.	Dover
Bradish, Scott P.	Eastport	Jack, L. A.	Lisbon Falls
Bragdon, Albert M.	York Village	Jordan, Alfred E.	Lisbon
Callahan, T. F.	Lewiston	Knowlton, F. W.	Old Town
Curtis, Dan'l. A.	Machias	Macomber, Farr & Whitten.	Augusta
Drake, James B. & Sons.	Bath	Mathews, C. K. & Co.	Waterville
Fowler & Gardner.	Calais	Miller & Owen.	Auburn
Gentle, George S. & Co.	Houlton	Norton, Hall & Webster.	Portland
Goodwin, H. H.	Biddeford	Palmer, Wm. W.	Bangor
Grant, The Geo. H. Co.	Ellsworth	Pattee, James & Son.	Belfast
Griffin, John C.	Skowhegan	Tolles, Benjamin D.	Berwick
Hall, Melville C.	Brunswick	Veilleux, Louis H.	Rumford Falls
Hall Co., The.	Richmond	Wheeler, W. J. & Co.	South Paris

NORTH BRITISH AND MERCANTILE (NEW YORK.)

Callahan, T. F.	Lewiston	Singleton, James F.	Bangor
Norton, R. S.	Portland	Turner, Barker & Co.	Portland

OLD COLONY.

Beale, William C.	Eastport	Harmon, Herbert A.	Portland
Carter, Hutchinson & Co.	Biddeford	Hayes, Calvin L.	Kittery
Colcord, B. F.	Scarsport	Lord, Henry & Co.	Bangor
Cummings, John L.	Livermore Falls	Mason, C. W. & F. L.	Ellsworth
Cummings, Selden A.	Lewiston	Moore, Dayton T.	Biddeford
Curtis, George L.	Norway	Payson, C. B.	Auburn
Dow, James.	Dexter	Rogers, Oscar Campbell.	Bath
Downing, Charles S. & Son.	Augusta	Sanborn, Willis E.	Springvale
Friel, J. B. & Co.	Waterville		

ORIENT.

Aiken, P. L.	Sorrento	Gould, Walter B.	Dexter
Allen, Charles P.	Presque Isle	Hamlin, Joseph W.	Stockton Springs
Bailey, Augustus & Co.	Gardiner	Kneeland, Jas. H.	Scarsport
Batchelder Bros.	Sanford	Lumbert, Wallace R.	Caribou
Berry, Edward W.	Rockland	Macomber, Farr & Whitten.	Augusta
Bradish, Scott P.	Eastport	Mathews, C. K. & Co.	Waterville
Byrnes, Patrick J.	Bangor	Miller & Owen.	Auburn
Conant, Frank A.	Lewiston	Moore, Dayton T.	Biddeford
Cousens, E. & Sons.	Kennebunkport	Morse Bros.	Bath
Currier, George M.	Farmington	Mort II, J. E.	Bluehill
Curtis, Daniel A.	Machias	Spaulding & Stuart.	Richmond
Dinsmore & Bickford.	Skowhegan	Thompson, Harry F.	Brunswick
Donnell & Peabody.	Houlton	Timberlake, Fremont E.	Phillips
Drake, Orville H.	Pittsfield	Turner, Barker & Co.	Portland
Elliott, H. L.	Rumford Falls	Walls, Frank Eben.	Bar Harbor
Field & Quimby.	Belfast	Wheeler, Wm. J. & Co.	South Paris

PELICAN.

Shaw, Justin H.	Kittery
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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. & Sons.	Bath	Morrell, H. K. & Son.	Gardiner
Foster, Herbert E.	Winthrop	Riley, Thomas H.	Brunswick
Goodwin, Henry H.	Biddeford	Smith, S. B.	Berwick
Hobbs, Chas. C.	South Berwick	Springall, Amos A.	Dexter
Hoyt, F. Roland.	Kittery	Varney, Harry M.	Lebanon
Hutchinson, J. P. & Co.	Auburn	Wentworth, Herbert.	Skowhegan

PHENIX (BROOKLYN, N. Y.)

Allen, George E.	Camden	Jones, Charles Folsom.	Skowhegan
Batchelder Bros.	Sanford	Little, H. C. & Son.	Lewiston
Blake, Barrows & Brown.	Bangor	Loring, Prentiss, Son & Co.	Portland
Boothby, L. T. & Son Co.	Waterville	Macomber, Farr & Whitten.	Augusta
Bradish, Scott P.	Eastport	Maddocks, Sewall T.	Boothbay Harbor
Bucknam, J. A. & Co.	Mechanic Falls	Marr, Charles H.	Gardiner
Bumps & Owen.	Milo	Morrill, Charles H.	Newport
Campbell, F. I. & Co.	Cherryfield	Nutter, Frank W.	Saco
Cochran, Baker & Cross.	Rockland	Patterson, William D.	Wiscasset
Cole, Charles H.	Kennebunk	Perry, Arthur C.	Presque Isle
Coolidge, Henry E.	Lisbon Falls	Perry, H. O. & Son.	Fort Fairfield
Crosby, Elwell S.	Bath	Smith Wesley G.	Old Orchard
Crummett, Charles H.	Fairfield	Snow, Willis.	Freeport
Donnell & Peabody.	Houlton	Spencer, Wilbur D.	Berwick
Downes & Curran.	Calais	Staples, Lytton E.	Biddeford
Elliott, Harris L.	Rumford Falls	Straw & Martin.	Guilford
Elliott, H. L. & Co.	Rumford Falls	Sturtevant & Ham.	Livermore Falls
Garden, Arthur A.	Caribou	Thompson, Harry F.	Brunswick
Grant, The Geo. H. Co.	Ellsworth	Timberlake, Fremont E.	Phillips
Harrity, Michael B.	South Berwick	Voter, Floramond E.	Farmington
Hooper, Charles H.	Castine	Waldron, Lafayette B.	Dexter
Hoyt, F. Roland.	Kittery	Wheeler, W. J. & Co.	South Paris
Hunnewell, William R.	Pittsfield		

PHOENIX (HARTFORD, CONN.)

Ames, Albert M.	Stockton Springs	Humphreys, D. M.	Bath
Anderson, Adams & Co.	Portland	Jack, L. A.	Lisbon Falls
Austin, D. S. Agency.	North Berwick	Judkins, Wesley H.	Dexter
Austin & Shearman.	Deering	Lee, Joseph A. & Son.	Calais
Bailey, Augustus.	Gardiner	Little, H. C. & Son.	Lewiston
Batchelder Bros.	Sanford	Macomber, Farr & Whitten.	Augusta
Beedy, Harry F.	Phillips	McFadden & Co.	Fairfield
Bird, Maynard S. & Co.	Rockland	Miller, Alonzo Q.	Auburn
Boothby, L. T. & Son Co.	Waterville	Morrill, Chas. H.	Newport
Bradish, S. P.	Eastport	Morrison, A. E. & Co.	Rumford Falls
Bragdon, A. M.	York Village	Nelson, Frank & Son.	Calais
Bumps & Owen.	Milo	Norton, Hall & Webster.	Deering Center
Burrill, F. Carroll.	Ellsworth	Palmer, William W.	Bangor
Buswell, Turner.	Solon	Perry, Arthur C.	Presque Isle
Buzzell, Hodgson C.	Searsport	Remick, Samuel E.	Madison
Carll, Eugene C.	Gorham	Remick & Hilton.	Madison
Carter, G. A. & Co.	Saco	Richards, Wm. A.	Waldoboro
Carter, Hutchinson & Co.	Biddeford	Riley, Thos. H.	Brunswick
Cole, Chas. H.	Kennebunk	Rumford Falls Ins. Agency.	Rumford Falls
Crane, Frank T.	Machias	Shaw, Adalbert W.	Cumberland Mills
Davis, R. M.	South Berwick	Smith, Wesley G.	Old Orchard
Donnell & Peabody.	Houlton	Soule, Willis H.	Freeport
Dwellely & Clary.	Livermore Falls	Spaulding & Stuart.	Richmond
Floyd, Howard N.	Brewer	Stevens & Stevens.	Millinocket
Freeman, Geo. G.	Cherryfield	Stiles, M. W.	Westbrook
Gardner, Eben B. & Son.	Bucksport	Straw & Martin.	Guilford
Gilman, A. W. & Co.	Dover	Talbot, Geo. H.	Camden
Grant, The Geo. H. Co.	Bar Harbor	Voter, Floramond E.	Farmington
Griffin, John C. & Co.	Skowhegan	Wheeler, Wm. J. & Co.	South Paris
Haskell Ins. Agency.	Pittsfield	Wing, Herbert S.	Kingfield
Hoyt, F. Roland.	Kittery		

PROVIDENCE WASHINGTON.

Batchelder Bros.	Sanford	Hall, Albert B.	Portland
Beane & Beane.	Hallowell	Hall, William T.	Richmond
Campbell, F. I. & Co.	Cherryfield	Hamlin, Joseph W.	Stockton Springs
Cook, Harold E.	North Vassalboro	Jordan, Nathaniel I.	Auburn
Crane, Frank T.	Machias	Lynam, Fred C. & Co.	Bar Harbor
Cronin, Patrick J.	Lewiston	Mason, C. W. & F. L.	Ellsworth
Currier, George M.	Farmington	McIntyre, William W.	Saco
Donnell & Peabody.	Houlton	Miller, Samuel L.	Waldoboro
Downes & Curran.	Calais	Morse & Guphill.	Portland
Downing, C. S. & Son.	Augusta	Parks Bros.	Pittsfield
Drake, James B. & Sons.	Bath	Shea, Wilbor A.	Eastport
Drummond, A. M. & Co.	Waterville	Snow, Wm. B.	Bangor
Elliott, H. L.	Rumford Falls	Straw & Martin.	Guilford
Elliott, H. L. & Co.	Rumford Falls	Strout, J. Walter.	Thomaston
Erskine, A. J. & Co.	Rockland	Summer, Maurice M.	Brunswick
Goodwin, Henry H.	Biddeford	Talbot, George H.	Camden
Griffin, John C.	Skowhegan	Tyler, Fogg & Co.	Bangor
Griffin, John C. & Co.	Greenville	Wheeler, W. J. & Co.	South Paris
Gould, Walter B.	Dexter		

QUEEN.

Allen, George E.	Camden	Hume, Charles W.	Eastport
Batchelder Bros.	Sanford	Lowell & Jewett.	Calais
Blake, Barrows & Brown.	Bangor	Marr, Charles H.	Gardiner
Boothby, L. T. & Son Co.	Waterville	Miller & Owen.	Auburn
Bowker & Humphreys.	Brunswick	Morrill, Charles H.	Newport
Conant, Frank A.	Lewiston	Norton, Hall & Webster.	Westbrook
Dingley, E. Herbert.	Farmington	Remick, Samuel E.	Madison
Dow & Pinkham.	Portland	Remick & Hilton.	Madison
Drake, James B. & Sons.	Bath	Shepard & Dow.	Dexter
Foster, Herbert E.	Winthrop	Soule, Willis H.	Freeport
Gentle, George S. & Co.	Houlton	Tolles, Benjamin D.	Berwick
Gurdy, Harry O.	Rockland	Waterhouse, William H.	Old Town
Hoyt, Fred Roland.	Kittery	Wentworth, Herbert.	Skowhegan
Huff, Charles O.	Kennebunkport	Wheeler, W. J. & Co.	South Paris

RELIANCE.

Bradford, William H.	Bangor	Morrison, A. E. & Co.	Rumford Falls
Carter, Hutchinson & Co.	Biddeford	Morse & Guphill.	Portland
Gastonguay, Albert T.	Lewiston	Rumford Falls Ins. Agency.	Rumford Falls

ROCHESTER GERMAN.

Anderson, Adams & Co. Portland

SECURITY.

Carter, George A. & Co. Saco	Goodwin, Henry H. Biddeford
Coolidge, Henry E. Lisbon Falls	Humphreys, D. M. Bath
Friel, John B. Waterville	Morse & Guptill. Portland
Garcelon, Charles E. Auburn	Singleton, James F. Bangor
Gastonguay, Albert T. Lewiston	Staples, Lytton E. Biddeford
Gentle, Geo. S. & Co. Houlton	Veilleux, Louis H. Rumford Falls

SHAWNEE FIRE.

Byrnes, Patrick J. Bangor	Plummer, Charles A. Portland
Carter, Hutchinson & Co. Biddeford	Plummer, Charles C. Portland
Gastonguay, Albert T. Lewiston	Plummer, F. H. Portland

SPRINGFIELD FIRE AND MARINE.

Allen, George E. Camden	Humphreys, Denny M. Bath
Atwood, Fred. Winterport	Huskins, George E. Lewiston
Bailey, Augustus Gardiner	Jones, Charles Folsom. Skowhegan
Batchelder Bros Sanford	Judkins, Wesley H. Dexter
Bird, Maynard S. & Co. Rockland	Little, H. C. & Son. Lewiston
Boothby, L. T. & Son Co. Waterville	Loring, Prentiss, Son & Co. Portland
Bradish, Scott P. Eastport	Macomber, Farr & Whitten. Augusta
Bragdon, Albert M. York Village	Miller & Owen. Auburn
Buzzell, Hodgdon C. Searsport	Nelson, Frank & Son. Calais
Clarkson, Frank T. Kittery Point	Palmer, Wm. W. Bangor
Cole, Chas. H. Kennebunk	Parks Bros. Pittsfield
Currier, Geo. M. Farmington	Renouf, Narcisse P. Biddeford
Donnell & Peabody. Houlton	Riley, Thos. H. Brunswick
Goldthwaite, F. O. Biddeford Pool	Spaulding & Stuart. Richmond
Grant, The Geo. H. Co. Ellsworth	Springer, Rufus F. Lisbon Falls
Hamlin, Joseph W. Stockton Springs	Straw & Martin. Guilford
Haskell, Wm. E. Union	Studley, Wm. F. Freeport
Huff, Chas. O. Kennebunkport	Tolles, Benjamin D. Berwick

SPRING GARDEN.

Baker, Ernest G. & Co. Bangor	Mason, C. W. & F. L. Ellsworth
Boothby, L. T. & Son Co. Waterville	Miller & Owen. Auburn
Downing, Chas. S. & Son. Augusta	Moran, Edw. C. & Co. Rockland
Flaherty, Thomas H. Portland	Perry, H. O. & Son. Fort Fairfield
Griffin, John C. Skowhegan	Randall, Ira H. Augusta
Gentle, George S. & Co. Houlton	Veilleux, Louis H. Rumford Falls
Hagerty, M. J. Lewiston	Wheeler, W. J. & Co. South Paris

ST. PAUL FIRE AND MARINE.

Alford, E. R. Old Town	Mason, C. W. & F. L. Ellsworth
Ballard, S. K. Auburn	Maxwell, H. D. & Co. Bath
Carter, G. A. & Co. Saco	McFadden & Co. Fairfield
Chase, George P. Sanford	Merrill, George W. Augusta
Clair, F. W. Waterville	Miller, Charles K. & Son. Camden
Coolidge, H. E. & C. W. Lisbon Falls	Pattee, James & Son. Belfast
Downes & Curran Calais	Pennell, Frank P. Skowhegan
Drake, Orville H. Pittsfield	Perry, W. H. Hallowell
Elliott, H. L. Rumford Falls	Rowe, Clinton C. Wilton
Elliott, H. L. & Co. Rumford Falls	Shepherd, Luman C. Dexter
Foster, Herbert E. Winthrop	Smith, Wesley G. Old Orchard
Gastonguay, A. T. Lewiston	Staples, Lytton E. Biddeford
Gurdy, H. O. Rockland	Stearns, George W. Millinocket
Hamlin, Joseph W. Stockton Springs	Studley, W. F. Freeport
Hume, Chas. W. Eastport	Thompson, Harry F. Brunswick
Jones, E. C. & Co. Portland	Tyler, Fogg & Co. Bangor
Knowlton, Newell R. Farmington	Webber & Webber. Auburn
Lynam, Fred C. & Co. Bar Harbor	Wheeler, W. J. & Co. South Paris

UNITED STATES "LLOYDS."

Crosby, E. S. Bath	Cochran, Baker & Cross. Rockland
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UNION.

Atwood, Fred	Winterport	Kirstein, Louis & Sons	Bangor
Boyd, J. Herbert	Bangor	Knowlton, F. W.	Old Town
Cochran, Baker & Cross	Rockland	Maddocks, S. T.	Boothbay Harbor
Crummett, Charles W.	Sanford	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.	Foxcroft	Renouf, N. P.	Biddeford
Gould, Walter B.	Dexter	Stacy, Fred M.	Kittery
Hinckley, Frederick J.	Bath	Talbot, Geo. H.	Camden
Hooper, Charles F.	Sanford	Voter, Floramond E.	Farmington
Hutchinson, J. P. & Co.	Auburn		

UNITED FIREMEN'S.

Allen, George E.	Camden	Gurdy, Harry O.	Rockland
Allen, Joseph W.	Mount Vernon	Haskell, Orin S.	Pittsfield
Atwood, Fred	Winterport	Manager, Haskell Ins. Agency	Pittsfield
Baker, Ernest G. & Co.	Bangor	Haskell Ins. Agency	Pittsfield
Beane & Beane	Hallowell	Hoyt, Fred Roland	Kittery
Bowker & Humphreys	Brunswick	Jones, E. C. & Co.	Portland
Carleton, Edward D.	Thomaston	Miller, Addison A.	Auburn
Carter, Geo. A. & Co.	Saco	Needham, Geo. F.	East Hebron
Carter, Hutchinson & Co.	Biddeford	Nelke, Solomon A.	Livermore Falls
Conant, Frank A.	Lewiston	Fattee, James & Son	Belfast
Crosby, Edwell S.	Bath	Perry, H. O. & Son	Fort Fairfield
Curtis, George L.	Norway	Sanborn, Willis E.	Springvale
Danforth, Fred'k A. & Co.	Gardiner	Shea, Wilbor A.	Eastport
Downing, Charles S. & Son	Augusta	Teague, Edwin C.	Hebron
Drummond, A. M. & Co.	Waterville	Tolman, Charles E. & Co.	South Paris
Gastonguay, Albert T.	Lewiston	Therault, Philip H.	Brunswick
Gentle, George S. & Co.	Houlton	Veilleux, Louis H.	Rumford Falls
Grant, The George H. Co.	Ellsworth	Winship, John O.	Westbrook
Griffin, John C.	Skowhegan		

WESTCHESTER FIRE.

Black, A. S.	Rockland	Griffin, John C.	Skowhegan
Boyd, J. Herbert	Bangor	Kirstein, Louis & Sons	Bangor
Campbell, J. Z.	Lewiston	Knight, J. Edward	Boothbay Harbor
Carleton, E. D.	Thomaston	Lashus, Edward C.	Waterville
Carter, G. A. & Co.	Saco	Lewis, Arthur H.	Brewer
Dow & Pinkham	Portland	Miller & Owen	Auburn
Downing, C. S. & Son	Augusta	Otis, Samuel G.	Hallowell
Drummond, A. M. & Co.	Waterville	Renouf, N. P.	Biddeford
Field & Quimby	Belfast	Riley, Thomas H.	Brunswick
Gastonguay, A. T.	Lewiston	Veilleux, L. H.	Rumford Fall
Grant, Vaughan B.	Gardiner	Wilson, John C.	Bangor

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
Downing, Charles E.	Augusta	Pattee, James & Son	Belfast
Drake, James B. & Sons	Bath	Rumford Falls Ins. Agency	Rumford Falls
Drummond, A. M. & Co.	Waterville	Small, O. H.	Gardiner
Goggin & Marble	Lewiston	Talbot, George H.	Camden
Harris, Joseph E.	Oakland	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	Odlin, Vinal S.	Waterville
Bright, Joseph M.	Bangor	Parks Bros	Pittsfield
Carter, Geo. A. & Co.	Saco	Pattee, James & Son	Belfast
Carter, Hutchinson & Co.	Biddeford	Payson, Charles B.	Lisbon Falls
Currier, George M.	Farmington	Pike, Frank L.	Norway
Downing, Chas. E.	Augusta	Riley, Thomas H.	Brunswick
Drummond, A. M. & Co.	Waterville	Soule, Willis H.	Freeport
Dwellely, & Clary.	Livermore Falls	Talbot, George H.	Camden
Fowler & Gardner.	Calais	Tapley, Omar W.	Ellsworth
Hall, William T.	Richmond	Tarbox, Wallace R.	Fryeburg
Hoyt, F. Roland.	Kittery	Tolles, Benj. D.	Berwick
Jones, Chas. Folsom.	Skowhegan	Tolman, C. E. & Co.	South Paris
Kenniston, Geo. B.	Boothbay Harbor	Warren, Edward L.	Bucksport
Kingsley, Frank W.	East Machias	Waterhouse, William H.	Old Town
Libby, H. B. & Son.	Bridgton	Webster, Alfred P.	Lewiston
Morse, Mrs. C. E.	Dexter	Webster & Staples.	Lewiston
Norton, Hall & Webster.	Portland		

MIDDLESEX MUTUAL.

