

# MAINE STATE LEGISLATURE

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PUBLIC DOCUMENTS OF MAINE

1909

BEING THE

ANNUAL REPORTS

OF THE VARIOUS

DEPARTMENTS AND INSTITUTIONS

For the Year 1908.

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VOLUME III.

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AUGUSTA  
KENNEBEC JOURNAL PRINT  
1909

FORTY-FIRST ANNUAL REPORT

OF THE

# INSURANCE COMMISSIONER

OF THE



## STATE OF MAINE

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FOR THE YEAR ENDING DECEMBER 31, 1908.

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WATERVILLE  
SENTINEL PUBLISHING COMPANY  
1909



# STATE OF MAINE.

## FORTY-FIRST ANNUAL REPORT

OF THE

## INSURANCE COMMISSIONER.

AUGUSTA, April 24, 1909.

To the Honorable Governor and Council:

In compliance with the Statutes, I herewith submit the Forty-first Annual Report of this Department.

### RECEIPTS.

License to 2 companies .....	@	\$5 00	\$10 00
172 companies .....	"	20 00	3,440 00
1 company .....	"	200 00	200 00
4,541 agencies .....	"	2 00	9,082 00
41 agencies .....	"	3 00	123 00
782 agencies .....	"	4 00	3,128 00
49 agencies .....	"	6 00	294 00
76 agencies .....	"	8 00	608 00
10 agencies .....	"	10 00	100 00
104 brokers .....	"	10 00	1,040 00
5 special brokers .....	"	20 00	100 00
Filing annual statements, 5 companies .....	"	5 00	25 00
18 companies .....	"	10 00	180 00
4 companies .....	"	15 00	60 00
53 companies .....	"	20 00	1,060 00
6 companies .....	"	25 00	150 00
2 companies .....	"	30 00	60 00
1 company .....	"	50 00	50 00
Tax returns, 1 company .....	"	5 00	5 00
Charters, 2 companies .....	"	20 00	40 00
3 companies .....	"	30 00	90 00
Annual franchise tax, 1 company .....	"	50 00	50 00
Examinations, 6 companies .....	"	20 00	120 00
Examination of Statement, 1 company .....	"	5 00	5 00
Certificate of Authority, 3 companies .....	"	20 00	60 00
Qualification, 1 company .....	"	20 00	20 00
School Fund Tax, 1 company .....	"	50 00	50 00
Sale of Annual Reports, 17 .....	"	1 50	25 50
Service of Writs, 10 .....	"	2 00	20 00

\$20,195 50

## EXPENDITURES.

Salaries, commissioner and deputy .....	\$3,000 00
Salaries of clerks .....	652 67
Traveling expense .....	157 07
Printing .....	3,136 78
Binding .....	999 14
Postage .....	858 32
Telephone and express .....	236 05
National Convention .....	40 00
Office Supplies .....	226 22
<b>Total .....</b>	<b>\$9,306 25</b>
Investigation of fires .....	1,911 17
<b>Total Expenditures for Department .....</b>	<b>\$11,217 42</b>

## 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 60	40,537 65
1894.....	9,390 00	29,105 39	24 82	38,520 21
1895.....	10,285 00	32,949 72	39 07	43,273 79
1896.....	11,143 00	36,170 83	48 42	47,362 25
1897.....	12,104 00	38,460 55	40 99	50,605 54
1898.....	12,284 50	59,087 19	9 31	71,381 00
1899.....	13,137 20	62,448 16	31 55	75,616 91
1900.....	13,408 00	68,957 46	4 10	82,369 56
1901.....	16,520 50	73,080 48	2 30	89,603 28
1902.....	16,694 50	79,127 78	52 00	95,874 28
1903.....	16,970 00	89,933 81	56 25	106,960 06
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
1908.....	20,195 50	114,112 38	278 56	134,586 44

## 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%
1908 .....	.30%	21.34%

## FIRE INSURANCE IN MAINE.

The fire insurance business in Maine for the year ending December 31, 1908, as reported to this department, may be summarized as follows:

## RISKS WRITTEN.

Companies of other states and countries.....	\$172,592,726	54
Maine mutual companies .....	15,230,975	84
Special brokers .....	361,123	00
Total .....	\$188,184,825	38

## PREMIUMS RECEIVED.

Companies of other states and countries .....	\$2,720,309	27
Maine mutual companies .....	* 180,356	59
Special brokers .....	10,347	35
Total .....	\$2,911,013	21

## LOSSES PAID.

Companies of other states and countries .....	\$2,276,497	82
Maine mutual companies .....	139,946	21
Total .....	\$2,416,444	03

\* Includes assessments on premium notes.

As will be seen from the following tables, the losses *incurred* by the foreign fire insurance companies in Maine during 1908 amounted to \$2,372,168.03 and was 87.2 per cent of the premiums collected by the same companies during the same period.

## COMPANIES ADMITTED DURING 1908.

## FIRE AND MARINE.

NAME OF COMPANY.	Location.	Cash Capital.
Columbia Insurance Company.....	Jersey City, N. J..	\$400,000 00
Eastern Fire Insurance Company.....	Atlantic City, N. J.	200,000 00
Worcester Mutual Fire Insurance Company.....	Worcester, Mass.....	-

## MISCELLANEOUS.

Massachusetts Bonding & 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
Woodmen's Casualty Company.....	Indianapolis, Ind....	100,000 00

## COMPANIES DISCONTINUED DURING 1908.

## FIRE AND MARINE.

NAME OF COMPANY.	Location.	Cash Capital.
Colonial Assurance Company.....	New York, N. Y. ...	\$200,000 00
United Firemen's Insurance Company.....	Philadelphia, Pa....	200,000 00

## LIFE.

Washington Life Insurance Company.....	New York, N. Y. ...	500,000 00
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## MISCELLANEOUS.

Aetna Indemnity Company.....	Hartford, Conn.....	500,000 00
General Accident Insurance Company.....	Philadelphia, Pa....	100,000 00

## ASSESSMENT.

Massachusetts Mutual Accident Association.....	Boston, Mass.....	-
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Madawaska Mutual Fire Insurance Company of Van Buren was authorized July 6, 1908.

Maine Insurance Company of Portland was authorized January 1, 1908.

Portland Casualty Company of Portland was authorized October 12, 1908.

Sagamore Health & Accident Association of Sanford was authorized March 4, 1908.

Maine Live Stock Insurance Company of Portland by a vote of its directors discontinued business October 17, 1908, and the company is at present in process of dissolution.



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

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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
Harpwell Mutual Fire Insurance Company	.....Harpwell
Harrison Mutual Fire Insurance Company	.....Harrison
Homestead Mutual Fire Insurance Company	.....Portland
Jay Mutual Fire Insurance Company	.....Jay
Jefferson Farmers Mutual Fire Insurance Company	.....Jefferson
Kennebunk Farmers Mutual Fire Insurance Company	.....Kennebunk
Litchfield Mutual Fire Insurance Company	.....Litchfield
Lovell Mutual Fire Insurance Company	.....Lovell
Madawaska Mutual Fire Insurance Company	.....Van Buren
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
* Narragansett Mutual Fire Insurance Company	.....Gorham
Newburgh Mutual Fire Insurance Company	.....Newburgh
Newcastle Mutual Fire Insurance Company	.....Newcastle

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\* Formerly Portland Mutual Fire Ins. Co. of Portland. Name changed February 23, 1909.

New Portland Mutual Fire Insurance Company.....	New Portland
North Yarmouth Mutual Fire Insurance Company....	North Yarmouth
Oxford County Patrons of Husbandry Mutual Fire Ins. Co...	So. Paris
Patrons Androscoggin Mutual Fire Insurance Company.....	Auburn
Pine Tree State Mutual Fire Insurance Company.....	Sabattus
Pittston and Whitefield Mutual Fire Insurance Company.....	Pittston
Sagadahoc Mutual Fire Insurance Company.....	Bowdoinham
Union Farmers Mutual Fire Insurance Company.....	Union
Warren Farmers Mutual Fire Insurance Company.....	Warren
Wells Mutual fire Insurance Company.....	Wells
West Bangor and Hermon Mutual Fire Insurance Company....	Hermon
West Gardiner Mutual Fire Insurance Company.....	West Gardiner
Wilton Mutual Fire Insurance Company.....	Wilton
Windham Mutual Fire Insurance Company.....	Windham
Woolwich Mutual Fire Insurance Company.....	Woolwich
York County Mutual Fire Insurance Company.....	Buxton

#### MAINE STOCK 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.
<small>Charles E. Parker &amp; Co., Managers, Hartford, Conn.</small>	
American Insurance Company.....	Newark, N. J.
American Central Insurance Company.....	St. Louis, Mo.
<small>Simpson, Campbell &amp; Company, Managers, 47 Kilby St., Boston, Mass.</small>	
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.
Columbia Insurance Company.....	Jersey City, N. J.
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.
<small>E. E. Hall, General Agent, 45 Cedar St., New York, N. Y.</small>	
Dutchess Fire Insurance Company.....	Poughkeepsie, N. Y.
Eastern Fire Insurance Company.....	Atlantic City, N. J.
<small>Wakefield, Morley &amp; Co., General Agents, Hartford, Conn.</small>	
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.
<small>C. W. Kellogg, Manager, Mason Building, Boston, Mass.</small>	
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.
<small>Charles E. Parker &amp; Co., Managers, Hartford, Conn.</small>	
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.
<small>Geo. O. Carpenter &amp; Son, Managers, 71 Kilby St., Boston, Mass.</small>	
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.
<small>Edward C. Brush, Manager, 79 Kilby St., Boston, Mass.</small>	
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.
<small>Newman &amp; MacBain, Managers, 54 Maiden Lane, New York, N. Y.</small>	
Springfield Fire and Marine Insurance Company.....	Springfield, Mass.
Spring Garden Insurance Company.....	Philadelphia, Pa.
St. Paul Fire and Marine Insurance Company.....	St. Paul, Minn.
<small>George O. Carpenter &amp; Son, Managers, Boston, Mass.</small>	
Subscribers at United States "Lloyds".....	New York, N. Y.
Union Insurance Company.....	Philadelphia, Pa.
<small>Ide &amp; Sewall, General Agents, 4 Liberty Sq., Boston, Mass.</small>	
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.  
 Worcester Mutual Fire Insurance Company.....Worcester, Mass.

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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, 84 William St., New York, N. Y.  
 Atlas Assurance Company.....London, England  
 Frank Lock, 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, 84 William 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, 37 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.  
 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., } General Agents.  
 Ernest E. Decker, 86 Exchange St., Portland, Me. }

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.  
 H. G. Mosher, General Agent, 185 Summer 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., } Superintendents.  
 J. A. Martin, 73½ Front St., Bath, Me }  
 E. P. Langley, 86 Lisbon St., Lewiston, Me }  
 Chas. A. Bradley, 562 Congress St., Portland, Me. }

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. }

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.

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.
State Mutual Life Assurance Company.....	Worcester, Mass. A. S. Buzzell, General Agent, Bangor, 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.

## MAINE MISCELLANEOUS COMPANIES.

Augusta Mutual Plate Glass Insurance Company.....	Augusta
Maine Insurance Company.....	Portland

## MISCELLANEOUS COMPANIES OF OTHER STATES.

Ætna Accident and Liability Company.....	Hartford, Conn.
Ætna Life Insurance Company (Accident Dept.).....	Hartford, Conn. Arthur C. Wescott, General Agent, Portland, Me.
American Bonding Company.....	Baltimore, Md. Oliver B. Clason, Gardiner, James P. Finnigan, Bangor, George G. Hay, Portland, } General Agents.
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, Maine.
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.
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. Chester L. Jordan & Co., State Agents, 13 Exchange St., Portland, Me.

Massachusetts Accident Company.....	Boston, Mass.
Massachusetts Bonding and Insurance Company.....	Boston, Mass.
Metropolitan Casualty Insurance 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.
North American Accident Insurance Company.....	Chicago, Ill.
Vincent R. Schenck, Manager for Maine, 143 Liberty St., New York, N. Y.	
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 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, Me.	
Woodmen's Casualty Company.....	Indianapolis, Ind.

#### MAINE ASSESSMENT COMPANIES.

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

#### ASSESSMENT COMPANIES OF OTHER STATES.

Eastern Casualty Company.....	Boston, Mass.
Equitable Accident Company.....	Boston, Mass.
Masonic Mutual Accident Company.....	Springfield, Mass.
Peerless Casualty Company.....	Keene, N. H.

#### 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.
S. C. C. Ward, Manager for Maine, Augusta, 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 the usual statistical tables and abstracts of the annual statements made to this Department as required by law for the year ending December 31, 1908.

The tabulations relating to record of fires in Maine during 1908 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 were not obtainable in time for publication in the reports of this Department.

This report has been compiled from returns of business done by the various insurance companies for the year ending December 31, 1908, a period practically covered by the last year of the term of my predecessor, Hon. S. W. Carr, whom I wish to publicly thank for the courtesies extended and assistance rendered when I entered upon the duties of this office.

Respectfully submitted,



*Insurance Commissioner.*



# STATISTICAL TABLES.

## TABLE No. 1.

**Maine Business of Foreign Fire Insurance Companies, 1868 to 1908.**

	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	609,171 83	378,185 19	1.25	54.09
1873.....	62,776,645 73	849,125 73	559,541 10	1.35	54.09
1874.....	66,997,743 00	924,724 22	406,731 32	1.38	43.98
1875.....	66,768,962 00	899,404 89	370,358 07	1.31	40.90
1876.....	63,192,790 00	820,997 89	497,778 59	1.29	60.63
1877.....	66,679,653 00	803,478 48	528,141 96	1.20	65.73
1878.....	59,537,800 00	707,787 80	636,073 46	1.18	89.86
1879.....	61,254,094 00	693,059 80	533,246 10	1.13	76.94
1880.....	64,928,627 65	754,632 57	456,880 58	1.16	65.43
1881.....	65,525,972 12	767,452 80	521,206 66	1.17	67.91
1882.....	70,326,575 00	841,986 38	624,840 48	1.19	74.21
1883.....	75,246,359 00	951,428 87	617,822 94	1.26	64.93
1884.....	71,936,068 66	978,702 88	722,739 23	1.36	73.84
1885.....	69,843,755 85	988,488 77	539,652 46	1.41	54.59
1886.....	77,376,807 41	1,077,965 92	1,099,574 25	1.39	102.00
1887.....	95,276,407 57	1,138,331 07	589,949 22	1.19	51.82
1888.....	79,656,906 44	1,117,254 37	513,274 85	1.40	45.94
1889.....	87,804,428 88	1,181,582 60	525,589 57	1.34	44.48
1890.....	95,447,324 35	1,297,299 73	735,682 69	1.35	55.86
1891.....	95,916,085 57	1,291,798 98	795,533 07	1.34	61.59
1892.....	103,888,227 51	1,428,592 57	953,363 81	1.37	66.74
1893.....	107,633,693 97	1,526,959 39	951,465 42	1.45	66.73
1894.....	98,590,989 31	1,536,878 76	1,048,295 93	1.55	68.20
1895.....	102,211,026 35	1,576,489 60	848,949 29	1.54	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	2,597,611 47	1,557,319 15	1.51	59.95
1908.....	172,592,726 54	2,720,309 27	2,276,497 82	1.58	83.69

\* Includes tornado business.

TABLE No. 2.  
Income, Disbursements, Premiums, Losses and Risks Written During 1908.

COMPANIES.	Income.	Disbursements.	Net premiums received.	Net losses paid.	Gross risks written.	Gross premiums on risks written.
MAINE STOCK COMPANIES.						
Merchants.....	\$100,740 34	\$98,994 91	\$88,267 83	\$72,406 28	\$7,065 090 00	\$108,523 45
Union.....	122,812 43	138,248 08	104,204 96	93,728 61	4,580,913 00	148,714 80
Total.....	\$223,552 77	\$237,242 99	\$192,472 79	\$166,134 89	\$11,646,003 00	\$257,238 25
STOCK COMPANIES OF OTHER STATES.						
Etna.....	\$8,160,915 07	\$7,034,493 29	\$6,961,041 89	\$3,761,313 74	\$779,564,695 00	\$9,619,276 08
Agricultural.....	1,634,849 77	1,435,130 19	1,509,408 20	710,058 54	204,764,300 00	2,218,602 46
Alliance.....	805,393 83	653,201 64	754,166 46	402,747 83	81,349,184 00	1,009,212 32
American (N. J.).....	3,538,306 23	3,296,482 23	3,238,257 54	1,762,871 91	398,454,759 00	4,292,066 36
American Central.....	2,518,436 21	2,620,225 70	2,292,853 92	1,439,123 28	270,536,594 00	3,412,962 20
Boston.....	2,520,640 17	2,353,493 23	2,308,235 88	1,338,618 70	302,577,268 00	3,205,119 23
Caledonian-American.....	18,655 36	17,791 13	11,248 51	6,996 35	9,428,917 00	97,437 04
Capital.....	476,222 12	449,722 30	441,014 94	273,564 51	47,140 085 00	586,171 16
Citizens.....	529,484 06	488,987 57	500,847 05	277,186 68	160,112,747 00	2,159,416 66
City of New York.....	360,900 26	362,858 10	326,962 75	205,361 49	58,153,682 00	548,609 88
Columbia.....	219,690 80	205,858 47	197,302 71	109,502 12	100,306,500 00	741,138 92
Commerce.....	285,052 97	257,067 80	256,186 40	154,666 55	28,111,457 00	316,993 84
Commercial Union.....	304,757 50	282,304 66	283,886 15	171,982 80	41,097,453 00	481,622 13
Commonwealth.....	603,314 84	421,766 78	527,101 39	156,560 81	84,962,435 00	718,768 46
Connecticut.....	3,927,629 68	3,535,274 94	3,695,477 64	1,956,713 47	378,749,370 00	4,694,598 45
Continental.....	8,210,834 65	7,437,318 95	6,520,798 53	3,203,192 34	785,501,805 00	7,777,693 23
Delaware.....	1,599,935 00	1,425,611 38	1,500,841 07	773,723 81	195,315 060 00	2,123,655 74
Dixie.....	856,274 24	880,689 42	800,625 44	503,427 69	67,376,012 00	1,231,711 72
Dutchess Fire.....	427,577 86	371,602 52	404,197 60	213,670 34	42,891,631 00	529,619 12
Eastern Fire.....	371,227 96	355,987 41	349,038 97	189,147 01	30,557 430 00	454,274 05

Equitable.....	984,831 63	939,416 98	929,472 39	538,555 57	92,343,289 00	1,177,579 98
Fidelity Fire.....	1,443,492 19	1,030,742 76	906,761 91	450,264 91	106,895,435 00	1,193,852 27
Fire Association.....	4,438,385 29	4,309,141 82	4,038,703 35	2,333,643 27	442,492,821 00	5,380,873 16
Fireman's Fund.....	4,464,083 46	4,064,485 89	4,217,266 91	2,324,311 03	659,058,670 00	6,913,581 97
Firemen's.....	1,921,874 65	1,731,300 38	1,686,986 22	924,499 78	171,023,318 00	2,168,258 21
Franklin.....	1,089,619 92	1,037,488 25	970,933 00	537,815 79	97,756,712 00	1,176,673 00
German Alliance.....	608,515 06	548,277 91	558,109 15	319,015 08	254,592,742 00	2,842,285 45
German American.....	7,973,373 61	7,281,939 95	6,836,780 88	3,715,729 49	1,112,545,420 00	11,254,331 38
Germania.....	3,053,834 69	2,881,898 06	2,813,108 58	1,443,167 90	360,466,266 00	3,653,351 35
Glens Falls.....	2,055,675 48	1,724,852 68	1,817,449 75	910,975 64	198,688,012 00	2,318,204 61
Granite State.....	618,299 98	561,378 54	580,772 16	320,453 72	60,719,879 00	821,437 32
Hanover.....	2,546,567 86	2,573,381 49	2,291,163 91	1,368,350 64	285,670,630 00	3,047,518 05
Hartford.....	14,858,299 74	12,762,269 85	14,116,762 17	7,108,984 90	1,362,677,635 00	17,844,567 14
Home.....	11,443,891 86	9,892,523 64	10,394,058 32	5,247,968 10	1,560,226,908 00	15,255,665 61
Insurance Co. of North America.....	8,471,212 37	8,118,684 45	7,987,467 39	4,866,298 37	1,047,908,058 00	10,111,054 02
Mercantile.....	305,630 47	288,279 96	262,863 70	163,258 03	36,403,542 00	523,316 48
National.....	5,712,312 58	5,184,513 54	5,419,911 08	2,852,017 62	728,118,697 00	8,228,569 35
National Union.....	1,678,935 80	1,659,773 87	1,556,973 66	966,779 03	194,682,677 00	2,560,443 34
New Brunswick.....	514,609 62	496,117 55	448,621 45	210,487 21	45,620,769 00	637,987 73
New Hampshire.....	2,232,589 43	2,119,241 06	2,022,377 86	1,190,200 04	198,702,523 00	2,435,300 81
Niagara.....	3,329,893 38	3,326,053 23	3,106,301 33	1,731,504 31	360,054,897 00	4,087,243 25
North British & Mercantile.....	433,190 63	267,049 21	392,388 74	108,080 36	77,389,257 00	567,993 10
Old Colony.....	432,691 75	417,605 25	402,107 99	225,204 84	57,617,522 00	698,839 07
Orient.....	1,432,738 62	1,246,470 97	1,329,755 85	726,680 83	164,194,435 00	1,918,948 76
Pelican.....	354,467 62	300,261 43	316,947 93	170,593 88	37,974,959 00	425,465 66
Pennsylvania.....	3,427,511 51	3,317,327 33	3,142,350 95	1,977,839 00	347,639,175 00	4,017,746 49
Phenix (N. Y.).....	7,898,700 30	8,123,034 13	7,358,985 90	4,417,438 85	778,513,810 00	9,157,854 34
Phenix (Conn.).....	4,904,094 44	4,490,932 78	4,571,080 40	2,382,571 21	614,164,224 00	5,733,135 97
Providence Washington.....	2,519,085 36	2,369,018 03	2,415,114 76	1,442,786 11	375,612,034 00	3,467,835 21
Queen.....	4,613,502 12	4,076,611 43	4,354,376 75	2,349,481 55	439,164,872 00	5,578,502 56
Reliance.....	910,160 47	801,863 01	849,146 51	405,626 22	94,971,793 00	1,148,505 09
Rochester German.....	1,488,618 78	1,363,994 89	1,329,741 72	686,505 17	170,320,955 00	2,134,306 94
Security.....	1,494,497 73	1,392,447 26	1,323,808 29	682,754 70	158,326,114 00	1,932,088 61
Shawnee Fire.....	1,362,003 86	1,355,985 65	1,287,374 67	767,803 43	130,792,067 00	1,834,629 41
Springfield.....	5,444,723 33	4,807,664 74	4,925,108 55	2,557,908 05	542,987,298 00	6,601,459 90

TABLE No. 2—Concluded.

COMPANIES.	Income.	Disbursements.	Net premiums received.	Net losses paid.	Gross risks written.	Gross premiums on risks written.
Spring Garden.....	\$2,113,857 92	\$1,726,759 15	\$2,005,774 44	\$979,285 31	\$245,631,817 98	\$3,030,897 73
St. Paul.....	4,627,952 76	4,378,518 00	4,384,859 97	2,797,499 84	512,286,970 00	5,677,637 34
Subscribers at U. S.' Lloyds.....	1,421,032 97	1,385,216 55	1,119,151 51	888,434 62	531,541,583 00	2,656,682 18
Union.....	690,542 52	779,446 75	605,587 34	429,151 49	65,389,711 00	798,341 05
Westchester.....	2,573,032 23	2,635,251 41	2,413,201 00	1,645,677 69	282,708,969 00	3,316,696 53
Williamsburg City.....	1,637,349 19	1,526,306 24	1,542,136 10	735,294 27	173,596,914 00	1,933,928 40
Total.....	\$166,895,781 81	\$153,209,443 78	\$151,911,337 67	\$83,571,336 82	\$19,245,424,763 98	\$212,482,537 97
MUTUAL COMPANIES OF OTHER STATES.						
Holyoke.....	\$335,574 89	\$390,547 17	\$183,849 54	\$169,045 31	\$13,516,764 00	\$197,097 49
Middlesex.....	223,307 59	284,860 14	192,601 28	135,955 78	14,281,167 00	207,705 79
Providence.....	119,942 74	90,473 00	88,398 06	31,135 86	8,423,400 00	94,365 59
Quincy.....	197,689 49	242,079 39	165,260 40	121,007 76	11,021,073 00	167,954 92
Traders & Mechanics.....	427,332 87	512,181 30	273,813 00	228,411 08	20,811,442 00	288,507 54
Vermont.....	403,355 35	438,273 58	57,086 72	347,761 13	26,203,063 00	67,450 44
Worcester.....	213,676 84	291,259 33	129,864 82	118,720 56	10,283,456 00	137,720 91
Total.....	\$1,920,879 77	\$2,249,673 91	\$1,090,873 82	\$1,152,037 48	\$104,540,365 00	\$1,160,802 68
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.						
Aachen & Munich.....	\$1,095,869 67	\$945,379 93	\$1,024,160 94	\$503,116 93	\$119,984,976 00	\$1,380,755 46
Atlas.....	1,694,362 81	1,638,018 11	1,612,292 23	757,800 25	173,873,892 00	2,039,577 02
British America.....	1,016,590 11	1,089,462 95	904,545 12	694,178 50	132,670,250 00	1,358,002 64
Caledonian.....	1,490,293 24	1,487,180 56	1,390,756 57	728,279 90	162,673,023 00	1,888,622 41
Commercial Union.....	4,167,182 03	4,416,004 25	3,700,162 09	2,244,092 61	718,834,579 00	5,155,887 83
Hamburg Bremen.....	1,728,888 36	1,841,684 55	1,598,935 26	978,610 00	149,515,158 00	1,895,311 20
Liverpool & London & Globe.....	7,989,129 40	7,993,750 32	7,427,617 63	3,916,868 11	1,206,047,321 00	12,717,920 95
London Assurance.....	2,485,286 19	2,496,555 34	2,312,598 97	1,206,040 80	447,557,661 00	3,427,620 60
London & Lancashire.....	2,467,760 03	2,107,465 26	2,300,684 64	1,136,743 05	327,917,890 00	3,361,769 08
Mannheim.....	1,022,114 90	927,013 83	872,595 73	526,779 23	296,866,165 00	1,540,521 36

North British & Mercantile.....	5,008,692 31	5,220,482 36	4,751,935 41	2,199,772 76	691,122,495 00	6,283,974 05
Northern Assurance.....	3,186,585 55	3,247,386 09	2,821,653 71	1,574,243 62	386,510,798 00	4,391,199 25
Norwich Union.....	2,060,789 02	2,269,508 11	1,886,456 57	1,425,004 13	235,850,686 00	2,549,333 74
Palatine.....	1,769,055 37	1,987,592 92	1,554,881 65	1,116,018 00	179,592,080 00	2,198,254 18
Phoenix Assurance.....	2,524,646 61	2,438,193 01	2,333,402 69	1,283,381 93	287,327,904 00	3,234,593 12
Prussian National.....	982,165 81	1,053,519 87	929,452 52	511,462 21	110,108,918 00	1,330,504 73
Royal.....	8,403,632 37	9,452,612 06	7,122,215 97	3,817,579 37	940,123,242 38	10,124,602 39
Royal Exchange.....	1,808,749 40	1,624,472 19	1,683,865 31	713,808 24	228,352,651 00	2,422,858 93
Scottish Union & National.....	2,182,364 14	1,911,518 11	2,009,049 46	1,095,138 26	321,541,390 00	3,342,715 05
State Fire.....	125,380 44	151,113 54	111,357 03	100,382 53	15,561,834 00	203,029 52
Sun.....	2,972,829 28	2,965,789 33	2,802,895 47	1,558,475 90	312,645,102 00	3,489,680 15
Western Assurance.....	1,768,800 77	1,913,525 43	1,616,542 63	1,256,328 08	269,986,120 00	2,454,874 43
Total.....	\$57,951,167 81	\$59,088,228 12	\$52,768,057 60	\$29,344,104 41	\$7,714,664,135 38	\$76,791,608 09
Aggregate.....	\$226,991,382 16	\$214,784,588 80	\$205,962,741 88	\$114,233,613 60	\$27,076,275,267 36	\$290,692,186 99

TABLE No. 3.  
Income During 1908.

COMPANIES.	NET PREMIUMS.		INTEREST.				Rents.	All other sources.	Total income.
	Fire.	Marine.	Mortgages.	Collateral loans.	Bonds and stocks.	All other sources.			
<b>MAINE STOCK COMPANIES.</b>									
Merchants.....	-	\$88,267 83	\$1,520 00	\$736 00	\$9,055 14	\$336 37	-	\$825 00	\$100,740 34
Union.....	-	104,204 96	-	-	17,410 00	1,197 47	-	-	122,812 43
Total.....	-	\$192,472 79	\$1,520 00	\$736 00	\$26,465 14	\$1,533 84	-	\$825 00	\$223,552 77
<b>STOCK COMPANIES OF OTHER STATES.</b>									
Etna.....	\$6,542,837 65	\$418,204 24	\$45 00	-	\$598,536 41	\$21,556 61	\$20,000 00	\$559,735 16	\$8,160,915 07
Agricultural.....	1,509,408 20	-	34,893 97	\$25,715 56	57,499 10	5,748 89	146 55	1,437 50	1,634,849 77
Alliance.....	566,330 04	187,836 42	-	-	48,455 99	1,232 88	-	1,538 50	805,393 83
American (N. J.).....	3,238,257 54	-	62,023 96	-	207,841 89	7,898 19	21,329 52	955 13	3,538,306 23
American Central.....	2,292,853 92	-	184 99	30,036 46	181,847 87	5,142 98	-	8,369 99	2,518,436 21
Boston.....	982,308 77	1,325,927 11	54,643 36	7,140 20	119,749 33	11,850 77	752 42	18,268 21	2,520,640 17
Caledonian-American.....	11,248 51	-	-	-	7,406 85	-	-	-	18,655 36
Capital.....	441,014 94	-	3,731 92	926 67	21,807 02	472 34	6,775 75	1,493 48	476,222 12
Citizens.....	500,749 25	97 80	7,154 43	-	19,351 87	1,363 15	-	767 56	529,484 06
City of New York.....	326,962 75	-	-	-	27,179 21	871 12	-	5,886 78	360,900 26
Columbia.....	-	197,302 71	-	-	20,455 00	1,933 09	-	-	219,690 80
Commerce.....	256,186 40	-	554 83	-	17,692 40	500 73	10,118 61	-	285,052 97
Commercial Union.....	283,886 15	-	-	-	20,614 50	3 10	-	253 75	304,737 50
Commonwealth.....	527,101 39	-	17,135 45	-	52,326 17	1,062 82	-	5,189 01	603,314 84
Connecticut.....	3,695,477 64	-	45,425 51	3,433 08	165,493 21	4,950 08	12,419 58	430 58	3,927,629 68
Continental.....	6,520,798 53	-	9,233 16	-	637,827 43	42,981 09	60,524 14	939,470 30	8,210,834 65
Delaware.....	1,500,841 07	-	7,113 85	1,196 67	47,939 67	3,847 36	14,981 25	24,015 13	1,599,935 00
Dixie.....	800,625 44	-	8,896 80	7,208 81	21,713 78	8,437 14	8,973 12	419 15	856,274 24
Dutchess Fire.....	404,197 60	-	395 00	-	21,352 49	76 13	1,513 50	43 14	427,577 86
Eastern Fire.....	349,038 97	-	10,743 60	642 16	9,040 78	132 55	-	1,629 90	371,227 96

Equitable.....	899,845 49	29,626 90	7,106 17	1,679 70	31,700 84	530 11	10,383 35	3,959 07	984,831 63
Fidelity Fire.....	906,761 91	-	-	-	115,114 47	9,457 06	-	412,158 75	1,443,492 19
Fire Association.....	4,028,703 35	-	91,367 69	10,254 42	218,533 75	5,123 25	20,400 95	54,001 88	4,438,385 29
Fireman's Fund.....	3,043,577 96	1,173,688 95	17,879 24	10,702 20	174,325 90	12,489 71	8,820 00	22,599 50	4,464,083 46
Firemen's.....	1,686,986 22	-	109,045 01	-	103,412 74	6,077 08	16,353 60	-	1,921,874 65
Franklin.....	970,933 00	-	3,002 72	614 59	90,792 50	2,119 94	10,169 20	11,987 97	1,089,619 92
German Alliance.....	558,109 15	-	2,780 00	-	46,463 62	1,162 29	-	-	608,515 06
German American.....	6,836,780 88	-	9,333 42	-	507,164 56	10,284 14	51,680 82	558,129 79	7,973,373 61
Germania.....	2,813,108 58	-	13,256 44	-	173,893 19	9,737 86	26,314 06	17,024 56	3,053,834 69
Glens Falls.....	1,817,449 75	-	56,937 07	600 00	150,693 54	8,287 43	5,471 50	16,236 19	2,055,675 48
Granite State.....	580,772 16	-	530 00	-	30,405 64	2,067 31	4,462 50	62 37	618,299 98
Hanover.....	2,291,163 91	-	175 00	2,339 94	109,209 90	1,582 54	79,727 82	62,368 75	2,546,567 86
Hartford.....	14,116,762 17	-	24,498 72	4,891 67	632,824 76	14,607 96	61,745 71	2,968 75	14,858,299 74
Home.....	10,129,882 16	264,176 16	5,275 50	-	783,230 88	17,952 25	154,744 07	85,631 34	11,443,891 86
Insurance Co. of North America.....	5,759,723 63	2,227,743 76	24,221 07	-	388,813 04	16,229 27	20,516 99	33,964 61	8,471,212 37
Mercantile.....	262,863 70	-	2,510 93	-	9,166 38	758 59	-	30,330 87	305,630 47
National.....	5,419,911 08	-	33,679 78	-	228,357 56	5,157 69	12,043 05	13,163 42	5,712,312 58
National Union.....	1,556,973 66	-	19,457 39	1,650 00	88,010 44	7,043 06	-	5,801 25	1,678,935 80
New Brunswick.....	448,621 45	-	5,463 67	-	9,500 25	378 81	10,566 69	40,078 75	514,609 62
New Hampshire.....	2,022,377 86	-	13,405 39	2,737 14	167,861 70	-	14,565 63	11,641 71	2,232,589 43
Niagara.....	3,106,301 33	-	9,746 94	-	184,758 15	2,873 07	-	26,213 89	3,329,893 38
North British & Mercantile.....	392,388 74	-	24 36	-	39,815 69	961 89	-	-	433,190 68
Old Colony.....	402,107 99	-	5,280 00	-	29,765 00	1,538 76	-	-	432,091 75
Orient.....	1,329,755 85	-	-	-	73,740 64	6,244 89	9,000 00	13,997 24	1,432,738 62
Pelican.....	316,947 93	-	-	-	20,011 38	426 18	-	17,082 13	354,467 62
Pennsylvania.....	3,142,350 95	-	11,554 06	30,288 64	195,813 16	10,875 04	5,508 60	31,121 06	3,427,511 51
Phenix (N. Y.).....	7,358,985 99	-	27,535 42	4,159 46	260,648 39	24,753 53	5,605 03	217,012 48	7,898,700 30
Phenix (Conn.).....	4,571,080 49	-	2,788 72	2,177 15	295,546 39	12,484 91	11,472 00	8,544 87	4,904,094 44
Providence Washington.....	2,005,529 85	409,584 91	-	-	98,386 00	1,051 32	-	4,533 28	2,519,085 36
Queen.....	4,354,376 75	-	3,220 00	-	249,000 19	6,748 93	-	156 25	4,613,502 12
Reliance.....	849,146 51	-	5,992 84	-	39,337 27	1,446 91	8,697 65	5,539 29	910,160 47
Rochester German.....	1,329,741 72	-	13,076 80	325 00	44,675 84	7,364 47	66,100 09	27,334 86	1,488,618 78
Security.....	1,323,916 76	-108 47	5,680 13	4,272 83	77,226 39	10 12	3,450 00	80,049 97	1,494,497 73
Shawnee Fire.....	1,287,374 67	-	48,871 43	1,065 73	18,209 67	321 47	6,042 90	117 99	1,362,003 86
Springfield.....	4,925,108 55	-	43,979 73	300 00	219,363 10	19,307 62	15,000 00	221,964 33	5,444,728 33

INSURANCE COMMISSIONER'S REPORT.