Blake, Barrows & Brown.	Bangor	Norton, Hall & Webster.	Portland
Carter, Hutchinson & Co.	Biddeford	Payson, Chas. B.	Auburn
Downing, Charles E.	Augusta	Talbot, Geo. H.	Camden

PROVIDENCE MUTUAL.

Bright, Joseph M.	Bangor	Sanborn, Willis E.	Springvale
Carter, G. A. & Co.	Saco	Talbot, George H.	Camden
Downing, Charles E.	Augusta	Tolles, Benjamin D.	Berwick
Holmes, Minnie E.	Ellsworth	Webster, Alfred P.	Lewiston
Norton, Hall & Webster.	Portland	Webster & Staples.	Lewiston
Payson, Charles B.	Auburn	Woodman, Melville	Biddeford

QUINCY MUTUAL.

Austin & Shearman.	Deering Center	Jones, Chas. Folsom.	Skowhegan
Batchelder Bros	Sanford	Juddkins, Wesley H.	Dexter
Boyd, J. Herbert.	Bangor	Ludden, Forest E.	Auburn
Bright, Joseph M.	Bangor	Macomber, Farr & Whitten.	Augusta
Bryant, Judson B.	Deering	Norton, Hall & Webster.	Portland
Carter, Hutchinson & Co.	Biddeford	Pattee & Son.	Belfast
Chase, George P.	South Waterboro	Perry, W. H.	Hallowell
Cochran, Baker & Cross.	Rockland	Prince, Charles H.	Buckfield
Cole, Charles H.	Kennebunk	Richardson, O. M.	Canton
Cousens, E. & Sons.	Kennebunkport	Rigby, J. P.	South Newburgh
Drew, F. E.	Waterville	Rumford Falls Ins. Agency.	Rumford Falls
Flint, A. F.	West Buxton	Straw & Martin.	Guilford
Frost, Horace C.	Monmouth	Talbot, George H.	Camden
Grant, Geo. H. Co.	Ellsworth	Tarbox, Wallace R.	Fryeburg
Hersom, F. M.	South Berwick	Tolles, Benjamin D.	Berwick
Hill, Samuel A.	Buxton	Voter, F. E.	Farmington
Howard, Geo. E. & Co.	Dover	Webster, Alfred P.	Lewiston
Hoyt, F. Roland.	Kittery	Woodward, Henry.	Winthrop
Humphrey, G. Howard.	Yarmouth		

TRADERS AND MECHANICS.

Bragdon, A. M.	York Village	Hersom, F. M.	South Berwick
Bright, Joseph M.	Bangor	Hoyt, F. Roland.	Kittery
Carter, G. A. & Co.	Saco	Matthews, Byron C.	Boothbay Harbor
Cole, C. H.	Kennebunk	Norton Hall & Webster.	Portland
Crosby, Elwell S.	Bath	Perry, Wallace H.	Hallowell
Downing, Charles E.	Augusta	Riley, Thomas H.	Brunswick
Elliott, Harris L.	Rumford Falls	Sargent, Charles H.	Belfast
Grant, The Geo. H. Co.	Ellsworth	Straw & Martin.	Guilford
Haskell Ins. Agency.	Pittsfield	Talbot, George H.	Camden
Haskell, O. S.	Pittsfield	Tarbox, Wallace R.	Fryeburg
Manager, Haskell Ins. Agency.		Webster, Alfred P.	Lewiston

VERMONT MUTUAL.

Plummer, Charles C.	Portland	Plummer, Frank H.	Portland
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UNITED STATES BRANCHES

OF

FIRE AND MARINE COMPANIES OF FOREIGN
COUNTRIES.

AACHEN AND MUNICH.

Baker, M. A.	South Paris	Morse, Franklin H.	Portland
Bergeron, Edmond.	Biddeford	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. & Co.	Auburn
Beale, W. C.	Eastport	Jones, E. C. & Co.	Portland
Berry, Edward W.	Rockland	Knowlton, N. R.	Farmington
Boothby, L. T. & Son Co.	Waterville	Longley, John H.	Rumford Falls
Boyd, J. Herbert.	Bangor	Michaud, Jos. W.	Brunswick
Downing, C. S. & Son.	Augusta	Randall, John W.	Biddeford
Durocher, Hector.	Lewiston	Sanborn, W. E.	Springvale
Field & Quimby.	Belfast	Tapley, Omar W.	Ellsworth
Griffin, John C.	Skowhegan	Wheeler, W. J. & Co.	Paris

BRITISH AMERICA.

Ballard, S. K.	Auburn	Maddocks, J. A.	Boothbay Harbor
Beane & Beane.	Hallowell	Maddocks, Sewall T.	Boothbay Harbor
Bird, Maynard S. & Co.	Rockland	Mason, C. W. & F. L.	Ellsworth
Carter, George A. & Co.	Saco	Mathews, C. K. & Co.	Waterville
Danforth, F. A. & Co.	Gardiner	Merriman, Edward A.	Madison
Elliott, H. L. & Co.	Rumford Falls	Merrill, George W.	Augusta
Field & Quimby.	Belfast	Michaud, Joseph W.	Brunswick
Foster, Herbert E.	Winthrop	Morse, Nellie G.	Dexter
Gallagher, Hugh T.	Bangor	Morse Bros.	Bath
Gastonguay, Albert T.	Lewiston	Pennell, Frank P.	Skowhegan
Hamlin, Joseph W.	Stockton Springs	Renouf, Narcisse P.	Biddeford
Hooper, Charles F.	Sanford	Rowe, Clinton C.	Wilton
Jones, Edward C. & Co.	Portland	Stiles, Moses P.	Norway
Kneeland, James H.	Searsport		

CALEDONIAN.

Ames, Rufus F.	Camden	Goodwin, H. H.	Biddeford
Bailey, Augustus.	Gardiner	Jones, Charles Folsom.	Skowhegan
Black, A. S.	Rockland	Jones, E. C. & Co.	Portland
Boothby, L. T. & Son Co.	Waterville	Jordan, Nathaniel I.	Auburn
Bradish, S. P.	Eastport	Judkins, Wesley H.	Dexter
Bragdon, A. M.	York Village	Kneeland, James H.	Searsport
Burrill, F. Carroll.	Ellsworth	Little, H. C. & Son.	Lewiston
Chute, Joseph F.	Deering	Macomber, Farr & Whitten.	Augusta
Crosby, E. S.	Bath	McIntyre, W. W.	Saco
Elliott, H. L.	Rumford Falls	Pattee, James & Son.	Belfast
Elliott, H. L. & Co.	Rumford Falls	Sanborn, W. E.	Springvale
Finnegan, Jas. P.	Bangor	Spaulding & Stuart.	Richmond
Finnigan, James P. & Son.	Bangor	Straw & Martin.	Guilford
Foster, H. E.	Winthrop	Sunmer, Maurice M.	Brunswick
Fowler & Gardner.	Calais	Tolles, Benj. D.	Berwick
Fuller, B. B.	Lewiston	Wheeler, W. J. & Co.	South Paris
Gastonguay, Albert T.	Lewiston	Wilson, Geo. O.	Kittery
Gilman, A. W. & Co.	Foxcroft		

COMMERCIAL UNION (ENGLAND.)

Barrows, Geo. M.	Newport	Macomber, Farr & Whitten	Augusta
Batchelder Bros	Sanford	Maxcy, Josiah & Son	Gardiner
Blake, Barrows & Brown	Bangor	Maxwell, H. D. & Co.	Bath
Boothby, L. T. & Son Co.	Waterville	Miller, Addison A.	Auburn
Buchnam, J. A. & Co.	Mechanic Falls	Pike, Edith L.	South Paris
Cochran, Baker & Cross	Rockland	Sturtevant & Ham.	Livermore Falls
Coolidge, Henry E.	Lisbon Falls	Tapley, O. W.	Ellsworth
Crosby, E. S.	Bath	Tolles, Benjamin D.	Berwick
Donnell & Peabody	Houlton	Tolman, Charles Elliot	South Paris
Dow & Pinkham	Portland	Veilleux, L. H.	Rumford Falls
Goodwin, Henry H.	Biddeford	Voter, F. E.	Farmington
Jones, Charles Folsom	Skowhegan	Waldron, L. B.	Dexter
Little, H. C. & Son	Lewiston	White, Albert	Orono

HAMBURG BREMEN.

Alford, E. R.	Old Town	Miller, Samuel L.	Waldoboro
Batchelder Bros	Sanford	Morrill, Charles H.	Newport
Boothby, L. T. & Son Co.	Waterville	Morrison, A. E. & Co.	Rumford Falls
Burr, Edward B.	Brewer	Norton, Hall & Webster	Portland
Case, I. W.	Lubec	Perry, Arthur C.	Presque Isle
Cochran, Baker & Cross	Rockland	Perry, H. O. & Son	Fort Fairfield
Conant, Frank A.	Lewiston	Remick, S. E.	Madison
Curran, William F.	Bangor	Rumford Falls Ins. Agency	Rumford Falls
Downing, Chas. S. & Son	Augusta	Small, Frank A.	Bath
Field & Quimby	Belfast	Spencer, Wilbur D.	Berwick
Folsom, Leroy R.	Norridgewock	Staples, Lytton E.	Biddeford
Freeman, George G.	Cherryfield	Straw & Martin	Guilford
Gentle, George S. & Co.	Houlton	Sturtevant & Ham.	Livermore Falls
Goodwin, H. H.	Biddeford	Sumner, Maurice M.	Brunswick
Haskell Ins. Agency	Pittsfield	Talbot, George H.	Camden
Haskell, O. S.	Pittsfield	Tapley, Omar W.	Ellsworth
Hovey, George L.	North Anson	Tarbox, Wallace R.	Fryeburg
Howard, George E. & Co.	Dover	Timberlake, Fremont E.	Phillips
Howe, Freeland	Norway	Tracy, Bedford E.	Winter Harbor
Hume, Charles W.	Eastport	Wallace, Everett W.	Milbridge
Huskins, Geo. E.	Lewiston	Ward, Putnam & Co.	Danforth
Hutchinson, J. P. & Co.	Auburn	Warren, E. L.	Bucksport
Jordan, Augustus H.	Gardiner	Wentworth, Herbert	Skowhegan
Knowlton, Newell R.	Farmington	Wing, Herbert S.	Kingfield
Lord, Albert H.	Oakland		

LIVERPOOL AND LONDON AND GLOBE.

Ames, Albert M.	Stockton Springs	Lynam, Fred C. & Co.	Bar Harbor
Anderson, Bion B.	Dover	Macomber, Farr & Whitten	Augusta
Anderson, Edward S.	Portland	Mathews, C. K. & Co.	Waterville
Bailey, A. & Co.	Gardiner	Morrison, Arthur E.	Rumford Falls
Blake, Barrows & Brown	Bangor	Parks Bros	Pittsfield
Burrill, F. Carroll	Ellsworth	Pattee, James & Son	Belfast
Cochran, Baker & Cross	Rockland	Perkins, H. E. & Co.	Sanford
Donnell, Wm. C. & Co.	Houlton	Spencer, Wilbur D.	Berwick
Dow & Pinkham	Portland	Straw & Martin	Guilford
Drake, J. B. & Sons.	Bath	Talbot, Geo. H.	Camden
Elliott, Harris L.	Rumford Falls	Taylor, Richard H. T.	Wiscasset
Howe, Freeland	Norway	Thompson, Harry F.	Brunswick
Jones, Chas. Folsom	Skowhegan	Voter, Floramond E.	Farmington
Kneeland, Jas. H.	Searsport	Woodman, Melville	Biddeford
Little, H. C. & Son	Lewiston		

LONDON ASSURANCE.

Batchelder Bros	Sanford	Hobbs, Charles C.	South Berwick
Boothby, L. T. & Son Co.	Waterville	Jordan, Augustus H.	Gardiner
Bowker & Humphreys	Brunswick	Knowlton, Newell R.	Farmington
Carter, George A. & Co.	Saco	Loring, Prentiss Son & Co.	Portland
Carter, Hutchinson & Co.	Biddeford	Lynam, Fred C. & Co.	Bar Harbor
Cochran, Baker & Cross	Rockland	Miller, C. K. & Son	Camden
Cook & West	Lewiston	Miller & Owen	Auburn
Crosby, E. S.	Bath	Newell, Charles D.	Richmond
Dwellely & Clary	Livermore Falls	Pearl & Dennett Co.	Bangor
Foster, Herbert E.	Winthrop	Thwing, Joseph P.	Farmington
Gastonguay, Albert T.	Lewiston	Wentworth, Herbert	Skowhegan
Heath, Henry A.	Augusta	Wheeler, W. J. & Co.	South Paris

LONDON AND LANCASHIRE.

Anderson, Adams & Co.	Portland	Kingsley, S. L. & Co.	Bar Harbor
Barrows, George L.	Sangerville	Kneeland, James H.	Searsport
Batchelder Bros.	Sanford	Macomber, Farr & Whitten.	Augusta
Blake, Barrows & Brown.	Bangor	Mathews, C. K. & Co.	Waterville
Bradish, Scott P.	Eastport	McFadden & Co.	Fairfield
Clark, Leslie A. W.	Damariscotta Mills	Miller, C. K. & Son.	Camden
Cochran, Baker & Cross.	Rockland	Renouf, N. P.	Biddeford
Colcord, Benjamin F.	Searsport	Rhoades, Hadley E.	Old Town
Cole, C. H.	Kennebunk	Rogers, Oscar C.	Bath
Conant, F. A.	Lewiston	Rumford Falls Ins. Agency.	Rumford Falls
Danforth, F. A. & Co.	Gardiner	Sturtevant & Ham.	Livermore Falls
Fowler & Gardner.	Calais	Tapley, O. W.	Bar Harbor
Garden, Arthur A.	Caribou	Thibodeau, Levite V.	Van Buren
Gentle, George S. & Co.	Houlton	Thompson, Harry F.	Brunswick
Griffin, John C.	Skowhegan	Tolles, Benjamin D.	Berwick
Howe, Freeland.	Norway	Voter, F. E.	Farmington
Hoyt, F. Roland.	Kittery	Waterhouse, W. H.	Old Town
Hutchinson, J. P. & Co.	Auburn		

MANNHEIM.

Leighton, Geo. A.	Jonesport	Savage, Roy E.	Southwest Harbor
Libby, Thomas Edwin.	Vinalhaven	Swett, J. M.	Eastport
Montgomery, T. L.	Boothbay Harbor	Walls, G. H.	Tenants Harbor
Pinkham, J. W.	Cape Porpoise	Young, Henry W.	Matinicus
Roberts, Geo. & Co.	Rockland		

NORTH BRITISH AND MERCANTILE.

Adams, Benjamin.	Bowdoinham	Huskins, Geo. E.	Lewiston
Ames, Albert M.	Stockton Springs	Jones, Charles Folsom.	Skowhegan
Austin, D. S. Agency.	North Berwick	Knowlton, Newell R.	Farmington
Austin & Shearman.	Deering Center	Libby, H. B. & Son.	Bridgton
Bailey, Augustus.	Gardiner	Libby, R. Cutler.	Portland
Batchelder Bros.	Sanford	Lord, Albert H.	Oakland
Bird, Maynard S. & Co.	Rockland	Macomber, Farr & Whitten.	Augusta
Blake, Barrows & Brown.	Bangor	Mathews, Chas. K. & Co.	Waterville
Bradish, Scott P.	Eastport	Miller, Alonzo Q.	Auburn
Bragdon, Albert M.	York	Morrill, Chas. H.	Newport
Came, Samuel M.	Alfred	Norton, Hall & Webster.	Portland
Chapman, D. W. & Son.	Damariscotta	Palmer, Edwin A.	Buxton
Cole, Charles H.	Kennebunk	Parks Bros.	Pittsfield
Crummett, Charles H.	Fairfield	Perkins, Walter P.	Cornish
Davis, Geo. E.	Parsonsfield	Perry, H. O. & Son.	Fort Fairfield
Downes & Curran.	Calais	Remick, S. E. Ins. Agency.	Madison
Dyer, Elberton P.	Hartland	Soule, Willis H.	Freeport
Elliott, H. L. & Co.	Rumford Falls	Spear, William F.	South Portland
Fox, Francis A.	Porter	Spencer, W. D.	Berwick
Gentle, Geo. S. & Co.	Houlton	Sturtevant & Ham.	Livermore Falls
Gerrish, L. H. Jr.	Westbrook	Talbot, Geo. H.	Camden
Grant, George H.	Ellsworth	Tarbox, W. R.	Fryeburg
Hall, Melville C.	Topsham	Thompson, Harry F.	Brunswick
Hall, William T.	Richmond	Thwing, Joseph P.	Farmington
Howard, Geo. E. & Co.	Dover	Wheeler, W. J. & Co.	South Paris
Humphreys, D. M.	Bath	Woodman, Melville.	Biddeford
Humphrey, G. Howard.	Yarmouth		

NORTHERN ASSURANCE.

Allen, Geo. E.	Camden	Howe, Freeland.	Norway
Black, Alfred S.	Rockland	Hutchinson, J. P. & Co.	Auburn
Boothby, L. T. & Son Co.	Waterville	Little, H. C. & Son.	Lewiston
Carter, G. A. & Co.	Saco	Lynam, Fred C. & Co.	Bar Harbor
Dow & Pinkham.	Portland	Morrill, Chas. H.	Newport
Drake, James B. & Sons.	Bath	Parks Bros.	Pittsfield
Genthner, Eugene S.	Foxcroft	Pearl & Dennett Co.	Bangor
Griffin, John C.	Skowhegan	Rumford Falls Ins. Agency.	Rumford Falls
Heath, Henry A.	Augusta	Voter, Floramond E.	Farmington

NORWICH UNION.

Allen, Geo. E.	Camden	Holt, Frank C.	Norridgewock
Batchelder Bros	Sanford	Humphreys, Denny M.	Bath
Beane & Beane	Hallowell	Jordan, William R.	Bingham
Blake, Barrows & Brown.	Bangor	Judkins, Wesley H.	Dexter
Bowker & Humphreys	Brunswick	Knowlton, Newell R.	Farmington
Bucknam, J. A. & Co.	Mechanic Falls	Lord, Albert H.	Oakland
Buzzell, Howard C.	Searsport	Loring, Prentiss, Son & Co.	Portland
Cole, C. H.	Kennebunk	Lovell, George C.	Richmond
Conant, Frank A.	Lewiston	Lynam, Fred C. & Co.	Bar Harbor
Dinsmore & Bickford	Skowhegan	Marr, Charles H.	Gardner
Field & Qumby	Belfast	Mathews, C. K. & Co.	Waterville
Foster, Herbert E.	Winthrop	McFadden & Co.	Fairfield
Freeman, F. H.	South Windham	Merriman, Edward A.	Madison
Gardner, E. B. & Son.	Bucksport	Miller & Owen	Auburn
Gilman, A. W. & Co.	Dover	Moody, John F.	Auburn
Gooding, Howard G.	Yarmouth	Parks Bros	Pittsfield
Hamlin, Joseph W.	Stockton Springs	Renouf, Narcisse P.	Biddeford
Heath, Henry A.	Augusta	Tapley, Omar W.	Ellsworth
Hewett, James H. H.	Thomaston	Thwing, Joseph P.	Farmington

PALATINE.

Anderson, Adams & Co.	Portland	Hoyt, F. Rowland	Kittery
Clair, Fred W.	Waterville	Hutchinson, J. P. & Co.	Auburn
Drummond, Anna M. & Co.	Waterville	Kneeland, James H.	Searsport
Erskine, A. J. & Co.	Rockland	Sanborn, Willis E.	Springvale
Gallagher, Hugh T.	Bangor	Staples, Arthur G.	Lewiston
Gastonguay, Albert T.	Lewiston	Webster, A. P.	Lewiston

PHENIX ASSURANCE.

Baker, Ernest G. & Co.	Bangor	Drake, James B. & Sons	Bath
Bird, Maynard S. & Co.	Rockland	Elliott, H. L. & Co.	Rumford Falls
Boothby, Wm. G.	Augusta	Grant, The Geo. H. Co.	Ellsworth
Carter, G. A. & Co.	Saco	Miller & Owen	Auburn
Cronin, Patrick J.	Lewiston	Shaw, Justin H.	Kittery
Dow & Pinkham	Portland	Wheeler, W. J. & Co.	South Paris

PRUSSIAN NATIONAL.

Bailey, Augustus	Gardiner	Grant, The Geo. H. Co.	Ellsworth
Byrnes, Patrick J.	Bangor	Heath, Henry A.	Augusta
Drummond, Anna M. & Co.	Waterville	Huskins, George E.	Lewiston
Flaherty, Thomas H.	Portland	Staples, Lytton E.	Biddeford

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. & Co.	Rockland	Longfellow, Phineas H.	Machias
Blake, Barrows & Brown.	Bangor	Lynam, F. C. & Co.	Bar Harbor
Boothby, L. T. & Son Co.	Waterville	Macomber, Farr & Whitten.	Augusta
Carter, Hutchinson & Co.	Biddeford	Morrison, A. E. & Co.	Rumford Falls
Dingley, E. Herbert	Farmington	Riley, Thomas H.	Brunswick
Drake, James B. & Sons	Bath	Rumford Falls Ins. Agency	Rumford Falls
Gentle, Geo. S. & Co.	Houlton	Tapley, Omar W.	Ellsworth
Hobbs, Chas. C.	South Berwick	Wentworth, Herbert	Skowhegan

ROYAL EXCHANGE.

Bradish, Scott P.	Eastport	Griffin, John C.	Skowhegan
Carter, Hutchinson & Co.	Biddeford	Heath, Henry A.	Augusta
Crosby, Elwell S.	Bath	Miller, Charles K. & Son.	Camden
Dow & Pinkham	Portland	Murchie, Howard & Co.	Calais
Drummond, A. M. & Co.	Waterville	Simonton, Theo. E.	Rockland
Gallagher, Hugh T.	Bangor	Simonton Ins. Agency	Rockland
Gastonguay, A. T.	Lewiston	Vickery, Fred W. R.	Auburn
Grant, George H.	Ellsworth	Warren, Edward L.	Bucksport

SCOTTISH UNION.

Anderson, Adams & Co.....	Portland	Holmes, Minnie E.....	Ellsworth
Black, Alfred S.....	Rockland	Macomber, Farr & Whitten.....	Augusta
Boothby, L. T. & Son Co.....	Waterville	Morrison, A. E. & Co.....	Rumford Falls
Carter, Hutchinson & Co.....	Biddeford	Rumford Falls Ins. Agency..	Rumford Falls
Conant, Frank A.....	Lewiston	Tyler, Fogg & Co.....	Bangor
Field & Quimby.....	Belfast	Woodman, Melville.....	Biddeford
Griffin, John C.....	Skowhegan		

STATE FIRE.

Austin & Shearman.....	Portland	Bradford, William H.....	Bangor
Boothby, L. T. & Son Co.....	Waterville	Norton, Hall & Webster.....	Portland

SUN.

Batchelder Bros.....	Sanford	Griffin, John C.....	Skowhegan
Boothby, W. G.....	Augusta	Howe, Freeland.....	Norway
Bowker & Humphreys.....	Brunswick	Huskins, Geo. E.....	Lewiston
Carter, G. A. & Co.....	Saco	Jordan, Nathaniel I.....	Auburn
Chase, Ambrose G.....	Gardiner	Loring, Prentiss, Son & Co.....	Portland
Crosby, Elwell S.....	Bath	Lynam, Fred C. & Co.....	Bar Harbor
Cutter, William W.....	Westbrook	Parks Bros.....	Pittsfield
Drew, Forrest R.....	Waterville	Pattee, James & Son.....	Belfast
Erskine, A. J. & Co.....	Rockland	Pearl & Dennett Co.....	Bangor
Gastonguay, Albert T.....	Lewiston	Springer, Rufus F.....	Lisbon Falls
Goodell, Mary.....	Cumberland Mills	Woodman, Melville.....	Biddeford
Grant, The Geo. H. Co.....	Ellsworth		

WESTERN ASSURANCE.

Adams, B.....	Bowdoinham	Hilton, John M.....	Madison
Alford, E. R.....	Old Town	Lynam, F. C. & Co.....	Bar Harbor
Ballard, 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
Calahan, T. F.....	Lewiston	Studley, W. F.....	Freeport
Carter, Geo. A. & Co.....	Saco	Tapley, O. W.....	Ellsworth
Coolidge, Henry E.....	Lisbon Falls	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
Gibbs, Bernard.....	Madison		

MAINE LIFE COMPANY.

UNION MUTUAL.

Anderson, Samuel A.....	Harrington	Kimball, Charles P.....	Andover
Binette, E. E.....	Waterville	Labbie, Alphonse P.....	Wallagrass
Bragg, Albert C.....	Portland	Lachance, Eva.....	Lisbon
Brown, R. M.....	Wilton	Lachance, Louis.....	Lewiston
Carleton, Franklin A.....	Bangor	Laliberte, Joseph A.....	Fort Kent
Clark, Leslie A. W.....	Damariscotta Mills	Lane, Charles Albert.....	Brooks
Cannors, A. E.....	Bar Harbor	Lane, C. E.....	Brooks
Daigle, Remi A.....	St. David	Langston & Heath.....	Augusta
Decelles, H. H.....	Lewiston	Lessard, Adelaar.....	Lewiston
De Shon, John Marden.....	Portland	Lovejoy, E. L.....	Rumford Falls
Eastman, Wellington H.....	East Sumner	Merrill, William L.....	Falmouth
Elliott, T. A.....	Brooks	Michaud, Joseph W.....	Brunswick
Fifield, B. S.....	Rockland	Mitchell, Wm. M.....	Mechanic Falls
Fuller, William G.....	Unity	Moran, Patrick P.....	Lewiston
Gledhill, T. H.....	Lewiston	Morin, Theodule.....	Fort Kent
Gowen, Frank W.....	Waterville	Morin, Henri E.....	Portland
Hall, William E.....	Portland	Nadeau, Sarah.....	Fort Kent
Haskell, Edgar W.....	Deer Isle	Nadeau, Arthur J.....	Fort Kent
Hayes, Isaac A.....	Portland	Page, Carrie S.....	Portland
Howison, Ludwell L.....	Portland	Page, Parker J.....	Portland
Jewell, Milton A.....	Portland	Prior, Clara H.....	Round Pond
Johnson, William E.....	South Portland	Richmond, Frank H.....	Portland
Keightley, John W.....	Biddeford	Rollins, Viola K.....	Portland

UNION MUTUAL—CONCLUDED.

Ross, Leonard A.	Great Chebeague	Theriault, P. H.	Brunswick
Shepherd, Herbert L.	Rockport	Tolman, Charles E.	South Paris
Shepherd, Joseph F.	Rockport	Weymouth, N. A.	East Millinocket
Sinkinson, James.	Portland	Whittemore, Frank H.	Foxcroft
Sowle, Benjamin T.	Ellsworth	Wing, Herbert S.	Kingfield
Thayer, George S.	Lubec	Wyman, Edwin E.	Millinocket

LIFE COMPANIES OF OTHER STATES.

ÆTNA LIFE.

Baker, Charles H.	Skowhegan	Moran, Edward C.	Rockland
Barrows, George L.	Sangerville	Ober, C. B.	East Machias
Beem, Franklin K.	Woodfords	Phillips, W. H.	Hancock Point
Bishop, Joseph.	Portland	Pollard, W. H.	Old Town
Blaisdell, H. L.	Ellsworth	Randall, Jno. A.	Shirley Mills
Bradbury, Geo. R.	Fort Kent	Reed, Edwin A.	Orono
Bradford, William H.	Bangor	Sawyer, C. O.	Searsport
Burrill, Chas. C.	Ellsworth	Silsby, Geo. S.	Bangor
Cook, F. R.	Milo	Smith, A. G.	Monmouth
Dennison, B. F.	Freeport	Smith, Harry L.	Portland
Devereux, A. R.	East Lamoine	Stapleton, Delmar J.	Livernore
Durrell, Edgar A.	Cumberland Mills	Steves, David G.	Hallowell
Fifield, B. S.	Rockland	Talbot, Archie L.	Lewiston
Finnigan, James P.	Bangor	Talbot, George H.	Camden
Flaherty, Thomas H.	Portland	Varney, Edw. G.	Hartland
Fletcher, Wm.	Waterville	Vose, Harry E.	Machias
Fuller, H. G.	West Falmouth	Wescott, A. C.	Portland
Hobbs, J. P.	Portland	Wheeler, L. I.	Ashland
Ingersoll, S. B.	Cumberland Mills	Wilson, Edwin S.	Bangor
Jones, E. C. & Co.	Portland	Woodman, Melville.	Biddeford
Mooney, F. L.	Island Falls		

COLUMBIAN NATIONAL LIFE.

Andrews, Walter D.	Stonington	Hooper, N. Dummer.	Portland
Brillard, Simeon.	Lewiston	Howes, George H.	Gardiner
Brown, Alice M.	Portland	Hurley, Walter J.	Bangor
Casey, Warren.	Augusta	Keating, J. B.	Portland
Cleaves, M. P.	Bar Harbor	Keating, P. F.	Portland
Chase, E. L.	Freeport	Knapp, D. S.	Norway
Clark, Edwin L.	Eagle Lake Mills	Lausien, Thomas J.	Grand Isle
Cloudman, Jesse F.	Gorham	Penley, Thos. W.	Mexico
Cummings, E. E.	South Paris	Roach, Daniel J.	Portland
Curtis, Ralph A.	Ridlonville	Sawyer, Bernard W.	Waterville
Dinsmore, W. E.	Pittsfield	Stuart, Gordon M.	Portland
Downs, George V.	Pittsfield	Sylvester, H. W.	Mars Hill
Feeny, P. J.	Bangor	Tracy, John L.	Bangor
Gaudet, J. Alfred.	Sanford	Upton, C. P.	Portland
Griffin, William W.	Portland	Whitman, F. E.	Saco
Hodson, Mrs. Arthur B.	Portland		

CONNECTICUT GENERAL LIFE.

Chamberlin, Don.	Kennebunk	Fuller, H. Granger.	Portland
Chase, George P.	Sanford	Philbrook, Dana C.	Bethel
Daggett, Millard F.	Lewiston	Smith G. Waldon.	Portland
Ford, Frank W.	Portland	Stanley, E. G.	South Hiram

CONNECTICUT MUTUAL LIFE.

Adams, Ernest H.	Lewiston	Decker, Eugene.	Portland
Bartlett, A. H.	Cherryfield	Dinsmore, Davis E.	Dover
Benson, Fred A.	Westbrook	Dutton, Clarence W.	Abbot Village
Belliveau, Albert.	Rumford Falls	Fairbanks, F. B.	Winthrop
Carruthers, William D.	Portland	Fairbanks, H. N.	Bangor
Closson, Harry J.	Portland	Fairbanks, Hiland L.	Bangor
Cooper, George W.	Patten	Fifield, B. S.	Rockland
Crocker, J. E.	Danforth	Getchell, William Guy.	Portland
Decker, Ernest E.	Portland	Gibson, Arthur C.	Brunswick

CONNECTICUT MUTUAL LIFE—CONCLUDED.

Goudy, Lewis A.	Portland	Nelson, Frank	Calais
Grant, V. B.	Gardiner	Nicholas, H. E.	Eastport
Halliday, F. Wade	Bangor	Packard, B. E.	Hallowell
Hanly, George B.	Warren	Pettengill, A. G.	Portland
Hodgdon, L. E.	Boothbay Harbor	Robinson, V. H.	Waterville
Hooper, Charles F.	Sanford	Robinson, William R.	Portland
H Tyler, Albert F. P.	Thomaston	Ryan, F. L.	Bangor
Jenkins, Samuel W.	Portland	Spear, William T.	Fort Fairfield
Kilgore, Frank L.	Portland	Spencer, Luke	Waterville
Lynch, Daniel	South Berwick	Tebbetts, William G.	Waterville
Maxcy, W. E.	Gardiner	Wade, Levi E.	Rockland
Merrill, George W.	Augusta	Wyman, Charles H.	Dexter
Moore, William H.	Bangor	Wyman, E. E.	Millinocket
Mutty, John B.	Bangor		

EQUITABLE LIFE.

Adams, Silas N.	Freeport	Ingraham, Frank H.	Rockland
Aiken, P. L.	Sorrento	Israelson, Nathan P.	Livermore Falls
Albee, Thomas G.	Machias	Jenkins, Marshall P.	Lubec
Allen, Charles A.	Waterville	Jordan, Andrew B.	North Bridgton
Allen, Fremont	North Berwick	Jordan, W. B.	Waltham
Andrews, Jotham L.	Jonesboro	Keyes, Orman L.	Caribou
Andrews, Simon S.	Biddeford	Kimball, George W.	Pittsfield
Athearn, W. D.	Buckfield	King, John C.	Belfast
Bailey, Chester L.	Searsport	Klein, Fred'k W.	Greene
Baker, Guy S.	Wiscasset	Klippell, George H.	Fort Fairfield
Beal, John A.	East Millinocket	Leach, S. Alfred	Kennebunkport
Beal, John A.	Beals	Libby, Willard T.	Pejepscot
Bennett, Rosalie L.	Bridgton	Luce, Arthur L.	Rumford Falls
Benson, Gibbs Z.	New Gloucester	Luce, Fred I.	Old Orchard
Blodgett, B. P.	Bucksport	Ludden, William E.	West Enfield
Boak, Edward K.	Lewiston	McAllister, Isaac B.	Lovell
Bogue, Frederick	East Machias	McClure, J. Harvey	Bangor
Brehant, Lemuel	Calais	McCready, Robert H.	Danforth
Bowles, Elmer E.	Machias	McCready, William A.	Houlton
Brooks, Frank W.	Lewiston	McCurdy, John L.	West Lubec
Bunker, Edwin	Dexter	McLeod, Dan N.	Bangor
Burton, A. R.	Hartland	Madden, Clarence E.	Bar Harbor
Carter, Harold F.	Bar Harbor	Mansfield, Harvey F.	Jonesport
Cleveland, Willis M.	Millinocket	Marston, Frank L.	Stockton Springs
Clark, Eben B.	Tremont	Mildon, W. S.	Eastport
Cobb, B. J.	Portland	Mills, Sumner P.	Stonington
Colbath, Edwin S.	Vassalboro	Mortell, James E.	Bluehill
Cole, Sittman R.	West Paris	Nash, Everet	Lewiston
Crane, C. D.	Waterville	Oliver, Charles L.	Bath
Crocker, Willard E.	Sherman	Pierce, James A. Jr.	Sandy Point
Croxford, Charles A.	Newport	Reed, Alvah L.	Northeast Harbor
Danforth, Walter A.	Bangor	Rigby, J. P.	Belfast
Davis, Arthur O.	Woodland	Rogers, Lincoln E.	Bath
Dow, Sewall	Riverton	Rollins, L. W.	Wyttopitlock
Eaton, Arthur G.	Portland	Sanborn, J. O.	West Baldwin
Ek, Arvid	Portland	Sargent, Fred P.	South Gouldsboro
Enemark, H. J. P.	Portland	Schoppee, Frank H.	Jonesboro
Fernald, Clarence J.	Brunswick	Shorey, Mrs. Frank W.	Brunswick
Files, Harold W.	Frankfort	Sinclair, George L.	Columbia Falls
Fowler, F. M.	Mattawamkeag	Small, Emma J.	Bath
Fuller, Bennett B.	Lewiston	Smith, Albion P.	Jonesboro
Gagnon, David J. B.	Saco	Smith, Hoyt L.	East Lamoine
Gerrish, J. M.	Winter Harbor	Somerville, M. C.	Houlton
Googins, Warren W.	Bangor	Spofford, J. G.	Portland
Grady, Eliza	Eastport	Stanley, Sidney B.	Kezar Falls
Graham, Ernest J.	Millinocket	Staples, A. D.	Oriand
Greaton, W. W.	Starks	Thompson, Harry A.	Frankfort
Greenlaw, W. P.	Belfast	Tibbetts, Merrick S.	Searsmont
Hamlin, J. W.	Stockton Springs	Tuck, Horace G.	Haynesville
Hanna, E. C.	East Sullivan	Turner, Edgar S.	Augusta
Hanna, Harold D.	East Sullivan	Varney, Charles O.	Brooks
Harmon, Peter	Thorndike	Voter, F. E.	Farmington
Haskell, Samuel N.	Mechanic Falls	Warren, Joseph H.	Dexter
Hatch, E. Judson	Montville	Weeks, Horace T.	Cooper's Mills
Haynes, Guy C.	Lewiston	Wheeler, W. J.	South Paris
Hazelton, F. H.	Portland	Woods, Frank P.	Calais
Herrick, Earl E.	Bangor	Wright, Thomas A.	Eastport
Hoar, Willis B.	Grand Lake Stream	Young, Fred M.	Dexter
Hoyt, George F.	South Portland		

FIDELITY MUTUAL LIFE.

Bunker, Leslie R.	Cranberry Isles	Shaw, William H.	Kenduskeag
Haradan, Oscar	Bar Harbor	Ward, Gilbert H.	Waterville
McEacham, Horace G.	Machias	Willey, M. H.	Cherryfield
Searls, Thomas	Bar Harbor		

HOME LIFE.

Bassett, Harry C.	Lewiston	Feury, Patrick J.	Portland
Bergeron, Edmond	Biddeford	Johnson, Leonard	Sanford
Cheeny, Chas. E.	Portland	Jones, W. W.	East Machias
Davis, Edward W.	Lewiston	Lacroix, C. A.	Portland
Day, A. L.	Ridlonville	Maher, Frederick J.	Millinocket
Dolloff, Geo. S.	Waterville	Pierce, Elmer W.	Mars Hill
Donovan, D. E.	Bangor		

JOHN HANCOCK MUTUAL LIFE.

Bishop, Fremont B.	Stockholm	Sawyer, Hardy A.	Fort Kent
Brown, John H.	Greenville	Sayward, Charles E.	Portland
Coggins, Simeon H.	Lubec	Sayward, Herman J.	Alfred
Herrick, Eugene I.	Rangeley	Shaw, Ernest L.	Caribou
Hooper, Charles F.	Sanford	Snow, Leonard H.	Rockland
Johnson, Levi F.	Brownville	Swett, Lucius B.	Lewiston
Jordan, Hiram F.	Portland	Whittier, Charles W.	East Livermore

MANHATTAN LIFE.

Blanchard, Lucian W.	Rumford Falls	DeLong, Garfield A.	Calais
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MASSACHUSETTS MUTUAL LIFE.