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.			
Spring Garden .....	\$2,005,774 44	-	\$6,393 60	-	\$79,691 99	\$2,010 20	\$1,303 22	\$18,684 47	\$2,113,857 92
St. Paul .....	3,867,392 28	\$517,467 69	33,967 71	\$711 80	162,566 96	23,010 59	20,139 06	2,696 67	4,627,952 76
Subscribers at U. S. "Lloyds" .....	-	1,119,151 51	-	-	26,536 81	7,823 63	-	267,521 02	1,421,032 97
Union .....	605,587 34	-	1,002 77	609 06	25,444 50	366 67	10,884 43	46,647 75	690,542 52
Westchester .....	2,413,201 00	-	14,579 17	-	140,561 25	3,425 97	117 00	1,147 84	2,573,032 23
Williamsburg City .....	1,542,136 10	-	24,708 53	1,088 85	44,939 17	3,193 37	5,061 67	16,221 50	1,637,349 19
Total .....	\$144,040,637 98	\$7,870,699 69	\$960,203 25	\$156,767 79	\$8,684,144 47	\$387,346 91	\$834,382 03	\$3,961,599 69	\$166,895,781 81
MUTUAL COS. OF OTHER STATES.									
Holyoke .....	\$183,849 54	-	\$1,375 00	-	\$39,318 33	\$386 53	\$5,385 00	\$105,260 49	\$335,574 89
Middlesex .....	192,601 28	-	1,605 00	\$218 33	23,393 18	17 21	1,895 00	3,577 59	223,307 59
Providence .....	88,398 06	-	3,908 98	-	23,973 67	1,347 82	-	2,314 21	119,942 74
Quincy .....	165,260 40	-	3,793 62	8,340 40	18,387 56	607 43	1,073 68	226 40	197,689 49
Traders & Mechanics .....	273,813 00	-	2,801 45	1,009 83	27,969 00	303 97	-	121,435 62	427,332 87
Vermont .....	57,086 72	-	-	-	-	4,773 85	-	341,494 78	403,355 35
Worcester .....	129,864 82	-	10,934 23	11 25	16,585 00	-	11,290 54	42,402 50	213,676 84
Total .....	\$1,090,873 82	-	\$24,418 28	\$9,579 81	\$149,626 74	\$10,025 31	\$19,644 22	\$616,711 59	\$1,920,879 77
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.									
Aachen & Munich .....	\$1,024,160 94	-	-	-	\$63,446 50	\$3,762 23	-	\$4,500 00	\$1,095,869 67
Atlas .....	1,612,292 23	-	-	-	68,397 02	1,563 78	\$2,205 04	9,904 74	1,694,362 81
British America .....	905,788 92	-\$1,243 80	-	-	52,151 02	2,601 43	-	57,292 54	1,016,590 11
Caledonian .....	1,390,756 57	-	-	-	47,684 51	-	40,282 74	11,569 42	1,490,293 24
Commercial Union .....	3,336,005 57	364,156 52	\$955 00	-	206,927 07	4,258 30	70,149 65	184,729 92	4,167,182 03
Hamburg Bremen .....	1,598,935 26	-	-	\$145 83	74,370 80	3,356 31	-	52,080 16	1,728,888 36
Liverpool & London & Globe .....	7,427,617 63	-	158,669 44	-	193,717 80	18,474 49	163,146 22	27,503 82	7,989,129 40
London Assurance .....	1,917,504 83	395,094 14	-	-	101,936 17	2,991 86	-	67,759 19	2,485,286 19
London & Lancashire .....	2,300,684 64	-	-	-	94,326 88	10,922 49	14,623 71	47,202 31	2,467,760 03
Mannheim .....	-	872,595 73	-	-	1,150 00	1,164 26	-	132,604 91	1,022,114 90



North British & Mercantile.....	4,751,935 41	-	-	-	248,072 28	4,542 69	-	4,141 93	5,008,692 31
Northern Assurance.....	2,821,653 71	-	-	-	154,618 10	6,504 85	9,000 00	194,808 89	3,186,585 55
Norwich Union.....	1,886,456 57	-	1,775 00	3,193 72	86,576 26	1,715 60	-	81,071 87	2,060,789 02
Palatine.....	1,554,881 65	-	-	-	109,387 77	2,337 05	-	102,448 90	1,769,055 37
Phoenix Assurance.....	2,333,402 69	-	-	-	95,275 00	3,335 43	-	92,633 49	2,524,646 61
Prussian National.....	929,452 52	-	-	-	49,750 76	504 03	-	2,458 50	982,165 81
Royal.....	7,122,215 97	-	33,079 61	-	246,248 79	9,913 96	324,388 36	667,785 68	8,403,632 37
Royal Exchange.....	1,683,865 31	-	-	-	70,868 50	4,504 64	-	49,510 95	1,808,749 40
Scottish Union & National.....	2,009,049 46	-	20,412 87	-	137,806 78	3,202 96	7,037 40	4,854 67	2,182,364 14
State Fire.....	111,357 03	-	-	-	13,690 00	331 89	-	1 52	125,380 44
Sun.....	2,802,895 47	-	1,520 82	-	117,379 52	5,692 53	23,336 00	22,004 94	2,972,829 28
Western Assurance.....	1,358,683 45	257,859 18	-	-	71,997 76	7,934 33	-	72,326 05	1,768,800 77
Total.....	\$50,879,595 83	\$1,888,461 77	\$216,412 74	\$3,339 55	\$2,320,379 29	\$99,615 11	\$654,169 12	\$1,889,194 40	\$57,951,167 81
Aggregate.....	\$196,011,107 63	\$9,951,634 25	\$1,202,554 27	\$170,423 15	\$11,180,615 64	\$498,521 17	\$1,508,195 37	\$6,468,330 68	\$226,991,382 16

TABLE No 4.  
Disbursements During 1908.

COMPANIES.	NET LOSSES.		Dividends.	Commis- sions.	Salaries.	Rents.	Taxes and Fees.	All other disburse- ments.	Total dis- bursements.
	Fire.	Marine.							
MAINE STOCK COMPANIES.									
Merchants.....	-	\$72,406 28	\$9,800 00	\$10,393 52	\$4,700 00	\$325 00	\$415 93	\$954 18	\$98,994 01
Union.....	-	93,728 61	30,000 00	2,875 22	7,477 02	500 00	25 63	3,641 60	138,248 08
Total.....	-	\$166,134 89	\$39,800 00	\$13,268 74	\$12,177 02	\$825 00	\$441 56	\$4,595 78	\$237,242 99
STOCK COMPANIES OF OTHER STATES.									
Ætna.....	\$3,456,648 28	\$304,665 46	\$760,000 00	\$1,293,670 01	\$561,923 84	\$20,000 00	\$204,662 80	\$432,922 90	\$7,034,493 29
Agricultural.....	710,058 54	-	50,000 00	339,520 39	154,783 66	2,154 16	45,890 08	132,717 36	1,435,130 19
Alliance.....	299,920 44	102,827 39	-	165,474 67	25,856 69	4,220 83	14,126 15	40,775 47	653,201 64
American (N. J.).....	1,762,871 91	-	149,839 56	842,408 32	227,115 51	14,451 46	88,204 79	211,590 68	3,296,482 23
American Central.....	1,439,123 28	-	240,000 00	424,220 54	196,676 89	11,227 52	88,327 74	220,649 73	2,620,225 70
Boston.....	600,398 92	738,219 78	180,000 00	474,450 45	180,311 61	18,110 54	47,712 41	114,289 52	2,353,493 23
Caledonian-American.....	6,996 35	-	6,000 00	2,993 82	455 24	17 21	282 65	1,045 86	17,791 13
Capital.....	273,564 51	-	10,000 00	108,099 37	27,730 77	312 53	11,695 33	18,319 79	449,722 30
Citizens.....	277,186 68	-	16,000 00	84,798 42	56,358 01	2,771 95	20,253 06	31,619 45	488,987 57
City of New York.....	205,361 49	-	-	58,982 57	46,982 05	5,412 91	11,096 05	35,023 03	362,858 10
Columbia.....	-	109,502 12	14,000 00	48,761 10	10,405 92	1,192 00	5,771 89	16,225 44	205,858 47
Commerce.....	154,666 55	-	20,000 00	64,137 99	17,590 65	1,600 00	9,387 00	19,735 61	287,067 80
Commercial Union.....	171,982 80	-	14,225 00	64,757 93	4,125 04	-	6,816 42	20,397 47	282,304 66
Commonwealth.....	156,560 81	-	50,000 00	119,388 62	40,562 25	3,016 88	9,733 99	42,504 23	421,766 78
Connecticut.....	1,956,713 47	-	120,000 00	794,344 10	310,556 74	29,465 04	89,978 33	234,217 26	3,535,274 94
Continental.....	3,203,192 34	-	450,225 00	1,559,201 24	591,032 81	18,547 79	183,664 21	1,431,455 56	7,437,318 95
Delaware.....	773,723 81	-	60,000 00	374,520 23	68,415 83	12,076 32	33,914 64	102,960 55	1,425,611 38
Dixie.....	503,427 69	-	40,000 00	235,427 68	33,812 23	1,260 00	29,902 15	36,859 65	880,689 42
Dutchess Fire.....	213,670 34	-	-	103,086 65	27,858 05	1,200 00	6,420 78	19,366 70	371,692 52
Eastern Fire.....	189,147 01	-	12,000 00	103,409 77	22,104 15	2,580 00	3,066 67	23,679 81	355,987 41

Equitable.....	515,158 64	23,396 93	10,000 00	200,831 73	89,087 68	7,801 78	27,660 33	65,479 89	939,416 98
Fidelity Fire.....	450,264 91	-	30,000 00	187,860 21	69,170 37	8,645 19	31,385 63	253,416 45	1,030,742 76
Fire Association.....	2,333,643 27	-	300,000 00	1,011,667 46	296,399 42	953 45	112,779 10	253,699 12	4,309,141 82
Fireman's Fund.....	1,643,901 84	680,409 19	160,000 00	708,731 13	475,369 95	25,469 02	113,136 02	257,468 74	4,064,485 90
Firemen's.....	924,499 78	-	180,000 00	423,208 01	77,226 75	4,000 00	53,395 38	68,970 46	1,731,300 38
Franklin.....	537,815 79	-	44,015 00	207,374 41	107,590 01	8,901 58	25,366 07	106,425 39	1,037,488 25
German Alliance.....	319,015 08	-	48,000 00	150,888 44	4,665 07	-	13,054 93	12,654 39	548,277 91
German American.....	3,715,729 49	-	450,000 00	1,269,643 02	581,561 17	57,598 01	155,466 71	1,051,941 55	7,281,939 95
Germania.....	1,443,167 90	-	120,000 00	634,705 24	236,601 85	7,276 38	84,180 73	355,965 96	2,881,898 06
Glens Falls.....	910,975 64	-	60,000 00	385,026 77	187,969 88	12,095 00	57,326 35	111,459 04	1,724,852 68
Granite State.....	320,453 72	-	20,000 00	134,993 03	30,929 77	2,681 71	15,178 28	37,142 03	561,378 54
Hanover.....	1,368,350 64	-	100,000 00	478,158 54	195,645 34	23,362 07	78,477 47	329,387 43	2,573,381 49
Hartford.....	7,168,984 90	-	600,000 00	2,585,436 04	1,137,880 49	93,439 77	380,782 81	795,745 84	12,762,269 85
Home.....	5,135,855 14	112,112 96	600,000 00	1,954,382 72	685,482 63	116,522 08	302,710 28	985,457 83	9,892,523 64
Insurance Co. of North America.....	3,311,245 08	1,555,053 29	360,000 00	1,792,706 77	455,572 94	38,153 68	182,880 79	423,071 90	8,118,684 45
Mercantile.....	163,258 03	-	-	57,090 42	33,590 46	5,204 20	5,502 41	23,634 44	288,279 96
National.....	2,852,017 62	-	120,000 00	959,351 02	644,538 70	11,783 36	165,574 65	431,248 19	5,184,513 54
National Union.....	966,779 03	-	30,000 00	321,428 20	142,226 10	10,775 00	65,273 82	123,291 72	1,650,773 87
New Brunswick.....	210,487 21	-	19,995 51	107,444 49	57,217 31	2,958 06	9,231 86	88,783 11	496,117 55
New Hampshire.....	1,190,200 04	-	105,000 00	456,239 81	135,506 00	-	69,577 76	162,717 45	2,119,241 06
Niagara.....	1,731,504 31	-	150,065 00	623,008 45	300,495 76	35,265 55	86,773 63	398,940 55	3,326,053 23
North British & Mercantile.....	108,080 36	-	20,000 00	99,015 50	14,784 48	3,090 00	6,826 72	15,252 15	257,049 21
Old Colony.....	225,204 84	-	16,000 00	110,195 98	26,401 24	795 75	14,452 68	24,554 76	417,605 25
Orient.....	726,689 83	-	-	266,881 21	100,710 07	6,792 21	38,003 89	107,393 76	1,246,470 97
Pelican.....	170,593 88	-	10,000 00	73,659 51	20,799 49	2,153 34	8,081 75	14,973 46	300,261 43
Pennsylvania.....	1,977,839 00	-	150,000 00	734,973 25	195,320 04	18,439 02	100,699 40	140,056 62	3,317,327 33
Phenix (N. Y.).....	4,417,438 85	-	300,000 00	1,683,765 39	665,084 42	69,533 58	184,265 58	822,946 31	8,123,034 13
Phenix (Conn.).....	2,382,571 21	-	280,360 00	927,190 20	489,118 74	20,803 41	124,316 56	266,622 66	4,490,982 78
Providence Washington.....	1,137,942 29	304,843 82	37,500 00	492,550 13	186,631 50	9,818 80	67,336 92	132,394 57	2,369,018 03
Queen.....	2,349,481 55	-	100,000 00	800,751 44	415,496 89	34,173 32	99,599 73	277,108 50	4,076,611 43
Reliance.....	405,626 22	-	21,000 00	219,929 99	71,255 48	6,466 67	27,388 57	50,196 08	801,863 01
Rochester German.....	686,505 17	-	50,000 00	372,610 44	95,158 50	12,143 13	43,149 21	104,428 44	1,363,994 89
Security.....	679,867 98	2,886 72	60,000 00	300,688 30	121,272 42	3,110 00	41,968 65	182,653 19	1,392,447 26
Shawnee Fire.....	767,803 43	-	30,000 00	371,380 89	77,952 92	2,420 00	44,234 32	62,194 09	1,355,985 65
Springfield.....	2,557,908 05	-	200,000 00	942,647 27	492,650 53	38,040 09	152,706 56	423,712 24	4,807,664 74

TABLE No. 4—Concluded.

COMPANIES.	NET LOSSES.		Dividends.	Commis- sions.	Salaries.	Rents.	Taxes and Fees.	All other disburse- ments.	Total dis- bursements.
	Fire.	Marine.							
Spring Garden .....	\$979,285 31	-	\$24,000 00	\$427,853 58	\$140,776 70	\$5,000 00	\$47,986 95	\$101,856 61	\$1,726,759 15
St. Paul .....	2,400,433 57	\$397,066 27	50,000 00	1,028,163 54	209,756 96	6,490 00	106,173 75	180,433 91	4,378,518 00
Subscribers at U. S. "Lloyds" ..	-	888,434 62	25,000 00	341,375 68	71,637 27	9,920 00	28,007 88	20,841 10	1,385,216 55
Union .....	429,151 49	-	-	182,480 35	39,896 16	4,185 30	21,999 21	101,734 24	779,446 75
Westchester .....	1,645,677 69	-	90,000 00	422,421 70	262,518 52	18,475 65	67,447 77	128,710 08	2,635,251 41
Williamsburg City .....	735,294 27	-	50,000 00	382,874 19	175,332 09	24,900 00	37,480 41	120,425 28	1,526,306 24
Total .....	\$78,351,918 27	\$5,219,418 55	\$7,213,225 07	\$32,093,238 30	\$12,421,940 03	\$919,253 30	\$4,188,704 66	\$12,801,745 60	\$153,209,443 78
MUTUAL COMPANIES OF OTHER STATES.									
Holyoke .....	\$169,045 31	-	\$7,000 00	\$28,224 56	\$19,103 74	\$1,500 00	\$3,173 50	\$162,500 06	\$390,547 17
Middlesex .....	135,955 78	-	-	28,813 90	15,956 38	1,000 00	2,914 89	100,219 19	284,860 14
Providence .....	31,135 86	-	-	10,896 96	10,720 00	1,538 92	2,147 32	34,034 11	90,473 00
Quincy .....	121,007 76	-	-	25,218 32	19,502 73	-	2,972 11	73,378 47	242,079 39
Traders & Mechanics .....	228,411 08	-	-	78,352 67	15,998 35	1,720 00	3,154 88	184,544 32	512,181 30
Vermont .....	347,761 13	-	-	45,689 59	21,954 32	-	7,569 90	15,298 64	438,273 58
Worcester .....	118,720 56	-	-	23,372 84	16,078 36	1,800 00	4,284 38	127,003 19	291,259 33
Total .....	\$1,152,037 48	-	\$7,000 00	\$240,568 67	\$119,313 88	\$7,558 92	\$26,216 98	\$696,977 98	\$2,249,673 91
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.									
Aachen & Munich .....	\$503,116 93	-	-	\$223,183 84	\$103,331 70	\$7,574 18	\$24,131 38	\$84,041 90	\$945,379 93
Atlas .....	757,800 25	-	-	331,905 74	158,733 25	15,378 35	45,618 45	328,582 07	1,638,018 11
British America .....	661,769 06	\$32,409 44	-	184,496 00	109,583 95	3,074 04	36,541 25	61,589 21	1,089,462 95
Caledonian .....	728,279 90	-	-	316,270 83	107,573 11	7,972 16	36,054 52	291,030 04	1,487,180 56
Commercial Union .....	2,080,741 09	163,351 52	-	709,063 86	228,468 20	18,387 67	97,969 70	1,118,022 21	4,416,004 25
Hamburg Bremen .....	978,610 00	-	-	325,672 39	172,265 39	15,222 93	42,644 00	307,269 84	1,841,684 55
Liverpool & London & Globe .....	3,916,868 11	-	-	1,404,646 46	485,963 45	54,469 14	256,903 85	1,784,899 31	7,903,750 32
London Assurance .....	906,461 56	299,579 24	-	491,553 18	183,365 72	22,043 44	63,164 38	530,387 82	2,496,555 84
London & Lancashire .....	1,136,743 05	-	-	388,431 37	178,077 20	17,142 31	64,767 45	322,303 88	2,107,465 26
Mannheim .....	-	526,779 23	-	158,394 96	160,245 22	5,449 21	27,342 87	148,802 34	927,013 83

North British & Mercantile.....	2,199,772 76	-	-	969,138 27	400,123 92	21,754 17	85,477 49	1,544,215 75	5,220,482 36
Northern Assurance.....	1,574,243 62	-	-	465,957 57	305,950 36	20,259 36	86,080 60	794,894 58	3,247,386 09
Norwich Union.....	1,425,004 13	-	-	351,102 39	206,093 81	20,060 44	54,469 36	212,777 98	2,269,508 11
Palatine.....	1,116,018 00	-	-	337,570 93	109,532 43	7,895 93	41,508 78	375,066 85	1,987,592 92
Phoenix Assurance.....	1,283,381 93	-	-	464,258 87	223,553 81	25,963 30	75,690 50	365,344 60	2,438,193 01
Prussian National.....	511,462 21	-	-	209,819 90	87,992 05	4,000 00	25,881 70	214,364 01	1,053,519 87
Royal.....	3,817,579 37	-	-	1,214,981 04	797,787 92	72,958 35	215,272 51	3,334,032 87	9,452,612 06
Royal Exchange.....	713,808 24	-	-	465,080 61	120,259 84	7,770 00	31,931 30	285,522 20	1,624,472 19
Scottish Union & National.....	1,095,138 26	-	-	426,711 83	123,390 22	6,925 30	73,052 67	186,299 83	1,911,518 11
State Fire.....	100,382 53	-	-	21,490 34	5,000 00	258 66	6,048 50	17,933 51	151,113 54
Sun.....	1,558,475 90	-	-	628,210 04	185,008 27	22,737 50	57,438 49	513,919 13	2,965,789 33
Western Assurance.....	992,653 61	263,674 47	-	312,790 85	179,521 11	5,235 31	59,927 30	99,722 78	1,913,525 43
Total.....	\$28,058,310 51	\$1,285,793 90	-	\$10,400,731 27	\$4,531,820 93	\$382,531 75	\$1,507,917 05	\$12,921,122 71	\$59,088,228 12
Aggregate.....	\$107,562,266 26	\$6,671,347 34	\$7,260,025 07	\$42,747,806 98	\$17,085,251 86	\$1,310,168 97	\$5,723,280 25	\$26,424,442 07	\$214,784,588 80

TABLE No. 5.  
Assets December 31, 1908.

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.
<b>MAINE STOCK COMPANIES.</b>										
Merchants.....	-	\$38,000 00	\$18,400 00	\$171,700 00	\$9,232 93	\$34,880 77	\$1,275 50	\$22,180 50	\$2,548 00	\$293,121 70
Union.....	-	-	-	384,494 50	37,247 48	27,807 25	2,137 10	20,837 58	773 14	471,750 77
Total.....	-	\$38,000 00	\$18,400 00	\$556,194 50	\$46,480 41	\$62,688 02	\$3,412 60	\$43,018 08	\$3,321 14	\$764,872 47
<b>STOCK COMPANIES OF OTHER STATES.</b>										
Ætna.....	\$588,207 93	-	-	\$12,077,694 93	\$1,210,462 25	\$1,343,370 37	\$64,687 65	\$1,672,068 56	\$162,348 98	\$16,794,142 71
Agricultural.....	35,310 13	\$646,426 98	\$421,869 78	1,380,171 80	292,044 20	255,454 29	36,852 65	59,922 82	64,615 49	3,063,437 16
Alliance.....	-	-	-	1,304,575 00	92,929 76	101,598 95	7,822 64	-	52,522 64	1,454,403 71
American (N. J.).....	471,900 00	1,311,980 75	-	4,962,567 43	295,483 82	675,513 19	69,084 99	42 57	38,540 67	7,748,032 08
American Central.....	-	35,000 00	590,250 00	3,715,925 45	185,726 19	451,888 18	42,752 34	285,586 55	-	5,307,128 71
Boston.....	47,600 00	1,051,700 00	89,600 00	3,421,024 58	338,004 42	462,254 36	29,337 64	130,200 92	30,806 04	5,538,915 88
Caledonian-American.....	-	-	-	228,285 24	9,848 25	9,690 14	2,223 33	5,091 61	4,497 74	250,640 83
Capital.....	92,507 27	80,048 55	19,700 00	455,460 51	59,092 85	56,279 73	5,180 03	2,995 49	2,409 16	768,855 27
Citizens.....	400 00	93,200 00	-	505,108 75	62,341 39	150,389 10	9,385 00	-	7,090 50	813,733 74
City of New York.....	-	-	-	651,454 13	51,646 78	78,914 45	3,145 83	-	27,328 93	577,832 26
Columbia.....	-	-	-	563,941 75	66,414 83	36,157 64	5,718 31	10,000 00	43,998 20	638,234 33
Commerce.....	70,000 00	15,300 00	-	449,095 00	41,422 16	32,008 30	3,949 48	-	6,963 00	604,811 94
Commercial Union.....	-	-	-	589,463 57	31,724 00	73,711 15	4,417 90	68 58	24,695 24	674,689 96
Commonwealth.....	-	343,200 00	-	1,330,895 42	48,511 08	73,621 22	6,291 53	32,043 98	226 46	1,834,336 77
Connecticut.....	278,800 00	923,800 00	54,000 00	4,376,074 46	415,792 29	374,594 83	38,903 32	-	103,993 33	6,357,971 57
Continental.....	1,009,000 00	350,700 00	-	16,092,005 00	817,685 63	854,378 78	50,852 45	141,746 00	1,671 05	19,314,696 81
Delaware.....	200,000 00	99,600 00	20,000 00	1,151,927 02	151,878 72	405,927 58	15,677 23	1,650 20	8,704 95	2,037,955 80
Dixie.....	100,000 00	133,624 06	76,500 00	537,132 46	148,612 31	137,002 41	11,899 16	13,702 12	13,761 76	1,144,710 76
Dutchess Fire.....	15,000 00	10,900 00	-	501,128 68	68,190 56	38,838 52	2,077 68	1,221 32	12 86	637,343 90
Eastern Fire.....	-	207,550 00	10,500 00	183,479 50	30,235 60	60,567 53	8,000 69	536 25	1,955 69	498,913 88

Equitable.....	110,000 00	149,400 00	1,000 00	746,800 00	41,054 27	159,564 58	6,155 01	67,666 00	805 50	1,280,834 36
Fidelity Fire.....	-	-	-	3,077,540 00	206,213 24	137,479 26	9,003 33	22,300 00	253 12	3,452,282 71
Fire Association.....	365,284 64	1,761,529 99	132,750 00	4,568,741 41	489,223 10	632,947 96	75,959 33	80,894 18	9,920 00	8,097,410 61
Fireman's Fund.....	566,110 50	283,980 00	169,950 00	4,071,290 10	491,597 11	887,586 92	55,751 35	38,878 53	112,932 78	6,452,211 73
Firemen's.....	108,997 06	2,367,925 00	-	1,607,650 00	65,235 25	233,362 28	31,794 50	638,079 89	419 89	5,052,624 09
Franklin.....	188,272 44	46,735 00	-	2,218,957 94	101,614 95	147,173 38	731 02	12,222 56	14,327 63	2,701,379 66
German Alliance.....	-	58,000 00	-	1,291,054 71	41,314 42	145,752 76	4,952 00	-	70,871 71	1,470,202 18
German American.....	1,800,133 51	161,000 00	-	11,618,492 39	735,846 51	1,193,486 22	45,071 49	39,629 33	796,581 62	14,797,077 83
Germania.....	750,000 00	315,000 00	-	3,779,613 32	670,281 84	473,483 95	27,172 84	-	141,535 95	5,874,016 00
Glens Falls.....	39,885 23	1,241,596 00	3,000 00	2,804,458 80	393,651 72	227,298 74	21,384 29	29,041 20	11,106 13	4,749,200 85
Granite State.....	46,589 28	10,600 00	-	829,730 33	67,036 73	80,633 16	5,194 50	2,134 96	14,214 15	1,027,704 81
Hanover.....	906,581 06	3,500 00	-	2,643,555 89	106,073 64	365,003 16	26,111 03	346,269 69	1,468 58	4,395,625 89
Hartford.....	1,037,220 05	448,000 00	14,500 00	14,627,271 87	935,289 68	2,598,918 25	178,641 11	789,281 02	11,098 45	20,618,023 53
Home.....	1,543,892 06	97,800 00	-	19,219,178 77	1,765,003 75	914,910 09	-	1,373,712 61	57,998 23	24,856,499 05
Insurance Co.of No.America	383,400 00	418,353 48	-	8,795,635 00	917,387 51	1,330,725 96	53,362 56	115,198 12	7,064 38	12,006,998 25
Mercantile.....	-	67,800 00	-	244,691 25	38,065 62	41,496 72	3,333 57	7,241 44	435 78	402,192 82
National.....	323,488 33	704,700 00	-	5,797,736 77	321,825 58	705,579 42	-	404,020 31	-	8,257,350 41
National Union.....	-	486,722 00	30,000 00	1,575,822 50	155,669 49	316,265 53	15,737 20	3,788 50	3,804 21	2,580,201 01
New Brunswick.....	110,897 98	99,495 00	-	275,827 86	25,209 44	80,863 36	2,523 74	21,564 02	5,511 42	610,869 98
New Hampshire.....	130,626 69	214,600 00	25,000 00	3,286,607 95	242,390 03	267,582 98	37,000 91	657,341 25	-	4,861,149 81
Niagara.....	-	363,000 00	-	3,355,047 90	753,807 13	449,702 09	43,746 37	269,227 10	1,408 28	5,233,122 31
North British & Mercantile	-	1,200 00	-	1,174,067 71	35,750 53	47,805 73	7,067 00	500 00	28,159 30	1,238,231 67
Old Colony.....	-	117,500 00	-	583,712 41	30,297 00	75,613 63	6,965 43	4,877 59	539 48	818,426 58
Orient.....	167,686 38	-	-	1,804,727 14	304,217 47	229,536 70	26,070 17	11,709 73	48,406 96	2,495,540 63
Pelican.....	-	-	-	521,279 00	45,609 11	37,481 13	5,267 78	35 36	757 44	608,914 94
Pennsylvania.....	191,190 66	281,750 00	231,645 38	5,439,750 08	128,815 01	567,279 31	73,583 66	9,029 92	81,209 70	6,841,834 32
Phenix (N. Y.).....	121,950 10	546,500 00	91,500 00	7,034,463 34	161,059 65	1,234,649 85	26,968 25	386,551 45	37,699 42	9,565,943 22
Phenix (Conn.).....	134,356 39	44,983 33	60,100 00	6,045,201 99	698,243 45	698,243 45	58,115 82	936,799 62	13,108 00	8,664,409 75
Providence Washington.....	-	-	-	1,929,625 00	153,398 85	359,236 55	12,547 42	541,253 00	311 56	2,995,749 26
Queen.....	-	71,000 00	-	6,741,207 69	274,798 05	610,567 31	62,397 70	55,327 63	3,499 53	7,811,798 85
Reliance.....	129,527 04	125,450 00	-	972,346 00	117,057 99	145,796 97	13,928 35	6,191 47	10,080 56	1,500,217 26
Rochester German.....	609,043 18	235,615 00	6,000 00	879,451 90	435,399 37	180,376 86	8,863 35	33,971 85	8,924 49	2,379,797 02
Security.....	91,458 60	109,600 00	60,800 00	1,740,994 58	50,740 48	219,406 56	5,615 56	77,797 04	5,914 14	2,350,498 68
Shawnee Fire.....	42,318 64	704,535 00	6,000 00	435,167 60	58,814 67	193,601 67	14,720 14	2,681 36	1,492 08	1,456,347 00
Springfield.....	300,000 00	935,620 00	6,000 00	5,263,504 91	640,653 74	881,706 48	47,457 29	450,282 09	5,290 55	8,519,933 96