Brunel, Frederic.	Portland	Linscott, Isaac L.	Brunswick
Carpenter, E. H.	Castine	Miller, Samuel L.	Waldoboro
Chase, James W.	Skowhegan	Moore, Dayton T.	Biddeford
Cummings, Charles S.	Auburn	Parks Bros	Pittsfield
Duren, Harry F.	Presque Isle	Quincy, Frank B.	Masardis
Furbish, Harry A.	Rangeley	Stevens, J. Putnam.	Portland
Greene, Edgar M.	Skowhegan	Swain, Milton N.	Portland
Hudson, James H.	Guilford	Workman, Linwood L.	Charleston

METROPOLITAN LIFE.

Adams, James G.	Lewiston	Cimon, Joseph L. N.	Portland
Alley, Leroy S.	Camden	Clarke, John F.	Bangor
Anderson, Bion B.	Bangor	Coffin, Elmer E.	Portland
Andrews, John T.	Portland	Colbeth, Clyde W.	Portland
Averill, Charles A.	Bangor	Conant, Guy L.	Lewiston
Ayer, George	Portland	Cookson, Henry	Portland
Ayer, Herbert C.	Lewiston	Cote, Alphonse	Portland
Babb, Harold E.	Fairfield	Coutu, J. D. Arthur.	Lewiston
Baker, Arthur H.	Lewiston	Custeau, Thomas H.	Portland
Bastien, Rudolph	Bangor	Cyr, Cyril	Bangor
Beauregard, John B.	Portland	Deo Jay, Ellsworth A.	Portland
Beverly, William W.	Lewiston	Derwent, James A.	Portland
Bicknell, Edw. A.	Portland	Deshais, Gaspard	Lewiston
Biron, Arthur	Lewiston	Dinsmore, Warren E.	Bangor
Bissonette, Clifford	Bangor	Dolloff, Robert H.	Portland
Blakeney, David	Calais	Douglass, Otis E.	Lewiston
Bogrett, Alonzo P.	Eastport	Drown, Harry E.	Rockland
Bolduc, Joseph C.	Portland	Dunham, Elwin L.	Brunswick
Booth, Sam'l H.	Lewiston	Dunn, Frank E.	Portland
Boulter, John J.	Bangor	Dutch, Morton C.	Calais
Bourgoin, Emilie J.	Bangor	Elliott, Otis C.	Bath
Bourgoin, Victorie	Bangor	Fearon, James J.	Rockland
Bradley, Charles A.	Portland	Finnegan, John P.	Bangor
Bright, John	Portland	Fortier, Eddie A.	Bangor
Butler, Richard A.	Bangor	Fuller, Chas. S.	Lewiston
Butler, Timothy	Bangor	Funnell, Tracy T.	Portland
Call, James H.	Portland	Gallant, Peter J.	Lewiston
Call, Silas O. C.	Camden	Geaghan, Frank L.	Bangor
Callahan, Michael J.	Portland	Giguere, Joseph P.	Lewiston
Casey, Michael E.	Portland	Giguere, Philippe	Portland
Cassista, Jean B.	Lewiston	Girard, Napoleon	Portland
Cates, Gleason B.	Rockland	Gurney, Charles A.	Bangor
Chabot, Joseph A.	Bangor	Hamlin, Eugene J.	Portland
Charland, Henry	Portland	Haggood, Llewellyn N.	Portland

METROPOLITAN LIFE—CONCLUDED.

Harden, Fred E.	Rockland	Murphy, George W.	Lewiston
Harivel, John G.	Portland	Murphy, Michael R.	Lewiston
Harkins, John S.	Lewiston	Murray, Patrick	Portland
Harris, Fred F.	Lewiston	Murray, Thomas K.	Pittsfield
Hartford, Homer E.	Calais	Noel, Jean B.	Lewiston
Haynes, Chester B.	Eastport	Olivier, George	Lewiston
Heath, Frank L.	Bangor	Palmer, Mary E.	Bath
Heinl, John A.	Bath	Patterson, Bendix L.	Portland
Henderson, Geo. C.	Bangor	Pelkey, Frank	Bangor
Hill, Francis H.	Calais	Phaneuf, Charles E.	Portland
Hodgdon, Fred W.	South Berwick	Pickett, Charles E.	North Berwick
Hodgkins, Alfred W.	Lewiston	Plummer, Herbert N.	Portland
Hull, George H.	Portland	Porell, Peter F.	Portland
Jackman, Frank H.	Portland	Quintal, Charles H.	Lewiston
Jewell, Chester H.	Lewiston	Rich, Clayborne C.	Brunswick
Jordan, Charles E.	Portland	Richardson, Delta E.	Bar Harbor
Joslin, Dennis L.	Lewiston	Richmond, Frank H.	Portland
Juneau, Ernest	Lewiston	Ring, Herbert E.	Bangor
Keegan, Thomas R.	Bangor	Robbins, Geo. W.	Lewiston
Kelly, George F.	Bangor	Robichaud, Ernest P.	Bangor
Kennedy, John T.	Lewiston	Rooney, Lawrence	Bangor
Ladd, Edwin P.	Lewiston	Roper, Frank L.	Portland
Laffan, Daniel J.	Portland	Roussin, William G.	Portland
Landick, Rob't H.	Bath	Ruff, Andrew T.	Lewiston
Langley, Edward P.	Lewiston	Russell, Fred	Old Town
Langley, Frank M.	Lewiston	Sansoucy, Joseph N.	Lewiston
Langlois, Frank	Waterville	Savage, Ernest T.	Bath
LeBel, Edmund	Brunswick	Simpson, Frank A.	Bangor
LeBel, J. G. Dominique.	Lewiston	Smith, Henry F.	Bangor
Lecours, George	Lewiston	Spaulding, Fred F.	Lewiston
Lesieur, Albert	Portland	Spear, Alex B.	Rockland
Libby, Charles W.	Portland	Stephenson, Hampden I.	Lewiston
Lincoln, George S.	Wiscasset	Stevens, Wilbert F.	Brunswick
Long, Martha A.	Kittery	Stewart, Samuel J.	Portland
Lord, Herbert L.	Portland	Thibodeau, Geo. A.	Fairfield
Lothrop, Fred'k	Rockland	Thompson, Abial G.	Lewiston
Lounsbury, Harry R.	Lewiston	Thompson, Arthur C.	Bath
Lovejoy, Napoleon	Lewiston	Tibbetts, Joshua N.	Bath
Lynch, Daniel	South Berwick	Tondreau, George J.	Brunswick
Major, Paul	Lewiston	Tracy, Edward C.	Lewiston
Mank, Charles R.	Portland	Twomey, John F.	Portland
Martin, Joseph A.	Bath	Upham, George W.	Portland
Marshall, Patrick H.	Lewiston	Vachon, Alfred E.	Lewiston
McCullough, William F.	Calais	Verge, Chas. J. N.	Waterville
Mc Donald, Frank	Bangor	Vezina, Emile A.	Lewiston
McInnis, Charles A.	Rockland	Wadleigh, Wyman P.	Bangor
Michaud, George	Lewiston	Wagle, Sewell H.	Rockland
Monteith, Robert J.	Portland	Ward, Valette D.	Portland
Moore, Fred T.	Bangor	White, Henry C.	Belfast
Morgan, Solomon	Bangor	Wilkins, Fred L.	Bangor
Morse, Walter M.	Rockland	Young, Harry C.	Portland

MUTUAL LIFE.

Ambrose, J. H.	Old Town	Lawry, Ellis H.	Lawry
Barker, Fred	Presque Isle	Linscott, Arthur F.	Lewiston
Barker, Walter H.	West Paris	Linscott, Isaac L.	Brunswick
Block, Harry B.	Waterville	Little, J. R.	Lewiston
Buck, W. O.	Grand Lake Stream	Longfellow, H. E.	Rumford Falls
Bussell, Edwin H.	Gardiner	Lord, Edna G.	Rumford Falls
Chapman, L. H.	Damariscotta	McDonald, Thos. E.	Portland
Crockett, Ralph L.	Stonington	Mills, Percy A.	Portland
Currie, N. F.	Auburn	Moran, E. C.	Rockland
Dennett, C. D.	Bangor	Morrison, Arthur E.	Rumford Falls
Dow, Mary H.	Waterville	Morse, Mrs. C. E.	Dexter
Doyle, Joseph L.	Portland	Murchie, Howard	Calais
Gardner, Richard F.	Caribou	Nowell, Ralph F.	Portland
Goodwin, Stuart W.	Norway	Ross, D. R.	Phillips
Green, E. A.	Deer Isle	Sargent, A. B.	Eustis
Hanscom, William E.	Stratton	Small, John C.	Portland
Hartford, Harry B.	Standish	Strout, Frank L.	Steep Falls
Hayward, Hugh	Ashland	Sturgis, George W.	Portland
Howe, Freeland	Norway	Talbot, G. H.	Camden
Howe, George R.	Norway	Turner, Richard C.	Portland
Hume, Charles W.	Eastport	Thurston, Joseph D.	Union
Hylar, Albert F. P.	Thomaston	Tyler, Fogg & Co.	Bangor
Jordan, Leroy B.	Bangor	Wiggins, George H.	Houlton
Kent, Fred L.	Ellsworth	Wright, Stothart A.	Saco
King, Louis M.	Farmington	Young, W. H.	Bethel
Lawrence, Grover C.	East Machias		

MUTUAL BENEFIT LIFE.

Buck, C. Guy	South Paris	Harvey, Ray L.	Auburn
Caldwell, Henry W.	Portland	Hawes, Charles T.	Bangor
Carruthers, William D.	Portland	Jones, Sidney F.	Pittsfield
Clark, George H.	Bath	Knight, John S.	Auburn
Cronkite, Archie L.	Portland	McClure, Charles B.	West Buxton
Cunningham, John A.	Ellsworth	Moore, Walter De C.	Portland
Curtis, George L.	Norway	Pearson, Murray T.	Houlton
Douglass, Otis E.	Augusta	Robinson, Guy E.	Portland
Dunlap, Charles F.	Portland	Robinson, Increase	Waterville
Dunlap, Maurice E.	Portland	Stacy, John H.	Popham Beach
Fickett, Joseph S.	Scarboro	Stearns, George W.	Millinocket
Floyd, Howard N.	Brewer	Tobey, Samuel N.	Machiasport
Fowler & Gardner	Calais	Trafton, Herbert W.	Fort Fairfield
French, Merton H.	Bangor	Watson, Murray B.	Auburn
Harmon, Nellie A.	Sanford	Wentworth, Herbert	Skowhegan
Harrity, Michael B.	South Berwick		

NATIONAL LIFE.

Allen, Elmer W.	Waterville	Linscott, Isaac L.	Brunswick
Austin, Albert F.	Portland	Martell, James E.	Bluehill
Baker, Ernest G.	Bangor	McFadden, Maud.	Fairfield
Barstow, Joseph	Bangor	Miller, Clinton F.	Caribou
Blair, Robert.	Brewer	Nutting, Charles W.	Skowhegan
Cleaves, Melvin P.	Bar Harbor	Pendleton, George S.	Warren
Cleveland, Alton H.	Skowhegan	Ricker, Melville E.	Houlton
Deane, Frank N.	Portland	Shearman, John E.	Portland
Dewey, George P.	Portland	Shepherd, Clarence H.	Hallowell
Grady, Eliza	Eastport	Willis, George H.	Hallowell
Griffin, John C.	Skowhegan	Wilson, Edwin S.	Bangor
Hillman, Frederick W.	Lewiston		

NEW ENGLAND MUTUAL LIFE.

Blake, Barrows & Brown.	Bangor	McLellan, J. Houghton.	Bath
Bryant, C. Ralph.	Houlton	Morse, Nellie G.	Dexter
Chadbourne, J. A.	Bridgton	Newbert, E. E.	Augusta
Connors, Edward	Bangor	Noyes, Wadsworth	Portland
Cooper, J. F.	Rockland	Perry, A. C.	Presque Isle
Crane, Frank T.	Machias	Perry, E. S.	Presque Isle
Dennett, C. D.	Bangor	Perry, Nathan, F.	Presque Isle
Elliott, T. A.	Presque Isle	Sawyer, Ira S.	Portland
Gardner, Walter H.	Bucksport	Shaw, R. A.	Caribou
Knapp, David S.	Norway	Sylvester, A.	Farmington
Knowlton, N. R.	Farmington	Talbot, Geo. H.	Camden
Levenseller, H. M.	Bangor	Thomas, William G.	South Portland
Longfellow, H. E.	Rumford Falls	Warren, Carroll M.	Portland
Lord, W. H.	Winterport	West, Harold P.	Auburn
Mansfield, L. E.	Jonesport		

NEW YORK LIFE.

Ames, Albert M.	Stockton Springs	Hayford, Elbert D.	Augusta
Austin, L. A.	Bar Harbor	Hebert, J. A.	Van Buren
Black, Arthur H.	Bangor	Hedden, Harrison	Portland
Brackett, Elton J.	Portland	Hodgdon, H. G.	Bath
Brown, Orrin M.	East Corinth	Johnson, Lois C.	Brownville
Burns, Harry B.	Westbrook	Jones, S. L.	West Kennebunk
Burns, T. S.	Westbrook	Jordan, A. W., Jr.	Portland
Campbell, A. G.	Cherryfield	Kennedy, Freeland C.	Bangor
Canham, Vincent W.	Lisbon	Kimball, Mark	Camden
Carleton, A. M.	Dover	Kneeland, Forest L.	Lincoln
Clarke, J. Arthur.	Damariscotta Mills	Knowles, Elmer E.	South Portland
Clark, W. B.	Houlton	Lashus, Edward C.	Waterville
Coggins, S. H.	Lubec	Leighton, Helen S.	Portland
Connelly, John F.	Bangor	Long, A. E.	Bluehill
Curtis, George L.	Norway	Lord, W. Freeman.	Auburn
Diggins, Sumner J.	Eastport	Low, Frank	Springvale
Dunn, John K.	West Dresden	Lowell, Geo. P.	Kennebunk
Emery, Harry A.	Orono	Mareyes, C. E.	Bar Harbor
Fairfield, E. A.	Kennebunk	McNeil, Harry D.	Bangor
Friel, John B.	Waterville	Munroe, James N.	North Jay
Gage, Irving O.	Winthrop	Murchie, William T.	Calais
Gannett, F. S.	Fort Fairfield	Murray, Edward P.	Bangor
Gould, Howard	Portland	Neale, Moulton H.	Portland

NEW YORK LIFE—CONCLUDED.

Nelson, Ernest R.	Soldiers Pond	Silva, John J.	Portland
Newenham, Horace W.	Waterville	Tebbetts, Wm. G.	Waterville
O'Connell, Jas. F.	Milford	Thistle, George W.	Bath
Orne, Thaddeus W.	Boothbay Harbor	Tufts, S. F.	Westbrook
Patterson, Wilbur L.	Columbia Falls	Townsend, Lewis M.	Portland
Perkins, Frank W.	Bangor	Twombly, H. F.	Gardiner
Perkins, Roscoe E.	Brunswick	Ward, U. D.	Portland
Plaisted, Geo. F.	York Corner	Warren, Chas. C.	Welchville
Pritchard, John H.	Bangor	Whitney, William D.	Machias
Rammer, Isaac	Portland	Wilson, W. L.	Calais
Rogers, Robert H.	Portland	Winship, John O.	Cumberland Mills
Rubinoff, Michael	Portland	Woodman, Maurice L.	La Grange
Shibles, B. M.	Belfast	Young, Harry	Ashland

NORTHWESTERN MUTUAL LIFE.

Allen, Wm. H.	Livermore Falls	Jackson, Rupert E.	Skowhegan
Andrews, W. W.	Portland	Jewell, E. L.	Fairfield
Annis, Sanger N.	Waterville	Ladd, A. D.	Foxcroft
Barlow, L. A.	East Boothbay	Leard, R. S.	Portland
Bartlett, Fred C.	Canton	Leighton, Ralph W.	Farmington
Benson, Harry R.	Lewiston	Loder, C. P.	Clinton
Blackwell, Geo. H.	Lewiston	Lord, Albert H.	Oskland
Blanchard, H. C.	Cumberland Center	Lord, J. Merrill	Limerick
Briggs, Edson C.	Auburn	Marsh, Andrew J.	Dixfield
Bubier, Thomas S.	Auburn	McCann, Frank T.	Bridgton
Carver, Arthur H.	Kennebunkport	Merrill, A. D.	Fryeburg
Cary, C. Wilbur	Portland	Miles, Dana H.	South Portland
Caswell, John	Dexter	Millay, H. T.	Kingman
Chadbourne, Lora G.	Bingham	Millay, Chester A.	Auburn
Clifford, Edwin T.	Winthrop	Mitchell, Geo. W.	Portland
Coffey, Louis A.	Portland	Murphy, James D.	Bangor
Coffin, Herbert E.	Freeport	Noel, Daniel A.	Rumford Falls
Coombs, Abram L.	Auburn	Norris, Luther M.	Wayne
Cummings, Arthur A.	Portland	Park, Ellery C.	Bethel
Daggett, Wm. T.	Waterville	Pennell, John D.	Portland
Dacey, Elmer E.	Auburn	Perry, Amos F.	Bath
Danforth, Geo. R.	Gardiner	Philoon, Walter	Livermore
Davis, E. E.	Burnham	Pike, Dennis I.	Norway
Dinsmore, C. H.	Fort Fairfield	Pike, Frank L.	Norway
Dresser, F. R.	Fryeburg	Pratt, Samuel C.	Berwick
Dunton, C. R.	Bangor	Ray, Wm. H.	North Waterford
Duran, Edwin B.	Portland	Roberts, E. G.	Brooks
Farr, Frank L.	Westbrook	Rogers, William S.	Cathance
Fenderson, Frank D.	Portland	Sanborn, John O.	West Baldwin
Fiske, H. S.	North Jay	Shaw, Clarence W.	Buckfield
Folsom, L. R.	Norridgewock	Simonton, Mayo P.	Rockland
Frank, Chas. W.	Cumberland Mills	Smith, George E.	Portland
Gilman, Calvin W.	Waterville	Smith, Walter S.	Portland
Goldsmith, Arthur F.	Gardiner	Stanley, I. M.	Kezar Falls
Goodhue, A. P., 2d	Stockton Springs	Stephenson, Hampden I.	Lewiston
Granville, Harvey D.	Kezar Falls	Stiles, Wm. C.	Portland
Hamilton, Howard	Biddeford	Troop, Carl C.	Bath
Harlow, Frank L.	Gorham	Tucker, Arthur	Farmington
Harthorn, Drew T.	Wilton	Tucker, Chas. H.	Presque Isle
Hawkes, Geo. W.	Portland	Varney, C. Dean	South Berwick
Hinkley, A. F.	Wilton	Veilleux, Louis H.	Rumford Falls
Hinklev, C. S.	West Jonesport	Wallingford, Geo. J.	Lewiston
Hodge, Fred E.	Westbrook	Woodman, Samuel L.	Winthrop
Holden, H. C.	Dover	Woodward, Wm. W.	Portland
Hutchins, Frank B.	Kingfield	Yates, Alba S.	Auburn
Jackson, N. Gratz	Bath		

PENN MUTUAL LIFE.

Beck, Jas. W.	Augusta	Judkins, H. C.	Skowhegan
Blaisdell, Fred F.	Bath	Kirstein, Abram L.	Bangor
Bumps, Charles F.	Milo	Longley, John H.	Rumford Falls
Carter, Erastus J.	Stonington	Maher, Frederick J.	Millinocket
Cowhig, Matthew	Bangor	March, B. G. & C. M.	Portland
Danforth, Charles E.	Fairfield	Martin, Fred A.	Mattawamkeag
French, Robert M.	Bangor	Moran, Edward C.	Rockland
Gentle, George S.	Houlton	Neal, Josephine B.	Lewiston
Hadley, F. L.	Bar Harbor	Noyes, Claude A.	Orono
Haley, Charles F.	Fryeburg	Oram, Robert H.	Bristol
Hanson, W. C.	Machiasport	Porter, Joseph J.	Bangor
Hodgkins, Walter R.	Hancock	Pratt, Henry B.	Caribou

PENN MUMUAL LIFE—CONCLUDED.

Small, W. S.	Limington	Thibodeau, Levite V.	Van Buren
Smith, Stephen R.	Bangor	Thibodeau, Paul D.	Fort Kent
Stevens, Byron W.	Bangor	Titus, Chas. M.	Rockland
Tapley, Omar W.	Ellsworth	Thurlough, H. H.	Pittsfield
Taylor, Ella N.	Bangor	Williams, Homer E.	Woodland
Taylor, Wm. H. & Sons.	Bangor	Yorke, Dora H.	Waldoboro

PHOENIX MUTUAL LIFE.

Barrett, Michael A.	Caribou	McAlpine, Silas H.	Portland
Brown, John	Eagle Lake	McIntyre, William W.	Saco
Copeland, Albert F.	Bethel	Spear, William T.	Fort Fairfield
Hay, George G.	Portland	Timoney, Robert E.	Smyrna
Jordan, Fred N.	Pownal		

PROVIDENT LIFE AND TRUST.

Allen, Fred E.	Yarmouth	McCrillis, H. F.	North Berwick
Bradley, F. M.	Portland	Millett, E. L.	Readfield Depot
Cheney, I. G.	Caribou	Mitchell, George W.	Portland
Davis, Edward A.	Freeport	Moran, E. C. & Co.	Rockland
Davis, R. M.	South Berwick	Owen, Charles A.	Bath
Eastman, R. W.	South Gardiner	Reed, W. S.	Bangor
Elliott, O. C.	Bath	Riley, J. W.	Brunswick
Foster, Edwin M.	Oakland	Small, F. K.	Lisbon Falls
Grant, F. M.	Freeport	Snow, H. L.	Portland
Guild, William A.	Bath	Stimson, Harry T.	Portland
Hovey, G. L.	North Anson	Thomas, Eugene	Portland
Hull, G. H.	Brunswick	Thurston, H. B.	Yarmouthville
Jack, Albert R.	Bath	True, John G.	New Portland
Lewis, Allen P.	Livermore Falls	Washburn, W. W.	China
MacPherson, Willis A.	Spragues Mills	Wing, Edward	Oakland
Markley, Howard A.	Turner Center	Woodman, M.	Biddeford

PRUDENTIAL.

Ahern, Wm. T.	Portland	Hamlin, Joseph W.	Stockton Springs
Allen, Chandler B.	Biddeford	Harvey, Jasper R.	Patten
Armstrong, Wm. H.	Saco	Hatfield, Clifford K.	South Brewer
Barker, George	Presque Isle	Kelley, Edward J.	Portland
Barnaby, Samuel J.	Portland	Knight, Arthur W.	Monroe
Bicknell, Henry A.	Bangor	Lacouture, Edgar R.	Woodland
Blanchard, Jas. A.	Portland	Lamont, Wilbur A.	South Portland
Brazier, Chester J.	Portland	Leyden, Martin	Portland
Briggs, A. O.	Houlton	Ludden, Thomas J.	Portland
Bubier, Thomas S.	Auburn	McDougall, H. W.	Boothbay Harbor
Burns, Joseph E.	Portland	McCullum, Wm. C.	Portland
Burrill, Nathan L.	Westbrook	McNair, Archibald M.	Winterville
Caron, Isaac R.	Saco	Miller, Edward F.	Portland
Cassidy, Wm. F.	Portland	Moffitt, John A.	Portland
Cogger, Agnes F.	Portland	Moore, Walter DeC.	Portland
Cousins, Edgar M.	Thomaston	Morgan, Harry W.	Island Falls
Crane, John F.	Portland	O'Neil, Thos. J.	Portland
Cunningham, James A.	Portland	Patten, Frank E.	Cherryfield
Curtis, Ralph A.	Rumford Falls	Planck, Charles H.	Portland
Daley, James A.	Portland	Quincannon, Peter	Portland
Davis, Jos. H.	Winn	Reardon, Eugene E.	Portland
Day, Herbert L.	Orono	Richardson, Nelson W.	Monmouth
Deering, George P.	Orono	Seliger, Charles H. B.	Union
Devine, Sarah H.	Portland	Smart, Frank W.	Glenburn
Dodwell, Edward R.	Portland	Smith, Albert F.	Bangor
Doucett, Bruno	Portland	Spencer, Burton A.	Thorndike
Dubreuil, Alphonse	Biddeford	Staples, William D.	Fort Fairfield
Dunning, Shirley W.	Portland	Stokes, Charles A.	Portland
Eaton, Arthur G.	Portland	Tilton, Cecil H.	Skowhegan
Eaton, Lester D.	Farmington	Traviss, Charles C.	Norridgewock
Ellis, Henry A.	Orono	True, Wm. H.	Portland
Fletcher, Dana E.	Center Lincolnville	Tuttle, Willis A.	Portland
Foss, Harrison W.	Biddeford	Twitchell, Merle A.	Portland
Frates, Thos. E.	Portland	Waide, Edward S.	Eastport
Gagnon, David J. B.	Saco	Walsh, Francis A.	Wallagrass
Gallupe, Duncan M.	Bangor	Ward, Jesse H.	Portland
Gary, Ray C.	Caribou	Waterman, James B.	Belfast
Gorham, Wm. P.	Portland	White, Frederick N.	Bangor
Haines, Harvey V.	Millinocket		

SECURITY MUTUAL LIFE.

Bridgman, H. A.	Auburn	Ricker, Milton F.	Auburn
Knight, Charles F.	Portland	Titus, William N.	Head Tide
Maxfield, C. H.	Bangor	Viles, William M.	Flagstaff
Philbrook, Dana C.	Bethel	Voter, Louis	Farmington
Phillips, A. M.	Shirley	Waide, Edward S.	Eastport

TRAVELERS.

Allen, George E.	Camden	Jackson, Erwin L.	Corinne
Atwood, Fred	Winterport	Johnson, Roy A.	Waterville
Barney, George M.	Portland	Jordan, Fred N.	West Pownal
Bartlett, Wm. H.	Dover	Kent, Benjamin H.	Stillwater
Batchelder Bros	Sanford	King, John F.	Millinocket
Bean, Orel Merton	Lewiston	Lashus, Edward Chester	Waterville
Benson, Albert W.	Bangor	Lawler, John	Portland
Berry, Edward W.	Rockland	Lee, Joseph A. & Son	Calais
Bickford, Ross L.	Norway	Leighton, H. T.	Calais
Bird, Maynard S. & Co.	Rockland	Levenseller, Harry M.	Bangor
Bodge, William F.	Waterville	Little, H. C. & Son	Lewiston
Boynten, E. H.	Lewiston	Lord, Harry	Bangor
Brackett, B. A.	Bangor	Lovejoy, Elmer L.	Rumford Falls
Bradeen, Charles S.	Milo	McClure, Jas. W.	Bangor
Bradish, Scott P.	Eastport	McGraves, George W.	Brunswick
Briggs, George H.	Portland	Macomber, Farr & Whitten	Augusta
Bright, Joseph M.	Bangor	Moir, James C.	Presque Isle
Burrill F. Carroll	Ellsworth	Montgomery, John H.	Searsport
Bussell, Wm. H.	Portland	Moody, John F.	Auburn
Buswell, Willis M.	Presque Isle	Morrill, Hiram K.	Gardiner
Buzzell, Abner S.	Bangor	Morrison, A. E. & Co.	Rumford Falls
Carter, Fred L.	Bar Harbor	Murchie, Howard	Calais
Chadwick, Frank L.	Augusta	Nelson, Elizabeth P.	Houlton
Coffill, Frank	Fairfield	Norton, Hall & Webster	Portland
Connors, Alfred E.	Bar Harbor	Odlin, Frederick Leighton	Lewiston
Cooper, Edward A.	Bucksport	Ordway, H. E.	Pittsfield
Crosby, Ellwell S.	Bath	Parker, James A.	Limestone
Cunningham, Fred C.	Bucksport	Peabody, F. A. & Co.	Houlton
Decker, Ernest E.	Portland	Pearce, Cora M.	Bangor
Dingley, E. Herbert	Farmington	Peck, M. Estella	Bangor
Dinsmore, Arlie A.	Bingham	Peirce, Carl R.	Lewiston
Dolbier, Orland C.	Kingfield	Perry, Arthur C.	Presque Isle
Dooley, John J.	Portland	Plourde, John G.	Drew
Dow, Ernest L.	Dover	Porter, Charles A.	Bangor
Drake, Forest S.	Milo	Porter, Sanford L.	Bangor
Drew, Forest R.	Waterville	Remick & Hilton	Madison
Durgin, A. H.	Bath	Robbins, Linville W.	Randolph
Eastman, Wellington H.	East Sumner	Robinson, Delmore	Bridgton
Estes, George B.	Fort Fairfield	Rowe, Clinton C.	Chesterville
Eustis, Arthur G.	Strong	Runnels, Charles M.	Patten
Farnham, Louis B.	Lewiston	Sargent, Chas. H.	Belfast
Farnsworth, Chas. J.	Lincoln	Scribner, John M.	Charleston
Ferguson, Harry T.	Bangor	Small, Oliver H.	Gardiner
Field & Quimby	Belfast	Smith, Eugene W.	Newport
Giddings, Burton	Augusta	Snow, H. A.	Portland
Gilman, Addison	Madison	Spencer, Burton A.	Knox
Goodwin, Granville D.	Brewer	Springall, Amos A.	Dexter
Gray, Harvey H.	Belfast	Stadig, A. J. George	Caribou
Greenwood, Sadie B.	Corinna	Stadig, Gustave E.	Jemtlund
Hagerty, Michael J.	Lewiston	St. Germain, Ross	Greenville
Hall, Millage W.	Millinocket	Thayer, Geo. S.	Lubec
Hamilton, James H.	Mattawamkeag	Thwing, Joseph P.	Farmington
Hanson, Henry H.	Auburn	Tobie, Frank	Lisbon Falls
Higgins, Leon F.	Bangor	Walker, Elkanah H.	Augusta
Howard, George E. & Co.	Dover	Waterman, James B.	Belfast
Howe, Freeland	Norway	Weeks, Charles E.	Portland
Humphrey, Augustus H.	Yarmouth	Wells, Wm. C.	Brownville
Hutchinson, Henry G.	Biddeford	Whittier, Charles W.	East Livermore

UNION CENTRAL LIFE.

Fogg, N. W.	Portland	Mills, George A.	Portland
Gooding, J. M.	Portland	Packard, W. F.	Monmouth
Holyoke, George T.	Houlton	Preble, E. L.	Saco

WASHINGTON LIFE.

Brackett, E. J.	Portland	Hackett, E. H.	New Vineyard
Cummings, James L.	Portland	Robinson, Alma	Portland

MAINE MISCELLANEOUS COMPANIES.

AUGUSTA MUTUAL, PLATE GLASS.

Bailey, Augustus	Gardiner	Perry, H. O. & Son	Fort Fairfield
Boothby, L. T. & Son Co.	Waterville	Plummer, Charles A.	Portland
Huskins, George E.	Lewiston	Randall, J. W.	Biddeford
Lynam, F. C.	Bar Harbor	Remick, Samuel E.	Madison
McClure, J. W.	Bangor	Riley, T. H.	Brunswick
Morrison, Arthur E.	Rumford Falls	Rumford Falls Ins. Agency	Rumford Falls
Pattee, James & Son	Belfast	Woodman, Melville	Biddeford

MAINE INSURANCE.

Allen, Fred	Yarmouth	Huston, Joel P.	Newcastle ⁶
Allen, George A.	Auburn	Jack, L. A.	Lisbon Falls ^s
Allen, George E.	Camden	Jackson, Charles W.	Harrison
Barrows, George L.	Songerville	Johnson, Levi F.	Brownville
Batchelder Bros	Sanford	Kimball, Charles P.	Andover
Bennett, Charles A.	Portland	Knight, J. Edward	Boothbay Harbor
Blair, Robert B.	Brewer	Ledyard, Owen J.	Bath
Boody, J. S. F.	Bangor	Main, Henry J.	Patten
Brackett, Elton J.	Portland	McPherson, Willis A.	Sprague Mills
Bragg, Frederick H. E.	Fairfield	Merrill, Alvin D.	Fryeburg
Brown, Albert H.	Old Town	Merrill, George W.	Augusta
Brown, R. M.	Wilton	Moore, Dayton T.	Biddeford
Bumps, Charles F.	Milo	Moran, E. C.	Rockland
Carter, Sherman L.	North Jay	Mortell, James E.	Bluehill
Cary, C. Wilbur	Portland	O'Connell, James F.	Milford
Chadbourne, J. A.	Bridgton	Orne, Arthur L.	Rockland
Clough & Cooper	Rockland	Perry, Chadbourne W.	Fort Fairfield
Cobb, Francis H.	Mechanic Falls	Plourde, John J.	Van Buren
Conary, Arthur L.	Portland	Plummer, Charles A.	Portland
Crabtree, Samuel R.	Island Falls	Robb, William F.	Portland
Daigle, Remi A.	Madawaska	Ross, D. R.	Phillips
Davis, J. E.	Brunswick	Shaw, Russell A.	Caribou
Doyle, Fred S.	Houlton	Shean, Fred A.	Patten
Doyle, Joseph L.	Portland	Small, Fred K.	Lisbon Falls
Dresser, Frank R.	Fryeburg	Smith, Charles E.	Newport
Dunlap, C. F.	Portland	Snow, Harry L.	Portland
Dunlap, Maurice E.	Portland	Stanley, S. B.	Kezar Falls
Dyer, Fred R.	Buckfield	Stearns, George W.	Millinocket
Eaton, Lester D.	Farmington	Stiles, Moses P.	Norway
Eldridge, Fred T.	Eastport	Stiles, William C.	Portland
Elliott, Tilton A.	Presque Isle	Swasey, Benjamin A.	West Peru
Emerson, J. T.	Saco	Symonds, Joseph H.	Portland
Engley, Henry I.	Waldoboro	Tapley, Omar W.	Ellsworth
Fairfield, E. A.	Kennebunk	Theriault, Philip H.	Brunswick
Ford, F. W.	Portland	Tobey, S. N.	Machiasport
Fowler & Gardner	Calais	Varney, Edward G.	Hartland
Gardner, Walter H.	Bucksport	Vose, Thomas E.	Lubec
Gastonguay, A. T.	Lewiston	Warman, Stanley C.	Portland
Goud, Fred D.	Fort Kent	Warren, James E.	Buckfield
Greene, LeRoy A.	Portland	Weeks, Daniel S.	South Gardiner
Harrity, Michael B.	South Berwick	Wheeler, Leslie I.	Ashland
Hawkes, George W.	Portland	Whitney, William D.	Machias
Healey, Charles L.	Pittsfield	Whittemore, Frank H.	Dover
Heath, Elton M.	Lewiston	Wiggins, George H.	Houlton
Hinkley, A. F.	Wilton	Wing, H. S.	Kingfield
Hurley, James E.	Frankfort		

MAINE LIVE STOCK.

Bubier, T. S.	Lewiston	Metcalf, John W.	Augusta
Dascomb, Colin H.	Wilton	Mitchell, W. M.	Mechanic Falls
Fogg, N. W.	Portland	Morse, Walter G.	Rumford Falls
Gerow, G. Wilmont.	Fort Fairfield	Oakes, M. P.	Bangor
Gooding, J. M.	Portland	Rideout, Chas. H.	Houlton
Hall, Melville C.	Brunswick	Sawyer, Alden E.	Waterville
Hastings, H. H.	Bethel	Sawyer, W. D.	Lewiston
Kellogg, W. S.	Patten	Smith, Bradbury	West Sullivan
Kimball, Chas. P.	Andover	Spaulding, Geo. L.	Orono
Lawrence, Grover C.	East Machias	Thibodeau, Paul D.	Fort Kent
Low, Frank	Springvale	Whittemore, F. H.	Foxcroft
Mason, C. W.	Ellsworth	Wiggin, F. H.	Lewiston
Mason, F. L.	Ellsworth	Willard, John N.	Presque Isle
McCoy, Haryev A.	Fort Fairfield		

MISCELLANEOUS COMPANIES OF OTHER STATES.

ÆTNA ACCIDENT AND LIABILITY.

Jones, E. C. & Co. Portland

ÆTNA INDEMNITY (CASUALTY.)

Allen, Fred J.	Sanford	Mason, C. W. & F. L.	Ellsworth
Baker, Ernest G.	Bangor	Miller, Frank B.	Rockland
Block, Harry B.	Waterville	Miller, Samuel L.	Waldoboro
Finnegan, James P. & Son Co.	Bangor	Morse & Guptill	Portland
Gray, Walter L.	South Paris	Odlin & Odlin.	Newport
Hall, Willis B.	Caribou	Small, F. J.	Waterville
Heard, Carlos C.	Biddeford	Waterhouse, William H.	Old Town
Knight, C. A.	Gardiner		

ÆTNA INDEMNITY (SURETY.)

Allen, Fred J.	Sanford	Knight, C. A.	Gardiner
Baker, Ernest G.	Bangor	Mason, C. W. & F. L.	Ellsworth
Barton, Llewellyn	Portland	Miller, Frank B.	Rockland
Block, Harry B.	Waterville	Miller, Samuel L.	Waldoboro
Downing, Charles E.	Augusta	Morse & Guptill	Portland
Finnigan, James P. & Son Co.	Bangor	Odlin, Frederick L.	Lewiston
Foster, Herbert E.	Winthrop	Odlin & Odlin.	Newport
Gray, Walter L.	South Paris	Small, Frank J.	Waterville
Hall, Willis B.	Caribou	Waterhouse, William H.	Old Town
Heard, Carlos C.	Biddeford	Watson, Fred O.	Auburn

ÆTNA LIFE.

Same Agents as Life Department.

AMERICAN BONDING (BURGLARY).

Clason, Oliver B. Gardiner Hay, George G. Portland

AMERICAN BONDING (SURETY.)

Allen, Geo. E.	Camden	Holyoke, George T.	Houlton
Chase, George P.	Sanford	Johnson, W. A.	Milo
Clason, Oliver B.	Gardiner	Ludden, Forrest E.	Auburn
Conant, Frank A.	Lewiston	McGarrigle, R. J.	Calais
Curran, William F.	Bangor	Meservey, Charles E.	Rockland
Hall, W. B.	Caribou	Sawyer, Clarence E.	Brunswick
Haskell, Chas. B.	Pittsfield	Staples, Lytton	Biddeford
Hay, George G.	Portland	Veilleux, Louis H.	Rumford Falls
Heath, Henry A.	Augusta		

AMERICAN CREDIT-INDEMNITY.

Cleveland, Elijah B. Portland

AMERICAN SURETY.

Bassett, Norman L.	Augusta	Mason, C. W. & F. L.	Ellsworth
Currier, George M.	Farmington	Mason, John R.	Bangor
Dane, Walter L.	Kennebunk	Newell & Skelton	Auburn
Drew, Forrest R.	Waterville	Parks Bros	Pittsfield
Farrington, Everett	Waldoboro	Potter, Barrett	Brunswick
Guernsey, Frank E.	Dover	Powell, Wm. H.	Old Town
Heselt, Geo. W.	Gardiner	Richardson, Asa A.	Kennebunk
Hutchinson, James P.	Auburn	Stearns, Albert J.	Norway
Jewett, Reed V.	Calais	Stone, Edwin	Biddeford
Johnson, Charles F.	Waterville	Strout, J. Walter	Thomaston
Johnson, Merritt A.	Rockland	Talbot, Thomas L.	Portland
Little, William F.	Portland	Woodman, Melville	Biddeford

BANKERS SURETY.