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.
Spring Garden	\$63,174 36	\$100,627 50	-	\$2,191,631 54	\$99,959 42	\$385,826 88	\$1,442 26	\$26,480 40	\$18,423 03	\$2,850,719 33
St. Paul	364,680 48	601,920 00	-	3,752,314 61	252,706 81	452,559 24	29,319 56	4,140 09	27,385 10	5,430,255 69
Subscribers at U.S.* Lloyds	-	-	-	645,300 00	363,136 50	379,633 13	7,587 50	24,213 65	25,304 22	1,394,506 56
Union	106,500 00	25,000 00	\$12,800 00	589,313 23	33,439 57	98,557 07	3,550 46	26,726 47	1,553 56	894,333 24
Westchester	5,727 55	253,538 70	-	3,139,128 50	227,997 07	294,355 91	4,075 46	24,796 50	7,260 59	3,942,359 10
Williamsburg City	90,000 00	502,100 00	-	1,550,833 42	311,076 69	232,794 86	20,889 21	3,820 47	179,161 39	2,532,353 26
Total	13,737,717 54	19,259,706 34	2,133,465 16	203,347,136 09	17,406,483 23	24,387,006 78	1,498,318 37	\$9,902,553 37	\$2,362,381 60	289,310,005 28
MUTUAL COMPANIES OF OTHER STATES.										
Holyoke	\$47,000 00	\$24,000 00	-	\$814,564 00	\$21,248 61	\$22,086 10	\$11,759 08	\$58,617 19	\$53 17	\$999,221 81
Middlesex	24,397 80	40,300 00	\$6,300 00	510,559 36	20,383 99	16,556 32	7,453 97	22,353 38	1,389 78	646,895 04
Providence	-	65,150 00	-	516,142 36	46,360 29	9,645 38	806 98	61,781 64	572 31	699,314 34
Quincy	20,433 30	81,550 00	168,700 00	385,493 36	37,954 41	14,893 56	4,555 16	39,135 34	4,680 21	748,034 92
Traders & Mechanics	12,000 00	53,503 60	25,447 25	454,500 00	15,208 37	12,790 63	4,131 30	63,930 00	562 59	640,948 56
Vermont	50,000 00	-	-	-	121,346 88	144,000 33	-	-	-	315,347 21
Worcester	104,225 00	215,606 00	450 00	435,000 00	21,161 93	7,399 69	9,764 03	12,600 00	18,870 00	787,336 65
Total	\$258,056 10	\$480,109 60	\$200,897 25	\$3,116,259 08	\$283,664 48	\$227,372 01	\$38,450 52	\$258,417 55	\$26,128 06	\$4,837,098 53
U. S. BRANCHES OF COS. OF FOREIGN COUNTRIES.										
Aachen & Munich	-	-	-	\$1,752,572 38	\$149,759 60	\$160,130 30	\$20,580 84	\$984 52	\$49,175 11	\$2,034,852 53
Atlas	\$83,878 81	-	-	1,869,107 09	62,040 32	259,485 75	18,256 67	9,316 98	131,265 74	2,170,819 88
British America	-	-	-	1,397,100 30	24,990 78	97,497 69	21,926 65	-	68,045 34	1,473,470 08
Caledonian	437,755 83	-	-	1,150,032 55	161,586 03	154,392 53	7,795 81	94,338 43	21,669 65	1,984,231 53
Commercial Union	698,163 62	\$23,000 00	-	4,606,213 77	473,451 38	852,236 72	71,328 06	197,991 97	73,127 15	6,849,258 37



Hamburg Bremen	-	-	-	1,667,790 55	53,516 07	159,937 88	25,662 71	120,504 45	2,304 58	2,025,107 08
Liverpool & London & Globe	1,848,416 87	3,314,950 00	-	4,970,497 01	1,438,566 25	1,545,991 17	107,497 90	28,178 36	41,347 86	13,212,749 70
London Assurance	-	-	-	2,554,145 71	177,910 90	454,988 97	31,312 91	6,654 27	76,045 07	3,148,967 69
London & Lancashire	300,000 00	-	-	2,490,270 64	508,967 05	398,182 24	39,318 20	87,769 23	69,540 47	3,754,966 89
Mannheim	-	-	-	486,853 89	57,279 66	170,731 88	4,033 30	10,000 00	50,073 62	678,825 11
North British & Mercantile	-	-	-	6,465,598 50	126,940 46	743,572 21	63,610 40	5,750 93	351,227 09	7,054,245 41
Northern Assurance	115,000 00	-	-	4,044,229 06	181,564 04	515,788 18	44,320 44	74,495 07	173,840 29	4,801,556 50
Norwich Union	-	35,000 00	-	2,218,552 42	318,382 43	255,314 74	19,783 75	79,055 73	4,479 05	2,921,610 02
Palatine	-	-	-	2,587,657 38	57,502 85	343,406 90	29,985 37	16,314 00	16,311 17	3,018,555 33
Phoenix Assurance	-	-	-	2,596,397 66	221,041 82	356,867 65	34,175 42	7,551 67	1,133 67	3,214,900 55
Prussian National	-	-	-	1,355,277 25	76,598 09	173,750 33	13,273 72	-	43,307 59	1,575,591 80
Royal	3,836,820 32	606,050 00	-	5,107,085 43	361,682 14	1,160,305 76	85,184 73	90,926 04	25,502 68	11,222,551 74
Royal Exchange	-	-	-	1,857,092 80	189,104 19	414,366 63	22,177 36	40,132 12	72,835 21	2,450,037 89
Scottish Union & National	90,706 42	429,812 50	-	4,080,985 39	168,675 52	297,179 33	63,548 47	-	178,298 78	4,952,608 76
State Fire	-	-	-	407,266 15	18,993 71	26,112 83	4,044 16	-	38,740 45	417,676 40
Sun	290,637 79	25,000 00	-	2,993,025 25	245,773 27	404,824 42	40,420 30	38,249 17	26,485 19	4,011,445 01
Western Assurance	-	-	-	1,872,624 86	133,890 31	240,254 39	24,834 68	-	86,972 04	2,184,632 20
Total	\$7,701,379 66	\$4,433,812 50	-	\$58,530,375 95	\$5,208,216 87	\$9,185,318 50	\$793,071 85	\$908,212 94	\$1,601,727 80	\$85,158,660 47
Aggregate	21,697,153 30	24,211,628 44	2,352,762 41	265,549,965 62	22,944,844 99	33,862,385 31	2,333,253 34	11,112,201 94	\$3,993,558 60	380,070,636 75

TABLE No. 6.  
Liabilities December 31, 1908.

COMPANIES.	Net unpaid losses.	Unearned premiums.	All other liabilities.	Total liabilities except capital.	Capital.	Surplus over all liabilities.	Surplus to policy holders.
MAINE STOCK COMPANIES.							
Merchants.....	\$17,950 04	\$59,151 62	\$1,080 00	\$78,181 66	\$100,000 00	\$114,940 04	\$214,940 04
Union.....	20,648 74	73,696 44	-	94,345 18	100,000 00	277,405 59	377,405 59
Total.....	\$38,598 78	\$132,848 06	\$1,080 00	\$172,531 84	\$200,000 00	\$392,345 63	\$592,345 63
STOCK COMPANIES OF OTHER STATES.							
Ætna.....	\$527,100 30	\$6,212,607 32	\$763,000 84	\$7,502,708 46	\$4,000,000 00	\$5,291,434 25	\$9,291,434 25
Agricultural.....	109,120 03	1,616,131 52	51,406 47	1,776,658 02	500,000 00	786,779 14	1,286,779 14
Alliance.....	74,228 00	522,977 39	27,267 24	624,472 63	500,000 00	329,931 08	829,931 08
American (N. J.).....	245,400 69	4,312,575 13	485,056 81	5,043,032 63	750,000 00	1,954,999 45	2,704,999 45
American Central.....	164,843 74	2,099,801 02	83,465 39	2,348,110 15	2,000,000 00	959,018 56	2,959,018 56
Boston.....	358,013 51	1,435,627 61	90,052 34	1,883,693 46	1,000,000 00	2,655,222 42	3,655,222 42
Caledonian-American.....	776 50	9,190 25	4,720 71	14,687 46	200,000 00	35,953 37	235,953 37
Capital.....	39,498 55	348,804 77	22,525 69	410,829 01	200,000 00	158,026 26	358,026 26
Citizens.....	36,014 25	393,517 97	4,850 00	434,382 22	200,000 00	179,351 52	379,351 52
City of New York.....	40,186 70	269,610 57	25,096 85	334,894 12	200,000 00	222,938 14	422,938 14
Columbia.....	8,842 11	74,886 91	5,000 00	88,729 02	400,000 00	149,505 31	549,505 31
Commerce.....	14,091 80	206,717 46	5,592 51	226,401 77	200,000 00	178,410 17	378,410 17
Commercial Union.....	46,042 00	234,377 67	42,433 07	322,852 74	200,000 00	151,837 22	351,837 22
Commonwealth.....	37,111 96	387,370 11	8,277 20	432,759 27	500,000 00	901,577 50	1,401,577 50
Connecticut.....	258,828 67	3,613,341 06	46,462 57	3,918,632 30	1,000,000 00	1,439,339 27	2,439,339 27
Continental.....	354,096 25	7,211,417 04	432,433 04	7,997,946 33	1,000,000 00	10,316,750 48	11,316,750 48
Delaware.....	122,023 86	1,172,005 24	172,637 34	1,466,666 44	400,000 00	171,289 36	571,289 36
Dixie.....	61,194 15	500,585 68	2,561 05	564,340 68	500,000 00	80,370 08	580,370 08
Dutchess Fire.....	41,585 38	289,324 24	5,162 46	336,072 08	200,000 00	101,271 82	301,271 82
Eastern Fire.....	54,638 61	216,241 30	9,854 58	280,734 49	200,000 00	18,179 39	218,179 39

Equitable.....	60,955 78	718,896 03	17,000 00	796,651 81	400,000 00	84,182 55	484,182 55
Fidelity Fire.....	41,879 51	802,993 72	27,739 67	872,612 90	1,000,000 00	1,579,669 81	2,579,669 81
Fire Association.....	320,922 43	3,290,056 59	17,716,589 11	5,327,568 13	750,000 00	2,019,842 48	2,769,842 48
Fireman's Fund.....	418,486 44	2,941,901 51	282,184 65	3,642,572 60	1,600,000 00	1,209,639 13	2,809,639 13
Firemen's.....	131,478 73	1,663,370 13	20,650 92	1,815,499 78	1,000,000 00	2,237,124 31	3,237,124 31
Franklin.....	96,248 60	849,450 12	794,112 32	1,739,811 04	400,000 00	561,568 62	961,568 62
German Alliance.....	76,607 96	426,354 68	50,306 41	553,269 05	400,000 00	516,933 13	916,933 13
German American.....	610,044 24	6,695,709 48	523,970 48	7,299,724 20	1,500,000 00	5,467,353 63	6,967,353 63
Germania.....	177,420 93	3,155,427 91	31,724 83	3,364,573 67	1,000,000 00	1,509,442 33	2,509,442 33
Glens Falls.....	104,363 01	1,982,072 80	215,000 00	2,301,435 81	200,000 00	2,247,774 04	2,447,774 04
Granite State.....	42,337 19	504,162 69	12,673 52	559,173 40	200,000 00	268,531 41	468,531 41
Hanover.....	183,871 33	2,017,158 51	45,033 94	2,246,063 78	1,000,000 00	1,149,562 11	2,149,562 11
Hartford.....	1,271,392 50	11,744,870 32	511,893 84	13,528,156 66	2,000,000 00	5,089,866 87	7,089,866 87
Home.....	1,018,626 87	9,515,887 00	1,439,163 67	11,973,677 54	3,000,000 00	9,882,821 51	12,882,821 51
Insurance Co. of North America.....	692,980 00	5,698,773 47	866,403 50	7,258,156 97	3,000,000 00	1,748,841 28	4,748,841 28
Mercantile.....	21,397 63	121,537 85	3,366 99	146,302 47	200,000 00	55,890 35	255,890 35
National.....	498,399 19	4,495,492 58	85,000 00	5,078,891 77	1,000,000 00	2,178,458 64	3,178,458 64
National Union.....	111,256 10	1,389,672 60	25,000 00	1,525,928 70	750,000 00	304,272 31	1,054,272 31
New Brunswick.....	34,483 03	294,111 41	1,546 10	330,140 54	200,000 00	80,729 44	280,729 44
New Hampshire.....	204,618 88	1,804,091 83	343,757 56	2,352,468 27	1,100,000 00	1,408,681 54	2,508,681 54
Niagara.....	204,609 61	2,678,966 88	30,000 00	2,913,666 49	750,000 00	1,569,455 82	2,319,455 82
North British & Mercantile.....	23,121 51	277,834 73	8,122 44	309,078 68	200,000 00	729,152 99	929,152 99
Old Colony.....	35,442 57	271,463 51	20,686 08	327,592 16	400,000 00	90,834 42	490,834 42
Orient.....	121,498 17	1,235,627 88	52,857 08	1,409,983 13	500,000 00	585,557 50	1,085,557 50
Pelican.....	28,616 00	221,827 13	5,658 70	256,101 83	200,000 00	152,813 11	352,813 11
Pennsylvania.....	326,418 42	2,927,460 46	918,428 03	4,172,306 91	750,000 00	1,919,527 41	2,669,527 41
Phoenix (N. Y.).....	451,792 27	6,180,197 85	343,499 79	6,975,489 91	1,500,000 00	1,090,453 31	2,590,453 31
Phoenix (Conn.).....	450,440 38	3,946,002 42	81,852 78	4,478,295 58	2,000,000 00	2,186,114 17	4,186,114 17
Providence Washington.....	278,126 24	1,765,062 18	48,000 00	2,091,188 42	500,000 00	404,560 84	904,560 84
Queen.....	361,973 08	3,578,600 18	142,907 96	4,083,481 22	1,000,000 00	2,728,317 63	3,728,317 63
Reliance.....	74,681 60	735,957 24	156,413 04	967,051 88	300,000 00	223,165 38	533,165 38
Rochester German.....	138,602 33	1,126,728 31	-	1,265,330 64	500,000 00	614,466 38	1,114,466 38
Security.....	134,430 44	1,232,688 12	22,784 40	1,389,902 96	500,000 00	460,595 72	960,595 72
Shawnee Fire.....	103,474 90	924,849 24	23,011 76	1,051,335 90	200,000 00	205,011 10	405,011 10
Springfield.....	313,427 59	4,032,019 86	270,585 88	4,616,033 33	2,000,000 00	1,903,900 63	3,903,900 63

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 6—Concluded.

COMPANIES.	Net unpaid losses.	Unearned premiums.	All other liabilities.	Total liabilities except capital.	Capital.	Surplus over all liabilities.	Surplus to policy holders.
Spring Garden.....	\$337,404 27	\$1,405,189 86	\$347,626 60	\$2,090,220 73	\$400,000 00	\$360,498 60	\$760,498 60
St. Paul.....	269,315 42	3,381,409 62	52,508 34	3,703,233 38	500,000 00	1,227,022 31	1,727,022 31
Subscribers at U. S. Lloyds.....	210,125 00	319,689 30	266,062 51	795,876 81	100,000 00	498,689 75	598,689 75
Union.....	50,338 34	454,233 19	78,906 81	583,478 34	200,000 00	110,854 90	310,854 90
Westchester.....	195,852 85	2,287,416 93	45,000 00	2,528,269 78	300,000 00	1,114,089 32	1,414,089 32
Williamsburg City.....	272,707 78	1,354,380 47	20,777 82	1,647,866 07	250,000 00	634,487 19	884,487 19
<b>Total.....</b>	<b>\$13,093,896 18</b>	<b>\$131,576,506 65</b>	<b>\$12,236,663 69</b>	<b>\$156,907,066 52</b>	<b>\$47,900,000 00</b>	<b>\$84,502,938 76</b>	<b>\$132,402,938 76</b>
<b>MUTUAL COMPANIES OF OTHER STATES.</b>							
Holyoke.....	\$4,867 04	\$324,660 01	\$51,772 52	\$381,299 57	\$100,000 00	\$517,922 24	\$617,922 24
Middlesex.....	2,548 21	357,973 12	3,994 74	364,516 07	—	282,378 97	282,378 97
Providence.....	436 76	174,710 57	5,895 71	181,043 04	—	518,271 30	518,271 30
Quincy.....	2,672 50	269,584 27	6,399 96	278,656 73	—	469,378 19	469,378 19
Traders & Mechanics.....	2,955 47	398,613 71	33,197 44	434,766 62	—	206,181 94	206,181 94
Vermont.....	25,590 13	45,708 47	11,711 96	83,010 56	—	232,336 65	232,336 65
Worcester.....	1,217 48	280,699 42	4,926 07	286,842 97	—	500,493 68	500,493 68
<b>Total.....</b>	<b>\$40,287 59</b>	<b>\$1,851,949 57</b>	<b>\$117,898 40</b>	<b>\$2,010,135 56</b>	<b>\$100,000 00</b>	<b>\$2,726,962 97</b>	<b>\$2,826,962 97</b>
<b>U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.</b>							
Aachen & Munich.....	\$95,451 81	\$894,589 36	\$15,659 00	\$1,005,700 17	\$200,000 00	\$829,152 36	\$1,029,152 36
Atlas.....	111,113 40	1,307,581 93	38,523 57	1,457,218 90	200,000 00	513,600 98	713,600 98
British America.....	114,449 33	779,708 91	12,998 44	907,156 68	200,000 00	366,313 40	566,313 40
Caledonian.....	134,349 27	1,236,001 55	36,297 57	1,406,648 39	200,000 00	377,583 14	577,583 14
Commercial Union.....	829,244 95	3,275,386 33	311,809 82	4,416,441 10	200,000 00	2,232,817 27	2,432,817 27
Hamburg Bremen.....	142,110 00	1,368,578 96	34,973 84	1,545,662 80	200,000 00	279,444 28	479,444 28
Liverpool & London & Globe.....	651,328 30	6,935,383 63	652,158 57	8,238,870 50	200,000 00	4,773,879 20	4,973,879 20
London Assurance.....	201,867 50	1,863,983 23	99,055 13	2,164,905 86	200,000 00	784,061 83	984,061 83
London & Lancashire.....	156,183 66	2,157,324 02	90,818 97	2,404,326 65	200,000 00	1,150,640 24	1,350,640 24
Mannheim.....	55,919 79	218,994 80	25,000 00	299,914 59	200,000 00	178,910 52	378,910 52

North British & Mercantile.....	377,272 28	3,879,775 94	104,415 21	4,361,463 43	200,000 00	2,492,781 98	2,692,781 98
Northern Assurance.....	277,410 06	2,625,156 22	100,961 22	3,003,527 50	200,000 00	1,598,029 00	1,798,029 00
Norwich Union.....	512,715 92	1,681,288 39	46,618 54	2,240,622 85	200,000 00	480,987 17	680,987 17
Palatine.....	416,374 17	1,305,152 98	95,503 11	1,817,030 26	200,000 00	1,001,525 07	1,201,525 07
Phoenix Assurance.....	193,717 00	1,866,056 96	27,500 18	2,087,274 14	200,000 00	927,626 41	1,127,626 41
Prussian National.....	78,885 54	928,522 96	19,965 88	1,027,374 38	200,000 00	348,217 42	548,217 42
Royal.....	637,060 66	7,164,733 40	532,724 97	8,334,519 03	200,000 00	2,688,032 71	2,888,032 71
Royal Exchange.....	109,092 00	1,532,732 43	25,020 55	1,666,844 98	200,000 00	583,192 91	783,192 91
Scottish Union & National.....	156,360 42	1,759,987 27	32,835 31	1,949,183 00	200,000 00	2,803,425 76	3,003,425 76
State Fire.....	7,656 95	84,914 11	2,500 00	95,071 06	200,000 00	122,605 34	322,605 34
Sun.....	224,195 00	2,462,264 77	63,895 70	2,750,355 47	200,000 00	1,061,089 54	1,261,089 54
Western Assurance.....	218,715 99	1,223,376 40	21,997 65	1,464,090 04	200,000 00	520,542 16	720,542 16
Total.....	\$5,701,474 00	\$46,551,494 55	\$2,391,233 23	\$54,644,201 78	\$4,400,000 00	\$26,114,458 69	\$30,514,458 69
Aggregate.....	\$18,874,256 55	\$180,112,798 83	\$14,746,875 32	\$213,733,930 70	\$52,600,000 00	\$113,736,706 05	\$166,336,706 05

TABLE No. 7.  
Risks and Premiums.

COMPANIES.	IN FORCE DEC. 31, 1907.		WRITTEN.		TERMINATED.		REINSURED.		IN FORCE DEC. 31, 1908.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
<b>MAINE STOCK COMPANIES.</b>										
Merchants (Marine).....	\$800,406 00	\$59,145 68	\$7,065,090 00	\$108,523 45	\$7,037,848 00	\$108,517 51	-	-	\$827,648 00	\$59,151 62
Union (Marine).....	1,015,387 00	80,865 91	4,580,913 00	148,714 80	4,669,285 00	155,884 27	-	-	927,015 00	73,696 44
Total.....	\$1,815,793 00	\$140,011 59	\$11,646,003 00	\$257,238 25	\$11,707,133 00	\$264,401 78	-	-	\$1,754,663 00	\$132,848 06
<b>STOCK COMPANIES OF OTHER STATES.</b>										
Aetna { Fire.....	\$1,042,524,329 00	\$12,966,950 67	\$706,952,014 00	\$8,968,510 64	\$645,458,098 00	\$8,413,750 20	\$134,054,706 00	\$1,765,916 91	\$969,963,539 00	\$11,755,794 20
Marine.....	17,363,248 00	415,605 21	72,612,681 00	650,765 44	71,902,031 00	629,449 91	4,283,852 00	151,320 06	13,790,046 00	285,600 68
Agricultural.....	330,364,800 00	3,359,621 00	204,764,300 00	2,218,602 46	190,631,500 00	2,075,165 46	39,608,600 00	367,857 00	304,889,000 00	3,135,201 00
Alliance { Fire.....	63,213,357 00	825,962 37	59,170,602 00	773,063 79	53,860,650 00	721,070 25	6,086,526 00	86,213 49	62,436,783 00	791,742 42
Marine.....	2,363,551 00	72,531 12	22,178,582 00	236,148 53	20,072,138 00	159,507 94	623,864 00	11,329 90	3,846,131 00	137,841 81
American (N. J.).....	733,165,405 00	8,263,025 25	398,454,759 00	4,292,066 36	348,821,640 00	3,916,672 73	47,605,924 00	446,403 58	735,192,600 00	8,192,015 30
American Central.....	374,609,197 00	4,392,159 92	270,536,594 00	3,412,962 20	235,182,289 00	3,009,520 84	58,934,771 00	783,175 02	351,028,731 00	4,012,426 26
Boston { Fire.....	217,289,353 00	2,065,446 58	163,503,957 00	1,589,034 73	139,989,596 00	1,389,300 34	47,675,406 00	443,575 67	193,128,308 00	1,821,605 30
Marine.....	28,891,386 00	894,712 32	139,073,311 00	1,616,084 50	136,237,525 00	1,559,160 87	634,263 00	23,732 04	31,092,909 00	927,903 91
Caledonian-American.....	10,975,479 00	117,290 07	9,428,917 00	97,437 04	8,668,039 00	94,564 45	10,002,303 00	101,937 62	1,734,054 00	18,225 04
Capital.....	61,905,184 00	747,184 56	47,140,085 00	586,171 16	43,100,549 00	560,878 45	7,456,948 00	101,330 89	58,487,772 00	671,146 38
Citizens { Fire.....	206,277,111 00	2,745,646 17	160,052,001 00	2,159,120 43	153,016,711 00	2,104,278 09	154,749,897 00	2,038,341 51	58,562,504 00	762,147 00
Marine.....	-	-	60,746 00	296 23	60,746 00	296 23	-	-	-	-
City of New York.....	63,414,868 00	576,646 39	58,153,682 00	548,609 88	48,278,711 00	436,307 02	21,006,393 00	180,309 72	52,283,446 00	508,639 53
Columbia (Marine).....	43,024,359 00	542,951 23	100,306,500 00	741,138 92	99,023,158 00	758,232 84	33,167,450 00	378,019 73	11,140,251 00	147,867 58
Commerce.....	38,682,885 00	410,039 36	28,111,457 00	316,993 84	26,488,539 00	301,990 01	2,286,825 00	28,637 21	38,018,978 00	396,405 98
Commercial Union.....	47,165,749 00	568,606 87	41,097,453 00	481,622 13	38,455,461 00	461,552 54	12,629,711 00	142,968 28	37,178,030 00	445,708 18
Commonwealth.....	60,616,042 00	550,581 15	84,962,435 00	718,768 46	59,119,519 00	500,976 20	8,385,567 00	49,915 85	78,073,391 00	718,457 56
Connecticut.....	571,200,695 00	7,024,551 64	378,749,370 00	4,694,598 45	322,859,653 00	4,277,483 55	50,483,373 00	660,283 43	576,607,039 00	6,781,383 11
Continental.....	1,285,981,341 00	13,949,190 89	785,501,805 00	7,777,693 23	731,336,465 00	7,318,270 51	49,333,301 00	475,206 60	1,290,813,380 00	13,933,407 01
Delaware.....	179,052,217 00	2,041,549 14	195,315,060 00	2,123,655 74	138,661,839 00	1,659,553 70	27,616,126 00	279,961 92	208,089,312 00	2,225,689 26
Dixie.....	61,490,280 00	832,756 67	67,376,012 00	1,231,711 72	51,867,888 00	970,638 74	10,358,179 00	165,896 20	66,640,225 00	927,933 45
Dutchess Fire.....	50,727,992 00	592,167 27	42,891,631 00	529,619 12	40,382,525 00	507,117 79	4,143,980 00	50,920 73	49,093,118 00	563,747 87
Eastern Fire.....	24,146,046 22	328,252 67	30,557,430 00	454,274 05	23,182,358 22	345,067 59	1,361,685 00	17,925 42	30,159,433 00	419,533 71

Equitable { Fire.....	111,684,554 00	1,309,328 57	91,423,613 00	1,144,561 23	78,087,312 00	993,279 31	9,460,927 00	107,452 24	115,559,928 00	1,353,158 25
{ Marine.....	361,857 00	23,412 87	919,676 00	33,018 75	875,862 00	31,458 34	14,500 00	1,052 50	391,171 00	23,920 78
Fidelity Fire.....	92,840,207 00	1,096,797 17	106,895,435 00	1,193,852 27	65,943,968 00	801,022 96	11,933,293 00	96,150 50	121,858,384 00	1,393,475 98
Fire Association.....	564,433,231 00	6,732,948 59	442,492,821 00	5,380,873 16	412,401,880 00	5,237,623 79	43,214,720 00	509,304 88	551,309,449 00	6,366,833 08
Fireman's Fund { Fire.....	424,263,242 00	5,400,321 50	328,475,188 00	4,228,172 04	309,897,141 00	4,068,486 37	40,080,340 00	555,310 64	402,760,949 00	5,004,696 53
{ Marine.....	49,545,419 00	1,290,449 55	330,583,482 00	2,685,409 93	326,941,272 00	2,473,389 64	23,647,177 00	814,031 64	29,540,452 00	688,438 20
Firemen's.....	272,679,004 00	2,821,255 50	171,023,313 00	2,168,258 21	115,675,253 00	1,701,684 03	17,066,782 00	139,350 34	310,960,287 00	3,148,479 34
Franklin.....	137,994,673 00	1,659,094 47	97,756,712 00	1,176,673 00	90,156,107 00	1,118,241 81	4,372,177 00	49,342 08	141,223,101 00	1,668,183 58
German Alliance.....	225,408,868 00	2,497,417 87	254,592,742 00	2,842,285 45	191,012,841 00	2,221,654 29	209,535,111 00	2,287,750 61	79,453,658 00	830,298 42
German American.....	1,513,683,873 00	14,287,972 42	1,112,545,420 00	11,254,331 38	1,019,699,234 00	10,280,008 21	321,948,115 00	2,281,748 37	1,284,581,944 00	12,980,547 22
Germania.....	657,985,489 00	6,281,694 90	360,466,266 00	3,653,351 35	336,177,962 00	3,353,367 74	56,408,174 00	443,447 21	625,865,619 00	6,136,231 30
Glens Falls.....	346,520,977 00	3,845,617 36	198,638,012 00	2,318,204 61	174,889,162 00	2,086,641 27	26,010,772 00	286,438 88	344,309,055 00	3,790,741 82
Granite State.....	84,307,772 00	1,090,890 91	60,719,879 00	821,437 32	55,081,732 00	759,215 47	15,768,681 00	192,385 64	74,177,238 00	960,727 12
Hanover.....	420,290,641 34	4,274,712 74	285,670,630 00	3,047,518 05	278,255,789 50	2,926,962 48	51,219,647 22	504,232 37	376,485,834 62	3,891,035 94
Hartford.....	1,935,434,728 00	23,336,622 77	1,362,677,635 00	17,844,567 14	1,304,808,407 00	17,092,864 19	151,802,853 00	1,192,453 67	1,841,501,105 00	22,895,872 05
Home { Fire.....	1,875,435,046 00	18,862,239 00	1,495,658,625 00	14,729,167 33	1,380,891,886 00	13,679,766 33	266,918,896 00	1,642,789 00	1,723,282,889 00	18,268,851 00
{ Marine.....	18,258,616 00	395,978 00	64,568,283 00	526,498 28	66,896,417 00	523,496 28	5,953,030 00	98,377 00	9,977,446 00	300,603 00
Ins. Co. of No. America { Fire.....	856,963,618 00	10,515,362 37	570,381,754 00	7,261,478 35	539,968,687 00	7,001,269 76	63,094,573 00	710,710 37	824,282,112 00	10,064,860 50
{ Marine.....	86,679,587 00	491,664 19	477,526,304 00	2,849,575 67	502,012,064 00	2,136,116 29	5,534,405 00	145,579 08	56,659,422 00	1,059,544 59
Mercantile.....	58,434,620 00	740,136 28	36,403,542 00	523,316 48	38,617,675 00	560,249 26	40,756,525 00	460,127 79	15,463,962 00	243,075 71
National.....	968,693,612 00	11,012,792 79	728,118,697 00	8,228,569 35	701,519,950 00	8,183,990 23	202,644,772 00	2,223,351 68	792,647,557 00	8,834,020 23
National Union.....	234,658,503 00	2,952,461 05	194,682,677 00	2,560,443 34	169,547,833 00	2,278,407 20	49,621,181 00	648,985 68	210,172,166 00	2,555,611 31
New Brunswick.....	33,439,373 00	476,798 21	45,620,769 00	637,987 78	34,733,808 00	532,584 65	2,963,276 00	42,311 23	41,363,058 00	539,800 11
New Hampshire.....	313,276,651 00	3,624,776 23	198,702,523 00	2,435,300 81	188,546,040 00	2,321,521 72	22,112,531 00	228,970 00	301,320,009 00	3,509,585 23
Niagara.....	514,158,413 00	5,425,815 79	360,054,897 00	4,087,243 25	333,844,604 00	3,860,938 23	55,048,285 00	454,319 21	485,320,421 00	5,197,801 60
North British & Mercantile.....	66,969,994 00	507,796 12	77,389,257 00	567,993 10	58,825,848 00	460,588 00	13,082,698 00	95,657 84	72,420,705 00	5,194,543 38
Old Colony.....	38,643,302 00	456,068 02	57,617,622 00	698,839 07	40,562,431 00	492,856 63	13,257,820 00	168,544 34	42,440,573 00	493,506 12
Orient.....	222,810,293 00	2,531,091 71	164,194,435 00	1,918,948 76	148,148,825 00	1,725,301 73	28,035,432 00	336,840 41	210,820,471 00	2,387,898 33
Pelican.....	45,774,124 00	489,324 39	37,974,959 00	425,465 66	36,662,841 00	423,534 00	4,968,978 00	60,076 24	42,117,264 00	431,179 81
Pennsylvania.....	592,727,531 00	6,085,951 51	347,639,175 00	4,017,746 48	372,206,042 00	3,906,048 23	41,204,743 00	420,026 01	526,955,921 00	5,777,623 75
Phenix (N. Y.).....	986,796,875 00	10,907,368 75	778,513,810 00	9,157,854 34	665,813,771 00	7,511,782 67	76,246,590 00	534,545 48	1,023,250,324 00	12,018,894 94
Phoenix (Conn.).....	759,282,708 00	7,977,499 07	614,164,224 00	5,735,135 97	579,934,736 00	5,515,379 42	47,385,406 00	508,174 87	746,126,790 00	7,687,080 75
Providence Washington { Fire.....	318,048,279 00	3,619,983 35	248,258,903 00	2,317,965 15	230,313,923 00	2,680,894 74	49,967,805 00	590,841 98	286,025,454 00	3,166,211 78
{ Marine.....	7,737,783 00	314,325 58	127,353,131 00	649,870 09	124,209,281 00	656,953 74	4,988,648 00	70,904 11	5,892,975 00	236,337 82
Queen.....	581,555,437 00	7,091,043 04	439,164,872 00	5,578,502 59	393,867,595 00	5,199,793 11	49,439,696 00	591,245 73	577,413,018 00	6,878,506 79

TABLE No. 7—Concluded.