Friel, J. B.	Waterville	Pennell, F. P. & Co.	Skowhegan
Gurdy, Harry O.	Rockland	Peterson, Wm. O.	Portland
Jordan, Nath'l I.	Auburn	Ritchie, Arthur	Belfast
Newbert, Elmer E.	Augusta	Tapley, O. W.	Ellsworth
Palmer, Frank L.	Saco	Webber, Harry C.	Bath
Palmer, W. W.	Bangor		

CASUALTY COMPANY OF AMERICA.

Allen, Charles P.	Presque Isle	Jones, E. C. & Co.	Portland
Atwood, Fred	Winterport	Macomber, Farr & Whitten	Augusta
Bailey, Augustus	Gardiner	McFadden, Maud	Fairfield
Black, Alfred S.	Rockland	O' Brion, Edward C.	Portland
Boothby, L. T. & Son Co.	Waterville	Parker, Dwight G.	Portland
Carll, Clarence E.	Buxton	Parks Bros	Pittsfield
Carver, Harry P.	Auburn	Pearl & Dennett Co.	Bangor
Cole, C. H.	Kennebunk	Rose, William G.	Princeton
Douglass, Lucius C.	Portland	Rumford Falls Ins. Agency.	Rumford Falls
Drake, Jas. B. & Sons.	Bath	Shea, Wilbor A.	Eastport
Ellis, Herbert L.	Lewiston	Shepherd & Dow	Dexter
Foster, Dana P.	Waterville	Stephenson, & Trembley.	Lewiston
Foster, Herbert E.	Winthrop	Small, Emma J.	Bath
Genthner, Eugene S.	Foxcroft	Straw & Martin.	Guilford
Gove, Henry H.	Biddeford	Talbot, Geo. H.	Camden
Grant, The Geo. H. Co.	Ellsworth	Voter, Floramond E.	Farmington
Hinkley, A. F.	Wilton	Wentworth, Herbert	Skowhegan
Howe, Freeland.	Norway	Woodman, Melville	Biddeford
Jewett, Arthur	Bath		

COLUMBIAN NATIONAL LIFE (ACCIDENT DEPARTMENT.)

Casey, Warren	Augusta	Keating, J. B.	Portland
Clark, Edwin L.	Eagle Lake Mills	Keating, P. F.	Portland
Cloudman, Jesse F.	Gorham	Roach, Daniel J.	Portland
Cummings, E. E.	South Paris	Sawyer, Bernard W.	Waterville
Curtis, Ralph A.	Ridlonville	Stuart, Gordon M.	Portland
Feeney, P. J.	Bangor	Sylvester, H. W.	Mars Hill
Hooper, N. Dummer.	Portland	Upton, C. P.	Portland
Hurley, Walter J.	Bangor		

CONTINENTAL CASUALTY.

Bicknell, Henry A.	Bangor	Mayo, Leo M.	South Brewer
Black, Arthur H.	Bangor	McAllister, Isaac B.	Lovell
Bridgman, H. A.	Auburn	McIntyre, Wm. W.	Saco
Brown, Perley S.	Fryeburg	Nason, Leroy B.	Portland
Buzzell, A. W.	Farmington	Packard, Edwin S.	Dexter
Dinsmore, David E.	Dover	Page, Ernest	Gardner
Douglass, L. M.	Portland	Patten, Frank E.	Cherryfield
Farnham, Walter H.	Auburn	Plummer, James W.	Houlton
Gagnon, David J. B.	Saco	Preble, Jay	Bangor
Jordan, F. N.	West Pownal	Ricker, M. F.	Auburn
Lander, Cathers D.	Kingfield	Tibbitts, Alfred S.	Lewiston
Lausier, Thomas J.	Grand Isle	Wheeler, Leslie F.	Ashland
Lord, Freeman W.	Auburn	Worthley, Frank H.	Phillips

EMPIRE STATE (CASUALTY.)

Boothby, W. G.	Augusta	Loring & Bishop.	Portland
Curran, William F.	Bangor	McCarty, Hubert H.	Saco
Haskell Ins. Agency.	Pittsfield	Stewart, Charles M.	Bangor
Libby, R. Cutler.	Portland		

EMPIRE STATE (SURETY.)

Boothby, W. G.	Augusta	Loring & Bishop.	Portland
Curran, William F.	Bangor	McCarty, Hubert H.	Bath
Libby, R. Cutler.	Portland	Stewart, Charles M.	Bangor

EMPLOYERS LIABILITY (CASUALTY.)

Alford, E. R.	Old Town	Howard, Geo. E. & Co.	Dover
Anderson, Adams & Co.	Portland	Hume, Chas. W.	Eastport
Austin, L. A.	Bar Harbor	Knight, J. Edward	Boothbay Harbor
Bailey, Augustus	Gardiner	Knowlton, Newell R.	Farmington
Boothby & Bartlett.	Waterville	Loring, Prentiss, Son & Co.	Portland
Boyd, J. H.	Bangor	Mansfield, H. F.	Jonesport
Bumps, Chas. F.	Milo	Martin, Frank O.	Guilford
Burns, T. S.	Westbrook	Mason, C. W. & F. L.	Ellsworth
Campbell, W. R.	Waterville	Moore, David A.	Cary
Cochran, Baker & Cross.	Rockland	Perry, H. O. & Son.	Fort Fairfield
Coffin, W. S.	Machias	Philbrick, S. W.	Skowhegan
Conant, F. A.	Lewiston	Reed, A. R.	Waldoboro
Crosby, E. S.	Bath	Remick & Hilton.	Madison
Cummings, C. S.	Auburn	Rose, Hiram	Presque Isle
Donnell, W. C.	Houlton	Shaw, R. A.	Caribou
Downing, C. S. & Son.	Augusta	Shearman, John E.	Deering Center
Drake, F. E.	Bath	Small, F. A.	Bath
Dwellej & Clary.	Livemore Falls	Straw & Martin	Guilford
Galagher, George H.	Brownville	Sturtevant, C. H.	Livemore Falls
Gentle, George S.	Houlton	Thompson, Harry F.	Brunswick
Gilman, Calvin W.	Waterville	Tyler, Fogg & Co.	Bangor
Haskell, O. S.	Pittsfield	Veilleux, L. H.	Rumford Falls
Manager, Haskell Ins. Agency.		Woodman, M.	Biddeford

EMPLOYERS LIABILITY (SURETY.)

Anderson, Adams & Co.	Portland	Perry, H. O. & Son.	Fort Fairfield
Boothby & Bartlett.	Waterville	Shaw, R. A.	Caribou
Downing, C. S. & Son.	Augusta	Sturtevant, C. H.	Livemore Falls
Hume, Chas. W.	Eastport	Tyler, Fogg & Co.	Bangor
Humphreys, D. M.	Bath		

FEDERAL CASUALTY.

Baker, Frank H.	Fairfield	Fuller, Martin L.	Rangeley
Bell, John J.	Rumford Falls	Greenleaf, Harry C.	Auburn
Bouffard, Oliver H.	Rumford Falls	Hutchins, Roger M.	Norway
Bubier, Thomas S.	Auburn	Hylar, Albert F. P.	Thomaston
Chadbourne, Lora G.	Bingham	Jones, George C.	Caratunk
Coombs, A. L.	Auburn	Millett, J. Wesley.	Augusta
Coombs, James E.	Portland	Mills, Sumner P.	Stonington
Corey, Truman T.	Portland	Nelke, Bert F.	Livemore Falls
Crockett, Ralph L.	Stonington	Pendleton, Ambrose F.	Bangor
Dunn, Ansel L.	East North Yarmouth	Perkins, Thomas R.	Damariscotta
Ellis, G. A.	Canton	Wilson, Silas S.	Auburn

FIDELITY AND CASUALTY (CASUALTY.)

Austin, Nath'l S.	North Berwick	Libby, H. B. & Son.	Bridgton
Berry, Edward W.	Rockland	Lowery, Frank J.	Fort Fairfield
Black, Alfred S.	Rockland	Maxcy, Josiah & Sons.	Gardiner
Blake, Barrows & Brown	Bangor	Morse, Nellie G.	Dexter
Bowker & Humphreys	Brunswick	Newbert, Elmer E.	Augusta
Brown, John H.	Greenville	Otis, Samuel G.	Hallowell
Bryant, George H.	Oakland	Parks Bros	Pittsfield
Cole, Chas. H.	Kennebunk	Pattee, James & Son	Belfast
Daggett, Millard F.	Lewiston	Pennell, Frank P.	Skowhegan
Danforth, Walter A.	Bangor	Pinkham, Ernest E.	Freeport
Dingley, E. Herbert.	Farmington	Porter, S. L.	Bangor
Dow & Pinkham.	Portland	Richards, Wm. A.	Waldoboro
Dwellej & Clary.	Livemore Falls	Shea, Wilbur A.	Eastport
Elliott, Harris L.	Rumford Falls	Smith, Wesley G.	Old Orchard
Fowler & Gardner.	Calais	Stevens, Hiram D.	Fort Fairfield
Friel, John B.	Waterville	Talbot, Edward E.	Machias
Gentle, George S.	Houlton	Tapley, Omar W.	Ellsworth
Hadley, Fred L.	Bar Harbor	Tolles, B. D.	Berwick
Hopkins, Anson J. Jr.	Portland	Tolman, C. E.	South Paris
Hopkins, Anson S.	Portland	Voter, F. E.	Farmington
Howe, Ereland	Norway	Waterhouse, Wm. H.	Old Town
Howe, Geo. R.	Norway	Webster & Staples.	Lewiston
Humphreys, D. M.	Bath	Wing, H. S.	Kingfield
Lawrence, Grover C.	East Machias	Woodman, Maurice L.	LaGrange

FIDELITY AND CASUALTY (SURETY.)

Austin, Nath'l S.	North Berwick	Humphreys, D. M.	Bath
Berry, Edward W.	Rockland	Lowery, Frank J.	Fort Fairfield
Black, Alfred S.	Rockland	Maxcy, Josiah & Sons.	Gardiner
Blake, Barrows & Brown.	Bangor	Morse, Nellie G.	Dexter
Bowker & Humphreys.	Brunswick	Newbert, Elmer E.	Augusta
Brown, John H.	Greenville	Otis, Samuel G.	Hallowell
Bryant, Geo. H.	Oakland	Parks Bros.	Pittsfield
Cole, Chas. H.	Kennebunk	Pattee, James & Son.	Belfast
Daggett, Millard F.	Lewiston	Pennell, Frank P.	Skowhegan
Danforth, Walter A.	Bangor	Pinkham, Ernest E.	Freeport
Dingley, E. Herbert.	Farmington	Porter, S. L.	Bangor
Dow & Pinkham.	Portland	Richards, Wm. A.	Waldoboro
Dwellely & Clary.	Livermore Falls	Stevens, Hiram D.	Fort Fairfield
Elliott, Harris L.	Rumford Falls	Talbot, Edw. E.	Machias
Friel, John B.	Waterville	Tapley, Omar W.	Ellsworth
Gentle, George S.	Houlton	Tolman, C. E.	South Paris
Hadley, Fred L.	Bar Harbor	Voter, F. E.	Farmington
Hopkins, Anson J. Jr.	Portland	Waterhouse, Wm. H.	Old Town
Hopkins, Anson S.	Portland	Webster & Staples.	Lewiston
Howe, Freeland.	Norway	Woodman, Maurice L.	LaGrange
Howe, Geo. R.	Norway		

FIDELITY AND DEPOSIT.

Atwood, Fred.	Winterport	Humphreys, D. M.	Bath
Austin, L. A.	Bar Harbor	Jones, Chas. Folsom.	Skowhegan
Bartlett, M. F.	Waterville	Knowlton, Newell R.	Farmington
Bird, M. S.	Rockland	Lord, Maurice W.	Belfast
Carter, Hutchinson & Co.	Biddeford	McClure, J. W.	Bangor
Coffin, W. S.	Machias	Patterson, William D.	Wiscasset
Cronin, P. J.	Lewiston	Pearson, M. T.	Houlton
Cummings, C. S.	Auburn	Perry, H. O. & Son.	Fort Fairfield
Dwellely & Clary.	Livermore Falls	Rhoades, H. E.	Old Town
Hall, Albert B.	Portland	Shaw, R. A.	Caribou
Howard, Geo. E. & Co.	Dover	Shearman, John E.	Portland
Hume, Chas. W.	Eastport	Tapley, O. W.	Ellsworth

FRANKFORT MARINE, ACCIDENT.

Allen, Elmer W.	Waterville	Jones, William S.	Palermo
Baker, Ernest G.	Bangor	Jordan, Nathaniel I.	Auburn
Carver, David L.	Bangor	Joslin, D. L.	Norway
Chase, Arthur M.	Old Orchard	Koster, John H.	Rockland
Crosby, Carl K.	Bath	Moran, Edward C.	Rockland
Dinsmore, W. E.	Pittsfield	Oliver, Chas. L.	Bath
Dow, Sewall.	Riverton	Perkins, Howard E.	Sanford
Downing, Chas. S. & Son.	Augusta	Theriault, Philip H.	Brunswick
Grant, Vaughan B.	Gardiner	Wentworth, Herbert.	Skowhegan
Hall, Rufus A.	Warren	Young, Jas. B.	Bath
Jones, E. C. & Co.	Portland		

GENERAL ACCIDENT (SCOTLAND.)

Adams, Chas. P.	Skowhegan	Kennedy, Chas. A.	Rumford Falls
Ames, E. M.	Skowhegan	Kennedy, Josephine M.	Rumford Falls
Barker, Ben.	Portland	Markham, Enoch].	Norridgewock
Bergeron, Edmond.	Sanford	McGrath, Jos.	Rumford Falls
Berry, Edward W.	Rockland	McLaughlin, Horace P.	Farmington
Briggs, A. O.	Houlton	Merchant, C. Merrill.	Weld
Chase, Arthur M.	Old Orchard	Mortell, J. E.	Bluehill
Clark, Geo. A.	Jay	O'Connor, Maurice F.	Lewiston
Cleveland, Alton H.	Skowhegan	Payson, C. B.	Auburn
Collins, Burleigh L.	New Sharon	Pearson, M. T.	Houlton
Cunningham, Fred.	Bucksport	Perkins, D. T.	Lewiston
Day, Daniel L.	Jay	Pike, F. L.	Norway
Dill, Jonathan.	Weld	Robinson, Guy E.	Portland
Ellis, Thos. E.	Lewiston	Shea, Wilbur A.	Eastport
Frank, Chas. W.	Cumberland Mills	Stephenson & Tremblay.	Lewiston
Gould, Everitt E.	Mexico	Tuttle, Addie A.	Livermore Falls
Haley, Charles F.	Fryeburg	Tuttle, Jno. C.	Livermore Falls
Haraden, O. H.	Bar Harbor	Turner, Barker & Co.	Portland
Hinkley, A. F.	Wilton	Voter, Louis.	Farmington
Jordan, A. H.	Gardiner	Whittemore, Florence.	Livermore Falls
Joudry, Roger R.	Livermore Falls	Yates, Alda S.	Lewiston
Kendall, Harry.	Lewiston		

GENERAL ACCIDENT (PENNSYLVANIA.)

Arey, Cheney W.	Rockland	Rounds, Stephen	Cornish
Axtell, F. H.	Oakland	Springer, S. D.	Danforth
Blake, A. G.	Surry	Stanley, I. M.	Kezar Falls
Boody, J. F. S.	Bangor	Staples, A. D.	Orland
Hammond, Fred P.	Lewiston	Watson, Jno. G.	Westbrook
Kneeland, F. L.	Lincoln	Whidden, J. E.	East Millinocket
Knowles, Fred M.	LaGrange	Wilson, W. L.	Calais
Muller, Hans W.	South Waterford		

GREAT EASTERN.

Allen, E. W.	Waterville	Jovin, J. P.	Van Buren
Austin, Carrol E.	Dexter	Keating, John B.	Portland
Bumps, Arthur D.	Milo	Keating, Percy F.	Portland
Carll, Clarence E.	Gorham	King, J. C.	Belfast
Carl, E. C.	Gorham	Labbie, Alphonse D.	Eagle Lake Stream
Clark, E. L.	Presque Isle	Lineken, Sarah M.	Augusta
Cleveland, Alton H.	Skowhegan	Longley, Theo	Oakland
Curran, O. H.	Rangeley	Lyford, Fred H.	Oakland
Eugley, H. I.	Waldoboro	Maxfield, Charles H.	Bangor
Gauthier, Stanley	Keegan	Maxwell, Chas. A.	Portland
Gerrish, Gerald L.	Sanford	McLeod, Matthew	Ridgely
Hartford, C. B.	Lewiston	O'Connell, J. Fred	Milford
Heath, E. M.	Lewiston	Peabody, Hiram B.	Newport
Holt, Frank	Norridgewock	Prescott, C. E.	Bangor
Hooper, Henry T.	Portland	Soule, Fritz C.	South Windham
Hooper, N. D.	Portland	Stuart, Gordon M.	Portland
Hunter, J. M.	Houlton		

HARTFORD STEAM BOILER.

Frye, Henry A.	Bangor
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LLOYD'S PLATE GLASS.

Allen, Geo. E.	Camden	Gentle, Geo. S.	Houlton
Anderson, Adams & Co.	Portland	Grant, Geo. H.	Ellsworth
Batchelder, G. A.	Sanford	Griffin, John C.	Skowhegan
Beane & Beane	Hallowell	Heath, Henry A.	Augusta
Bird, M. S. & Co.	Rockland	Little, H. C. & Son	Lewiston
Bradish, Scott P.	Eastport	Marr, C. H.	Gardiner
Bright, Jos. M.	Bangor	Parlin, W. B.	Machias
Bumps, Charles F.	Milo	Sturtevant, C. H.	Livermore Falls
Carter, Hutchinson & Co.	Biddeford	Thompson, Harry F.	Brunswick
Currier, Geo. M.	Farmington	Waterhouse, W. H.	Old Town
Drake, James B. & Sons.	Bath	Wheeler, W. J.	South Paris

MARYLAND CASUALTY.

Andrews, Walter D.	Camden	Jordan, Chester L. & Co.	Portland
Beale, W. C.	Eastport	Jordan, N. I.	Auburn
Brown, Roy M.	Wilton	Libby, R. Cutler	Portland
Carll, Eugene C.	Gorham	Linscott, Isaac L.	Brunswick
Chase, Geo. P.	Sanford	Loder, C. P.	Clinton
Cleaves, G. Prescott.	Bar Harbor	Lord, J. Merrill	Limerick
Colcord, B. F.	Searsport	Lynn, Ida M.	Rumford Falls
Crosby, E. S.	Bath	Merrill, George W.	Augusta
Currie, A. V.	Fort Kent	Moir, James C.	Presque Isle
Currie, N. F.	Auburn	Moran, E. C. & Co.	Rockland
Curtis, Geo. L.	Norway	Palmer, W. W.	Bangor
Decker, Ernest E.	Portland	Pendleton, Geo. S.	Warren
Drummond, Anna M.	Waterville	Pierce, Elmer E.	Mars Hill
Dunlap, C. F.	Portland	Renouf, Nareisse P.	Biddeford
Duran, A. G.	East Raymond	Sanborn, W. E.	Springvale
Garcelon, A. A.	Auburn	Sawyer, Joseph W.	Milbridge
Gardner, Walter H.	Bucksport	Snow, Harry L.	Portland
Gastonguay, Albert T.	Lewiston	Stanley, E. G.	Portland
Goodwin, H. H.	Biddeford	Stiles, Moses P.	Norway
Granville, H. D.	Kezar Falls	Stiles, W. C.	Portland
Hamlin, Jos. W.	Stockton Springs	Tobie, S. N.	Machiasport
Hanscom, W. E.	Stratton	Ward, Gilbert H.	Portland
Haraden, Oscar H.	Portland	Waterhouse, Wm. H.	Old Town
Hawkes, George W.	Portland	Watson, Murray B.	Auburn
Hooper, Chas. F.	Sanford	Wentworth, Herbert	Skowhegan
Hoyt, F. Roland	Kittery	Wiggins, George W.	Houlton
Humphreys, C. E.	Brunswick	Willey, Melbourne H.	Portland
Jack, L. A.	Lisbon Falls	Williams, H. E.	Woodland
Jackson, Rupert E.	Skowhegan	Woodman, G.	Portland
Jordan, Chester L.	Portland	Young, W. Scott	Matinicus

METROPOLITAN CASUALTY.