COMPANIES.	IN FORCE DEC. 31, 1907.		WRITTEN.		TERMINATED.		REINSURED.		IN FORCE DEC. 31, 1908.	
	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.	Risks.	Premiums.
Reliance.....	\$120,522,688 00	\$1,431,958 30	\$94,971,793 00	\$1,148,505 09	\$79,496,607 00	\$985,749 25	\$12,992,280 00	\$167,313 91	\$123,005,594 00	\$1,427,400 23
Rochester German.....	192,402,007 00	2,296,995 48	170,320,955 00	2,134,306 94	137,836,578 00	1,772,403 29	41,907,587 00	525,008 46	182,978,797 00	2,133,890 67
Security ( Fire.....	225,952,419 00	2,520,764 74	159,326,114 00	1,932,065 16	140,385,549 00	1,704,584 91	31,903,154 00	406,009 97	212,989,830 00	2,342,235 02
Marine.....	41,230 00	2,536 60	-	23 45	41,230 00	2,560 05	-	-	-	-
Shawnee Fire.....	138,033,994 00	1,825,146 53	130,792,067 00	1,834,629 41	122,909,750 00	1,718,148 70	11,275,063 00	171,746 56	134,641,248 00	1,769,880 68
Springfield.....	693,211,826 00	8,262,448 66	542,987,298 00	6,601,459 90	496,412,207 00	6,210,316 51	76,259,944 00	881,174 79	663,526,973 00	7,772,417 26
Spring Garden.....	\$236,643,391 28	\$2,731,126 73	\$245,631,817 98	\$3,030,897 73	218,459,087 79	2,580,224 94	41,825,003 36	480,439 67	222,191,118 11	2,701,359 85
St. Paul ( Fire.....	446,079,009 00	5,940,881 04	313,227,737 00	4,812,855 11	269,467,706 00	4,173,331 75	33,618,869 00	459,137 50	456,220,171 00	6,121,266 90
Marine.....	5,434,744 00	206,952 81	199,059,233 00	864,782 23	199,362,630 00	899,776 34	1,034,767 00	47,188 77	4,096,580 00	124,769 93
Subscribers at U.S. "Lloyds" (Marine)	61,971,203 00	637,510 08	531,541,583 00	2,656,682 18	541,549,741 00	2,705,866 42	28,054,724 00	268,636 54	23,908,321 00	319,689 30
Union.....	83,288,693 00	973,716 02	65,389,711 00	798,341 05	70,625,587 00	812,395 11	5,092,060 00	66,780 51	72,960,757 00	892,881 45
Westchester.....	443,583,206 00	4,665,659 05	282,708,969 00	3,316,696 53	252,543,239 00	3,056,126 23	48,129,364 00	439,083 54	425,619,572 00	4,487,145 81
Williamsburg City.....	246,930,152 00	2,576,017 60	173,596,914 00	1,933,928 40	151,447,060 00	1,732,806 07	20,096,058 00	214,336 54	248,983,948 00	2,562,803 39
Total ( Fire.....	23,504,645,353 84	263,493,435 24	17,179,641,251 98	198,972,243 77	15,585,039,284 51	182,788,203 25	3,002,250,402 58	30,360,653 88	22,096,996,918 73	249,316,821 88
Marine.....	321,672,977 00	5,288,659 56	2,065,783,512 00	13,510,294 20	2,089,184,105 00	12,536,264 89	107,936,680 00	2,010,171 37	190,335,704 00	4,252,517 50
MUTUAL COMPANIES OF OTHER STATES.										
Holyoke.....	\$44,020,988 00	\$645,565 87	\$13,516,764 00	\$197,007 49	\$12,626,690 00	\$187,189 07	\$1,446,932 00	\$19,259 54	\$43,464,130 00	\$636,221 75
Middlesex.....	46,428,474 00	691,410 65	14,281,167 00	207,705 79	12,983,830 00	190,472 82	1,028,942 00	14,614 61	46,696,869 00	694,029 01
Providence.....	30,986,708 00	336,647 09	8,423,400 00	94,365 50	7,588,824 00	82,861 09	284,683 00	3,678 69	31,536,601 00	344,473 90
Quincy.....	33,930,936 00	506,302 67	11,021,073 00	167,954 92	10,065,487 00	152,511 46	-	-	34,886,522 00	521,746 13
Traders & Mechanics.....	45,196,879 00	691,202 68	20,811,442 00	283,507 54	13,289,912 00	205,194 62	904,540 00	12,014 36	51,813,869 00	762,501 24
Vermont.....	77,359,017 00	86,467 66	26,203,063 00	67,450 44	22,176,619 00	62,501 17	805,921 00	3,050 36	80,579,540 00	88,366 57
Worcester.....	41,962,790 00	573,703 99	10,283,456 00	137,720 91	11,391,832 00	154,744 15	37,500 00	479 21	40,816,914 00	556,201 54
Total.....	\$319,885,792 00	\$3,531,300 61	\$104,540,365 00	\$1,160,802 68	\$90,123,194 00	\$1,035,467 38	\$4,508,518 00	\$53,096 77	\$329,794,445 00	\$3,603,539 14



U. S. BRANCHES OF COMPANIES OF  
FOREIGN COUNTRIES.

Aachen & Munich.....	\$146,193,500 00	\$1,707,079 13	\$119,984,976 00	\$1,380,755 46	\$100,525,246 00	\$1,247,520 05	\$13,044,991 00	\$149,658 08	\$152,608,239 00	\$1,690,656 46
Atlas.....	223,965,237 00	2,607,869 83	173,873,392 00	2,039,577 02	159,580,518 00	1,920,845 80	18,751,768 00	187,996 85	219,506,843 00	2,538,604 20
British America { Fire.....	185,015,394 00	2,068,045 71	132,659,150 00	1,357,595 12	148,555,472 06	1,623,588 77	21,767,641 00	199,240 52	147,371,431 00	1,602,811 54
{ Marine.....	444,054 00	15,979 64	11,100 00	407 52	455,154 00	16,337 16	-	-	-	-
Caledonian.....	227,790,222 00	2,560,897 77	162,673,023 00	1,888,622 41	151,642,743 00	1,780,245 81	25,561,356 00	293,677 97	213,259,146 00	2,375,596 40
Commercial Union { Fire.....	686,898,231 00	7,224,115 39	437,710,159 00	4,683,329 40	477,698,899 00	5,090,371 81	54,220,006 00	550,842 18	592,689,485 00	6,256,230 80
{ Marine.....	10,025,628 00	200,531 91	281,124,420 00	472,558 43	275,583,593 00	403,381,22	955,595 00	16,335 68	14,610,860 00	253,373 44
Hamburg Bremen.....	239,969,120 00	2,818,645 85	149,515,158 00	1,895,311 20	155,228,312 00	1,935,887 36	8,395,356 00	69,032 53	225,860,610 00	2,709,037 16
Liverpool & London & Globe.....	1,558,331,982 00	16,716,082 72	1,206,047,321 00	12,717,920 95	1,138,789,336 00	12,346,564 44	437,928,028 00	3,679,958 50	1,187,661,939 00	13,407,480 73
London Assurance { Fire.....	289,966,811 00	3,450,091 78	202,141,375 00	2,472,193 96	180,340,801 00	2,296,788 05	26,777,330 00	319,332 38	284,990,055 00	3,306,165 31
{ Marine.....	17,832,655 00	188,597 82	245,416,286 00	955,426 64	237,618,534 00	793,283 80	3,227,216 00	38,094 53	22,403,191 00	312,646 13
London & Lancashire.....	463,045,631 00	4,647,417 86	327,917,890 00	3,361,769 08	307,500,549 00	3,135,512 89	66,709,399 00	675,888 02	416,753,573 00	4,197,786 03
Mannheim (Marine).....	27,270,182 00	541,092 60	296,866,165 00	1,540,521 36	289,022,356 00	1,498,387 60	6,743,192 00	160,476 87	28,370,799 00	422,749 49
North British & Mercantile.....	786,023,961 00	7,705,635 81	691,122,495 00	6,283,974 05	596,537,380 00	5,865,369 74	135,724,654 00	560,306 78	744,884,422 00	7,563,933 34
Northern Assurance.....	515,961,326 00	5,776,769 38	386,510,798 00	4,391,199 25	368,925,695 00	4,358,390 50	58,960,951 00	695,994 36	474,585,478 00	5,113,643 77
Norwich Union.....	359,199,111 00	3,867,897 42	235,850,686 00	2,549,333 74	239,630,836 00	2,711,418 30	41,728,438 00	351,131 43	313,690,528 00	3,374,591 43
Palatine.....	220,538,079 00	2,716,229 08	179,592,080 00	2,198,254 18	162,001,328 00	2,051,319 81	28,327,648 00	362,591 01	209,801,183 00	2,500,572 44
Phoenix Assurance.....	406,538,721 00	4,499,022 52	287,327,904 00	3,234,593 12	279,094,749 00	3,345,431 93	76,399,434 00	723,276 88	338,372,442 00	3,664,906 83
Prussian National { Fire.....	150,871,379 00	1,925,520 83	110,108,918 00	1,330,504 73	92,403,980 00	1,204,659 76	21,310,881 00	297,828 47	147,265,436 00	1,753,537 33
{ Marine.....	6,070 00	30 35	-	-	6,070 00	30 35	-	-	-	-
Royal.....	1,558,255,574 90	16,329,238 45	940,123,242 38	10,124,602 39	935,331,565 00	9,931,570 22	234,562,148 59	2,608,339 47	1,328,485,103 69	13,913,931 15
Royal Exchange.....	238,067,652 00	2,657,398 36	228,352,651 00	2,422,858 93	166,748,106 00	2,021,653 23	46,460,304 00	468,940 62	253,211,893 00	2,589,663 44
Scottish Union & National.....	447,996,165 00	4,619,222 77	321,541,390 00	3,342,715 05	307,668,773 00	3,296,959 52	128,590,065 00	1,197,753 91	333,278,573 00	3,467,224 39
State Fire.....	16,090,830 00	122,771 80	15,561,834 00	203,029 52	13,954,267 00	179,323 37	5,528,036 00	72,919 49	12,170,361 00	163,558 46
Sun.....	455,173,098 00	4,895,975 85	312,645,102 00	3,489,680 15	294,585,439 00	3,353,532 67	21,823,132 00	217,201 98	451,409,629 00	4,814,921 35
Western Assurance { Fire.....	277,523,089 00	3,102,068 60	198,988,725 00	2,036,392 72	222,163,650 00	2,435,383 21	33,291,018 00	298,860 78	221,057,146 00	2,404,217 33
{ Marine.....	8,937,239 00	175,632 98	70,997,395 00	418,481 71	72,294,795 00	426,435 14	2,228,815 00	68,847 43	5,411,024 00	98,832 12
Total { Fire.....	\$9,453,415,113 90	102,127,906 91	\$6,820,248,769 38	\$73,404,212 43	\$6,498,887,644 00	\$72,132,307 24	1,505,862,579 59	13,980,742 21	\$8,268,013,659 69	\$89,419,069 89
{ Marine.....	64,515,828 00	1,121,865 30	894,415,366 00	3,387,395 66	874,980,502 00	3,137,905 27	13,154,818 00	283,754 51	70,795,874 00	1,087,601 18
Aggregate { Fire.....	33,277,946,259 74	369,152,642 76	24,104,430,386 36	273,537,258 88	22,174,050,122 51	255,955,977 87	4,512,621,500 17	44,394,492 86	30,695,705,023 42	342,339,430 91
{ Marine.....	388,004,598 00	6,550,536 45	2,971,844,881 00	17,154,928 11	2,975,871,740 00	15,938,571 94	121,091,498 00	2,293,925 88	262,886,241 00	5,472,966 74

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

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.	
	1907.	1908.	1907.	1908.	1907.	1908.	1907.	1908.
MAINE STOCK COMPANIES.								
Merchants (Marine).....	\$8,074,949 00	\$7,065,090 00	\$92,867 04	\$88,267 83	\$62,147 73	\$72,406 28	\$51,972 94	\$83,238 83
Union (Marine).....	5,982,098 00	4,580,913 00	117,821 93	104,204 96	89,421 14	93,728 61	78,492 06	94,449 46
Total.....	\$14,057,047 00	\$11,646,003 00	\$210,688 97	\$192,472 79	\$151,568 87	\$166,134 89	\$130,465 00	\$177,688 29
STOCK COMPANIES OF OTHER STATES.								
Ætna.....	\$11,039,288 00	\$10,557,682 00	\$179,373 84	\$181,156 88	\$109,747 82	\$130,175 19	\$108,342 00	\$127,459 49
Agricultural.....	1,129,500 00	1,223,300 00	17,005 00	19,103 97	13,234 00	10,804 47	12,835 00	12,060 72
Alliance (Fire).....	1,113,993 00	871,995 00	17,319 45	15,605 22	10,644 85	18,621 42	11,959 01	17,205 61
Alliance (Marine).....	103,200 00	68,300 00	5,800 00	3,878 76	3,331 28	8,794 50	11,593 66	8,794 50
American (N. J.).....	795,455 00	832,705 00	12,815 71	12,912 58	6,982 15	9,875 64	9,069 07	8,533 32
American Central.....	1,753,321 00	1,642,567 00	30,022 70	26,515 95	20,728 19	21,326 07	19,885 81	22,024 89
Boston (Fire).....	2,350,044 00	2,453,641 00	38,162 65	41,690 17	29,662 10	17,173 47	31,440 31	17,474 60
Boston (Marine).....	891,282 00	1,002,940 00	12,022 26	17,861 20	2,110 40	1,424 10	1,080 40	1,234 10
Caledonian-American.....	65,500 00	42,734 00	818 02	649 88	873 99	1,053 90	873 99	1,195 79
Capital.....	1,550,126 50	1,402,189 00	26,062 49	25,667 19	16,955 68	20,671 18	16,299 60	21,674 72
Citizens.....	—	239,046 00	—	4,355 49	—	3,162 13	—	3,165 13
City of New York.....	345,895 00	378,245 00	5,153 80	5,788 30	1,576 11	4,697 52	3,051 11	3,205 52
Colonial.....	578,688 00	—	10,785 26	—	6,571 45	—	7,071 45	—
Columbia (Marine).....	—	6,077 00	—	1,863 90	—	200 35	—	200 35
Commerce.....	180,064 00	417,506 00	4,015 13	6,079 04	1,770 14	4,317 11	1,813 89	4,300 69
Commercial Union.....	101,270 00	117,470 00	1,499 23	1,809 93	1,585 48	5,482 98	585 48	4,482 98
Commonwealth.....	196,283 00	335,056 00	1,786 67	3,502 66	1,285 49	4,729 05	1,295 49	4,719 05
Connecticut.....	3,565,000 00	3,400,000 00	58,998 90	56,066 58	39,063 64	39,597 49	39,084 76	43,007 65
Continental.....	4,201,506 00	4,418,756 00	71,882 19	73,901 00	17,843 42	53,449 44	17,227 23	57,888 65
Delaware.....	614,451 00	609,667 00	9,734 82	10,532 17	7,152 86	14,507 12	7,175 61	14,540 87
Dixie.....	516,413 00	629,759 00	6,314 78	13,081 22	2,807 20	13,099 81	3,807 20	12,164 31
Dutchess Fire.....	472,572 00	516,835 00	10,419 93	11,529 62	3,300 20	6,566 91	3,598 95	6,672 26

Eastern Fire	-	219,945 00	-	5,051 86	-	777 25	-	777 25
Equitable { Fire	661,740 00	692,626 00	10,489 90	13,166 93	6,372 85	7,885 21	6,026 29	7,990 71
{ Marine	10,000 00	21,850 00	529 58	1,130 75	-	1,500 00	-	1,575 00
Fidelity Fire	540,950 00	744,792 00	8,936 36	12,877 86	5,517 14	14,514 07	5,712 84	14,896 53
Fire Association	3,667,077 00	3,755,003 00	63,794 05	66,446 65	51,423 69	46,152 75	49,413 53	45,814 51
Fireman's Fund { Fire	2,633,373 24	3,079,381 07	31,509 74	40,482 32	15,434 16	32,378 01	17,807 46	33,963 15
{ Marine	56,798 00	53,532 00	680 61	1,089 03	-	70 12	-	70 12
Firemen's	1,967,455 98	2,025,412 47	27,069 10	25,718 37	11,006 01	32,199 35	13,382 27	32,688 46
Franklin	770,494 89	796,101 05	11,006 62	11,683 71	6,042 25	13,564 85	5,836 27	13,912 79
German Alliance	269,690 00	299,985 00	4,145 04	4,261 24	3,127 88	4,173 85	3,114 88	4,186 85
German American	5,307,827 00	5,591,542 00	80,500 08	84,831 89	42,955 40	51,252 95	43,510 01	56,325 28
Germania	989,409 00	1,012,774 00	14,961 79	15,636 75	6,397 70	28,540 67	7,528 26	27,957 21
Glens Falls	405,292 00	420,143 00	5,255 85	6,766 62	2,641 90	6,792 18	2,649 09	6,784 99
Granite State	6,375,540 00	5,655,314 00	103,146 90	100,563 57	53,084 57	61,481 02	54,323 10	62,815 48
Hanover	1,248,476 00	1,436,674 52	19,979 75	22,263 70	17,959 19	13,657 79	20,788 36	11,641 09
Hartford	9,497,190 00	10,328,719 00	140,216 80	157,676 23	86,074 15	109,601 52	83,526 51	108,714 83
Home { Fire	10,374,082 00	9,925,604 00	111,230 49	121,779 70	66,535 55	132,320 81	77,500 90	144,602 77
{ Marine	-	2,000 00	-	50 00	-	-	-	-
Insurance Co. of No. America { Fire	9,534,351 00	8,090,556 00	163,301 87	156,088 57	125,518 68	111,034 04	127,843 88	107,115 30
{ Marine	324,350 00	329,420 00	14,602 47	13,121 54	1,783 83	27,653 19	13,883 83	18,253 19
Mercantile	463,359 00	469,136 00	7,592 60	8,158 62	2,983 25	7,049 54	2,957 92	8,242 92
National	5,895,484 00	5,734,085 00	75,015 17	74,376 37	32,477 23	112,959 38	28,921 26	112,518 56
National Union	318,000 00	495,584 00	3,981 13	5,836 00	83 65	14,796 85	79 16	14,782 60
New Brunswick	219,475 00	152,775 00	3,356 30	3,505 29	382 29	5,326 29	410 73	5,297 85
New Hampshire	3,222,097 00	3,188,496 00	54,644 53	58,643 53	25,211 00	44,940 99	24,665 00	46,572 41
Niagara	2,574,044 00	2,563,332 00	46,259 08	47,657 50	36,419 92	32,064 22	34,486 89	35,776 69
North British & Mercantile	193,709 00	341,967 00	1,675 19	3,670 84	692 83	1,694 58	627 83	1,705 58
Old Colony	803,148 00	675,864 00	13,249 16	15,791 76	2,563 33	12,461 51	3,563 33	11,464 34
Orient	1,305,385 00	1,324,346 00	21,988 73	23,014 43	15,132 00	24,434 80	17,342 00	22,499 80
Pelican	60,600 00	64,872 00	942 49	940 69	1,804 14	3,350 82	1,805 14	3,357 82
Pennsylvania	1,048,921 41	1,833,033 00	18,701 67	22,409 18	13,830 57	24,311 05	13,777 86	27,188 63
Phenix (N. Y.)	3,007,630 00	3,370,001 00	45,441 93	49,127 61	26,626 65	30,526 74	28,229 97	32,475 77
Phenix (Conn.)	5,783,252 00	5,824,254 00	89,151 55	89,580 86	53,971 93	50,590 42	52,617 03	50,353 02
Providence Washington { Fire	3,152,008 00	2,645,180 00	40,866 91	39,703 03	20,891 95	34,901 12	19,343 29	36,650 84
{ Marine	1,284,427 00	727,797 00	12,292 60	12,938 61	5,571 29	13,836 85	3,592 29	13,138 85
Queen	1,561,715 00	1,785,005 00	25,788 15	29,024 85	14,636 08	33,960 46	14,506 33	38,258 26
Reliance	273,208 00	224,575 00	3,772 36	4,125 77	6,577 94	3,374 34	6,379 64	3,382 64
Rochester German	267,470 00	240,095 00	3,718 85	4,179 57	129 92	6,669 35	108 92	6,669 35

TABLE No. 8—Concluded.

COMPANIES.	RISKS WRITTEN.		PREMIUMS RECEIVED.		LOSSES PAID.		LOSSES INCURRED.	
	1907.	1908.	1907.	1908.	1907.	1908.	1907.	1908.
Security { Fire.....	\$770,672 00	\$643,313 00	\$11,081 96	\$13,310 11	\$8,873 69	\$7,866 78	\$9,069 16	\$8,789 78
Shawnee Fire { Marine.....	3,080 00	-	273 01	-	2,328 99	150 36	353 99	-
	413,255 50	305,659 50	9,402 19	5,436 13	1,667 62	5,856 20	5,874 92	5,539 35
Springfield.....	3,739,508 00	4,046,053 00	52,859 58	56,459 77	25,975 79	42,897 55	23,755 36	46,650 12
Spring Garden.....	745,402 53	2,279,195 24	14,910 88	35,580 78	6,260 55	21,436 64	6,116 01	29,251 45
St. Paul { Fire.....	1,217,590 00	998,419 00	17,654 31	19,492 15	23,981 64	10,145 36	23,177 80	11,966 32
Subscribers at U. S. "Lloyds" (Marine).....	736,186 00	758,445 00	4,651 54	3,751 94	58 91	43 62	58.91	2,043 62
Union.....	30,050 00	83,400 00	84 63	360 25	-	-	-	-
	895,218 00	1,004,913 00	13,485 63	14,445 05	13,369 53	14,240 10	12,262 57	14,571 73
United Firemen's.....	1,320,801 00	-	22,815 36	-	15,119 00	9,944 23	13,902 00	9,052 29
Westchester.....	1,432,877 00	1,447,699 00	21,948 42	21,554 50	10,701 35	24,882 22	11,206 06	24,114 66
Williamsburg City.....	743,085 00	896,429 00	11,618 47	12,344 47	8,548 94	14,788 75	8,562 52	19,202 25
Total { Fire.....	\$126,240,232 05	\$126,718,005 85	\$1,929,637 52	\$2,013,614 68	\$1,160,788 68	\$1,641,107 51	\$1,178,128 31	\$1,688,568 68
Marine.....	3,439,373 00	3,053,761 00	50,996 70	56,046 01	15,184 70	53,673 09	30,563 08	45,309 73
MUTUAL COMPANIES OF OTHER STATES.								
Holyoke.....	\$1,791,910 00	\$1,266,680 00	\$24,891 23	\$21,476 52	\$5,696 70	\$13,140 99	\$5,682 70	\$13,140 99
Middlesex.....	605,643 00	1,009,995 00	9,420 62	12,037 57	6,563 61	5,217 88	6,563 61	6,009 33
Providence.....	293,725 00	279,700 00	2,875 41	3,064 73	589 86	6,315 71	589 86	6,315 71
Quincy.....	1,261,305 00	1,202,945 00	20,069 81	20,167 11	2,981 53	11,003 29	2,981 53	11,005 29
Traders & Mechanics.....	1,398,442 00	1,167,395 00	20,650 58	19,347 45	4,523 00	14,282 93	4,523 00	15,076 66
Vermont.....	903,810 00	1,596,410 00	9,622 69	15,578 45	9,687 60	11,550 78	9,687 60	14,950 78
Worcester.....	-	43,700 00	-	812 48	-	-	-	-
Total.....	\$6,254,835 00	\$6,566,825 00	\$87,530 34	\$92,484 31	\$30,042 30	\$61,511 58	\$30,028 30	\$66,498 76
U. S. BRANCHES OF COMPANIES OF FOREIGN COUNTRIES.								
Aachen & Munich.....	\$406,216 00	\$217,604 00	\$6,756 11	\$5,423 57	\$6,834 83	\$8,711 59	\$5,834 83	\$9,461 59
Atlas.....	781,972 00	955,264 00	13,292 60	16,858 20	6,675 85	19,938 40	7,714 40	21,863 40
British America.....	698,297 00	608,352 00	12,990 88	10,717 97	9,869 74	10,222 71	9,618 07	11,720 87

Caledonian.....	1,035,842 00	1,043,773 00	17,944 14	18,560 64	13,530 42	11,784 27	14,538 35	11,352 83
Commercial Union { Fire.....	2,383,286 00	2,629,880 00	38,571 05	40,280 34	24,801 62	43,074 56	24,007 62	44,988 56
{ Marine.....	25,000 00	25,000 00	312 50	312 50	-	-	-	-
Hamburg Bremen.....	2,104,284 00	2,177,088 00	43,255 54	45,180 31	23,773 15	34,616 28	24,773 15	38,531 28
Liverpool & London & Globe.....	6,598,572 00	7,242,483 00	103,290 42	99,940 81	51,467 23	79,697 39	54,228 23	84,411 39
London Assurance.....	1,513,008 00	1,759,518 00	22,578 98	26,807 11	12,310 23	22,521 32	11,378 23	22,967 32
London & Lancashire.....	2,148,723 00	2,140,954 00	30,718 85	35,240 31	14,130 85	33,859 41	14,690 85	35,304 41
Mannheim (Marine).....	208,945 00	561,074 00	7,024 69	9,836 77	6,554 46	1,369 24	6,546 77	9,369 24
North British & Mercantile.....	3,949,527 00	4,587,890 00	57,728 42	60,471 20	24,635 44	34,418 89	22,692 09	38,845 90
Northern Assurance.....	1,725,366 00	1,864,794 00	29,662 12	30,173 63	16,222 73	37,339 92	16,665 62	38,999 92
Norwich Union.....	1,003,181 00	1,230,858 00	18,529 48	19,286 37	13,874 70	10,120 60	12,489 81	11,853 90
Palatine.....	774,307 00	559,290 00	7,255 29	9,047 31	2,339 00	19,388 10	2,399 00	19,288 10
Phoenix Assurance.....	792,728 00	832,600 00	15,283 68	14,893 82	13,271 52	25,725 63	12,177 52	26,090 63
Prussian National.....	685,384 00	593,077 00	9,312 31	9,317 46	10,392 14	8,336 05	10,817 14	7,980 46
Royal.....	6,065,053 31	5,369,279 69	89,594 35	91,083 66	55,496 99	72,977 76	54,104 61	85,499 76
Royal Exchange.....	915,401 00	1,048,933 00	15,703 02	16,071 86	15,336 06	27,871 91	16,336 06	27,866 91
Scottish Union & National.....	1,156,356 00	1,229,274 00	18,945 80	20,969 86	8,317 87	26,211 53	7,863 18	27,486 90
State Fire.....	41,000 00	66,600 00	1,005 28	1,256 94	12 11	1,057 52	16 11	1,057 52
Sun.....	1,785,163 00	1,674,553 00	24,289 65	26,723 57	13,204 69	33,657 63	14,973 28	36,912 66
Union Assurance.....	277,700 00	-	2,252 83	-	2,098 87	-	2,098 87	-
Western Assurance { Fire.....	2,261,700 00	1,475,831 00	23,475 99	15,905 34	28,092 13	12,347 26	29,426 76	14,616 28
{ Marine.....	312,412 00	160,249 00	8,643 23	5,847 72	14,450 38	7,389 00	5,072 88	6,639 00
Total { Fire.....	\$39,083,066 31	\$39,307,895 69	\$602,436 79	\$614,210 28	\$366,488 17	\$573,878 73	\$368,843 78	\$617,100 59
{ Marine.....	546,357 00	746,323 00	15,980 42	15,980 99	21,004 84	8,758 24	11,619 65	16,008 24
Aggregate { Fire.....	\$171,578,133 36	\$172,592,726 54	\$2,619,604 66	\$2,720,309 27	\$1,557,319 15	\$2,276,497 82	\$1,577,000 39	\$2,372,168 03
{ Marine.....	18,042,777 00	15,446,087 00	277,666 09	264,515 79	187,758 41	228,566 22	172,647 73	239,006 26

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, 1908.	Cash premiums received.	Assessments received.	Losses paid.
Aroostook County Patrons.....	\$151,500 33	\$595 92	\$152,096 25	\$7,206 46	\$1,366,306 00	\$700,522 00	\$3,438,630 72	\$3,436 85	\$6,447 20	\$6,674 00
Boothbay.....	7,816 86	320 36	8,137 22	8 16	18,210 00	10,525 00	119,870 00	72 84	-	303 85
Brunswick Farmers.....	13,469 89	39 21	13,509 10	26 12	49,300 00	51,375 00	263,151 00	98 23	180 99	1,210 00
Cape Elizabeth & Scarboro.....	8,929 85	1,146 77	10,076 62	-	36,850 00	33,150 00	98,950 00	329 90	18 00	-
Casco.....	5,559 50	1 73	5,561 23	-	18,375 00	15,600 00	58,460 00	-	-	-
Citizens.....	7,064 19	698 14	7,762 33	-	40,850 00	32,000 00	123,933 00	122 55	-	20 18
Cumberland.....	22,849 23	532 00	23,381 23	-	70,398 00	54,460 00	371,308 00	174 89	-	5 00
Danville.....	7,336 49	104 29	7,440 78	-	35,670 00	30,855 00	141,685 00	128 41	-	265 00
Dirigo.....	351,562 46	19,047 60	370,610 06	9,240 90	2,142,834 01	1,954,794 54	5,118,966 26	16,642 16	9,506 85	12,288 85
Dresden.....	9,100 73	967 04	10,067 77	-	66,975 00	66,000 00	197,720 00	167 13	-	19 55
Edgecomb.....	8,621 83	1,229 30	9,851 13	-	35,205 00	30,930 00	106,490 00	193 21	-	10 00
Eliot & Kittery.....	66,939 26	1,451 77	68,391 03	1,905 00	284,207 09	194,700 00	1,293,321 00	484 27	2,446 31	645 41
Equitable.....	28,484 95	391 30	28,876 25	696 21	205,410 00	26,714 48	301,770 52	-	376 68	534 48
Falmouth.....	46,378 06	1,177 87	47,555 93	-	99,145 00	81,715 00	470,214 00	297 14	-	75 00
Farmington.....	19,437 04	190 43	19,627 47	4 00	89,730 00	95,040 00	206,310 00	349 22	1 20	18 00
Fayette.....	6,392 64	410 94	6,803 58	-	22,475 00	14,250 00	60,145 00	86 81	-	-
Freeport & Yarmouth.....	25,281 12	322 14	25,603 26	-	112,645 00	91,900 00	549,795 00	225 29	-	10 00
Fryeburg.....	21,046 61	12 17	21,058 78	75 00	109,050 00	88,150 00	506,575 00	-	-	85 00
Gardiner & Richmond.....	23,901 71	494 77	24,396 48	-	80,010 00	62,400 00	292,225 00	183 64	-	47 00
Gorham Farmers.....	31,739 35	498 68	32,238 03	29 50	53,125 00	55,925 00	377,020 00	-	2,493 81	2,220 00
Gray & New Gloucester.....	35,342 17	1,503 55	36,845 72	-	72,650 00	56,850 00	352,975 00	214 29	-	117 00
Hampden.....	50,727 65	367 38	51,095 03	-	212,400 00	169,525 00	502,965 00	-	2,216 10	1,958 66
Hancock.....	71,492 62	3,813 83	75,306 45	6,450 00	631,487 00	253,725 00	908,637 00	1,540 14	3,314 39	6,037 76
Harpwell.....	13,640 06	635 51	14,275 57	-	45,975 00	34,808 00	234,979 45	139 50	-	-
Harrison.....	46,064 02	894 07	46,958 09	527 00	207,715 00	122,020 00	959,320 00	1,192 93	4,282 13	6,566 50

Homestead.....	332,089 06	14,618 35	346,707 41	13,431 57	821,020 00	425,950 00	2,565,105 00	2,374 38	17,758 96	16,130 47
Jay.....	12,463 45	155 44	12,618 89	-	66,475 00	65,360 00	235,040 00	208 51	1,327 25	1,505 00
Jefferson Farmers.....	6,254 70	1,867 57	8,122 27	-	64,700 00	65,225 00	133,375 00	334 73	-	110 00
Kennebunk Farmers.....	26,304 63	101 63	26,406 26	-	29,500 00	34,550 00	277,775 00	231 50	-	-
Litchfield.....	10,696 91	98 02	10,794 93	-	52,125 00	49,025 00	202,187 00	58 19	-	-
Lovell.....	3,861 60	87 89	3,949 49	-	16,110 00	14,650 00	80,940 00	19 79	19 67	17 55
Madawaska.....	22,463 35	323 91	22,787 26	150 00	235,450 00	-	235,450 00	454 15	-	-
Maine Farmers.....	166,547 20	1,788 57	168,335 77	5,884 85	744,895 00	115,845 00	1,785,043 98	2,442 47	3,175 44	4,934 41
Medomak.....	20,953 70	684 54	21,638 24	47 15	150,425 00	146,325 00	451,663 00	648 90	906 97	1,062 42
Mercantile & Manufacturers.....	184,729 17	27,015 70	211,744 87	4,267 69	1,593,493 83	1,545,729 83	1,481,633 00	6,470 34	21,209 85	15,436 93
Mutual.....	13,209 95	124,475 01	137,684 96	8,104 98	333,875 00	287,035 00	1,150,415 00	4,086 65	-	4,660 13
Newburg.....	12,372 92	98 89	12,471 81	-	22,350 00	15,275 00	120,050 00	-	-	-
Newcastle.....	5,652 53	147 73	5,800 26	115 00	5,300 00	10,500 00	102,765 00	34 49	967 65	1,385 00
New Portland.....	15,817 20	480 78	16,297 98	26 50	40,400 00	31,700 00	161,400 00	78 90	-	-
North Yarmouth.....	18,212 84	166 70	18,379 54	-	85,557 00	71,010 00	338,488 00	184 57	-	31 30
Oxford County Patrons.....	172,489 41	1,785 83	174,275 24	3,500 00	871,118 00	523,277 00	3,681,407 00	2,333 49	12,418 33	14,738 16
Patrons Androscoggin.....	286,157 24	617 33	286,774 57	7,045 00	1,832,280 00	1,584,303 00	7,632,330 00	4,706 23	14,761 05	23,481 52
Pine Tree State.....	55,552 75	5,634 44	61,187 19	4,587 81	177,945 00	315,244 77	712,397 50	364 08	6,019 12	4,145 00
Pittston & Whitefield.....	31,256 80	271 31	31,528 11	300 00	140,825 00	134,187 50	397,052 50	401 45	1,958 19	2,435 50
Portland.....	34,218 56	1,320 50	35,539 06	75 00	282,833 00	98,515 30	514,264 70	3,403 82	360 31	3,286 12
Sagadahoc.....	9,801 64	121 02	9,922 66	5 00	65,425 00	59,125 00	127,225 00	195 92	14 00	6 00
Union Farmers.....	9,632 10	346 58	9,978 68	-	21,850 00	20,300 00	99,300 00	65 55	-	-
Warren Farmers.....	10,959 08	2,673 73	13,662 81	8 00	66,108 00	59,425 00	227,508 00	334 47	-	319 50
Wells.....	9,561 20	453 76	10,014 96	501 12	24,200 00	54,300 00	212,095 75	46 94	1,578 55	-
West Bangor & Hermon.....	18,131 34	244 79	18,376 13	70 00	49,180 00	38,310 00	183,705 00	-	-	-
West Gardiner.....	6,431 28	115 18	6,546 46	-	24,690 00	19,180 00	135,025 00	24 81	-	2 00
Wilton.....	18,767 74	80 46	18,848 20	-	62,000 00	48,800 00	292,455 00	79 91	-	415 00
Windham.....	20,395 35	477 87	20,873 22	4 75	101,530 00	99,265 00	295,196 00	249 48	-	15 00
Woolwich.....	11,404 01	638 87	12,042 88	12 00	27,100 00	22,650 00	170,275 00	92 31	-	-
York County.....	228,843 44	2,148 77	230,992 21	4,375 00	1,115,219 00	1,086,365 00	2,649,824 00	3,336 46	6,876 84	6,717 96
Total.....	\$2,855,939 77	\$225,887 94	\$3,081,827 71	\$78,679 77	\$15,230,975 84	\$11,369,861 42	\$43,706,806 38	\$59,720 75	\$120,635 84	\$139,946 21

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.....	\$3,436 85	-	\$6,447 20	\$44 28	\$9,928 33	\$6,674 00	\$668 00	\$2,345 05	\$9,687 05
Boothbay.....	72 84	\$13 00	-	29 52	115 36	303 85	13 29	20 50	337 64
Brunswick Farmers.....	98 23	25 00	180 99	26 55	330 77	1,210 00	48 88	38 30	1,297 18
Cape Elizabeth & Scarboro.....	329 90	-	18 00	39 24	387 14	-	50 00	25 50	75 50
Casco.....	-	25 50	-	-	25 50	-	25 50	1 25	26 75
Citizens.....	122 55	60 00	-	22 78	205 33	20 18	60 00	16 36	96 54
Cumberland.....	174 89	74 00	-	15 15	264 04	5 00	56 25	9 94	71 19
Danville.....	128 41	34 00	-	10 05	172 46	265 00	26 00	9 57	300 57
Dirigo.....	16,642 16	705 00	9,506 85	2,065 45	28,919 46	12,288 85	5,015 36	10,327 76	27,631 97
Dresden.....	167 13	33 50	-	4 52	205 15	19 55	-	63 01	82 56
Edgecomb.....	193 21	23 00	-	41 06	257 27	10 00	23 00	12 17	45 17
Eliot & Kittery.....	484 27	-	2,446 31	-	2,930 58	645 41	464 00	2,636 45	3,745 86
Equitable.....	378 86	257 00	376 68	320 00	1,332 54	534 48	685 89	174 17	1,394 54
Falmouth.....	297 14	126 00	-	31 71	454 85	75 00	98 25	18 01	191 26
Farmington.....	349 22	54 50	1 20	2 57	407 49	18 00	125 00	139 27	282 27
Fayette.....	86 81	15 00	-	12 12	113 93	-	21 75	19 52	41 27
Freeport & Yarmouth.....	225 29	55 50	-	-	280 79	10 00	134 35	49 58	193 93
Fryeburg.....	-	122 00	-	75 00	197 00	85 00	125 00	15 73	225 73
Gardiner & Richmond.....	183 64	87 00	-	65 41	336 05	47 00	107 50	40 13	194 63
Gorham Farmers.....	-	49 00	2,493 81	5 70	2,548 51	2,220 00	49 00	50 25	2,319 25
Gray & New Gloucester.....	214 29	37 00	-	28 49	279 78	117 00	54 00	20 09	191 09
Hampden.....	-	153 50	2,216 10	1 05	2,370 65	1,958 66	116 50	43 15	2,118 31
Hancock.....	1,540 14	654 00	3,314 39	4,553 00	10,061 53	6,037 76	1,887 09	1,888 78	9,813 63
Harpswell.....	139 50	14 50	-	18 02	172 02	-	48 20	17 62	65 82
Harrison.....	1,192 93	202 00	4,282 13	74 69	5,751 75	6,566 50	596 95	244 59	7,408 04



INSURANCE COMMISSIONER'S REPORT.

Homestead.....	2,374 38	-	17,758 96	7,208 21	27,341 55	16,130 47	3,112 00	7,647 56	26,890 03
Jay.....	208 51	68 00	1,327 25	8 07	1,611 83	1,505 00	114 60	52 28	1,671 88
Jefferson Farmers.....	334 73	45 50	-	76 26	456 49	110 00	45 50	6 85	162 35
Kennebunk Farmers.....	231 50	19 50	-	-	251 00	-	50 00	139 10	189 10
Litchfield.....	58 19	36 00	-	-	94 19	-	77 70	15 03	92 73
Lovell.....	19 79	7 80	19 67	-	47 26	17 55	15 60	2 50	35 65
Madawaska.....	454 15	338 50	-	-	792 65	-	555 50	136 22	691 72
Maine Farmers.....	2,442 47	413 00	3,175 44	4,062 38	10,093 29	4,934 41	810 48	3,590 64	9,335 53
Medomak.....	648 90	91 00	906 97	-	1,646 87	1,062 42	155 25	61 61	1,279 28
Mercantile & Manufacturers.....	*6,470 34	-	21,209 85	193 05	27,873 24	15,436 93	4,308 86	4,247 87	23,993 66
Mutual.....	4,086 65	-	-	7,096 05	11,182 70	4,660 13	1,686 56	1,322 87	7,669 56
Newburg.....	-	28 50	-	-	28 50	-	32 25	4 25	36 50
Newcastle.....	34 49	6 00	967 65	19 49	1,027 63	1,385 00	6 00	18 90	1,409 90
New Portland.....	78 90	36 00	-	7 55	122 45	-	66 20	7 31	73 51
North Yarmouth.....	184 57	48 50	-	1 00	234 07	31 30	80 50	17 65	129 45
Oxford County Patrons.....	2,333 49	-	12,418 33	7,337 57	22,089 39	14,738 16	625 00	7,536 08	22,899 24
Patrons Androscoggin.....	4,706 23	-	14,761 05	7,725 65	27,192 93	23,481 52	1,034 52	3,101 88	27,617 92
Pine Tree State.....	364 08	231 00	6,019 12	718 01	7,332 21	4,145 00	284 50	3,019 05	7,448 55
Pittston & Whitefield.....	401 45	-	1,958 19	8 69	2,368 33	2,435 50	59 65	130 56	2,625 71
Portland.....	3,403 82	86 50	360 31	100 63	3,951 26	3,286 12	857 21	448 21	4,591 54
Sagadahoc.....	195 92	101 00	14 00	33 50	344 42	6 00	225 82	63 95	295 77
Union Farmers.....	65 55	28 00	-	-	93 55	-	10 00	30 77	40 77
Warren Farmers.....	*334 47	-	-	46 35	380 82	319 50	103 00	36 45	458 95
Wells.....	46 94	17 50	1,578 55	-	1,642 99	-	91 00	1,600 23	1,691 23
West Bangor & Hermon.....	-	97 50	-	-	97 50	-	34 50	3 80	38 30
West Gardiner.....	24 81	20 00	-	11 72	56 53	2 00	32 00	4 63	38 63
Wilton.....	79 91	35 00	-	26 20	141 11	415 00	74 00	8 40	497 40
Windham.....	249 48	57 25	-	1 54	308 27	15 00	67 25	7 00	89 25
Woolwich.....	92 31	19 50	-	20 68	132 49	-	24 50	16 74	41 24
York County.....	3,336 46	514 50	6,876 84	11,175 22	21,903 02	6,717 96	2,769 50	11,521 61	21,009 07
<b>Total.....</b>	<b>\$59,720 75</b>	<b>\$5,166 05</b>	<b>\$120,635 84</b>	<b>\$53,364 18</b>	<b>\$238,886 82</b>	<b>\$139,946 21</b>	<b>\$27,909 21</b>	<b>\$63,026 75</b>	<b>\$230,882 17</b>

\* Includes policy fees.

TABLE No. II.  
Record of Fires during the Year 1908.

	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	0	-	-	-	-	-	-	-	-
Addison.....	1,059	2	\$6,366 00	\$5,009 00	\$4,100 00	\$3,257 00	\$5,228 00	\$3,969 00	\$4,400 00	\$3,934 00
Albany.....	538	2	3,300 00	2,400 00	1,700 00	1,300 00	1,000 00	527 00	550 00	477 00
Albion.....	878	2	4,000 00	45 00	2,600 00	45 00	500 00	7 00	500 00	7 00
Alexander.....	333	0	-	-	-	-	-	-	-	-
Alfred.....	937	0	-	-	-	-	-	-	-	-
Allagash Pl.....	190	0	-	-	-	-	-	-	-	-
Alna.....	444	1	500 00	500 00	-	-	300 00	300 00	-	-
Alton.....	314	2	5,100 00	4,113 00	1,600 00	1,508 00	500 00	500 00	-	-
Amherst.....	364	0	-	-	-	-	-	-	-	-
Amity.....	404	0	-	-	-	-	-	-	-	-
Andover.....	727	1	300 00	300 00	-	-	1,200 00	1,200 00	-	-
Anson.....	1,830	6	11,650 00	2,836 00	8,550 00	2,136 00	1,937 00	1,085 00	1,222 00	885 00
Appleton.....	975	4	2,800 00	2,254 00	1,650 00	654 00	2,150 00	1,921 00	1,735 00	1,571 00
Argyle.....	320	0	-	-	-	-	-	-	-	-
Arrowsic.....	180	2	800 00	720 00	700 00	700 00	300 00	300 00	300 00	300 00
Ashland.....	1,080	7	10,598 00	5,031 00	6,448 00	3,741 00	1,259 00	744 00	600 00	520 00
Athens.....	896	4	3,675 00	164 00	2,150 00	89 00	315 00	26 00	200 00	11 00
Atkinson.....	495	0	-	-	-	-	-	-	-	-
Auburn.....	12,951	59	2148,264 00	242,872 00	2104,584 00	228,337 00	143,449 00	36,787 00	91,075 00	19,752 00
Augusta.....	11,683	64	184,323 00	9,311 00	5266,425 00	7,026 00	39,779 00	4,842 00	31,508 00	4,667 00
Aurora.....	152	0	-	-	-	-	-	-	-	-
Avon.....	448	1	350 00	25 00	300 00	25 00	350 00	10 00	200 00	10 00
Baileyville.....	215	1	1,500 00	1,348 00	1,500 00	1,348 00	2,000 00	2,000 00	2,000 00	-

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Baldwin	821	1	100 00	100 00	-	-	750 00	132 00	750 00	132 00
Bancroft	318	0	-	-	-	-	-	-	-	-
Bangor	21,850	136	c1,007,452 00	c64,374 00	c818,550 00	c38,163 00	523,650 00	74,228 00	313,475 00	51,844 00
Baring	231	0	-	-	-	-	-	-	-	-
Barnard Pl.	98	0	-	-	-	-	-	-	-	-
Bath	10,477	42	d590,865 00	d60,263 00	d492,550 00	d40,556 00	55,517 00	11,508 00	35,150 00	6,929 00
Beddington	86	0	-	-	-	-	-	-	-	-
Belfast	4,615	20	31,200 00	7,640 00	23,300 00	4,110 00	9,680 00	3,650 00	4,700 00	1,816 00
Belgrade	1,058	8	5,767 00	2,812 00	3,350 00	2,225 00	1,350 00	206 00	1,100 00	152 00
Belmont	352	2	1,700 00	1,700 00	950 00	950 00	878 00	878 00	250 00	250 00
Benedicta	350	0	-	-	-	-	-	-	-	-
Benton	1,097	2	1,000 00	938 00	700 00	638 00	687 00	663 00	200 00	200 00
Berwick	2,280	8	15,300 00	2,905 00	12,500 00	2,105 00	900 00	410 00	600 00	320 00
Bethel	1,835	5	14,597 00	4,771 00	8,744 00	2,899 00	4,688 00	3,313 00	1,775 00	1,775 00
Biddeford	16,145	41	159,200 00	30,189 00	103,000 00	23,097 00	48,422 00	14,571 00	22,478 00	10,873 00
Bigelow Pl.	57	0	-	-	-	-	-	-	-	-
Bingham	841	1	-	-	-	-	26,646 00	11,850 00	30,000 00	11,743 00
Blaine	954	5	4,900 00	3,569 00	2,200 00	469 00	3,850 00	2,750 00	-	-
Blanchard	248	1	1,000 00	80 00	600 00	80 00	200 00	25 00	200 00	-
Bluehill	1,828	10	14,900 00	4,080 00	8,950 00	3,020 00	e2,376 00	3,001 00	600 00	600 00
Boothbay	1,766	3	2,900 00	906 00	2,100 00	606 00	325 00	325 00	200 00	175 00
Boothbay Harbor	1,926	11	13,462 00	3,480 00	11,300 00	2,908 00	10,513 00	3,199 00	7,200 00	969 00
Bowdoin	937	5	3,310 00	3,310 00	1,250 00	1,250 00	823 00	798 00	475 00	330 00
Bowdoinham	1,305	1	2,000 00	2,000 00	-	-	12,000 00	4,000 00	-	-
Bowerbank	66	0	-	-	-	-	-	-	-	-
Bradford	954	6	5,750 00	1,410 00	4,200 00	1,210 00	5,374 00	4,482 00	3,700 00	450 00
Bradley	682	1	500 00	500 00	-	-	313 00	313 00	-	-
Bremen	657	1	700 00	700 00	-	-	450 00	450 00	150 00	150 00
Brewer	4,835	23	654,128 00	11,605 00	533,467 00	8,865 00	511,350 00	2,382 00	506,300 00	1,342 00
Bridgewater	1,179	1	f77,880 00	f57,322 00	f28,500 00	f6,000 00	400 00	130 00	200 00	130 00
Bridgton	2,868	12	22,767 00	3,766 00	15,475 00	2,889 00	9,658 00	2,827 00	5,150 00	2,549 00
Brighton Pl.	368	1	1,000 00	1,000 00	-	-	1,000 00	1,000 00	-	-
Bristol	2,572	5	4,600 00	2,530 00	3,200 00	1,530 00	1,200 00	1,075 00	-	-
Brooklin	936	1	450 00	450 00	300 00	300 00	-	-	-	-
Brooks	669	5	28,454 00	9,420 00	18,000 00	4,670 00	17,700 00	11,912 00	10,200 00	7,412 00

a Includes contents of box factory.

d Includes contents of iron works.

b Includes blanket policy.

e Total value not ascertained.

c Includes contents.

f Includes contents of tannery.

INSURANCE COMMISSIONER'S REPORT.

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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.
Brooksville.....	1,171	5	\$3,875 00	\$1,885 00	\$2,250 00	\$1,060 00	\$2,750 00	\$2,750 00	\$850 00	\$850 00
Brookton.....	285	0	-	-	-	-	-	-	-	-
Brownfield.....	1,019	2	3,100 00	3,100 00	1,000 00	1,000 00	4,058 00	3,758 00	450 00	450 00
Brownville.....	1,570	6	12,100 00	7,724 00	9,400 00	5,874 00	2,400 00	738 00	1,100 00	13 00
Brunswick.....	6,806	18	38,700 00	1,433 00	29,075 00	872 00	6,610 00	407 00	4,100 00	52 00
Buckfield.....	1,139	1	500 00	500 00	300 00	300 00	200 00	150 00	-	-
Bucksport.....	2,339	14	c19,850 00	c8,519 00	c11,750 00	c4,568 00	5,650 00	3,477 00	1,200 00	77 00
Burlington.....	394	0	-	-	-	-	-	-	-	-
Burnham.....	766	3	4,099 00	2,660 00	3,273 00	1,834 00	1,348 00	926 00	1,158 00	761 00
Buxton.....	1,838	10	a39,350 00	a3,152 00	a37,000 00	a1,773 00	2,550 00	954 00	900 00	154 00
Byron.....	204	1	1,000 00	1,000 00	1,000 00	1,000 00	400 00	290 00	200 00	91 00
Calais.....	7,655	41	78,580 00	5,660 00	46,840 00	4,620 00	25,955 00	3,015 00	12,400 00	2,410 00
Cambridge.....	364	2	c2,400 00	440 00	1,400 00	410 00	500 00	500 00	300 00	255 00
Camden.....	2,825	8	14,996 00	2,178 00	9,250 00	1,957 00	12,335 00	1,609 00	7,025 00	1,328 00
Canaan.....	977	2	4,500 00	2,400 00	2,200 00	2,000 00	1,600 00	671 00	900 00	671 00
Canton.....	946	4	6,950 00	5,510 00	3,550 00	2,410 00	4,694 00	3,404 00	3,300 00	3,110 00
Cape Elizabeth.....	887	5	6,200 00	2,650 00	4,850 00	1,150 00	3,681 00	1,633 00	3,100 00	1,452 00
Caratunk Pl.....	218	0	-	-	-	-	-	-	-	-
Caribou.....	4,758	12	87,911 00	7,643 00	64,048 00	5,330 00	5,405 00	2,627 00	2,965 00	672 00
Carmel.....	932	3	3,610 00	2,618 00	2,500 00	2,008 00	700 00	450 00	200 00	200 00
Carroll.....	487	0	-	-	-	-	-	-	-	-
Carthage.....	334	2	1,400 00	1,400 00	1,000 00	1,000 00	1,045 00	745 00	400 00	-
Cary Pl.....	400	1	2,700 00	2,700 00	1,000 00	1,000 00	500 00	500 00	-	-
Casco.....	783	0	-	-	-	-	-	-	-	-
Castine.....	925	3	2,950 00	90 00	2,200 00	40 00	100 00	100 00	-	-

Castle Hill	567	4	e2,450 00	c391 00	1,650 00	91 00	-	-	-	-	-
Caswell Pl.	368	1	475 00	475 00	500 00	475 00	868 00	743 00	500 00	500 00	-
Centerville	91	0	-	-	-	-	-	-	-	-	-
Chapman Pl.	285	0	-	-	-	-	-	-	-	-	-
Charleston	842	3	2,500 00	1,235 00	1,350 00	885 00	200 00	90 00	50 00	40 00	-
Charlotte	315	1	1,500 00	10 00	1,000 00	-	-	-	-	-	-
Chelsea	3,092	1	-	-	-	-	3,832 00	2,349 00	3,500 00	2,349 00	-
Cherryfield	1,859	5	c14,900 00	c8,375 00	c8,000 00	c2,875 00	4,280 00	3,463 00	2,700 00	2,388 00	-
Chester	363	0	-	-	-	-	-	-	-	-	-
Chesterville	709	3	3,100 00	213 00	1,900 00	213 00	1,500 00	40 00	350 00	40 00	-
China	1,380	7	14,589 00	13,409 00	6,788 00	5,308 00	23,692 00	17,788 00	12,063 00	10,602 00	-
Clifton	236	0	-	-	-	-	-	-	-	-	-
Clinton	1,398	5	19,398 00	2,392 00	13,100 00	1,992 00	1,200 00	939 00	800 00	739 00	-
Codyville Pl.	68	0	-	-	-	-	-	-	-	-	-
Columbia	516	0	-	-	-	-	-	-	-	-	-
Columbia Falls	569	0	-	-	-	-	-	-	-	-	-
Concord	291	0	-	-	-	-	-	-	-	-	-
Connor Pl.	453	0	-	-	-	-	-	-	-	-	-
Cooper	207	0	-	-	-	-	-	-	-	-	-
Coplin Pl.	70	0	-	-	-	-	-	-	-	-	-
Corinna	1,170	10	14,700 00	7,411 00	9,140 00	3,716 00	5,165 00	2,236 00	2,566 00	654 00	-
Corinth	1,042	2	7,850 00	60 00	5,350 00	60 00	-	-	-	-	-
Cornish	984	2	3,050 00	2,020 00	1,700 00	1,020 00	50 00	50 00	-	-	-
Cornville	689	2	1,800 00	320 00	800 00	120 00	-	-	-	-	-
Cranberry Isles	374	0	-	-	-	-	-	-	-	-	-
Crawford	112	0	-	-	-	-	-	-	-	-	-
Criehaven Pl.	47	0	-	-	-	-	-	-	-	-	-
Crystal	370	1	200 00	200 00	-	-	100 00	100 00	-	-	-
Cumberland	1,404	2	500 00	500 00	-	-	750 00	260 00	500 00	10 00	-
Cushing	604	0	-	-	-	-	-	-	-	-	-
Cutler	565	0	-	-	-	-	-	-	-	-	-
Cyr Pl.	502	0	-	-	-	-	-	-	-	-	-
Dallas Pl.	172	2	2,036 00	2,036 00	1,050 00	1,050 00	881 00	881 00	700 00	700 00	-
Damariscotta	876	6	7,762 00	1,782 00	4,450 00	1,327 00	1,200 00	585 00	850 00	235 00	-
Danforth	1,092	1	750 00	50 00	700 00	50 00	400 00	44 00	300 00	44 00	-

a Includes contents of box factory.

c Includes contents.

e Total value not ascertained.

INSURANCE COMMISSIONER'S REPORT.



Eden.....	4,379	11	52,000 00	4,030 00	33,100 00	2,435 00	14,191 00	4,781 00	9,555 00	3,942 00
Edgecomb.....	607	2	2,300 00	60 00	1,850 00	60 00	-	-	-	-
Edinburg.....	65	0	-	-	-	-	-	-	-	-
Edmunds.....	492	0	-	-	-	-	-	-	-	-
Eliot.....	1,458	0	-	-	-	-	-	-	-	-
Elliottsville Pl.....	86	0	-	-	-	-	-	-	-	-
Ellsworth.....	4,297	32	39,514 00	8,726 00	25,950 00	5,268 00	20,956 00	4,078 00	12,375 00	2,584 00
Embden.....	567	0	-	-	-	-	-	-	-	-
Enfield.....	1,062	2	1,800 00	1,800 00	1,000 00	1,000 00	700 00	700 00	116 00	116 00
Etna.....	527	0	-	-	-	-	-	-	-	-
Eustis.....	436	0	-	-	-	-	-	-	-	-
Exeter.....	879	0	-	-	-	-	-	-	-	-
Fairfield.....	3,878	20	29,202 00	3,668 00	23,210 00	2,691 00	7,094 00	1,502 00	6,100 00	1,317 00
Falmouth.....	1,511	6	6,850 00	1,529 00	4,700 00	1,278 00	3,800 00	627 00	2,750 00	252 00
Farmingdale.....	848	2	2,500 00	802 00	500 00	2 00	2,500 00	700 00	-	-
Farmington.....	3,288	13	24,600 00	5,141 00	15,750 00	4,016 00	31,050 00	700 00	22,950 00	690 00
Fayette.....	560	0	-	-	-	-	-	-	-	-
Flagstaff Pl.....	115	1	c5,345 00	c5,130 00	c5,000 00	c5,000 00	-	-	-	-
Forest City.....	151	0	-	-	-	-	-	-	-	-
Fort Fairfield.....	4,181	14	15,700 00	9,840 00	9,750 00	3,346 00	19,900 00	7,786 00	6,925 00	1,276 00
Fort Kent.....	2,528	0	-	-	-	-	-	-	-	-
Foxcroft.....	1,629	9	23,600 00	12,559 00	7,500 00	2,089 00	22,625 00	1,869 00	10,390 00	469 00
Frankfort.....	1,211	3	5,550 00	2,421 00	3,300 00	2,071 00	4,620 00	2,047 00	2,300 00	2,002 00
Franklin.....	1,201	2	2,500 00	1,520 00	1,150 00	820 00	75 00	75 00	-	-
Freedom.....	479	0	-	-	-	-	-	-	-	-
Freeman.....	397	0	-	-	-	-	-	-	-	-
Freeport.....	2,339	7	6,650 00	525 00	6,300 00	210 00	375 00	75 00	350 00	50 00
Frenchville.....	1,316	1	1,500 00	1,500 00	-	-	75 00	75 00	-	-
Friendship.....	814	1	7,600 00	3,441 00	5,600 00	2,412 00	1,500 00	1,450 00	700 00	650 00
Fryeburg.....	1,376	1	2,500 00	974 00	1,415 00	974 00	1,175 00	400 00	460 00	400 00
Gardiner.....	5,501	18	46,500 00	8,096 00	33,775 00	3,869 00	12,519 00	3,896 00	7,100 00	2,596 00
Garfield Pl.....	111	0	-	-	-	-	-	-	-	-
Garland.....	857	3	1,400 00	561 00	775 00	361 00	425 00	390 00	-	-
Georgetown.....	799	0	-	-	-	-	-	-	-	-
Gilead.....	340	1	800 00	672 00	500 00	500 00	2,500 00	1,228 00	1,000 00	1,000 00

c Includes contents.

e Total value not ascertained.





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Harrison	969	5	2,525 00	1,835 00	1,750 00	1,310 00	1,055 00	615 00	611 00	391 00
Hartford	660	5	5,650 00	5,650 00	4,500 00	2,500 00	5,600 00	4,850 00	1,250 00	750 00
Hartland	1,115	0	-	-	-	-	-	-	-	-
Haynesville	316	1	1,350 00	50 00	700 00	50 00	-	-	-	-
Hebron	494	0	-	-	-	-	-	-	-	-
Hermon	1,183	3	1,800 00	1,400 00	-	-	100 00	100 00	-	-
Hersey	199	0	-	-	-	-	-	-	-	-
Hiram	1,015	5	5,650 00	893 00	3,400 00	638 00	1,650 00	158 00	300 00	100 00
Highland Pl.	67	0	-	-	-	-	-	-	-	-
Hodgdon	1,130	7	5,950 00	2,197 00	3,300 00	77 00	4,800 00	1,507 00	2,000 00	7 00
Holden	602	2	600 00	410 00	200 00	10 00	50 00	50 00	-	-
†Holeb.	30	1	25 00	25 00	-	-	60 00	60 00	-	-
Hollis	1,274	2	2,100 00	1,240 00	1,200 00	640 00	-	-	-	-
Hope	599	0	-	-	-	-	-	-	-	-
Houlton	4,686	18	65,200 00	2,059 00	36,530 00	1,129 00	6,350 00	571 00	3,800 00	311 00
Howland	519	1	e	100 00	-	-	-	-	-	-
Hudson	430	1	2,000 00	50 00	600 00	50 00	-	-	-	-
Hurricane Isle	257	0	-	-	-	-	-	-	-	-
Industry	553	1	40 00	4 00	-	-	-	-	-	-
Island Falls	1,063	1	2,500 00	174 00	2,100 00	174 00	-	-	-	-
Isle au Haut	182	0	-	-	-	-	-	-	-	-
Islesboro	923	3	3,000 00	3,000 00	1,800 00	1,800 00	1,700 00	957 00	700 00	207 00
Jackman Pl.	352	1	100 00	100 00	-	-	125 00	125 00	-	-
Jackson	439	0	-	-	-	-	-	-	-	-
Jay	2,758	6	10,400 00	4,540 00	6,100 00	2,540 00	6,000 00	5,433 00	4,100 00	2,533 00
Jefferson	1,155	3	3,200 00	1,810 00	1,000 00	110 00	2,100 00	2,075 00	-	-
Jonesborough	606	1	1,000 00	30 00	800 00	30 00	-	-	-	-
Jonesport	2,124	6	22,150 00	9,558 00	10,950 00	9,558 00	1,860 00	678 00	1,000 00	331 00
* Katahdin Iron Works	114	1	200 00	49 00	100 00	49 00	50 00	20 00	33 00	20 00
Kenduskeag	423	1	1,300 00	10 00	900 00	10 00	-	-	-	-
Kennebunk	3,228	9	c23,573 00	c3,687 00	c16,400 00	c1,784 00	3,065 00	2,240 00	1,850 00	1,325 00
Kennebunkport	2,123	3	3,200 00	689 00	1,900 00	189 00	1,600 00	673 00	700 00	73 00
Kingfield	693	3	2,900 00	40 00	2,300 00	40 00	200 00	10 00	-	-
Kingman	936	1	300 00	300 00	300 00	300 00	-	-	-	-
Kingsbury Pl.	106	0	-	-	-	-	-	-	-	-

\* Unorganized, Piscataquis County.

o Includes contents.

e Total value not ascertained.

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



Littleton.....	956	1	650 00	650 00	400 00	400 00	500 00	500 00	-	-
Livermore.....	1,125	4	2,200 00	2,200 00	1,275 00	825 00	377 00	332 00	125 00	48 00
Long Island Pl.....	174	0	-	-	-	-	-	-	-	-
Lovell.....	693	1	-	-	-	-	500 00	25 00	500 00	25 00
Lowell.....	300	3	2,000 00	2,000 00	1,000 00	500 00	540 00	540 00	-	-
Lowelltown.....	90	2	ø6,250 00	ø1,888 00	ø6,339 00	ø629 00	750 00	275 00	500 00	275 00
Lubec.....	3,005	2	8,734 00	7,714 00	6,000 00	5,250 00	30,439 00	27,980 00	20,225 00	17,041 00
Ludlow.....	394	0	-	-	-	-	-	-	-	-
Lyman.....	687	0	-	-	-	-	-	-	-	-
Machias.....	2,082	6	8,850 00	113 00	5,050 00	88 00	10,700 00	1,029 00	6,300 00	1,029 00
Machiasport.....	1,218	3	1,808 00	1,328 00	1,300 00	820 00	1,465 00	1,325 00	200 00	125 00
Macwahoc Pl.....	153	0	-	-	-	-	-	-	-	-
Madawaska.....	1,698	0	-	-	-	-	-	-	-	-
Madison.....	2,764	11	37,850 00	11,154 00	24,250 00	9,209 00	8,710 00	4,000 00	5,875 00	3,300 00
Madrid.....	326	0	-	-	-	-	-	-	-	-
Magalloway Pl.....	77	0	-	-	-	-	-	-	-	-
Manchester.....	518	2	4,100 00	4,100 00	2,000 00	2,000 00	800 00	800 00	-	-
Mapleton.....	853	2	500 00	250 00	250 00	250 00	1,460 00	680 00	100 00	20 00
Mariaville.....	218	0	-	-	-	-	-	-	-	-
Marion.....	95	0	-	-	-	-	-	-	-	-
Marshfield.....	227	0	-	-	-	-	-	-	-	-
Mars Hill.....	1,183	4	3,600 00	2,803 00	2,025 00	1,228 00	1,250 00	962 00	350 00	165 00
Masardis.....	438	0	-	-	-	-	-	-	-	-
Mason.....	67	0	-	-	-	-	-	-	-	-
Matinicus Isle.....	184	0	-	-	-	-	-	-	-	-
Mattawamkeag.....	527	2	1,000 00	315 00	600 00	215 00	30 00	30 00	-	-
Mattamiscontis.....	28	0	-	-	-	-	-	-	-	-
Maxfield.....	115	0	-	-	-	-	-	-	-	-
Mayfield Pl.....	89	0	-	-	-	-	-	-	-	-
Mechanic Falls.....	1,687	8	4,095 00	1,306 00	3,000 00	611 00	2,356 00	817 00	1,400 00	217 00
Meddybemps.....	154	0	-	-	-	-	-	-	-	-
Medford.....	282	1	1,200 00	20 00	800 00	20 00	-	-	-	-
Medway.....	297	0	-	-	-	-	-	-	-	-
Mercer.....	493	2	1,100 00	21 00	700 00	21 00	-	-	-	-
Merrill Pl.....	298	1	c4,376 00	c4,376 00	c2,250 00	c2,250 00	-	-	-	-

b Includes blanket policy.

c Includes contents.