Alford, E. R. Old Town	Field & Quimby..... Belfast
Burrill, Charles C. & Son..... Ellsworth	Flaherty, Thos. H..... Portland
Carter, Hutchinson & Co..... Biddeford	Huskins, Geo. E..... Lewiston
Cochran, Baker & Cross..... Rockland	Mathews, C. K. & Co..... Waterville
Crummett, Chas. F..... Fairfield	Morse & Guptill..... Portland
Danforth, F. A. & Co..... Gardiner	Tyler, Fogg & Co..... Bangor
Downing, C. S. & Son..... Augusta	

NATIONAL CASUALTY (MICHIGAN.)

Alexander, E. A..... Richmond	Johnson, W. E..... Portland
Allen, Stephen W..... Hallowell	Kenmiston, H. G..... Portland
Baker, Jesse..... Eagle Lake Stream	King, Alfred L..... Portland
Bechard, Arthur..... Augusta	Lane, C. E..... Brooks
Body, J. F. S..... Bangor	Laustier, T. J..... Grand Isle
Brilliard, S..... Lewiston	Low, Frank..... Springvale
Brown, Harris M. P..... Brooks	Marco Walter G..... Augusta
Cummings, E. E..... South Paris	Maher, F. J..... Lewiston
Curran, Oscar H..... Rangeley	Miller, Frank W..... Lewiston
Ford, F. W..... Mt. Desert	Moore, G. D..... Bath
Dinsmore, W. E..... Pittsfield	Pierce, E. E..... Mars Hill
Ford, F. W..... Portland	Rhoades, H. E..... Old Town
Gaudet, J. A..... Sanford	Russ, Edgar A..... Dexter
Hamlin, J. W..... Stockton Springs	Short, Alexander..... Portland
Hanscom, W..... Stratton	Small, F. K..... Lisbon Falls
Harmon, W. G..... Old Orchard	Smith, Albert F..... Bangor
Hebert, J. Adolphe..... Van Buren	Violette, Emile..... Locke s Mills
Hovey, A. W..... Millinocket	Wheeler, W. J..... Van Buren
Hunter, John M..... Bangor	Whitman, F. E..... Saco
Jones, David..... Portland	Whitney, C. N..... Presque Isle
Jones, Willard W..... Portland	Wiggins, G. H..... Houlton
Jones, W. W..... Houlton	Witham, E. H..... Portland

NATIONAL SURETY (BURGLARY.)

Bennett, The C. A. Co..... Portland	Loring & Bishop..... Portland
Jordan, Chester L. & Co..... Portland	

NATIONAL SURETY (SURETY.)

Batchelder, George A..... Sanford	Longley, John H..... Rumford Falls
Beale, W. C..... Eastport	Marston, Frank L..... Stockton Springs
Cleaves, Geo. P..... Bar Harbor	Merrill, George W..... Augusta
Crosby, E. S..... Bath	Moran, Edward C. & Co..... Rockland
Drummond, Anna M..... Waterville	Perry, E. S..... Presque Isle
Emerson, J. T..... Saco	Stanley, E. G..... Portland
Gardner, E. B. & Son..... Bucksport	Tyler, Fogg & Co..... Bangor
Gastonguay, Albert T..... Lewiston	Voter, F. E..... Farmington
Goodwin, Henry H..... Biddeford	Waterhouse, William H..... Old Town
Hamlin, Joseph W..... Stockton Springs	Watson, Murray B..... Auburn
Holmes, M. E..... Ellsworth	Wentworth, Herbert..... Skowhegan
Jack, L. A..... Lisbon Falls	Wiggins, Geo. H..... Houlton
Jordan, Chester L..... Portland	Winslow, Harvey E..... Damariscotta
Jordan, Chester L. & Co..... Portland	

NEW AMSTERDAM CASUALTY.

Allen, Elmer W..... Waterville	Morrill, Chas. H..... Newport
Bradley, F. M. & Co..... Portland	Newell, Charles D..... Richmond
Cummings, Seldon A..... Lewiston	O'Brien, J. A..... Lewiston
Cunningham, John A..... Ellsworth	Palmer, William W..... Bangor
Decelles, Henry H..... Lewiston	Randall, John W..... Biddeford
Dinsmore, Harry A..... Skowhegan	Rollins, David C..... Pittsfield
Drew, Forrest R..... Waterville	Shepherd, Clarence H..... Hallowell
Grant, C. S..... Rockland	Small, Oliver H..... Gardner
Gardner, C. S..... Rockland	Smythe, Albert C. V..... Calais
Grant, Freeman M..... Freeport	Snow, H. L..... Portland
Hodgdon, Henry G..... Bath	Stimson, Harry T..... Portland
Jack, John L..... Brunswick	Vickery, Fred W. R..... Auburn
Jones, Chas. Folsom..... Skowhegan	Voter, Louis..... Farmington
Johnson, William T..... Augusta	Waide, Edward S..... Eastport
Lord, Albert H..... Oakland	Webster, & Staples..... Lewiston
McFarland, Alvaro R..... Salisbury Cove	
McIntyre, Wm. W..... Saco	

NEW JERSEY PLATE GLASS.

Bailey, Augustus	Gardiner	Finnegan, James P.	Bangor
Black, Alfred S.	Rockland	Humphreys, Denny M.	Bath
Boothby, Wm. G.	Augusta	Hutchinson, J. 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.

Allen, Charles P.	Presque Isle	McClure, J. W.	Bangor
Bailey, Augustus	Gardiner	Miller, A. A.	Auburn
Belleau, F. X.	Lewiston	Miller & Owen	Auburn
Boothby, L. T. & Son Co.	Waterville	Morrison, A. E. & Co.	Rumford Falls
Brown, Albert H.	Old Town	Norton, Hall & Webster	Portland
Byrnes, Patrick J.	Bangor	O'Brien, Edward C.	Portland
Callahan, Timothy F.	Lewiston	Pattce, James & Son	Belfast
Cronin, P. J.	Lewiston	Perkins, Howard E. & Co.	Sanford
Donnell & Peabody	Houlton	Perry, Arthur C.	Presque Isle
Hanson & St. Clair	Calais	Perry, H. O. & Son	Fort Fairfield
Howard, G. E. & Co.	Dover	Plummer, Charles R.	Portland
Hume, Charles A.	Eastport	Randall, J. W.	Biddeford
Huskins, George E.	Lewiston	Shaw, Francis M.	Rockland
Jackson, E. L.	Corinna	Strout, J. Walter	Thomaston
Judkins, Wesley H.	Dexter	Therault, Philip H.	Brunswick
Knowlton, John R.	Bath	Turner, Barker & Co.	Portland
Mason, C. W. & F. L.	Ellsworth	Veilleux, Louis H.	Rumford Falls

NORTH AMERICAN ACCIDENT.

Carleton, F. A.	Bangor	Nutting, Charles W.	Skowhegan
Curtis, Ralph A.	Rumford Falls	Perry, A. C.	Presque Isle
Entin, Samuel	Waterville	Peterson, J. A.	Portland
Heath, E. M.	Lewiston	Peterson, W. O.	Portland
Henderson, A. E.	Caribou	Prilay, W. M.	Portland
Jackson, George E.	West Kennebunk	Smith, Joseph	Madison
Jordan, J. E.	Waterville	Tebbetts, W. G.	Waterville
McConnell, Ernest H.	West Kennebunk	Thurston, Chas. E.	Danville
McNally, R. P.	Houlton	Whittemore, F. H.	Dover
Murray, Thos. K.	Pittsfield	Wilson, E. E.	South Gardiner

NORWICH AND LONDON ACCIDENT.

Swett, Jefferson M.	Eastport
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OCEAN ACCIDENT (CASUALTY).

Kirstein, Louis & Sons	Bangor	Rollins, D. C.	Pittsfield
Loring & Bishop	Portland		

OCEAN ACCIDENT (CREDIT).

Burnham, Chas. E.	Portland
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PHOENIX PREFERRED ACCIDENT.

Beliveau, Albert	Rumford Falls	Gerrish, Herman	Portland
Benner, L. W.	Rockland	Hewitt, Clarence E.	Rockland
Brackett, E. J.	Portland	MacInnis, C. Angus	Rockland
Brown, Clarence H.	Livermore Falls	Robb, W. F.	Portland
Douglass, O. E.	Augusta	Seeley, Elmer	Portland
Fairbrother, Reuben	North Anson	Tuck, H. G.	Haynesville
Flogg, Nathan	Rumford Falls	Wiscount, John	Rumford Falls

PREFERRED ACCIDENT.

Carruthers, William D.	Portland	Hay, George	Portland
Clark, George H.	Bath	Jack, Louis A.	Lisbon Falls
Currie, N. F.	Auburn	Longley, John H.	Rumford Falls
Duniap, C. F. Agency	Portland	Maxcy, W. E.	Gardiner
Emerson, J. T.	Saco	Merrill, George W.	Augusta
Fairbanks, H. N.	Bangor	Moir, J. C.	Presque Isle
French, Merton N.	Bangor	Parks Bros	Pittsfield

RIDGELY PROTECTIVE.

Downing, Burton A. Portland Vantine, Herbert E. Portland

STANDARD ACCIDENT.

Cheney, Charles E. Portland	McKay, Eliza M. Bangor
Cobb, Elbridge L. Portland	Moody, John F. Auburn
Day, D. L. Jay	Moulton, Charles Livermore
Dill, Samuel H. Auburn	Philbrook, Dana C. Bethel
Emerson, J. T. Saco	Philoen, Walter Livermore
Eustis, Arthur G. Strong	Riker, M. E. Houlton
Goodwin, Stewart W. Norway	Robinson, Guy E. Portland
Gowen, Frank W. Waterville	Robinson, Veysey H. Waterville
Harmon, Herbert A. Portland	Taylor, Ira C. Augusta
Harvey, Ray L. Auburn	Verrill, Geo. W. Ogunquit
Heath, H. A. Augusta	Wood, James A. Houlton
Laroche, G. J. Kingfield	

TITLE GUARANTY AND SURETY.

Bright, J. M. Bangor	Dudley, Herbert J. Calais
Bumps & Owen. Milo	Hooper, Chas. F. & Co. Sanford
Carll, C. E. Gorham	Loring & Bishop. Portland
Carll, Eugene C. Gorham	

TRAVELERS.

Same Agents as Life Department.

TRAVELERS INDEMNITY.

Allen, George E. Camden	Little, H. C. & Son. Lewiston
Barney, George M. Portland	Lord, Harry Bangor
Batchelder Bros. Sanford	McClure, James W. Bangor
Bird, M. S. & Co. Rockland	Morrison, A. E. & Co. Rumford Falls
Ferguson, Harry T. Bangor	Murchie, Howard Calais
Higgins, Leon F. Bangor	Stadig, A. J. Geo. Caribou
Hutchinson, Henry G. Biddeford	

UNITED STATES CASUALTY.

Allen, George A. Auburn	Meserve, John L. Naples
Avery, George W. Stonington	Michaud, Joseph W. Brunswick
Babb, J. Frank. Portland	Moran, Edward C. Rockland
Bach, Henry Portland	Morrill, Charles H. Newport
Betts, Albion G. Houlton	Paine, Frank S. Calais
Brown, Charles S. Bath	Perry, Chadbourne W. Fort Fairfield
Butler, E. A. Rockland	Perry, E. S. Presque Isle
Byrnes, Patrick J. Bangor	Phillips, Allen M. Shirley
Cameron, Frank H. Portland	Plunkett, James P. Stonington
Clifford, Lillian L. Auburn	Preble, Edward L. Saco
Currie, Adrian V. Fort Kent	Robinson, Increase. Waterville
Currier, Geo. M. Farmington	Shaw, Fred K. Old Town
Dwellely & Clary Livermore Falls	Shaw, Henry G. Bath
Eugley, Henry I. Waldoboro	Stadig, A. J. G. Caribou
Flaherty, Thomas H. Portland	Sweet, Jefferson M. Eastport
Griffin, John C. Skowhegan	West, Harold P. Auburn
Havey, Will R. North Sullivan	West, John G. Auburn
Hewes, Leon M. Bangor	West, John W. Auburn
Kavanaugh, Albert L. Lewiston	Wheeler, W. J. & Co. South Paris
Kingston, C. H. Vanceboro	Whittemore, F. H. Foxcroft
Lord, W. H. Winterport	Winslow, John E. Carmel
Merrill, George W. Augusta	

UNITED STATES FIDELITY AND GUARANTY (BURGLARY.)

Batchelder Bros. Sanford	Little, H. C. & Son. Lewiston
Bird, Maynard S. & Co. Rockland	Macomber, Farr & Whitten. Augusta
Downes, & Curran. Calais	Pattee, James & Son. Belfast
Drake, James B. & Sons. Bath	Pearl & Dennett Co. Bangor
Elliot, H. L. Rumford Falls	Renouf, Narcisse P. Biddeford
Griffin, John C. Skowhegan	Sylvester, Alonzo Farmington
Hutchinson, Carl M. Machias	Waterville Realty Co. Waterville
Jones, E. C. & Co. Portland	Wheeler, Edward W. Brunswick
Knowlton, Newell R. Farmington	Wheeler, W. J. & Co. South Paris

UNITED STATES FIDELITY AND GUARANTY (SURETY.)

Batchelder Bros	Sanford	Hutchinson, Carl M.	Machias
Bird, Maynard S. & Co.	Rockland	Jones, E. C. & Co.	Portland
Brackett, Howard	Alfred	Knowlton, Newell R.	Farmington
Bradish, Scott P.	Eastport	Little, H. C. & Son	Lewiston
Burrill, F. Carroll	Ellsworth	Macomber, Farr & Whitten	Augusta
Coolidge & Jack	Lisbon Falls	Pattee, James & Son	Belfast
Downes & Curran	Calais	Peakes, Alfred R.	Dover
Drake, James B. & Sons	Bath	Pearl & Dennett Co.	Bangor
Dwellely & Clary	Livemore Falls	Renouf, Narcisse P.	Biddeford
Elliott, H. L.	Rumford Falls	Sylvester, Alonzo	Farmington
Gardner, E. B. & Son	Bucksport	Waterville Realty Co.	Waterville
Grant, George H. Co.	Ellsworth	Wheeler, Edward W.	Brunswick
Griffin, John C.	Skowhegan	Wheeler, W. J. & Co.	South Paris

UNITED STATES HEALTH AND ACCIDENT.

Alden, Clark L.	Lewiston	Holmes, Rodney	Drew
Beauregard, J. B.	Biddeford	Knight, John S.	Auburn
Bradeen, Arthur C.	Bath	Lange, Frank J.	Lisbon Falls
Briggs, Edson C.	Auburn	Locke, George M.	Rumford Falls
Buck, C. Guy	South Paris	Lodewick, A. P.	Hallowell
Buck, Edward L.	West Enfield	Mayo, Fred D.	South Portland
Champney, A. D.	Rockport	Millet, Albert	Eastport
Chase, Warren B.	Bowdoinham	Mills, Fred I.	Portland
Chute, Warren B.	Naples	Nudd, Chas. H.	Auburn
Cousens, C. E.	Hollis Center	Patten, Francis	Bangor
Danforth, Streeter	Skowhegan	Scott, Geo. E.	Alta
Dutton, C. W.	Abbot Village	Slingsby, Albert	Long Cove
Eaton, Sam'l H.	Oxford	Sloan, Frank G.	Bethel
Emmery, E. A.	Kingsbury	Small, Fred H.	Biddeford
Furber, Charles B.	Bath	Spencer, Frederick J.	Bath
Gledhill, Warren W.	Lewiston	Swan, William J.	Lewiston
Haines, Harvey V.	Millinocket	Titus, Merton C.	South Paris
Henry, Duphis	Biddeford	Wilcox, Ulysses D.	Bucks Harbor
Hilton, Herbert A.	Bingham	White, Lewis D.	Pittsfield

WOODMEN'S CASUALTY.

Hebert, J. A.	Van Buren	Woods, G. C.	Bangor
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ASSESSMENT COMPANIES.

MAINE COMPANIES.

FRATERNITIES HEALTH AND ACCIDENT.

Adkins, Geo. D.	Livemore Falls	Dunphe, W. H.	Gray
Aldrich, H. F.	Wilton	Edwards, Jesse P.	Norway
Ames, George C.	Monmouth	Eldridge, F. M.	Hallowell
Babin, J. P.	Eagle Lake Mills	Emerson, W. M.	Bangor
Brawn C. A.	Randolph	Folsom, L. H.	Dexter
Brown, C. H.	Wilton	Foster, S. C.	Kingfield
Brown, W. W.	Old Town	Freese, J. M.	Northeast Carry
Burns, C. G.	Augusta	Gallupe, D. M.	Bangor
Burse, A. N.	Passadumkeag	Gatchell James A.	Waterville
Canhan, V. W.	Lisbon	Gates, S. M.	Rumford Falls
Chellis, A. H.	Biddeford	Graham, E. J.	Millinocket
Church, L. P.	Bangor	Hamilton, H. F.	Fort Fairfield
Clark, L. G.	Vinalhaven	Hamlin, H. W.	Waterville
Clough, L. T.	Houlton	Hanson, F. F.	Foxcroft
Clough, Norris M.	Skowhegan	Headly, Alfred	Vinalhaven
Cole, W. V.	Lisbon	Heald, R. W.	Madison
Cook, F. R.	Milo	Hebert, J. A.	Van Buren
Coolidge, C. W.	Lisbon Falls	Helms, J. B.	Bangor
Crockett, C. C.	Presque Isle	Hemphill, S. H.	Presque Isle
Curtis, G. L.	Norway	Hillman, Frederick W.	Island Falls
Donovon, D. E.	Millinocket	Hinds, H. E.	Gardiner
Douglass, Otis E.	Augusta	Hinds, J. F.	Pejepscot
Dow, S. E.	Riverton	Hinds, R. A.	Livemore Falls
Dudley, F. H.	West Poland	Hinkley, A. F.	Wilton

FRATERNITIES HEALTH AND ACCIDENT—CONCLUDED.

Howard, Edgar S.	Brownville	Patterson, Llewellyn G.	Hallowell
Howland, A. J.	Freeport	Payne, W. W.	Rumford Falls
Hovles, M. S.	Ridlonville	Perkins, R. E.	Brunswick
Hudon, Edward J.	Lisbon	Pierce, Elmer E.	Mars Hill
Howland, A. J.	Freeport	Philoon, Walter	Livermore
Johnson, Bertie	Auburn	Reed, H. C.	Richmond
Johnson, E. O.	Washburn	Ripley, James D.	North Paris
Johnson, Leonard	Sanford	Rowell, E. W.	Guilford
Johnson, L. F.	Brownville	Savage, Etta M.	Fort Fairfield
Keenan, C. J.	Millinocket	Sawyer, W. D.	Lewiston
Kellam, Murray F.	Portland	Seabury, G. L.	Yarmouthville
King, P. H.	Monmouth	Sharp, A. W.	Lewiston
Kneeland, C. H.	Portage	Sinclair, Geo. L.	Columbia Falls
Knox, Warren S.	Dead Water	Skelton, W. F.	Richmond
Lakin, George L.	Phillips	Stolbrand, Carl E.	Eagle Lake Mills
Libby, Fred E.	Waterville	Sturtevant, B. E.	Waterville
Longley, T. W.	Oakland	Tibbetts, A. S.	Lewiston
Lausier, Thomas J.	Grand Isle	Tuck, Horace G.	Haynesville
Martin, E. B.	Winthrop	Walker, W. J.	Auburn
Maxwell, Charles A.	Portland	Wallace, George L.	Orono
McIntosh, J. F.	Rumford Falls	Warman, W. W.	Smyrna Mills
McLaughlin, F. J.	Kingman	Warrington, Edgar E.	Portage
Mitchell, W. M.	Mechanic Falls	Weeks, G. L.	Waterville
Moers, Frank M.	Gardiner	Whitehouse, George E.	Brunswick
Morrill, R. E.	Monson	Whittemore, F. H.	Foxcroft
Norton, A. P.	Augusta	Winchester, C. A.	Bangor
Noyes, J. G.	Mechanic Falls	Woodworth, W. H.	South Paris
Oakes, Raymond S.	Hartford	Young, Harry	Ashland

NATIONAL CASUALTY.