ø Includes contents of lumber 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.
Mexico . . . . .	816	5	\$17,839 00	\$10,862 00	\$15,350 00	\$9,877 00	\$8,768 00	\$3,190 00	\$5,350 00	\$2,798 00
Milbridge . . . . .	1,921	15	25,635 00	9,854 00	18,358 00	6,261 00	7,989 00	3,417 00	4,373 00	2,225 00
Milford . . . . .	838	6	9,615 00	549 00	9,600 00	549 00	188,465 00	74,136 00	175,900 00	71,655 00
Millinocket . . . . .	1,144	13	266,823 00	22,690 00	43,050 00	15,975 00	55,220 00	32,973 00	24,800 00	9,154 00
Milo . . . . .	1,150	10	39,628 00	25,537 00	22,700 00	16,361 00	32,140 00	20,271 00	21,800 00	17,379 00
Milton Pl. . . . .	202	0	-	-	-	-	-	-	-	-
Minot . . . . .	808	2	2,800 00	2,040 00	1,900 00	1,440 00	1,500 00	525 00	300 00	-
Monhegan Pl. . . . .	94	0	-	-	-	-	-	-	-	-
Monmouth . . . . .	1,236	4	5,500 00	424 00	3,200 00	104 00	200 00	200 00	-	-
Monroe . . . . .	958	3	3,185 00	3,185 00	1,400 00	1,385 00	1,025 00	425 00	300 00	300 00
Monson . . . . .	1,116	1	550 00	32 00	400 00	32 00	-	-	-	-
Monticello . . . . .	1,932	1	-	-	-	-	5,000 00	10 00	3,700 00	3 00
Montville . . . . .	982	1	3,500 00	2,517 00	1,900 00	1,217 00	3,100 00	3,009 00	100 00	9 00
Moose River Pl. . . . .	239	0	-	-	-	-	-	-	-	-
Moro Pl. . . . .	217	0	-	-	-	-	-	-	-	-
Morrill . . . . .	420	3	3,300 00	35 00	2,550 00	35 00	800 00	5 00	500 00	5 00
Moscow . . . . .	378	0	-	-	-	-	-	-	-	-
Mount Chase . . . . .	299	1	3,000 00	3,000 00	1,466 00	1,466 00	1,500 00	1,500 00	505 00	505 00
Mount Desert . . . . .	1,600	1	500 00	500 00	-	-	500 00	500 00	-	-
Mount Vernon . . . . .	906	2	1,400 00	25 00	900 00	25 00	125 00	125 00	1,600 00	63 00
Naples . . . . .	813	1	600 00	12 00	225 00	12 00	-	-	-	-
Nashville Pl. . . . .	32	0	-	-	-	-	-	-	-	-
Newburgh . . . . .	734	1	p	20 00	-	-	-	-	-	-
New Canada Pl. . . . .	419	0	-	-	-	-	-	-	-	-
Newcastle . . . . .	1,075	1	9,000 00	8,180 00	4,300 00	4,300 00	12,334 00	8,100 00	5,200 00	4,100 00

Newfield	676	2	4,100 00	1,625 00	1,600 00	625 00	3,650 00	3,650 00	1,000 00	1,000 00
New Gloucester	1,162	0	-	-	-	-	-	-	-	-
New Limerick	600	0	-	-	-	-	-	-	-	-
Newport	1,533	4	142,575 00	730 00	130,250 00	44 00	600 00	600 00	-	-
New Portland	913	4	2,700 00	1,651 00	550 00	51 00	2,000 00	1,865 00	100 00	15 00
New Sharon	946	5	4,850 00	2,370 00	3,000 00	1,370 00	1,735 00	1,535 00	200 00	200 00
New Sweden	867	1	4,000 00	105 00	-	105 00	-	-	-	-
New Vineyard	584	3	2,600 00	2,500 00	1,400 00	1,400 00	810 00	686 00	600 00	536 00
Newry	286	0	-	-	-	-	-	-	-	-
Nobleborough	810	0	-	-	-	-	-	-	-	-
Norridgewock	1,495	8	10,775 00	2,985 00	7,030 00	1,815 00	10,531 00	1,241 00	8,800 00	698 00
North Berwick	1,748	2	700 00	625 00	500 00	500 00	820 00	770 00	300 00	250 00
Northfield	126	0	-	-	-	-	-	-	-	-
North Haven	551	1	1,800 00	36 00	600 00	36 00	-	-	-	-
Northport	545	5	16,592 00	7,233 00	9,050 00	3,618 00	2,379 00	1,004 00	1,150 00	125 00
North Yarmouth	642	1	1,500 00	6 00	1,000 00	6 00	-	-	-	-
Norway	2,902	10	57,076 00	12,439 00	40,175 00	7,861 00	13,337 00	5,549 00	8,600 00	4,332 00
No. 8 Pl.	17	0	-	-	-	-	-	-	-	-
No. 14 Pl.	77	0	-	-	-	-	-	-	-	-
No. 21 Pl.	58	0	-	-	-	-	-	-	-	-
No. 23 Pl.	86	0	-	-	-	-	-	-	-	-
No. 33 Pl.	82	1	150 00	2 00	-	-	-	-	-	-
* No. 2, Range 10	-	1	500 00	500 00	-	-	-	-	-	-
* No. 4, Range 9	-	1	500 00	500 00	200 00	200 00	750 00	750 00	500 00	500 00
Oakfield	860	1	175 00	175 00	-	-	50 00	50 00	-	-
Oakland	1,913	13	c20,662 00	c5,204 00	c14,450 00	c4,089 00	4,600 00	2,566 00	4,550 00	2,543 00
Old Orchard	964	4	12,200 00	2,042 00	7,400 00	1,242 00	5,250 00	3,260 00	3,250 00	1,235 00
Old Town	5,763	17	43,500 00	2,111 00	30,305 00	831 00	6,400 00	2,020 00	2,700 00	220 00
Orient	208	1	1,000 00	1,000 00	550 00	550 00	-	-	-	-
Orland	1,251	4	750 00	252 00	-	-	295 00	285 00	-	-
Orneville	325	0	-	-	-	-	-	-	-	-
Orono	3,257	10	29,440 00	1,876 00	26,350 00	1,459 00	8,403 00	1,180 00	4,400 00	560 00
Orrington	1,266	2	2,200 00	760 00	1,250 00	60 00	500 00	500 00	-	-
Otis	152	0	-	-	-	-	-	-	-	-
Otisfield	728	4	4,500 00	415 00	2,350 00	415 00	75 00	75 00	75 00	75 00

\* Unorganized, Piscataquis County.

h Includes insurance on property not damaged.

c Includes contents.

p Value not ascertained.

INSURANCE COMMISSIONER'S REPORT.



Portland	50,145	275	c3,605,729 00	c617,017 00	c1,886,359 00	c230,688 00	2,407,846 00	1,054,045 00	1,924,031 00	864,326 00
Pownal	592	0	-	-	-	-	-	-	-	-
Prentiss	502	0	-	-	-	-	-	-	-	-
Presque Isle	3,804	12	16,350 00	3,020 00	11,800 00	2,070 00	3,800 00	1,781 00	2,900 00	1,158 00
Princeton	1,094	2	6,590 00	1,833 00	3,000 00	1,233 00	5,032 00	4,932 00	2,000 00	2,000 00
Prospect	648	3	1,350 00	1,350 00	800 00	800 00	3,750 00	3,600 00	100 00	100 00
Randolph	1,077	3	1,200 00	1,200 00	900 00	150 00	600 00	525 00	490 00	-
Rangley	961	2	5,000 00	496 00	2,000 00	96 00	400 00	123 00	200 00	23 00
Rangley Pl.	98	1	100 00	100 00	-	-	100 00	100 00	-	-
Raymond	823	0	-	-	-	-	-	-	-	-
Readfield	994	5	5,700 00	3,572 00	4,400 00	2,620 00	1,400 00	827 00	500 00	500 00
Redington	113	1	900 00	900 00	-	-	600 00	516 00	516 00	516 00
Reed Pl.	399	2	4,200 00	4,050 00	2,500 00	1,138 00	1,500 00	1,000 00	-	-
Richmond	2,049	1	3,000 00	3,000 00	1,800 00	1,800 00	550 00	450 00	-	-
Ripley	449	0	-	-	-	-	-	-	-	-
Robbinston	844	3	3,425 00	2,225 00	2,600 00	1,850 00	2,489 00	858 00	1,680 00	620 00
Rockland	8,150	31	58,680 00	3,622 00	51,920 00	3,622 00	39,412 00	8,225 00	26,825 00	8,078 00
Rockport	2,314	10	c25,395 00	c15,984 00	c15,925 00	c5,946 00	15,445 00	6,903 00	11,175 00	6,127 00
Rome	420	1	400 00	400 00	400 00	400 00	256 00	256 00	100 00	100 00
Roque Bluffs	168	0	-	-	-	-	-	-	-	-
Roxbury	238	1	500 00	20 00	300 00	20 00	-	-	-	-
Rumford	3,770	24	77,760 00	24,630 00	59,250 00	20,083 00	21,759 00	10,211 00	15,875 00	7,803 00
Saco	6,122	21	c391,321 00	c123,906 00	c295,150 00	c75,572 00	277,683 00	160,607 00	209,750 00	137,122 00
Salem	195	1	4,221 00	4,221 00	1,800 00	1,800 00	2,500 00	2,300 00	-	-
Sandy River Pl.	80	0	-	-	-	-	-	-	-	-
Sanford	6,078	23	54,300 00	10,376 00	40,900 00	10,676 00	15,100 00	4,353 00	8,500 00	2,158 00
Sangerville	1,294	4	4,350 00	1,505 00	1,700 00	855 00	2,575 00	2,107 00	1,484 00	790 00
Scarboro	1,865	11	19,442 00	11,413 00	15,200 00	8,271 00	8,385 00	5,186 00	5,000 00	4,365 00
Searsmont	949	2	1,200 00	2 00	-	-	1,000 00	15 00	650 00	15 00
Searsport	1,349	5	5,850 00	2,221 00	4,150 00	1,696 00	2,200 00	543 00	1,800 00	543 00
Sebago	576	1	-	-	-	-	500 00	12 00	500 00	12 00
Sebec	593	0	-	-	-	-	-	-	-	-
Seboeis Pl.	96	0	-	-	-	-	-	-	-	-
Sedgewick	902	2	3,300 00	305 00	2,100 00	305 00	500 00	45 00	250 00	45 00
Shapleigh	847	1	300 00	10 00	300 00	10 00	-	-	-	-

‡ Includes contents of planing mill.

‡ Includes insurance on contents.

c Includes contents.

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.	
Sherman.....	980	0	-	-	-	-	-	-	-	-	-
Shirley.....	248	0	-	-	-	-	-	-	-	-	-
Sidney.....	1,068	3	\$635 00	\$157 00	\$500 00	\$20 00	\$160 00	\$160 00	-	-	-
Silver Ridge Pl.....	168	0	-	-	-	-	-	-	-	-	-
Skowhegan.....	5,180	23	51,400 00	4,425 00	39,750 00	2,250 00	12,153 00	822 00	\$3,425 00	\$472 00	-
Smithfield.....	449	1	60 00	45 00	-	-	2,500 00	1,000 00	-	-	-
Smyrna.....	411	2	2,200 00	718 00	1,900 00	418 00	891 00	452 00	700 00	261 00	-
Solon.....	996	2	500 00	500 00	-	-	500 00	500 00	-	-	-
Somerville.....	374	2	c7,300 00	c7,300 00	c4,000 00	c1,000 00	1,000 00	1,000 00	-	-	-
Sorrento.....	117	0	-	-	-	-	-	-	-	-	-
South Berwick.....	3,188	1	1,200 00	800 00	1,000 00	800 00	250 00	100 00	-	-	-
Southport.....	527	2	c5,358 00	c1,965 00	c4,200 00	c907 00	2,000 00	127 00	1,000 00	127 00	127 00
South Portland.....	6,287	28	40,230 00	6,114 00	28,300 00	5,352 00	14,398 00	2,979 00	9,050 00	2,416 00	2,416 00
South Thomaston.....	1,426	5	7,984 00	4,051 00	5,900 00	2,467 00	5,089 00	4,724 00	4,525 00	3,760 00	3,760 00
Southwest Harbor.....	700	3	3,000 00	1,097 00	1,400 00	97 00	900 00	314 00	400 00	14 00	14 00
Springfield.....	532	1	1,200 00	1,200 00	800 00	800 00	-	-	-	-	-
Stacyville Pl.....	347	1	100 00	55 00	100 00	55 00	-	-	-	-	-
Standish.....	1,504	7	10,700 00	2,309 00	9,250 00	1,534 00	3,300 00	2,153 00	2,050 00	1,053 00	1,053 00
Starks.....	636	3	1,500 00	1,309 00	950 00	109 00	2,200 00	2,200 00	1,000 00	900 00	900 00
Stetson.....	503	1	400 00	41 00	400 00	41 00	-	-	-	-	-
Steuben.....	901	1	700 00	129 00	600 00	129 00	150 00	15 00	100 00	15 00	15 00
Stockholm Pl.....	191	0	-	-	-	-	-	-	-	-	-
Stockton Springs.....	872	4	10,600 00	6,380 00	8,400 00	3,680 00	2,028 00	1,806 00	1,585 00	1,161 00	1,161 00
Stoneham.....	284	0	-	-	-	-	-	-	-	-	-
Stonington.....	1,648	4	5,000 00	1,823 00	2,900 00	423 00	850 00	607 00	200 00	107 00	107 00



INSURANCE COMMISSIONER'S REPORT.

Stow.....	270	0	-	-	-	-	-	-	-	-	-
Strong.....	637	1	5,000 00	19 00	4,000 00	19 00	-	-	-	-	-
St. Agatha.....	1,396	0	-	-	-	-	-	-	-	-	-
St. Albans.....	1,037	4	3,875 00	3,611 00	2,920 00	1,756 00	3,070 00	389 00	1,214 00	389 00	-
St. Francis Pl.....	568	0	-	-	-	-	-	-	-	-	-
St. George.....	2,206	6	5,238 00	2,405 00	3,000 00	1,405 00	3,493 00	348 00	2,600 00	348 00	-
St. John Pl.....	371	0	-	-	-	-	-	-	-	-	-
Sullivan.....	1,034	4	6,050 00	3,569 00	4,850 00	1,669 00	1,650 00	1,011 00	650 00	412 00	-
Sumner.....	802	2	3,500 00	2,225 00	2,000 00	225 00	1,650 00	1,200 00	-	-	-
Surry.....	900	2	2,000 00	235 00	1,400 00	235 00	850 00	39 00	250 00	39 00	-
Swan's Island.....	758	0	-	-	-	-	-	-	-	-	-
Swanville.....	502	3	2,500 00	2,500 00	-	-	675 00	625 00	-	-	-
Sweden.....	282	0	-	-	-	-	-	-	-	-	-
Talmage.....	93	1	35,000 00	35,000 00	-	-	2,000 00	2,000 00	-	-	-
Temple.....	394	1	500 00	49 00	500 00	49 00	-	-	-	-	-
The Forks Pl.....	157	0	-	-	-	-	-	-	-	-	-
Thomaston.....	2,688	4	6,850 00	1,609 00	5,674 00	909 00	4,500 00	1,073 00	2,700 00	404 00	-
Thorndike.....	497	0	-	-	-	-	-	-	-	-	-
Togus.....	-	0	-	-	-	-	-	-	-	-	-
Topsfield.....	282	0	-	-	-	-	-	-	-	-	-
Topsham.....	2,097	4	2,900 00	890 00	1,850 00	40 00	200 00	150 00	-	-	-
** Township A, Range 8 & 9.....	-	3	15,022 00	15,022 00	8,350 00	7,780 00	1,128 00	708 00	1,488 00	472 00	-
* Township D.....	-	1	-	-	-	-	1,674 00	874 00	800 00	800 00	-
† Township No. 1, Range 1.....	87	1	1,407 00	1,407 00	600 00	600 00	501 00	501 00	200 00	200 00	-
‡ Township No. 1, Range 7.....	-	1	c3,500 00	c325 00	c3,500 00	c93 00	-	-	-	-	-
†† Township No. 6, Range 14.....	-	1	3,272 00	2,771 00	1,000 00	847 00	-	-	-	-	-
Tremont.....	2,010	0	-	-	-	-	-	-	-	-	-
Trenton.....	459	1	800 00	800 00	700 00	-	400 00	400 00	300 00	-	-
Trescott.....	463	0	-	-	-	-	-	-	-	-	-
Troy.....	766	2	2,600 00	29 00	1,600 00	29 00	-	-	-	-	-
Turner.....	1,842	3	1,738 00	378 00	1,050 00	378 00	50 00	50 00	-	-	-
Union.....	1,248	1	1,000 00	45 00	800 00	45 00	500 00	100 00	-	-	-
Unity.....	877	2	1,850 00	1,323 00	500 00	123 00	1,000 00	310 00	500 00	110 00	-
Unity Pl.....	50	0	-	-	-	-	-	-	-	-	-
Upton.....	242	0	-	-	-	-	-	-	-	-	-

\*\* Unorganized, Penobscot County.

\* Unorganized, Oxford County.

†† Unorganized, Piscataquis County.

† Unorganized, Somerset County.

‡ Unorganized, Franklin County.

c Includes contents.



Wells.....	2,007	8	2,000 00	1,085 00	1,000 00	385 00	17,672 00	15,590 00	10,000 00	9,793 00
Wesley.....	198	1	400 00	400 00	-	-	125 00	125 00	-	-
West Bath.....	291	1	2,050 00	2,050 00	900 00	900 00	832 00	697 00	300 00	300 00
Westbrook.....	7,283	26	64,400 00	8,439 00	40,150 00	3,389 00	18,999 00	6,561 00	12,150 00	3,924 00
Westfield.....	259	1	250 00	250 00	-	-	300 00	300 00	-	-
West Forks Pl.....	160	0	-	-	-	-	-	-	-	-
West Gardiner.....	693	4	4,500 00	2,715 00	2,150 00	1,515 00	1,750 00	1,265 00	500 00	15 00
Westmanland Pl.....	100	0	-	-	-	-	-	-	-	-
Weston.....	367	0	-	-	-	-	-	-	-	-
Westport.....	330	1	750 00	750 00	800 00	750 00	216 00	216 00	100 00	100 00
Whitefield.....	1,156	7	3,480 00	3,480 00	2,250 00	1,080 00	2,282 00	2,123 00	850 00	578 00
Whiting.....	399	0	-	-	-	-	-	-	-	-
Whitneyville.....	424	0	-	-	-	-	-	-	-	-
Willimantic.....	419	0	-	-	-	-	-	-	-	-
Williamsburg.....	117	0	-	-	-	-	-	-	-	-
Wilton.....	1,647	7	45,100 00	8,900 00	17,550 00	2,300 00	40,411 00	12,465 00	19,375 00	788 00
Windham.....	1,929	1	300 00	15 00	-	-	400 00	5 00	-	-
Windsor.....	782	2	7,143 00	7,143 00	3,250 00	3,000 00	1,390 00	1,340 00	-	-
Winn.....	688	1	1,000 00	10 00	-	-	-	-	-	-
Winslow.....	2,277	8	10,500 00	1,334 00	6,600 00	534 00	1,870 00	377 00	1,100 00	147 00
Winter Harbor.....	571	4	3,800 00	3,005 00	2,650 00	2,155 00	2,233 00	2,233 00	1,750 00	1,050 00
Winterport.....	1,623	3	2,200 00	37 00	1,500 00	37 00	5,000 00	46 00	1,000 00	46 00
Winterville Pl.....	124	0	-	-	-	-	-	-	-	-
Winthrop.....	2,088	5	<sup>y</sup> 40,600 00	<sup>y</sup> 14,690 00	<sup>y</sup> 24,400 00	<sup>y</sup> 13,490 00	2,000 00	405 00	1,300 00	5 00
Wiscasset.....	1,273	3	9,000 00	1,291 00	3,100 00	785 00	2,600 00	750 00	-	-
Woodland.....	1,096	3	650 00	485 00	200 00	185 00	1,745 00	268 00	1,000 00	18 00
Woodstock.....	816	1	2,000 00	1,000 00	600 00	600 00	1,200 00	1,000 00	-	-
Woodville.....	160	0	-	-	-	-	-	-	-	-
Woolwich.....	880	0	-	-	-	-	-	-	-	-
Yarmouth.....	2,274	5	7,250 00	103 00	7,200 00	53 00	150 00	150 00	-	-
York.....	2,668	8	20,074 00	2,657 00	15,100 00	2,168 00	19,762 00	18,390 00	20,500 00	9,195 00
Total.....			\$10,724,217 00	\$2,029,023 00	\$7,155,396 00	\$1,003,054 00	\$5,620,674 00	\$2,055,211 00	\$4,115,345 00	\$1,493,086 00

*k* Includes contents of boiler house.

*\** Includes building.

*z* Includes contents of woolen mill.

*y* Includes contents of oil cloth factory.

*b* Includes blanket policy.

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

PROPERTY.	CAUSES OF FIRES.
Automobiles.....2	Gasoline, 2.
Bakeries.....7	Exposure, 4; spark from chimney, 1; caught from oven, 1; unknown, 1.
Bakeries, dwellings and shed...2	Unknown, 1; exposure, 1.
Banks.....2	Exposure, 2.
Banks and offices.....2	Exposure, 1; smoking, 1.
Banks, offices and dwellings...1	Exposure, 1.
Banks, offices and school.....2	Exposure, 1; unknown, 1.
Barber shops.....6	Spontaneous combustion, 1; caught from oil stove, 2; explosion of oil stove, 1; exposure, 1; sparks, 1.
Barns and stables.....153	Grass fire, 3; children and matches, 2; lightning, 43; brush fire, 1; brooder's lamp, 1; set by boys, 1; unknown, 52; bon fire, 1; smoking, 1; ashes, 3; spark, 1; exposure, 13; forest fire, 3; spark from chimney, 2; stove, 2; explosion of lantern, 2; match, 1; overturned lantern, 2; incendiary, 4; tramps, 2; mice and matches, 1; burning fuse, 1; spark from locomotive, 1.
Beef and commission house...1	Electric wires, 1.
Blacksmith shops.....15	Unknown, 7; caught from forge, 1; exposure, 4; defect in forge, 1; spark from forge, 1; spark, 1.
Blacksmith shop and stable...2	Matches, 1; unknown, 1.
Boarding houses.....20	Unknown, 7; mice and matches, 1; overturning of lamp, 1; matches, 2; smoking, 2; defective chimney, 2; lightning, 1; overheated stove, 1; caught from chimney, 1; explosion of water back on range, 1; stove front burst, 1.
Boat house.....1	Grass fire, 1.
Boat shop.....1	Spark from chimney, 1.
Boiler and power houses....5	Exposure, 1; unknown, 1; caught from boiler, 1; caught from furnace, 1; spark from chimney, 1; spark from boiler, 1.
Bottling works and dwelling...1	Unknown, 1.
Bottling works & plumber shop1	Carelessness with matches, 1.
Bottling works and stable....1	Unknown, 1.
Bowling alleys.....2	Unknown, 1; defective chimney, 1.
Box factories.....7	Unknown, 3; exposure, 2; spontaneous combustion, 1; spark from furnace, 1.
Bridge.....1	Unknown, 1.
Buckboard factory.....1	Spark, 1.
Camps.....9	Forest fire, 4; match, 1; stove, 1; unknown, 1; lightning, 1; spark in brush, 1.
Canoe factory.....1	Exposure, 1.
Carpenter shops.....2	Spontaneous combustion, 1; exposure, 1.
Carriage shops.....4	Exposure, 1; spark from chimney, 2; spontaneous combustion, 1.
Churches.....17	Lamp, 1; exposure, 5; lightning, 3; caught from gas lamp, 1; caught around furnace, 1; caught from gas jet, 1; overheated steampipes, 1; caught from chandelier, 1; electric wires, 1; unknown, 2.
Cigar factory.....1	Matches, 1.
Clam factory.....1	Exposure, 1.
Clothing factories.....4	Unknown, 2; defective wiring, 1; defective chimney, 1.
Clothing manufactory and plumber shop...1	Exposure, 1.
Clothing stores.....4	Exposure, 2; unknown, 1; matches, 1.
Clothing store and meat market...1	Unknown, 1.
Club house.....1	Defective wires, 1.
Club rooms.....2	Overheated stove, 1; unknown, 1.
Coal sheds and stagings....9	Sparks, 2; sparks from chimney, 2; overheated stove, 2; unknown, 1; sparks from locomotive, 2.
Cobbler shops.....2	Unknown, 1; defective chimney, 1.
College and school buildings...11	Lightning, 2; overheated stove, 1; unknown, 5; grass fire, 1; exposure, 1; smoking, 1.
Confectionery stores.....4	Unknown, 1; mice and matches, 1; gasoline, 1; defective chimney, 1.
Cooper shops.....3	Sparks from stove, 1; unknown, 2.
Cord wood.....2	Spark from engine, 1; forest fire, 1.
Corn shop.....1	Spark from engine, 1.
Cotton mills.....2	Iron buckle in cotton, 1; friction, 1.

TABLE No. 12—Continued.

PROPERTY.	CAUSES OF FIRES.
Creameries.....3	Sparks from chimney, 2; spark from smokestack, 1.
Crockery stores.....2	Unknown, 2.
Drug stores.....6	Smoking, 1; exposure, 2; overheated stove funnel, 1; explosion of lamp, 1; gas light, 1.
Dry goods stores.....2	Exposure, 2.
Dry goods and clothing store.....1	Unknown, 1.
Dry goods store and shirt waist manufactory.....1	Exposure, 1.
Dry houses.....2	Overheated steam pipes, 1; unknown, 1.
	Overheated stove, 9; boiling over of kettle of oil, 1; exposure, 147; caught from stove, 35; boiling over of kettle of fat, 3; children playing with matches, 56; lightning, 92; burning out of chimney, 89; dropping of lamp, 2; caught from lamp, 35; hot brick, 1; flat iron, 1; match, 55; spark from match, 28; chimney, 90; explosion of lamp, 59; overturned lamp, 36; spark, 16; careless use of alcohol, 1; smoking, 24; spark from chimney, 51; caught from candle, 6; fumigating, 1; fireworks 7; caught from oil stove, 21; ashes, 13; overheated oil stove, 2; can of cement on stove, 1; alcohol lamp, 2; sparks from stove, 14; overheated chimney, 27; drying wood in oven, 1; caught from furnace, 9; thawing water pipes, 9; caught from gas jet, 20; overheated stove, 19; caught from gas stove, 4; grass fire, 2; tornado, 1; caught from stove, 18; defective wires, 5; overheated furnace, 2; mice and matches, 10; spontaneous combustion, 7; tramps, 1; explosion of alcohol, 1; plumber's lamp, 3; caught in lace curtains, 1; spark from engine, 3; spark from locomotive, 7; spark from fireplace, 3; forest fire, 4; overheated stove funnel, 5; grass fire, 4; explosion of gasoline torch, 1; brush fire, 3; spark from stove funnel, 1; caught from flat iron, 1; caught from fireplace, 4; caught from stove funnel, 7; spark from stove, 2; caught from naphtha, 1; explosion of oil stove, 11; set by boy, 1; caught from alcohol lamp, 6; bon fire, 3; defective oven, 1; caught from lantern, 1; filling lighted lamp, 1; overturned oil stove, 2; defective fireplace, 1; explosion of alcohol flat iron, 1; explosion of naphtha, 1; explosion of kerosene, 1; incendiary, 1; burning of paint on stove, 1; hot fat, 1; children playing with fire, 1; unclassified, 1; overheated electric iron, 1; caught from alcohol engine, 1; taking flashlight picture, 1; boy playing with steam engine, 1; caught from heater, 1; explosion of gasoline, 1; defective construction, 4; defective chimneys, 154; unknown, 173.
Dwellings.....1,456	
Dwelling and barber shop.....1	Exposure, 1.
	Unknown, 35; children playing with matches, 2; spark from chimney, 4; caught from chimney, 3; overheated stove funnel, 1; set by boy, 1; burning out of chimney, 7; grass fire, 1; exposures, 24; fireworks, 3; spark from locomotive, 5; ashes, 2; overheated chimney, 4; overheated stove, 4; lightning, 12; forest fire, 3; defective chimney 16; burning fuse, 1; caught around chimney, 7, fireworks, 1; caught from matches, 3; caught from gas jet, 1; spark from match, 1; overturned lamp, 1; caught from jack-o'-lantern, 3; smoking, 2; caught from stove, 1; caught from fireplace, 1; caught from steam boiler, 1; caught from lamp, 1; spontaneous combustion, 2; boiling over of kettle of oil, 1; explosion of lamp, 1; thawing water pipes, 1.
Dwellings, barns and stables156	Caught from lamp, 1.
Dwelling and fish hatchery.....1	
Dwelling, mill and blacksmith shop.....1	Unknown, 1.
Dwelling and post-office.....1	Exposure, 1.

TABLE No. 12—Continued.

PROPERTY.	CAUSES OF FIRES.
Dwelling and storehouse.....1	Unknown, 1.
Dyehouse and carpenter shop...1	Explosion of gasolene, 1.
Electric light & power stations...3	Unknown, 2; lightning, 1.
Excelsior mill.....1	Friction, 1.
Farm buildings.....130	Burning out of chimney, 8; spark, 1; matches, 1; tramp, 1; lightning, 15; caught around chimney, 13; explosion of lamp, 3; overheated funnel, 1; overturned lantern, 3; overheated stove, 2; explosion of lantern, 3; overheated stove funnel, 1; unclassified, 1; overheated chimney, 3; caught from oil stove, 1; caught from stove, 1; defective chimneys, 22; ashes, 1; smoking, 2; spark from chimney, 4; exposure, 1; spark from locomotive, 3; caught from lamp, 1; forest fire, 1; unknown, 37; Hot bearing, (friction), 1.
Fertilizer mill.....1	Overheated funnel, 1.
Fish house.....1	Exposure, 2.
Fish markets.....2	Burning brush, 1.
Forest fire.....1	Spark from engine, 1.
Fruit store.....1	Unknown, 1; smoking, 1.
Furniture stores.....2	Smoking, 1.
Garage and dwelling.....1	Explosion of acetyline gas, 1; explosion of gas, 1; unknown, 1.
Gas houses.....3	Exposure, 3; unknown, 1; overheated stove, 2; lightning, 1.
General stores.....7	Electric wires, 1.
Green house.....1	Fireworks, 1; unknown, 2.
Grist mills.....3	Ashes, 1; unknown, 2; exposure, 6; caught from oil stove, 1.
Grocery stores.....10	Overheated boiler, 1; exposure, 1.
Grocery stores & dwellings....2	Unknown, 4; defective wiring, 1; exposure, 2; overheated furnace, 1; defective chimney, 1; incendiary, 1; moving picture machine, 1; smoking, 1; lightning, 1.
Halls.....13	Exposure, 1; electric wires, 1.
Halls and offices.....2	Defective wire, 1; fireworks, 1; overturned lamp, 1; exposure, 1; ashes, 1; overheated stove, 1; unknown, 1.
Hardware stores.....7	Exposure, 1.
Harness store.....1	Exposure, 1; ashes, 1.
Harness stores and dwellings...2	Children playing with matches, 1; caught from stove, 1; explosion of lamp, 1; spark from locomotive, 1; unknown, 1; tramps, 1; fumigating, 1; overheated brooder lamp, 1.
Hen houses.....8	Overturned spirit lamp, 1.
Hospital.....1	Caught from match, 2; smoking, 6; unknown, 3; electric wires, 1; caught from heater, 1; defective chimney, 2; caught from gas jet, 1; explosion of lamp, 1; sparks, 1; boiling over of fat, 1; caught from chimney, 1; caught from stove, 1; children and matches, 1.
Hotels.....22	Spark from chimney, 1.
Hotel and barber shop.....1	Children playing with matches, 1; unknown, 2; exposure, 1; defective chimney, 1.
Hotels and stables.....5	Spark from smokestack, 1.
Hotel, store and stable.....1	Lightning, 1.
Hub and hoop mill and store-house.....1	Unknown, 2; exposure, 1.
Ice houses.....3	Explosion of gasolene lamp, 1.
Ice and storehouses.....1	Unknown, 1.
Iron works.....1	Caught from carbenetta, 1; caught around batteries, 1; caught from night lantern, 1; fireworks, 1; electric wires, 1.
Launches.....5	Explosion of gasolene, 1; spark, 1; electric wires, 1; lightning, 1; unclassified, 1; overheated boiler, 1; spark from chimney, 1; unknown, 1; spark from stack, 1.
Laundries.....9	Caught from gas light, 1.
Library.....1	Lightning, 1.
Livestock.....1	Unknown, 5; exposure, 5; explosion of gasolene, 1; spark from engine, 1; spark from smokestack, 1; brush fire, 4; spark from locomotive, 1.
Lumber and woodyard.....18	

TABLE No. 12—Continued.

PROPERTY.	CAUSES OF FIRES.
Lumber mills.....6	Unknown, 3; caught from furnace, 1; hot box, 1; forest fire, 1.
Machine shops and foundries.4	Overheated chimneys, 1; exposure, 1; spark from chimney, 2.
Mills.....6	Unknown, 4; spark from burning refuse, 1; caught from boiler, 1.
Millinery stores.....4	Unknown, 1; exposure, 1; spark from match, 1; thawing water pipes, 1.
Offices.....5	Exposure, 3; matches, 1; smoking, 1.
Offices and tailor shop.....1	Electric wiring, 1.
Oil cloth factory.....1	Unknown, 1.
Oil clothing factory.....1	Spontaneous combustion, 1.
Oil stores.....3	Spark from heater, 1; spontaneous combustion, 1; exposure, 1.
Paint shops.....3	Spark from locomotive, 1; caught from chimney, 1; exposure, 1.
Paper and pulp mills.....4	Matches, 1; lightning, 1; hot box, 1; spark, 1.
Photograph studio.....1	Exposure, 1.
Pickle and candy factories.....1	Unknown, 1.
Piggery.....1	Spark from locomotive, 1.
Planing mills.....5	Spark from furnace, 2; spark from smokestack, 1; exposure, 1; unknown, 1.
Plumber's shops.....2	Unknown, 1; spontaneous combustion, 1.
Potato houses.....5	Spark from locomotive, 2; defective chimney, 1; lightning, 1; unknown, 1.
Printing offices.....2	Spark from motor, 1; exposure, 1.
Printing offices and halls.....2	Spark from chimney, 1; unknown, 1.
Printing office & hardware store.1	Defective chimney, 1.
Railroad property.....19	Defective heating apparatus, 1; unclassified, 1; spontaneous combustion, 2; caught from stove, 3; unknown, 2; spark from engine, 1; spark, 1; matches, 1; defective chimney, 1; overheated stove, 2; set by boys, 1; exposure, 3.
Restaurants.....13	Unknown, 3; explosion of lamp, 1; hot fat, 3; exposure, 1; overheated furnace pipes, 1; defective chimney, 1; caught from chimney, 1; spark from stove, 1; furnace and rubbish, 1.
Restaurants and dwellings...8	Caught from oil stove, 1; unknown, 2; ashes, 1; overheated stove, 1; children playing with matches, 1; exposure, 1; explosion of lamp, 1.
Sardine factories.....2	Unknown, 2.
Saw mills.....23	Caught from boiler, 2; exposure, 2; caught from stove, 1; unknown, 11; spark from smokestack, 2; spark from boiler, 1; accidental, 1; caught from exhaust pipe, 1; overheated boiler, 1; forest fire, 1.
Sheds.....9	Unknown, 2; spark from engine, 1; caught from stove, 1; forest fire, 1; ashes, 1; smoking, 1; smoking ham, 1; spark from driver, 1.
Shingle mills.....2	Unknown, 2.
Ship chandlery and hardware manufactory.....1	Igniting of asphaltine, 1.
Shoe factories.....2	Spontaneous combustion, 1; lightning, 1.
Shoe polishing parlor.....1	Ashes, 1.
Shoe stores.....3	Exposure, 2; unknown, 1.
Shop.....1	Exposure, 1.
Skating rinks.....3	Caught from oil stove, 1; unknown, 1; spark from rubbish fire, 1.
Slaughter houses.....3	Unknown, 2; spark from chimney, 1.
Smoke house.....1	Smoking ham, 1.
Spool mill.....1	Unknown, 1.
Starch factory.....1	Spark from smoke stack, 1.
Stationery, clothing and piano store.....1	Unknown, 1.
Steamers.....5	Unknown, 1; caught from boiler, 2; exposure, 1; caught from stove funnel, 1.

TABLE No. 12—Concluded.

PROPERTY.	CAUSES OF FIRES.
Stores (unclassified)..... 85	Lightning, 1; burning out of chimney, 3; smoking, 4; exposure, 20; overheated furnace, 1; unknown, 21; caught from gas stove, 1; electric wires, 1; overheated stove, 3; caught from waste barrel, 1; matches, 4; caught from gas jet, 2; spark from engine, 1; defective furnace, 1; caught from lamp, 1; sparks from chimney, 3; defective chimney, 2; overheated chimney, 2; caught from oil stove, 2; caught from furnace, 1; caught from chimney, 1; smoking, 3; spark, 1; spontaneous combustion, 1; explosion of kerosene heater, 1; explosion of gasoline, 1; caught from fireplace, 1; explosion of gas, 1.
Store, cigar factory, offices and hall..... 1	Unknown, 1. Caught from chimney, 2; explosion of lamp, 3; unknown, 20; explosion of lantern, 1; caught from stove funnels, 1; matches, 6; children playing with matches, 5; explosion of oil stove, 1; exposure, 18; spontaneous combustion, 2; overheated chimney, 2; defective chimney, 3; overheated stove, 2; defective wire, 1; caught from stove, 2; fireworks, 3; smoking, 2; spark from match, 2; sparks from chimney, 1; caught from gas jet, 1; overturned lamp, 1; spontaneous combustion, 1.
Stores and dwellings..... 80	Overturning of lamp, 1. Exposure, 1. Mice and matches, 1; unknown, 1; overturning of lamp, 1.
Stores, dwellings & barber shop. 1	Unknown, 2; exposure, 1; caught from lamp, 1.
Store, dwelling and billiard hall. 1	Explosion of lamp, 2; exposure, 2; unknown, 1.
Stores, dwellings and halls... 3	Unknown, 1.
Stores, dwellings and stables... 4	Spark from engine, 1; exposure, 8; kettle of tar upset, 1; electric wire, 1; unclassified, 1; unknown, 5; caught from stove, 1; brush fire, 1; spontaneous combustion, 1; spark from chimney, 2; forest fire, 1; spark from smokestack, 1.
Stores and halls... 5	Spark from smokestack, 1. Unknown, 2; live coal, 1.
Stores and hotel... 1	Caught from match, 2; defective piping, 1; unknown, 2; exposure, 1; caught from alcohol lamp, 1; burning out of chimney, 2; explosion of gasoline, 1.
Storehouses..... 24	Overheated vulcanizer, 1; exposure, 1. Overheated steam pipes, 1; ashes, 1.
Storehouses and offices... 1	Unknown, 2; exposure, 2.
Storehouses and wharves... 3	Spontaneous combustion, 1; unknown, 1.
Stores and offices... 10	Cigar stub, 1. Unknown, 1; exposure, 1.
Stores, offices and banks... 2	Hot iron, 1; unknown, 2; exposure, 1.
Stores, offices & bowling alley... 2	Caught from stove, 2; overheated stove, 2; kettle of fat, 1; caught from chimney, 4; caught from fireplace, 3; caught from oil stove, 1; unknown, 8; brush fire, 1; exposure, 7; lightning, 2; forest fire, 2; caught from gas pipe, 1; grass fire, 1; spark from chimney, 1; overheated funnel, 1; incendiary, 1.
Stores, offices & dwellings... 4	Unknown, 1; overturned lamp, 1.
Stores, offices and halls... 2	Heating of gasoline, 1; explosion of naphtha, 1; unknown, 1; electric flatiron, 1; children playing with matches, 1.
Stores, offices and hotel... 1	Unknown, 1.
Stores and post-offices... 2	Caught around furnace, 1; exposure, 1.
Stores and storehouses... 4	Caught from candle, 1; moving picture machine, 2; caught from stove, 1; caught from incandescent light, 1.
Summer cottages... 38	Unknown, 1.
Summer cottages and stables... 2	Unknown, 1; exposure, 1.
Tailor shops... 5	Fireworks, 1; unknown, 1; caught from gasoline engine, 1.
Tailor, florist and picture framing store... 1	Unknown, 2; gas from furnace, 1; sparks from chimney, 1.
Tannery... 2	Children and matches, 1.
Theatres... 5	Spontaneous combustion, 1; spark in cards, 1.
Unclassified... 1	Explosion of lamp, 1; overheated stove, 2; smoking, 1.
Wheel factory & machine shop... 1	
Wood sheds... 3	
Wood working shops... 4	
Woodyard and dwellings... 1	
Woolen mills... 2	
Work shops... 4	



**TABLE No. 13.**  
**Showing Classes, Value, etc., of Property Destroyed During 1908.**

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.
Automobile.....	-	2	\$3,050 00	\$215 00	\$2,600 00	\$50 00	-	-	-	-	-	-
Bakeries.....	-	5	9,900 00	1,470 00	6,100 00	452 00	-	4	\$3,653 00	\$385 00	\$1,900 00	\$385 00
Bakeries, dwellings and shed.....	1	1	1,897 00	1,557 00	1,350 00	1,010 00	1	-	554 00	400 00	400 00	-
Banks.....	-	2	145,000 00	981 00	115,000 00	934 00	-	-	-	-	-	-
Banks and offices.....	-	2	200,000 00	473 00	75,000 00	473 00	-	-	-	-	-	-
Banks, offices and dwelling.....	-	1	23,000 00	1,100 00	18,600 00	1,100 00	-	-	-	-	-	-
Banks, offices and school.....	-	1	13,500 00	54 00	13,500 00	54 00	-	1	350 00	3 00	350 00	3 00
Barber shops.....	-	3	7,700 00	62 00	2,325 00	26 00	-	3	1,450 00	58 00	1,200 00	33 00
Barns and stables.....	76	66	127,003 00	55,281 00	78,431 00	24,189 00	61	28	75,391 00	43,029 00	36,620 00	18,317 00
Beef and commission house.....	-	1	30,484 00	2,348 00	15,000 00	2,348 00	-	1	5,725 00	\$30 00	4,650 00	800 00
Blacksmith shops.....	5	11	6,100 00	1,371 00	2,600 00	251 00	4	5	5,185 00	1,681 00	1,250 00	23 00
Blacksmith shop and stable.....	-	1	350 00	158 00	200 00	158 00	-	1	500 00	100 00	-	-
Boarding houses.....	5	13	91,350 00	19,536 00	59,455 00	9,419 00	2	10	15,025 00	5,209 00	7,860 00	1,559 00
Boat house.....	1	-	25 00	25 00	-	-	-	-	-	-	-	-
Boat shop.....	-	1	1,000 00	5 00	600 00	-	-	-	-	-	-	-
Boiler and power houses.....	1	5	†19,621 00	†5,666 00	†123,519 00	†3,023 00	-	1	2,500 00	1,500 00	1,500 00	-
Bottling works and dwelling.....	1	-	250 00	250 00	-	-	1	-	3,400 00	3,400 00	-	-
Bottling works & plumber shop.....	-	1	8,000 00	1,321 00	6,000 00	1,321 00	-	1	7,507 00	2,164 00	4,500 00	2,038 00
Bottling works and stable.....	1	-	3,022 00	3,022 00	1,550 00	1,550 00	1	-	4,469 00	4,469 00	4,050 00	3,650 00
Bowling alleys.....	-	2	7,900 00	2,658 00	5,800 00	2,658 00	-	2	3,200 00	257 00	1,800 00	257 00
Box factories.....	1	6	†148,850 00	†102,976 00	†117,750 00	†67,386 00	1	1	29,000 00	13,477 00	17,000 00	7,477 00
Bridge.....	1	-	1,151 00	1,151 00	800 00	800 00	-	-	-	-	-	-
Buckboard factory.....	-	1	1,800 00	15 00	1,800 00	15 00	-	1	2,005 00	19 00	2,005 00	19 00
Camps.....	5	2	†9,543 00	†5,716 00	†5,650 00	†2,039 00	2	2	2,665 00	1,835 00	1,533 00	1,520 00
Canoe factory.....	-	1	6,000 00	75 00	4,000 00	75 00	-	1	500 00	50 00	500 00	-

\* Includes blanket policies.

† Includes contents.

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.
Carpenter shops . . . . .	-	1	\$700 00	\$584 00	\$1,000 00	-	-	2	\$1,500 00	\$499 00	\$1,300 00	\$7 00
Carriage shops . . . . .	-	4	4,700 00	655 00	2,000 00	\$155 00	1	-	1,000 00	1,000 00	-	-
Churches . . . . .	1	15	291,000 00	15,962 00	141,800 00	16,608 00	-	5	19,500 00	3,648 00	10,500 00	1,148 00
Cigar factory . . . . .	-	1	12,000 00	100 00	10,000 00	100 00	-	1	9,000 00	304 00	4,000 00	304 00
Clam factory . . . . .	-	1	800 00	750 00	800 00	750 00	-	1	2,209 00	1,235 00	1,200 00	1,200 00
Clothing factories . . . . .	-	3	13,700 00	896 00	7,800 00	896 00	-	3	17,044 00	7,145 00	12,400 00	6,283 00
Clothing manufactory & plumb- er shop . . . . .	-	1	40,000 00	2,088 00	25,000 00	2,088 00	-	1	50,000 00	3,052 00	36,800 00	3,052 00
Clothing stores . . . . .	-	3	16,500 00	2,751 00	6,500 00	2,610 00	-	5	43,700 00	6,167 00	23,100 00	4,167 00
Clothing store & meat market . . . . .	1	-	2,500 00	2,500 00	1,400 00	1,400 00	1	-	5,500 00	5,500 00	3,000 00	3,000 00
Club house . . . . .	-	1	50,000 00	135 00	43,000 00	135 00	-	1	3,000 00	15 00	3,000 00	15 00
Club rooms . . . . .	-	2	21,000 00	82 00	9,000 00	15 00	-	-	-	-	-	-
Coal sheds and stagings . . . . .	-	9	†1,229 00	†1,475 00	†63,479 00	†1,114 00	-	-	-	-	-	-
Cobbler shops . . . . .	-	2	7,400 00	59 00	2,700 00	59 00	-	1	800 00	156 00	700 00	156 00
College and school buildings . . . . .	5	6	35,100 00	3,909 00	23,192 00	699 00	3	-	225 00	225 00	-	-
Confectionery stores . . . . .	-	1	1,000 00	10 00	800 00	10 00	-	2	3,500 00	20 00	3,500 00	20 00
Cooper shops . . . . .	2	1	2,100 00	1,835 00	200 00	200 00	1	2	3,660 00	2,548 00	1,750 00	548 00
Cord wood . . . . .	-	-	-	-	-	-	1	1	5,095 00	3,346 00	2,500 00	2,475 00
Corn shop . . . . .	-	1	††5,000 00	††19 00	††4,000 00	††19 00	-	-	-	-	-	-
Cotton mills . . . . .	-	-	-	-	-	-	-	2	†	518 00	-	-
Creameries . . . . .	-	3	5,800 00	120 00	3,900 00	120 00	-	2	3,100 00	325 00	1,400 00	300 00
Crockery stores . . . . .	-	2	10,800 00	3,735 00	6,500 00	3,735 00	-	2	14,999 00	4,788 00	20,000 00	4,718 00
Drug stores . . . . .	-	2	10,000 00	192 00	3,000 00	192 00	-	5	17,200 00	177 00	12,950 00	151 00
Dry goods stores . . . . .	-	-	-	-	-	-	-	2	29,136 00	1,206 00	23,900 00	1,202 00
Dry goods and clothing store . . . . .	-	1	49,221 00	39,738 00	31,000 00	31,000 00	-	1	350,398 00	349,398 00	351,250 00	344,147 00
Dry goods store & shirtwaist mfy . . . . .	-	1	75,000 00	506 00	60,000 00	511 00	-	1	501,993 00	20,398 00	418,250 00	19,583 00

INSURANCE COMMISSIONER'S REPORT.

Dry houses	-	2	†112,705 00	†864 00	†66,000 00	†447 00	-	1	2,000 00	200 00	500 00	-	-
Dwellings	184	1,038	2,419,368 00	350,946 00	1,748,888 00	224,593 00	81	760	701,203 00	129,843 00	451,987 00	76,205 00	-
Dwelling & barber shop	-	1	2,500 00	65 00	2,000 00	65 00	-	-	-	-	-	-	-
Dwellings, barns & stables	59	85	302,617 00	130,284 00	187,299 00	82,691 00	30	68	75,485 00	37,729 00	36,972 00	16,528 00	-
Dwelling & fish hatchery	-	1	3,000 00	96 00	2,000 00	96 00	-	1	300 00	23 00	200 00	23 00	-
Dwelling, mill & blacksmith shop	1	-	800 00	800 00	-	-	1	-	2,000 00	2,000 00	-	-	-
Dwelling and post office	1	-	1,200 00	1,200 00	900 00	-	-	-	-	-	-	-	-
Dwelling & storehouse	-	1	3,000 00	2,500 00	2,000 00	2,000 00	-	1	2,700 00	600 00	-	-	-
Dyehouse & carpenter shop	-	1	6,000 00	2,544 00	4,500 00	2,544 00	-	1	3,414 00	1,365 00	1,500 00	943 00	-
Electric light & power stations	-	3	†373,121 00	†10,993 00	†400,500 00	†5,792 00	-	1	2,000 00	2,000 00	2,000 00	-	-
Excelsior mill	-	1	12,678 00	8,376 00	7,500 00	7,500 00	-	1	18,340 00	8,543 00	7,500 00	7,500 00	-
Farm buildings	88	42	228,872 00	183,199 00	130,503 00	88,123 00	37	63	79,294 00	52,821 00	32,248 00	18,914 00	-
Fertilizer mill	1	-	2,000 00	2,000 00	-	-	-	1	12,000 00	4,000 00	-	-	-
Fish house	-	1	900 00	10 00	600 00	10 00	-	-	-	-	-	-	-
Fish markets	1	1	16,000 00	1,050 00	10,800 00	850 00	-	1	400 00	300 00	300 00	293 00	-
Forest fires	-	-	-	-	-	-	-	2	†	1,350 00	-	-	-
Fruit store	-	-	-	-	-	-	-	1	1,200 00	15 00	900 00	15 00	-
Furniture stores	-	1	4,000 00	10 00	3,000 00	-	-	1	8,579 00	429 00	5,000 00	429 00	-
Garage and dwelling	-	1	8,400 00	80 00	8,400 00	66 00	-	-	-	-	-	-	-
Gas houses	-	3	16,450 00	490 00	12,800 00	40 00	1	-	100 00	100 00	-	-	-
General stores	-	2	4,301 00	2,445 00	2,800 00	1,545 00	1	6	15,365 00	7,964 00	9,250 00	5,689 00	-
Greenhouse	-	1	2,000 00	600 00	-	-	1	1	1,000 00	400 00	-	-	-
Grist mills	-	3	10,075 00	10,075 00	4,138 00	2,988 00	3	-	8,975 00	8,975 00	4,013 00	3,013 00	-
Grocery stores	-	5	51,650 00	7,998 00	32,850 00	7,998 00	1	9	277,338 00	97,861 00	274,138 00	79,933 00	-
Grocery stores and dwellings	1	1	5,000 00	1,020 00	3,050 00	570 00	1	-	1,432 00	1,432 00	900 00	900 00	-
Halls	6	6	156,600 00	15,177 00	29,200 00	7,677 00	4	3	1,800 00	1,420 00	691 00	486 00	-
Halls and offices	-	2	575,000 00	342,085 00	84,500 00	77,585 00	-	1	44,534 00	19,308 00	23,000 00	19,027 00	-
Hardware stores	-	7	58,650 00	1,232 00	22,550 00	1,218 00	-	7	144,733 00	8,944 00	114,175 00	8,933 00	-
Harness store	-	1	6,000 00	3 00	5,000 00	3 00	-	1	400 00	325 00	400 00	325 00	-
Harness stores and dwellings	1	1	2,200 00	1,786 00	400 00	386 00	1	-	50 00	50 00	-	-	-
Hen houses	3	4	2,080 00	769 00	1,500 00	399 00	3	1	1,110 00	1,060 00	100 00	50 00	-
Hospital	-	-	-	-	-	-	-	1	500 00	10 00	500 00	10 00	-
Hotels	-	15	226,300 00	32,974 00	172,200 00	26,256 00	-	18	48,005 00	9,198 00	42,066 00	8,178 00	-
Hotel and barber shop	-	1	20,000 00	25 00	9,430 00	25 00	-	-	-	-	-	-	-
Hotels and stables	4	1	38,090 00	25,615 00	21,400 00	11,800 00	1	4	12,589 00	7,461 00	7,700 00	5,507 00	-

† Includes contents.

‡ Not ascertained.

\* Includes blanket policy.

†† Includes machinery.

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.
Hotel, store and stable . . . . .	1	-	\$6,000 00	\$6,000 00	\$3,000 00	\$3,000 00	-	1	\$6,000 00	\$1,724 00	\$2,500 00	\$1,724 00
Hub and hoop mill & storehouse . . . . .	1	-	†15,022 00	†15,022 00	†8,350 00	†7,780 00	-	-	-	-	-	-
Ice houses . . . . .	1	2	8,600 00	925 00	6,500 00	25 00	-	2	1,350 00	425 00	-	-
Ice and storehouses . . . . .	1	-	1,200 00	1,200 00	-	-	1	-	200 00	200 00	-	-
Iron works . . . . .	-	1	†456,929 00	†46,707 00	†390,000 00	†29,596 00	-	-	-	-	-	-
Launches . . . . .	-	5	3,855 00	1,405 00	1,550 00	1,005 00	1	-	100 00	100 00	-	-
Laundries . . . . .	1	8	17,762 00	3,213 00	10,500 00	1,971 00	1	4	12,648 00	1,929 00	2,500 00	1,116 00
Library . . . . .	-	-	-	-	-	-	-	1	875 00	6 00	800 00	6 00
Livestock . . . . .	-	-	-	-	-	-	1	-	125 00	125 00	**600 00	63 00
Lumber and wood yard . . . . .	-	1	15 00	3 00	-	-	7	11	527,747 00	293,016 00	453,200 00	262,928 00
Lumber mills . . . . .	4	3	†48,200 00	†43,810 00	†11,714 00	†6,004 00	2	2	12,390 00	9,785 00	4,000 00	3,000 00
Machine shops and foundries . . . . .	-	6	48,800 00	336 00	38,000 00	63 00	-	1	300 00	25 00	-	-
Mills . . . . .	1	4	6,860 00	4,225 00	-	-	1	2	20,900 00	8,450 00	-	-
Millinery stores . . . . .	-	1	2,000 00	403 00	1,000 00	388 00	-	4	5,500 00	1,179 00	3,700 00	1,179 00
Offices . . . . .	-	2	4,500 00	231 00	2,600 00	231 00	-	4	6,300 00	679 00	4,700 00	679 00
Offices and tailor shop . . . . .	-	1	20,000 00	387 00	12,000 00	387 00	-	1	2,500 00	132 00	1,500 00	-
Oil cloth factory . . . . .	-	1	†35,000 00	†13,053 00	†21,000 00	†13,053 00	-	-	-	-	-	-
Oil clothing factory . . . . .	1	-	648 00	648 00	500 00	500 00	1	-	1,615 00	1,615 00	1,000 00	1,000 00
Oil stores . . . . .	-	3	55,500 00	5,325 00	45,620 00	5,158 00	-	2	10,851 00	4,216 00	9,155 00	4,216 00
Paint shops . . . . .	-	3	5,530 00	1,337 00	2,400 00	110 00	-	3	20,384 00	7,956 00	13,100 00	6,024 00
Paper and pulp mills . . . . .	-	3	700,500 00	550 00	500,000 00	-	-	3	502,500 00	1,695 00	500,000 00	-
Photograph studio . . . . .	1	-	1,000 00	1,000 00	600 00	600 00	1	-	150 00	150 00	-	-
Pickle and candy factories . . . . .	-	2	10,600 00	890 00	7,900 00	890 00	-	2	19,996 00	8,378 00	11,075 00	6,532 00
Piggery . . . . .	-	1	700 00	475 00	500 00	475 00	-	-	-	-	-	-
Planing mills . . . . .	-	5	†96,000 00	†619 00	†75,873 00	†359 00	-	1	6,000 00	50 00	-	-

Plumber's shops.....	-	1	8,000 00	35 00	4,000 00	35 00	-	2	6,500 00	976 00	4,300 00	972 00
Potato houses.....	-	2	4,050 00	2,180 00	866 00	866 00	-	2	3,950 00	3,950 00	6 00	6 00
Printing offices.....	-	1	†	10 00	-	-	-	2	6,500 00	42 00	5,400 00	42 00
Printing offices and halls.....	-	2	6,000 00	420 00	3,500 00	420 00	-	2	10,200 00	1,212 00	6,850 00	1,212 00
Printing office & hardware store.....	-	1	15,000 00	978 00	7,000 00	978 00	-	1	24,500 00	2,516 00	13,700 00	2,516 00
Railroad property.....	6	12	41,262 00	10,196 00	147,550 00	4,332 00	5	4	21,960 00	17,866 00	7,000 00	763 00
Restaurants.....	-	8	32,250 00	2,888 00	23,500 00	2,873 00	-	11	29,350 00	8,374 00	19,250 00	750 00
Restaurants and dwellings.....	1	7	25,483 00	10,970 00	20,471 00	9,523 00	-	6	32,689 00	8,370 00	19,325 00	6,597 00
Sardine factories.....	-	2	13,400 00	11,968 00	8,500 00	7,750 00	-	2	30,658 00	30,658 00	21,125 00	19,719 00
Saw mills.....	18	4	136,351 00	23,631 00	110,100 00	5,305 00	8	10	23,223 00	16,865 00	5,050 00	3,102 00
Sheds.....	1	7	7,950 00	461 00	5,375 00	301 00	-	2	900 00	300 00	500 00	275 00
Shingle mills.....	-	2	2,495 00	2,495 00	650 00	650 00	-	2	4,000 00	4,000 00	1,350 00	1,350 00
Ship chandlery & hardware mfy.....	-	1	†250,000 00	†7,660 00	†230,500 00	†7,610 00	-	-	-	-	-	-
Shoe factories.....	-	1	80,000 00	9 00	75,000 00	9 00	-	-	37,000 00	25 00	30,000 00	25 00
Shoe polishing parlor.....	-	1	3,000 00	10 00	1,650 00	10 00	-	-	-	-	-	-
Shoe stores.....	-	1	27,000 00	17,500 00	17,500 00	17,500 00	-	3	213,000 00	201,544 00	209,900 00	201,544 00
Shop.....	1	-	1,100 00	1,100 00	800 00	800 00	-	1	600 00	175 00	175 00	175 00
Skating rinks.....	1	2	3,428 00	503 00	1,350 00	415 00	-	1	1,500 00	288 00	900 00	288 00
Slaughter houses.....	2	1	2,950 00	880 00	1,600 00	161 00	-	2	2,775 00	804 00	2,250 00	381 00
Smoke house.....	1	-	300 00	300 00	-	-	1	-	1,200 00	1,200 00	-	-
Spool mill.....	1	-	1,597 00	1,597 00	1,025 00	1,025 00	1	-	2,288 00	2,288 00	1,775 00	1,775 00
Starch factory.....	-	1	4,000 00	105 00	3,000 00	105 00	-	-	-	-	-	-
Stationery, clothing & piano store.....	-	1	65,000 00	30,837 00	35,000 00	30,837 00	-	1	161,509 00	145,388 00	150,000 00	136,887 00
Steamers.....	-	4	541,000 00	28,253 00	26,000 00	653 00	-	1	300,000 00	100,000 00	100,000 00	-
Stores (unclassified).....	6	59	288,598 00	24,845 00	202,875 00	15,786 00	6	57	248,730 00	55,617 00	149,541 00	35,047 00
Store, cigar factory, offices & hall.....	1	-	16,000 00	16,000 00	11,800 00	11,800 00	1	-	30,000 00	30,000 00	9,400 00	7,729 00
Stores and dwellings.....	7	68	247,485 00	27,854 00	170,793 00	19,283 00	-	47	106,709 00	28,988 00	72,585 00	25,304 00
Stores, dwelling & barber shop.....	-	1	1,967 00	1,517 00	1,200 00	1,200 00	-	3	2,440 00	1,615 00	1,750 00	1,437 00
Store, dwelling & billiard hall.....	1	-	1,000 00	1,000 00	-	-	-	1	1,026 00	1,026 00	600 00	600 00
Stores, dwellings and halls.....	1	2	9,100 00	5,410 00	6,300 00	3,700 00	-	3	9,100 00	5,052 00	4,300 00	2,252 00
Stores, dwellings and stables.....	2	1	7,314 00	6,389 00	4,700 00	2,625 00	1	3	20,700 00	11,699 00	14,300 00	3,910 00
Stores and halls.....	-	2	17,240 00	8,753 00	10,200 00	5,033 00	-	3	15,628 00	10,784 00	12,850 00	7,212 00
Stores and hotel.....	-	1	50,000 00	1,369 00	22,000 00	1,369 00	-	2	11,600 00	2,120 00	8,000 00	2,120 00
Storehouses.....	13	13	42,334 00	16,525 00	22,800 00	7,471 00	-	9	50,455 00	35,866 00	49,950 00	24,224 00
Storehouse and office.....	-	1	2,000 00	800 00	-	-	-	1	2,500 00	700 00	-	-

† Includes contents.

‡ Not ascertained.

\*\* Includes insurance on other livestock.

° Includes blanket policy.

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 13—Concluded.

PROPERTY.	BUILDING.						CONTENTS.					
	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.	Total loss.	Partial loss.	Estimated value.	Damage.	Insurance upon.	Insurance paid.
Storehouses and wharves.....	-	2	\$102,380 00	\$91,007 00	\$100,850 00	\$850 00	1	1	\$55,318 00	\$50,318 00	*\$100,200 00	\$1,685 00
Stores and offices.....	-	2	128,600 00	687 00	80,100 00	670 00	-	6	7,600 00	148 00	3,800 00	128 00
Stores, offices and banks.....	-	2	47,000 00	1,551 00	38,000 00	1,551 00	-	3	57,343 00	16,326 00	57,700 00	16,326 00
Stores, offices & bowling alley.	-	2	35,000 00	1,280 00	11,950 00	1,280 00	-	2	9,300 00	2,699 00	7,100 00	149 00
Stores, offices and dwellings...	-	4	26,500 00	1,630 00	17,000 00	1,630 00	-	1	5,000 00	1,274 00	1,250 00	1,175 00
Stores, offices and halls.....	-	2	28,000 00	1,528 00	20,000 00	1,528 00	-	2	137,073 00	7,154 00	37,000 00	7,154 00
Stores, offices and hotel.....	-	-	-	-	-	-	-	1	1,400 00	13 00	900 00	12 00
Stores and post offices.....	2	-	600 00	600 00	700 00	-	-	2	950 00	377 00	500 00	262 00
Stores and storehouses.....	-	4	5,590 00	638 00	2,900 00	638 00	1	-	4,832 00	4,832 00	2,000 00	2,000 00
Summer cottages.....	18	20	44,366 00	17,958 00	32,950 00	10,021 00	11	11	11,905 00	5,743 00	8,650 00	3,318 00
Summer cottages and stables...	-	1	862 00	862 00	750 00	750 00	1	1	3,220 00	258 00	2,075 00	113 00
Tailor shops.....	-	4	20,000 00	893 00	16,000 00	893 00	-	3	3,050 00	313 00	2,100 00	263 00
Tailor, florist & picture framing store.	-	1	3,000 00	250 00	3,065 00	250 00	-	1	3,136 00	625 00	2,400 00	150 00
Tanneries.....	-	2	†162,880 00	†56,553 00	†105,500 00	†6,213 00	-	-	-	-	-	-
Theatres.....	-	3	26,500 00	822 00	18,500 00	822 00	-	3	6,000 00	219 00	4,000 00	214 00
Unclassified.....	-	1	†	200 00	-	-	-	2	1,525 00	488 00	1,250 00	488 00
Wheel factory & machine shop.	-	1	15,000 00	225 00	11,000 00	225 00	-	1	25,250 00	860 00	19,500 00	860 00
Wood sheds.....	1	2	440 00	234 00	-	-	1	1	270 00	80 00	-	-
Wood working shops.....	1	2	†14,245 00	†6,070 00	†12,000 00	†5,040 00	1	-	1,500 00	1,500 00	-	-
Wood yard and dwellings.....	1	-	9,000 00	9,000 00	5,500 00	3,390 00	-	1	1,182 00	250 00	500 00	250 00
Woolen mills.....	-	2	†290,000 00	†300 00	†280,000 00	†264 00	-	-	-	-	-	-
Work shops.....	3	1	775 00	627 00	-	-	3	-	715 00	715 00	-	-
Total.....	572	1,744	\$10,724,217 00	\$2,029,023 00	\$7,155,396 00	\$1,003,054 00	327	1,318	\$5,620,674 00	\$2,055,211 00	\$4,115,345 00	\$1,493,086 00

† Includes contents.

\* Includes blanket policy.

‡ Not ascertained.

TABLE No. 14.  
Causes of Fires in Maine During the Year 1908.