Allen, S. W.	Augusta	King, P. H.	Monmouth
Baldwin, A. K.	South Paris	Knapp, D. S.	Norway
Barney, R. H.	Milo	Labbie, A. P.	Wallagrass
Beam, L. L.	Freeport	Lakin, Geo. L.	Phillips
Bickford, E. D.	Burnham Junction	Lombard, J. L.	Lewiston
Bowen, John F.	Portland	Ludden, F. V.	Millinocket
Briggs, A. O.	Houlton	Mansfield, John	Portland
Brookhurst, Frank A.	Portland	Marble, Charles F.	So. Portland
Carleton, A. M.	Greenville	McCrislis, H. F.	North Berwick
Carman, W. F.	Portland	McFadden, R. P.	Bath
Chute, A. W.	Portland	Morgan, Solomon	Millinocket
Cobb, B. J.	Portland	Murch, E. C.	Norway
Cole, S. R.	West Paris	Nickerson, A. C.	Farmington
Chaplin, John C.	Topsham	Norton, Jesse W.	Steeple Falls
Clark, R. C.	Fairfield	Penley, T. W.	Mexico
Crocker, Willard E.	Braggville	Perkins, D. T.	Portland
Dixon, F. L.	Portland	Price, Blinn	Vanceboro
Donovan, D. H.	Portland	Reynolds, W. E.	Gardiner
Douglass, C. M.	Island Falls	Ripley, J. D.	North Paris
Findley, J. F.	Houlton	Ross, L. A.	Chebeague Island
Frates, T. E.	Portland	Small, F. K.	Lisbon Falls
Fish, W. W.	Freeport	Small, O. H.	Gardiner
Grant, W. M.	Orono	Spaulding, G. L.	Orono
Harriman, Simeon	Norway	Spear, George L.	Eastport
Harvey, J. R.	Patten	Tarr, J. M.	Bowdoinham
Hatfield, C. K.	South Brewer	Tibbetts, M. S.	Searsmont
Higgins, W. H.	Lubec	Tucker, C. H.	Presque Isle
Hillman, Frederick W.	Island Falls	Veader, A. S.	Portland
Hodgkins, E. G.	Costigan	Veader, J. F.	Portlinad
Hooper, H. H.	Bangor	Vose, W. H.	Millinocket
Jones, David	Portland	Waterhouse, C. E.	Portland
Judge, James	Gardiner	Winchester, C. A.	Bangor
King, A. L.	Portland	White, H. F.	Portland
King, John C.	Belfast	Young, W. H.	Bethel

SAGAMORE HEALTH AND ACCIDENT.

Dyer, Burt M.	Bath	Madden, Clarence E.	Bar Harbor
Goodwin, Fred L.	North Sullivan	Perkins, F. S.	Wiscasset
Gray, Harvey H.	Belfast	Phillips, Merton A.	South Gardiner
Higgins, A. J.	Sanford	Taylor, John	Springvale
Legrow, Rufus	Portland	Thomas, W. H.	Lisbon Falls

COMPANIES OF OTHER STATES.

EQUITABLE ACCIDENT.

Adams, J. Quincy	Houlton	Linscott, Isaac L.	Brunswick
Barker, Walter H.	West Paris	Litchfield, Harry E.	Bath
Campbell, N. H.	East Dixfield	McCurdy, John L.	Lubec
Carroll, S. B.	Rockport	McKinney, Alfred F.	Waterboro
Clark, L. A. W.	Damariscotta Mills	Moxcey, J. C.	Portland
Cluff, Elmer W.	Saco	Overlock, Seth T.	Liberty
Coggins, S. H.	Lubec	Regan, Timothy	Biddeford
Copeland, Horatio G.	Thomaston	Rollins, David C.	Pittsfield
Hinkley, A. F.	Wilton	Sprague, Guy M.	Bath
Knowlton, John R.	Bath	Weeks, Charles E.	Portland
Lakin, George L.	Phillips	Willey, M. H.	Cherryfield
Landick, Robert H.	Bath	Young, H. C.	Biddeford

MASONIC MUTUAL ACCIDENT.

Bates, Harry B.	Fairfield	Howes, D. E.	Solon
Carleton, A. M.	Dover	Judkins, H. C.	Skowhegan
Chase, James W.	Skowhegan	Nelke, S. A.	Livermore Falls
Church, Luther P.	Bangor	Odlin, Frederick L.	Lewiston
Cook, Fred R.	Milo	Odlin, Victor W.	Newport
Crockett, Charles C.	Presque Isle	Vaughan, Elias	Rumford Falls
Donovan, Daniel E.	Ellsworth	Wheeler, Isaac S.	Skowhegan
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Gallupe, D. M.	Bangor	Wyman, E. E.	Millinocket

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Alward, Albert N.	South Brewer	Lord, A. H.	Oakland
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Bailey, Joseph	Bangor	McKay, Eliza J.	Bangor
Bumps, Arthur D.	Milo	McNelly, Philip H.	Caribou
Butterfield, Albert H.	Standish	Moore, W. H.	Bangor
Butterfield, S. W.	East Dixfield	Morse, Charles H.	Bath
Carter, Erastus J.	Stonington	Murrie, Molden K.	Milo
Chute, Wilson	Portland	Oliver, Charles L.	Bath
Clifford, P. J.	Bangor	Paul, Melvin L.	Portland
Daicy, C. M.	Lewiston	Price, Wm.	Bangor
Damon, Everett S.	Canaan	Richardson, Frank A.	Old Town
Danforth, Charles E.	Fairfield	Redman, Charles W.	Corinna
Deane, Frank N.	Portland	Ryder, George L.	Bangor
Dennett, Charles D.	Bangor	Shute, John T.	Brewer
Donavon, D. E.	Millinocket	Sleeper, Chas. E.	Bangor
Downs, George D.	Pittsfield	Therault, P. H.	Brunswick
Esty, Randolph L.	Sherman Mills	Tibbetts, O. S.	Readfield
Farnham, W. H.	Locke's Mills	Toward, Harold J.	Waterville
Hamilton, H. F.	Fort Fairfield	VanAuken, Geo. W.	Presque Isle
Hicks, William G.	Rumford Falls	Veazie, Emma J.	Bangor
Holt, W. B.	Bath	Walker, Elijah T.	Unity
Kelly, Thomas C.	Gorham	Ware, Frank L.	South Brewer
Knight, Elbridge W.	Woodfords	Wingate, Berton A.	Foxcroft
Lane, Heber A.	Fort Fairfield	Winslow, Caleb.	Poland
Langston, Edwin H.	Augusta		

PEERLESS CASUALTY.

Church, Luther P.	Bangor	Messer, Gerry C.	Bath
Crummett, Charles W.	Sanford	Nutting, Charles W.	Skowhegan
Cunningham, J. A.	Ellsworth	Otis, Wilbur F.	Carmel
Gallupe, D. M.	Bangor	Perkins, Daniel T.	Augusta
Hayford, Ostenilli F.	Biddeford	Peterson, Wilbur L.	Columbia Falls
Hewes, Leon M.	Bangor	Smith, William	Springvale
Hooper, Charles F.	Sanford	Tansill, H. B.	Winthrop
Lessard, Adeland	Lewiston	Ware, Rosewill E.	Augusta

FRATERNAL BENEFICIARY ORGANIZATIONS.

MAINE COMPANIES.

AMERICAN ROYAL CIRCLE.

Clough, E. H. Old Town Phoenix, Wilbur L. Gardiner

ANCIENT ORDER OF UNITED WORKMEN.

Brillard, Simeon Lewiston Walker, Charles B. Waterville

MAINE CENTRAL RAILROAD RELIEF.

Armstrong, Archibald B. Foxcroft Bickford, Clyde Waterville

ODD FELLOWS GRADED MUTUAL RELIEF.

Pond, Frank L. Augusta

COMPANIES OF OTHER STATES.

AMERICAN BENEFIT SOCIETY.

Thurston, S. A. Augusta

CATHOLIC ORDER OF FORESTERS.

Bernier, Theodore Sanford	Landry, Ernest L. Old Town
Dantruil, Paul Augusta	LaPlante, J. B. Grimes
Dugal, Armand L. Fort Kent	Lesieur, L. O. Rumford Falls
Dugal, Joseph S. St. Agatha	Levesque, Joseph Lewiston
Dumais, Joseph A. Van Buren	L'Heureux, Napoleon Chisholm Mills
Gagnon, Alexandre Biddeford	Poirier, Benjamin Westbrook
Gelinas, A. E. Skowhegan	Portier, Emil Waterville
Huot, Simeon Biddeford	Ryan, William Lewiston
Labbe, Vital J. Eagle Lake Mills	Theberge, Wilfrid Brunswick
Lambert, Edgar T. Lewiston	

INDEPENDENT ORDER OF FORESTERS.

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Bean, M. F. Milo	Madden, C. E. Bar Harbor
Bujold, C. A. Rumford Falls	Marsh, Fred R. Pittsfield
Burnor, Charles A. Skowhegan	Palmer, F. H. Foxcroft
Butler, P. J. Franklin	Patterson, John K. Sangerville
Coombs, Georgia A. West Franklin	Perrigo, John H. Milo
Cooper, J. E. Smyrna Mills	Richardson, G. W. Fort Fairfield
Corey, T. T. Portland	Rouse, Edward Washburn
Cousens, C. A. Mechanic Falls	Sell, Geo. H. Bangor
Couture, L. M. Portland	Shaw, Frank W. Mars Hill
Dolan, Thomas Old Town	Spaulding, Geo. L. Orono
Gates, Maurice A. Robbinston	Stockton, C. F. W. Portland
Haskell, J. W. Lincoln	Tardif, Lena M. Waterville
Hathaway, A. J. Millinocket	Thistle, Wm. E. Bridgewater
Holden, M. E. Jackman	Trethewey, B. N. Chisholm
Ivers, Luke Waterville	Wakefield, H. P. East Lowell
Laidlaw, Esther A. South Portland	Warren, D. A. Islesboro
Larner, F. B. Princeton	Winn, W. C. Lisbon Falls
Ludden, Wm. E. West Enfield	

KNIGHTS OF COLUMBUS.

Anderson, Jacob D. Eastport Gulliver, Wm. H. Portland

KNIGHTS OF PYTHIAS.

Merchant, E. A. New York, N. Y.

KNIGHTS OF THE MACCABEES.

Berry, Frank W.	Island Falls	Marshall, J. Norwood.....	Bangor
Gross, Harry R.	Bangor	Nelson, Frank L.	Hampden
Hackett, Fred L.	Madison	Perkins, G. D.	Madison
Jewett, A. R.	Skowhegan	Pinkham, Henry S.	Lincoln
Leeman, G. A. W.	Milltown	Richardson, Delta E.	Bar Harbor
Leonard, A. S.	Milo	Sheehan, William H.	Bangor
Lesser, James	Waterville	Therriault, Philip H.	Brunswick
Main, Henry J.	Patten		

LOYAL PROTECTIVE.

Campbell, Geo. W.	Boston, Mass	Morse, Guy D.	Bath
Chandler, Geo. W.	Boston, Mass	Piper, George F.	Boston, Mass
Harmon, C. E.	Manchester, N. H	Smith, Albert F.	Bangor
Hinkley, Amos F.	Wilton	Tomlinson, Geo. B.	Boston, Mass
Kneeland, F. L.	Lincoln		

L'UNION ST. JEAN BAPTISTE D'AMERIQUE.

Allard, F. X.	Brunswick	Voyer, Joseph	Lewiston
Vincent, Zephirin.....	Auburn		

MODERN WOODMEN.

Atherton, A. S.	Houlton	Hinds, W. R.	Gardiner
Ayoub, Said	St. Agatha	Kelley, J. B.	Caribou
Bartlett, J. H.	Lisbon Falls	Lawley, B. I.	Skowhegan
Blake, E. G.	Bangor	Libby, F. E.	Waterville
Bryant, Charles	Ripley	Libby, Melvin E.	Portland
Buker, M. G.	Richmond	Makin, James H.	Springvale
Chase, W. O.	Presque Isle	Marley, Michael	Gardiner
Chellis, A. H.	Biddeford	McKenna, Frank J.	Portland
Chick, E. P.	Steep Falls	McKenna, W. J.	Houlton
Conant, D. A.	Presque Isle	Merrifield, Charles H.	Rockland
Corbin, Levite	Grand Isle	Moir, J. C.	Presque Isle
Coulombe, Elric	Brunswick	Olds, H. W.	Portland
Crawford, W. J.	Woodfords	Ryder, W. F.	Bangor
Dickey, W. A.	Clinton	Smith, Chas. A.	Cumberland Mills
Dyer, W. A.	Westfield	Stewart, Clarence E.	Augusta
Ellis, David B.	Oakland	Stover, N. L.	Bath
Farrington, A. B.	Winn	Summerfield, T. H.	Madison
Gagne, S. J.	Biddeford	Sutton, Joseph	Lewiston
Gallyer, George T.	Gardiner	Teague, H. A.	Lewiston
Garden, A. A.	Caribou	Vose, Wm. H.	Bangor
Greany, J. M.	Waterville	Wagner, J. A.	Portland
Hamlin, H. M.	Waterville	Walker, W. J.	Auburn
Hemphill, S. H.	Presque Isle	Wing, H. W.	Monson
Henderson, G. C.	Stillwater	Woods, G. C.	Bangor
Herbert, J. A.	Van Buren		

NEW ENGLAND ORDER OF PROTECTION.

Patten, Amos S.	Bangor	Swan, Eli J.	South Paris
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ROYAL ARCANUM.

Duffield, Geo. A.	Portland
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ROYAL NEIGHBORS.

Arnold, Esther A.	Auburn	Haslam, Fanny	Lamoine
Brown, May	Anson	Hebert, Anna	Van Buren
Chick, Annie	Steep Falls	Horsman, Minnie E.	Presque Isle
Cloutier, Marie	Lewiston	McKay, Eliza	Bangor
Dixon, Agnes	Calais	McKinn, Minnie E.	Portland
Dodge, Ida M.	Gardiner	Nye, Sadie E.	Waterville
Dunton, Lillie M.	Bingham	Summerfield, Rosa	Madison
Ellis, Nellie	Oakland	Ufford, Evelyn	Stillwater
Fortin, Claudia	Lewiston	Walker, Maude	Bridgton
Graves, Edith M.	Presque Isle	Woods, Clara B.	Bangor

SOCIÉTÉ DES ARTISANS.

Bourke, O. A.	Worcester, Mass.	Fortier, Alfred	Auburn
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UNITED ORDER OF THE GOLDEN CROSS.

Bangs, A. S.	Augusta
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INSURANCE BROKERS.

Allen, Wm. L.	Tenants Harbor	McFarland, A. R.	Salisbury Cove
Atwood, Charles E.	Biddeford	Mears, Edward B.	Bar Harbor
Atwood, Charles R.	New Gloucester	Merchant, L. D.	Hallowell
Austin, N. S.	North Berwick	Miller, Orrie, M.	Wilton
Baxter, Percival P.	Portland	Moran, P. P.	Lewiston
Beedle, Van R.	South Gardiner	Morrison, Manly	Clinton
Blaisdell, Frank E.	Franklin	Moulton, Lewis W.	Sebago Lake
Brown, Bartlett W.	Milbridge	Moulton, William	Scarboro
Campbell, Wm. R.	Waterville	Mutty, John	South Brewer
Carter, Erastus J.	Stonington	Nash, W. N.	Addison
Carl, Clarence E.	White Rock	Nicholas, H. E.	Eastport
Chapman, C. K.	Lovell	Page, Lillian P.	Passadumkeag
Clark, Wilbur R.	East Corinth	Paul, T. A.	New Sharon
Coffin, Geo. H.	Harrington	Peacock, Robert J.	Lubec
Cooper, G. W.	Patten	Pendleton, J. A.	Dark Harbor
Cousins, S. H.	Steep Falls	Pendleton, L. F.	Dark Harbor
Crabtree, S. R.	Island Falls	Philbrick, S. W.	Skowhegan
Crocker, Ira.	Portland	Philbrook, Edward E.	Damariscotta
Cunningham, Fred C.	Prospect	Pierce, Lewis A.	Portland
Curtis, J. P.	Corinna	Pike, Elisha W.	Eastport
Curtis, Ralph A.	Rumford Falls	Pilley, H. H.	Brooks
Dascombe, Colin H.	Wilton	Pinkham, Willis E.	Lincoln
Davenport, Geo. P.	Bath	Preble, E. L.	Saco
Davis, John B.	Clinton	Prince, Charles H.	Buckfield
Douglass, Otis E.	Augusta	Ramsay, John M.	Blaine
Dunbar, Harvey W.	Sullivan	Rancourt, C. G.	Waterville
Durgin, Linwood S.	Lewiston	Reed, Alvah L.	Newport
Fitch, Montford P.	East Sebago	Rolfe, Chas. A.	Princeton
Foster, Dana P.	Waterville	Safford, Howard W.	Mars Hill
Fulton, Lewis M.	Bowdoinham	Sargent, Henry W.	Sargentville
Garcelon, A. A.	Auburn	Searls, Thomas	Bar Harbor
Gardner, Halbert P.	Patten	Sheerer, W. E.	Tenant's Harbor
Glidden, D. H.	Vinalhaven	Smith, Albert G.	Monmouth
Hahn, D. S.	Lewiston	Smith, Margaret B.	North Haven
Hatch, Charles	Biddeford	Southard, T. J. & Son.	Richmond
Havey, Archibald B.	West Sullivan	Spofford, Elmer P.	Deer Isle
Havey, Will R.	North Sullivan	Springer, N. R.	Bethel
Hilton, Calvin E.	Madison	Stebbins, George L.	Seal Harbor
Hudon, Lewis D.	Lisbon	Stevens, Charles E.	Unity
Huston, Sylvester L.	Patten	Stubbs, Philip D.	Strong
Jones, Wm. S.	Palermo	Sylvester, Alva L.	Etna
Keightley, J. W.	Biddeford	Taylor, George M.	Unity
Kellogg, Horace	Vanceboro	Thibodeau, Levite V.	Van Buren
Kellogg, W. S.	Patten	Thibodeau, Paul D.	Fort Kent
Ladd, Winifred B.	Jefferson	Torrey, Fred A.	Stonington
Lancey, G. M.	Hartland	Totman, W. A.	Bar Mills
Lee, Frank V.	Calais	Tozier, H. M.	Patten
Light, W. W.	Washington	Turner, R. H.	Portland
Linton, Frank R.	Lincoln	Upton, Charles P.	Portland
Longfellow, Daniel	Gardiner	Washburn, W. W.	China
Longfellow, Harlon E.	Rumford Falls	Watson, W. E.	Van Buren
Love, R. J.	Danforth	Weatherbee, E. A.	Lincoln
Ludwig, L. O.	Houlton	Whitman, Fred E.	Saco
McCarty, Hubert H.	Bath	Whitten, Lewis C.	Carmel
McCausland, F. E.	Gardiner		

SPECIAL INSURANCE BROKERS.

Boothby, L. T. & Son Co.	Waterville	Macomber, Farr & Whitten	Augusta
Griffin, John C.	Skowhegan	Perry, Arthur C.	Presque Isle
Jones, E. C. & Co.	Portland		

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