CAUSES OF FIRES.	Number of fires.	Total loss.	Partial loss.	Estimated value of property.	Damage.
Ashes . . . . .	26	4	22	\$93,173 00	\$15,174 00
Boiling over of kettle of fat . . . . .	9	0	9	34,400 00	6,475 00
Boiling over of kettle of oil . . . . .	2	0	2	4,000 00	85 00
Bonfire . . . . .	6	0	6	12,800 00	231 00
Brush, grass and forest fires . . . . .	49	20	29	134,372 00	93,147 00
Burning out of chimney . . . . .	107	7	100	250,365 00	22,173 00
Carelessness in warming beds . . . . .	1	0	1	2,500 00	10 00
Caught from alcohol lamp . . . . .	13	0	13	35,250 00	425 00
Caught from boiler . . . . .	12	1	11	92,494 00	7,025 00
Caught from brooder lamp . . . . .	2	2	0	1,275 00	1,275 00
Caught from candle . . . . .	7	0	7	8,200 00	135 00
Caught from fireplace . . . . .	13	1	12	36,700 00	1,019 00
Caught from forge and furnace . . . . .	4	0	4	251,975 00	7,743 00
Caught from gas jet and lamp . . . . .	30	0	30	267,373 00	1,849 00
Caught from gas stoves . . . . .	5	0	5	16,200 00	104 00
Caught from heater and furnace . . . . .	24	1	23	265,697 00	94,525 00
Caught from lamps and lanterns . . . . .	45	1	44	67,049 00	5,741 00
Caught from motor . . . . .	1	0	1	4,500 00	27 00
Caught from oil stoves . . . . .	33	2	31	75,931 00	4,675 00
Caught from oven . . . . .	2	0	2	3,300 00	176 00
Caught from stoves . . . . .	76	6	70	186,394 00	29,103 00
Caught from stove funnels . . . . .	21	0	21	45,600 00	4,882 00
Caught in picker and cards . . . . .	2	0	2	150,000 00	243 00
Children playing with fire and matches . . . . .	72	1	71	342,467 00	39,633 00
Defective chimneys and flues . . . . .	335	44	291	773,128 00	266,857 00
Defective construction . . . . .	4	0	4	10,700 00	167 00
Electric wires . . . . .	25	1	24	1,435,825 00	413,374 00
Explosion of acetylene gas . . . . .	1	0	1	350 00	150 00
Explosion of gas . . . . .	2	0	2	67,000 00	15,490 00
Explosion of gasoline and naphtha . . . . .	17	1	16	78,341 00	15,354 00
Explosion of kerosene . . . . .	1	0	1	2,800 00	25 00
Explosion of lamps and lanterns . . . . .	81	4	77	170,802 00	32,326 00
Explosion of oil stoves . . . . .	15	0	15	43,150 00	502 00
Fireworks . . . . .	18	1	17	94,426 00	44,758 00
Fumigating . . . . .	2	1	1	7,400 00	943 00
Hot bearing (friction) . . . . .	5	0	5	251,018 00	25,557 00
Incendiary . . . . .	7	4	3	27,380 00	16,295 00
Lightning . . . . .	182	22	160	875,848 00	101,884 00
Matches . . . . .	81	1	80	1,336,717 00	23,288 00
Mice and matches . . . . .	14	1	13	32,650 00	2,613 00
Moving picture machine . . . . .	3	0	3	15,500 00	160 00
Overheated chimneys and flues . . . . .	39	0	39	81,650 00	6,496 00
Overheated flatirons . . . . .	6	0	6	6,800 00	116 00
Overheated furnace . . . . .	4	0	4	22,718 00	2,041 00
Overheated steam pipes . . . . .	5	1	4	96,900 00	7,551 00
Overheated stoves . . . . .	54	8	46	174,915 00	18,228 00
Overheated vulcanizer . . . . .	1	0	1	21,369 00	712 00
Overturned kettle of tar . . . . .	1	0	1	1,300 00	613 00
Overturned lamps and lanterns . . . . .	54	6	48	139,853 00	37,576 00
Plumbers' lamp . . . . .	3	0	3	13,250 00	396 00
Set by boys . . . . .	3	1	2	900 00	528 00
Smoking . . . . .	56	2	54	256,280 00	18,266 00
Smoking ham . . . . .	2	1	1	1,800 00	1,518 00
Sparks (unclassified) . . . . .	29	1	28	54,420 00	9,327 00
Sparks from chimneys and smoke stacks . . . . .	97	6	91	280,230 00	40,842 00
Sparks from locomotives and engines . . . . .	37	11	26	79,814 00	27,226 00
Sparks from matches . . . . .	32	0	32	68,883 00	1,223 00
Sparks from stoves . . . . .	19	1	18	33,660 00	1,464 00
Spontaneous combustion . . . . .	26	1	25	622,666 00	48,980 00
Thawing water pipes . . . . .	11	0	11	26,850 00	3,499 00
Tramps . . . . .	5	1	4	5,628 00	3,288 00
Unclassified . . . . .	8	0	8	34,450 00	16,766 00
Unknown . . . . .	501	133	368	6,715,505 00	2,541,970 00
Total . . . . .	2,348	299	2,049	\$16,344,891 00	\$4,084,234 00

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

NAME.	RESIDENCE.	DATE OF LICENSE.	Risks written.	Premiums.
Boothby, L. T. & Son Co. ....	Waterville. ....	November 17, 1908. ....	\$74,600 00	\$3,271 62
Curran, William F. ....	Bangor. ....	April 16, 1907. ....	86,500 00	1,143 52
Griffin, John C. ....	Skowhegan. ....	January 28, 1908. ....	33,000 00	629 09
Jones, E. C. & Co. ....	Portland. ....	September 26, 1908. ....	12,000 00	407 45
Macomber, Farr & Whitten. ....	Augusta. ....	January 1, 1908. ....	121,823 00	2,675 69
Perry, Arthur C. ....	Presque Isle. ....	August 7, 1908. ....	33,200 00	2,219 98
Total. ....			\$361,123 00	\$10,347 35



**TABLE No. 16.**  
**Capital, Assets, Liabilities, Surplus, Income, and Disbursements December 31, 1908.**

COMPANIES.	Cash capital.	Admitted assets.	Liabilities.	Surplus to policy holders.	Income.	Disbursements.
<b>MAINE COMPANY.</b>						
Union Mutual.....	-	\$14,840,897 95	\$13,869,224 70	\$971,673 25	\$2,863,000 83	\$1,795,451 08
<b>COMPANIES OF OTHER STATES.</b>						
Etna.....	*\$2,000,000 00	*\$92,124,624 70	*\$84,355,423 66	*\$7,769,201 04	\$14,459,444 88	\$10,673,751 34
Columbia National.....	*1,000,000 00	*4,707,878 02	*3,120,748 83	*1,587,129 19	1,476,600 07	883,703 48
Connecticut General.....	150,000 00	7,990,559 71	7,285,980 92	704,578 79	1,724,211 66	1,088,560 83
Connecticut Mutual.....	-	67,659,990 66	63,546,377 27	4,113,613 39	9,227,895 93	8,513,569 35
Equitable.....	100,000 00	462,839,118 14	390,576,362 15	72,262,755 99	73,966,784 06	61,685,690 26
Fidelity Mutual.....	-	17,064,351 43	16,060,694 51	1,003,656 92	5,428,083 92	3,169,822 88
Home.....	125,000 00	21,708,901 70	20,471,723 76	1,237,177 94	4,436,414 62	2,951,758 33
John Hancock.....	-	56,913,488 45	50,770,188 74	6,143,299 71	20,605,342 32	13,415,948 79
Manhattan.....	100,000 00	20,682,291 23	18,702,066 15	1,980,225 08	3,305,248 88	2,871,086 60
Massachusetts Mutual.....	-	51,052,758 64	47,185,109 54	3,867,649 10	10,207,505 62	6,459,494 97
Metropolitan.....	2,000,000 00	236,927,361 19	214,804,454 07	22,122,907 12	76,732,343 24	45,104,635 61
Mutual.....	-	539,038,968 13	539,038,968 13	-	84,880,026 81	64,756,270 97
Mutual Benefit.....	-	121,129,631 65	115,532,980 31	5,596,651 34	23,954,042 75	16,380,153 92
National.....	-	44,022,704 51	42,503,178 04	1,519,526 47	7,958,568 56	4,710,559 19
New England Mutual.....	-	47,961,705 34	44,459,376 90	3,502,328 44	8,673,954 73	6,041,426 16
New York.....	-	557,286,670 76	557,286,670 76	-	102,435,994 29	60,172,009 25
Northwestern Mutual.....	-	248,025,219 88	243,559,573 48	4,465,646 40	46,667,164 00	33,119,322 11
Penn Mutual.....	-	99,722,403 26	96,250,369 89	3,472,033 37	21,109,879 30	12,802,625 32
Phoenix Life.....	-	25,948,801 10	24,781,915 00	1,166,886 10	5,484,494 75	3,436,649 16
Provident Life & Trust.....	1,000,000 00	67,324,334 35	58,504,355 21	8,819,979 14	11,015,118 27	7,905,849 27
Prudential.....	2,000,000 00	173,738,627 16	155,083,880 01	18,654,747 15	60,337,034 42	36,628,340 96
Security Mutual.....	-	5,230,126 46	4,738,930 60	491,195 86	1,808,983 36	1,369,296 59
Travelers.....	-	49,457,175 27	46,898,241 74	2,558,933 53	9,328,079 92	5,732,718 85
Union Central.....	500,000 00	67,933,245 40	65,914,518 13	2,018,727 27	13,583,066 37	8,413,063 38
United States.....	264,000 00	8,733,298 45	8,289,755 26	443,543 19	1,555,644 94	1,627,611 03
Total.....	\$9,239,000 00	\$3,095,224,235 59	\$2,919,721,843 06	\$175,502,392 53	\$620,361,927 67	\$419,913,858 60
Aggregate.....	\$9,239,000 00	\$3,110,065,133 54	\$2,933,591,067 76	\$176,474,065 78	\$623,224,928 50	\$421,709,309 68

\* Includes accident business.

TABLE No. 17.  
Income During 1908.

COMPANIES.	PREMIUMS.		Consideration for supplementary contracts.	Interest and rents.	All other.	Total income.
	New.	Renewal.				
MAINE COMPANY.						
Union Mutual.....	\$153,321 25	\$2,082,515 01	\$7,722 00	\$608,800 86	\$10,641 71	\$2,863,000 83
COMPANIES OF OTHER STATES.						
Aetna.....	\$1,383,953 84	\$9,248,778 47	\$20,375 00	\$3,693,469 99	\$112,867 58	\$14,459,444 88
Columbian National.....	136,335 26	1,134,392 82	-	182,334 94	23,537 05	1,476,600 07
Connecticut General.....	195,530 56	1,149,944 86	-	372,527 89	6,208 35	1,724,211 66
Connecticut Mutual.....	606,448 16	5,193,133 59	13,789 75	3,169,332 23	245,192 20	9,227,895 93
Equitable.....	5,720,187 84	46,780,262 81	134,989 06	20,598,807 34	732,537 01	73,966,784 06
Fidelity Mutual.....	621,827 61	3,907,201 71	7,000 00	814,986 48	77,068 12	5,428,083 92
Home.....	517,072 39	2,850,028 68	42,525 28	990,134 09	36,654 18	4,436,414 62
John Hancock.....	1,149,159 21	16,959,238 96	8,454 00	2,388,215 03	100,275 12	20,605,342 32
Manhattan.....	144,298 30	2,101,957 56	804 07	1,047,351 60	10,807 35	3,305,248 88
Massachusetts Mutual.....	803,835 75	7,055,476 33	59,998 62	2,122,422 39	165,772 53	10,207,505 62
Metropolitan.....	9,119,675 80	57,130,133 12	12,236 00	10,038,013 09	432,285 23	76,732,343 24
Mutual.....	10,874,363 57	48,120,289 72	366,872 52	24,300,559 94	1,217,941 06	84,880,026 81
Mutual Benefit.....	2,473,004 01	14,871,894 49	1,172,010 47	5,416,523 34	20,610 44	23,954,042 75
National.....	875,318 27	5,098,764 19	11,000 00	1,915,885 10	57,601 00	7,958,568 56
New England Mutual.....	687,754 94	5,767,479 69	34,262 00	2,107,384 08	77,074 02	8,673,954 73
New York.....	6,389,111 66	72,069,813 64	272,954 78	23,352,186 86	351,927 35	102,435,994 29
Northwestern Mutual.....	4,688,859 38	30,606,187 39	167,989 14	11,136,833 95	67,294 14	46,667,164 00
Penn Mutual.....	2,274,600 21	13,945,951 41	280,828 58	4,566,550 12	41,948 98	21,109,879 30
Phoenix Mutual.....	684,155 77	3,530,412 68	6,500 00	1,215,164 71	48,261 59	5,484,494 75
Prudential Life and Trust.....	1,005,134 58	6,747,948 48	121,786 85	3,056,432 35	83,816 01	11,015,118 27
Prudential.....	7,935,699 80	45,294,581 83	59,611 00	7,033,424 89	13,716 90	60,337,034 42
Security Mutual.....	99,437 92	1,427,831 12	28,100 00	236,435 34	17,178 98	1,808,983 36
Travelers.....	834,234 91	5,436,326 75	738,023 92	2,262,114 97	57,379 37	9,328,079 92
Union Central.....	1,347,532 23	8,283,910 11	54,600 00	3,857,092 56	39,931 47	13,583,066 37
United States.....	49,204 40	972,166 22	1,366 00	452,893 88	80,014 44	1,555,644 94
Total.....	\$60,616,736 37	415,684,106 63	\$3,616,077 04	\$136,327,107 16	\$4,117,900 47	\$620,361,927 67
Aggregate.....	\$60,770,057 62	\$417,766,621 64	\$3,623,799 04	\$136,935,908 02	\$4,128,542 18	\$623,224,928 50

**TABLE No. 18.**  
**Disbursements During 1908.**

COMPANIES.	Losses and matured endowments.	Annuities.	Surrender values.	Dividends to policy holders.	Commissions.	Salaries, medical examinations and inspections.	Taxes and fees.	All other.	Total disbursements.
<b>MAINE COMPANY.</b>									
Union Mutual.....	\$833,821 38	\$2,452 77	\$247,480 22	\$107,174 05	\$170,363 39	\$137,413 03	\$58,513 61	\$238,232 63	\$1,795,451 08
<b>COMPANIES OF OTHER STATES.</b>									
Etna.....	\$5,703,701 02	\$18,435 66	\$1,819,594 05	\$743,217 65	\$863,689 15	\$485,172 27	\$377,652 71	\$662,288 83	\$10,673,751 34
Columbian National.....	204,470 80	514 60	147,947 46	49,609 63	54,240 27	216,717 18	18,344 20	191,859 34	883,703 48
Connecticut General.....	493,155 85	2,670 30	128,431 79	78,942 95	147,534 59	84,862 63	20,576 16	132,386 56	1,088,560 83
Connecticut Mutual.....	4,395,581 12	20,852 00	856,785 09	1,424,411 19	472,494 36	291,111 51	341,672 38	710,601 70	8,513,509 35
Equitable.....	25,154,172 75	1,129,295 93	13,347,460 89	8,011,000 79	4,426,350 59	3,088,613 90	1,012,786 73	5,515,998 68	61,685,690 26
Fidelity Mutual.....	1,375,449 45	3,280 09	450,914 39	132,562 86	410,610 13	375,681 32	100,147 23	321,177 41	3,169,822 88
Home.....	1,344,006 90	46,559 32	465,353 89	289,017 03	344,526 72	196,230 02	64,880 84	201,183 61	2,951,758 33
John Hancock.....	5,046,529 92	254 05	892,689 18	1,522,549 88	2,906,208 34	1,752,915 06	277,644 71	1,017,157 65	13,415,948 79
Manhattan.....	1,538,159 11	10,753 59	432,857 14	114,385 06	174,894 94	174,943 88	115,812 49	309,280 39	2,871,086 60
Massachusetts Mutual.....	2,628,596 97	-	793,961 16	1,376,935 68	679,887 39	334,986 49	151,694 22	493,433 06	6,459,494 97
Metropolitan.....	18,747,668 96	151,727 03	1,703,290 66	3,628,736 76	9,556,391 87	6,940,260 99	1,198,375 05	3,178,184 29	45,104,635 61
Mutual.....	26,805,750 37	2,736,925 49	14,808,769 28	8,311,255 89	2,030,343 16	3,301,368 43	1,106,399 29	5,655,459 06	64,756,270 97
Mutual Benefit.....	7,727,743 49	173,600 42	2,504,177 95	2,407,243 44	1,721,879 34	583,412 49	411,356 10	850,740 69	16,380,153 92
National.....	2,038,229 05	277,890 26	854,145 97	279,808 14	556,350 65	264,174 07	158,902 91	281,058 14	4,710,559 19
New England Mutual.....	2,819,750 02	-	832,401 23	965,965 50	539,885 02	362,277 67	166,179 41	355,000 31	6,041,426 16
New York.....	28,591,811 34	1,739,250 24	12,817,802 37	6,042,394 45	4,019,960 07	3,724,637 04	1,112,158 05	2,123,995 69	60,172,009 25
Northwestern Mutual.....	10,640,960 63	72,381 82	6,798,004 22	9,428,132 75	3,532,306 68	894,526 56	860,760 37	892,249 08	33,119,322 11
Penn Mutual.....	5,502,477 36	266,774 07	1,694,597 10	1,483,755 30	1,645,043 03	594,113 15	502,366 66	1,113,498 65	12,802,625 32
Phoenix Mutual.....	1,512,720 52	12,632 32	498,018 88	482,081 37	395,852 23	300,520 34	114,632 71	120,190 79	3,436,649 16
Provident Life & Trust.....	4,445,460 30	84,841 69	733,797 43	1,133,150 96	630,385 02	409,716 70	167,891 70	300,605 47	7,905,849 27
Prudential.....	14,635,045 87	68,999 60	2,709,312 12	2,082,755 93	7,824,282 62	5,525,783 26	1,240,895 10	2,532,266 46	36,628,340 96
Security Mutual.....	587,602 78	292 57	208,078 67	35,116 53	126,412 36	184,145 05	33,916 48	193,732 15	1,369,296 59
Travelers.....	3,051,137 49	28,600 80	525,549 39	54,981 42	550,290 85	418,660 03	137,972 46	965,526 41	5,732,718 85
Union Central.....	2,840,471 09	25,506 23	645,718 32	1,166,759 37	977,957 78	394,986 40	1,147,643 52	1,214,020 67	8,413,063 38
United States.....	657,340 68	18,144 45	401,406 93	71,590 36	83,365 08	84,612 10	22,902 01	288,249 42	1,627,611 03
<b>Total.....</b>	<b>\$178,487,995 84</b>	<b>\$6,890,182 53</b>	<b>\$67,071,065 56</b>	<b>\$51,316,360 89</b>	<b>\$44,671,117 24</b>	<b>\$30,984,428 54</b>	<b>\$10,872,563 49</b>	<b>\$29,620,144 51</b>	<b>\$419,913,858 60</b>
<b>Aggregate.....</b>	<b>\$179,321,817 22</b>	<b>\$6,892,635 30</b>	<b>\$67,318,545 78</b>	<b>\$51,423,534 94</b>	<b>\$44,841,480 63</b>	<b>\$31,121,841 57</b>	<b>\$10,931,077 10</b>	<b>\$29,858,377 14</b>	<b>\$421,709,309 68</b>

TABLE No. 19.  
Assets December 31, 1908.

COMPANIES.	Real estate.	Mortgages.	Collateral loans.	Loans on company's policies.	Premium notes.	Bonds and stocks.	Cash in office and banks.	Bills receivable and agents balances.
MAINE COMPANY.								
Union Mutual.....	\$1,036,295 08	\$1,101,935 50	\$1,433,321 25	\$913,020 70	\$118,438 37	\$9,664,539 09	\$130,572 14	\$11,429 16
COMPANIES OF OTHER STATES.								
Ætna.....	\$615,132 63	\$43,253,713 09	\$1,316,770 65	\$7,063,194 00	\$235,429 73	\$29,666,086 58	\$6,239,961 87	\$139,529 14
Columbia National.....	-	1,370,250 00	-	364,656 25	72,416 24	2,447,915 63	348,109 85	66,366 19
Connecticut General.....	277,540 00	3,818,512 69	-	824,095 58	56,370 23	2,520,889 17	161,275 41	97 59
Connecticut Mutual.....	7,857,615 45	23,457,441 03	-	3,501,760 00	340,801 19	29,324,846 25	1,091,023 15	975 70
Equitable.....	27,459,417 15	97,570,767 22	3,972,250 00	57,052,555 28	-	59,812,291 00	12,122,665 14	3,699,466 26
Fidelity Mutual.....	1,334,604 18	2,979,784 06	178,281 50	5,001,197 39	378,773 53	6,475,110 76	246,331 84	463,055 61
Home.....	1,643,609 81	6,105,030 00	-	2,208,912 00	614,855 53	10,797,189 63	320,659 52	27,984 50
John Hancock.....	3,671,113 13	17,784,269 83	-	3,302,224 75	254,083 97	28,804,146 25	947,362 94	4,048 19
Manhattan.....	5,296,465 37	8,240,075 00	-	2,577,136 86	243,692 90	3,208,374 08	809,565 62	34,494 60
Massachusetts Mutual.....	1,201,956 87	17,774,391 93	-	6,634,831 00	878,787 73	21,727,624 00	761,632 80	2,635 90
Metropolitan.....	22,444,627 78	90,795,319 02	2,192,702 00	8,372,904 04	859,443 84	104,608,322 69	4,775,988 79	40,131 40
Mutual.....	26,196,029 54	126,120,961 39	2,500,000 00	63,048,558 17	-	293,297,068 71	3,926,622 04	95,003 20
Mutual Benefit.....	3,688,653 54	54,240,785 55	2,552,400 00	15,922,056 24	5,398,049 46	33,578,840 71	1,321,076 71	34,590 42
National.....	450,500 00	17,421,651 85	-	5,476,012 47	1,630,729 31	16,418,211 24	1,128,714 69	1,552 67
New England Mutual.....	2,428,380 00	11,388,433 34	581,000 00	5,222,370 07	701,740 22	25,261,519 00	878,463 29	-
New York.....	12,645,993 97	58,706,413 36	500,000 00	82,631,137 09	4,685,504 35	377,518,182 19	9,143,421 60	-
Northwestern Mutual.....	2,112,626 68	129,213,585 24	-	33,440,200 51	533,804 13	74,814,688 95	3,182,703 21	-
Penn Mutual.....	2,155,708 22	39,345,534 93	2,426,892 56	12,727,957 00	1,991,548 61	37,741,097 78	572,315 41	411,877 82
Phoenix Mutual.....	508,406 03	15,035,407 00	-	2,661,948 82	132,895 79	6,386,859 72	548,736 93	-
Provident Life & Trust.....	2,219,662 60	14,504,746 41	2,671,092 65	6,810,904 00	2,568 17	35,751,151 76	202,000 81	-
Prudential.....	12,110,144 80	31,565,741 39	7,052,840 00	8,590,781 86	1,470,293 03	97,337,107 75	11,399,774 81	-
Security Mutual.....	718,769 65	665,950 00	-	1,833,019 52	32,047 08	1,545,631 00	249,433 51	50,040 11
Travelers.....	1,366,632 00	15,676,676 03	-	6,057,390 70	4,173 13	24,589,928 55	718,561 33	5,918 06
Union Central.....	457,999 55	53,296,444 94	-	8,917,902 69	2,067,772 70	25,000 00	480,625 72	15,194 70
United States.....	325,880 97	3,858,065 00	100,000 00	1,247,698 02	58,477 22	2,847,081 31	112,642 67	4,748 52
Total.....	\$139,186,869 92	\$884,189,950 30	\$26,044,229 36	\$351,492,314 32	\$22,644,258 09	\$1,526,499,164 71	\$61,583,669 19	\$5,097,810 58
Aggregate.....	\$140,223,165 00	\$885,291,885 80	\$27,477,550 61	\$352,405,335 02	\$22,762,696 46	\$1,536,163,703 80	\$61,714,241 33	\$5,109,239 74

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.
<b>MAINE COMPANY.</b>								
Union Mutual.....	\$149,665 93		\$12,442 65	\$271,866 74	\$10,127 50	\$14,853,654 11	\$12,756 16	\$14,840,897 95
<b>COMPANIES OF OTHER STATES.</b>								
Atlas.....	\$1,722,045 20	-	\$721,165 79	\$848,822 22	\$590,337 87	\$92,390,288 77	\$265,664 07	\$92,124,624 70
Columbian National.....	36,190 31	-	-	153,435 27	6,589 62	4,865,928 89	158,050 87	4,707,878 02
Connecticut General.....	130,913 82	-	116 43	202,536 85	-	7,992,257 77	1,698 06	7,990,559 71
Connecticut Mutual.....	1,008,321 38	-	159,861 15	461,081 17	548,863 52	67,662,589 99	2,599 33	67,659,990 66
Equitable.....	3,764,839 48	923,500 00	-	5,531,411 93	884,321 09	472,794,484 55	9,955,366 41	462,839,118 14
Fidelity Mutual.....	232,569 92	51,695 82	-	356,338 87	-	17,697,743 48	633,392 05	17,064,351 43
Home.....	158,110 55	-	-	302,653 30	-	22,179,004 84	470,103 14	21,708,901 70
John Hancock.....	759,192 83	-	53,962 69	1,357,076 23	29,653 01	56,967,133 82	53,645 37	56,913,488 45
Manhattan.....	255,313 85	3,234 63	-	156,421 49	940 08	20,825,714 48	143,423 25	20,682,291 23
Massachusetts Mutual.....	724,613 93	25,761 92	406,515 00	906,643 46	10,000 00	51,055,394 54	2,635 90	51,052,758 64
Metropolitan.....	2,734,746 41	-	-	4,917,564 24	472,384 16	242,214,134 37	5,286,773 18	236,927,361 19
Mutual.....	3,850,765 03	-	15,981,933 38	4,117,029 97	97,934 25	539,231,905 58	192,937 45	539,038,968 13
Mutual Benefit.....	2,169,720 60	-	884,024 80	1,376,139 46	-	121,165,737 49	36,105 84	121,129,631 65
National.....	840,475 38	-	1,535 00	656,687 12	-	44,026,069 73	3,365 22	44,022,704 51
New England Mutual.....	374,811 01	-	333,393 00	291,595 41	-	47,961,705 34	-	47,961,705 34
New York.....	6,062,846 84	-	-	7,413,992 69	115,050 86	559,422,542 95	2,135,872 19	557,286,670 76
Northwestern Mutual.....	4,055,779 26	-	-	2,622,335 85	-	249,975,723 83	1,950,503 95	248,025,219 88
Penn Mutual.....	1,223,958 03	-	-	1,821,246 68	8,085 83	100,426,222 87	703,619 61	99,722,403 26
Phoenix Mutual.....	349,970 36	-	424 88	324,376 37	-	25,949,025 90	224 80	25,948,801 10
Provident Life & Trust.....	824,623 45	-	3,337,244 24	1,000,340 26	-	67,324,334 35	-	67,324,334 35
Prudential.....	1,958,067 19	-	-	3,658,200 72	66,889 55	175,209,841 10	1,471,213 94	173,738,627 16
Security Mutual.....	64,249 19	11,000 00	-	169,996 48	-	5,340,136 54	110,010 08	5,230,126 46
Travelers.....	576,114 07	-	-	826,356 90	-	49,821,750 77	364,575 50	49,457,175 27
Union Central.....	2,354,521 04	-	812 50	335,423 15	-	67,951,696 99	18,451 59	67,933,245 40
United States.....	103,341 12	-	14,802 56	84,236 26	-	8,756,937 66	23,675 21	8,733,262 45
<b>Total.....</b>	<b>\$36,336,100 25</b>	<b>\$1,015,192 37</b>	<b>\$22,395,791 42</b>	<b>\$39,891,942 25</b>	<b>\$2,831,049 84</b>	<b>\$3,119,208,342 60</b>	<b>\$23,984,107 01</b>	<b>\$3,095,224,235 59</b>
<b>Aggregate.....</b>	<b>\$36,485,766 18</b>	<b>\$1,015,192 37</b>	<b>\$22,408,234 07</b>	<b>\$40,163,808 99</b>	<b>\$2,841,177 34</b>	<b>\$3,134,061,996 71</b>	<b>\$23,996,863 17</b>	<b>\$3,110,065,133 54</b>

INSURANCE COMMISSIONER'S REPORT.

TABLE No. 20.  
Liabilities December 31, 1908.

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.					
<b>MAINE COMPANY.</b>										
Union Mutual.....	\$13,694,089 00	\$40,171 00	\$2,083 25	\$67,817 41	\$1,000 00	\$8,139 86	\$55,924 18	-	\$971,673 25	\$14,840,897 95
<b>COMPANIES OF OTHER STATES.</b>										
Aetna.....	\$77,459,809 00	\$238,979 00	\$55,269 41	\$183,328 00	\$31,814 44	\$601,645 85	\$5,784,577 96	\$2,000,000 00	\$5,769,201 04	\$92,124,624 70
Columbian National.....	2,986,850 00	16,892 00	3,271 40	20,852 00	31,710 50	10,480 06	50,692 87	1,000,000 00	587,129 19	4,707,878 02
Connecticut General.....	7,096,475 00	262 00	1,348 00	8,466 00	-	114,295 58	65,134 34	150,000 00	554,578 79	7,990,559 71
Connecticut Mutual.....	60,954,624 95	13,185 72	66,568 80	280,306 00	10,882 00	91,650 21	2,129,069 59	-	4,113,613 39	67,659,990 66
Equitable.....	382,448,339 00	1,704,541 00	723,955 79	1,962,305 51	240,919 90	1,027,420 86	2,468,880 09	100,000 00	72,162,755 99	462,839,118 14
Fidelity Mutual.....	15,055,741 00	209,705 92	-	78,181 00	50,630 75	497,030 39	169,405 45	-	1,003,656 92	17,064,351 43
Home.....	20,064,452 00	149,297 00	17,386 03	73,098 11	5,000 00	4,825 56	157,665 06	125,000 00	1,112,177 94	21,708,901 70
John Hancock.....	48,646,439 00	191,278 00	4,729 09	159,644 05	19,740 50	637,981 11	1,110,377 08	-	6,143,299 71	56,913,458 45
Manhattan.....	18,377,681 00	20,171 00	6,793 97	39,330 00	11,000 00	80,703 13	166,385 05	100,000 00	1,880,225 08	20,682,291 23
Massachusetts Mutual.....	45,354,908 00	311,196 08	769 00	199,813 00	20,000 00	548,826 96	749,596 50	-	3,867,649 10	51,052,758 64
Metropolitan.....	206,470,816 00	51,616 00	-	437,426 56	54,811 90	4,503,621 70	3,286,161 91	2,000,000 00	20,122,907 12	236,927,361 19
Mutual.....	433,137,716 00	2,202,326 11	755,681 37	1,858,655 21	527,843 51	80,958,632 32	19,598,113 61	-	-	539,038,968 13
Mutual Benefit.....	108,953,828 00	1,042,137 07	55,983 00	442,985 66	60,906 88	2,939,829 77	2,037,309 93	-	5,596,651 34	121,129,631 65
National.....	37,614,542 00	75,109 00	11,674 98	85,616 00	18,000 00	4,305,969 59	392,266 47	-	1,519,526 47	44,022,704 61
New England Mutual.....	42,144,811 13	193,437 78	65,213 57	215,209 48	5,000 00	1,619,419 40	216,285 54	-	3,502,328 44	47,961,705 34
New York.....	459,209,411 00	2,319,830 24	470,316 93	2,653,873 76	231,780 62	75,197,083 92	17,204,374 29	-	-	557,286,670 76
Northwestern Mutual.....	213,052,873 00	1,270,245 00	208,350 79	402,986 23	123,698 46	28,046,411 56	455,008 44	-	4,465,646 40	248,025,219 88
Penn Mutual.....	81,319,708 00	1,796,522 00	31,252 00	448,440 68	7,510 00	9,692,247 85	2,954,689 36	-	3,472,033 37	99,722,403 26
Phoenix Mutual.....	24,085,273 00	22,275 00	-	42,690 00	-	368,064 00	263,613 00	-	1,166,886 10	25,948,801 10
Provident Life & Trust.....	56,442,393 00	499,272 00	90,593 27	55,493 00	-	741,636 00	674,967 94	1,000,000 00	7,819,979 14	67,324,334 35

Prudential.....	135,359,515 00	437,271 10	12,558 90	625,232 15	65,802 53	15,048,022 76	3,535,477 57	2,000,000 00	16,654,747 15	173,738,627 16
Security Mutual.....	4,495,134 00	28,100 00	-	46,474 10	10,000 00	38,320 45	120,902 05	-	491,195 86	5,230,126 46
Travelers.....	43,309,094 00	3,042,582 00	779 00	91,294 48	27,500 00	63,537 17	363,455 09	-	2,558,933 53	49,457,175 27
Union Central.....	54,885,135 00	451,745 00	3,778 00	127,583 42	40,439 58	9,169,139 38	1,236,697 75	500,000 00	1,518,727 27	67,933,245 40
United States.....	8,072,468 00	45,376 00	10,677 00	76,507 04	8,503 09	13,481 32	62,542 81	264,000 00	179,543 19	8,733,298 45
Total.....	\$2,586,998,036 08	\$16,333,552 02	\$2,596,950 21	\$10,615,881 44	\$1,603,494 66	\$236,320,278 90	\$65,253,649 75	\$9,239,000 00	\$166,263,392 53	\$3,095,224,235 59
Aggregate.....	\$2,600,692,125 08	\$16,373,723 02	\$2,599,033 46	\$10,683,698 85	\$1,604,494 66	\$236,328,418 76	\$65,309,573 93	\$9,239,000 00	\$167,235,065 78	\$3,110,065,133 54

TABLE No. 21.  
Exhibit of Policies.

COMPANIES.	POLICIES IN FORCE DEC. 31, 1907.		POLICIES ISSUED.		POLICIES TERMINATED.		POLICIES IN FORCE DEC. 31, 1908.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANY.</b>								
Union Mutual.....	44,702	\$62,842,507 00	1,968	\$3,149,361 00	3,296	\$5,034,902 00	43,374	\$60,956,966 00
<b>COMPANIES OF OTHER STATES.</b>								
Aetna.....	154,039	\$271,027,574 00	16,182	\$28,844,453 74	9,976	\$20,206,801 00	160,245	\$279,665,226 74
Columbian National.....	9,362	35,500,886 50	2,080	5,196,221 00	1,737	6,342,132 50	9,705	34,354,975 00
Connecticut General.....	22,385	36,472,869 00	2,720	6,474,107 00	1,378	3,077,711 65	23,727	39,869,264 35
Connecticut Mutual.....	73,196	174,716,005 00	5,341	13,214,057 48	3,651	9,435,265 00	74,836	178,494,797 48
Equitable.....	511,914	1,340,126,354 00	27,970	91,262,101 00	31,588	104,909,915 00	508,296	1,326,478,540 00
Fidelity Mutual.....	58,939	119,452,264 00	6,609	16,635,822 00	6,598	15,095,423 00	58,950	120,992,663 00
Home.....	47,091	86,193,297 00	4,093	9,336,422 00	3,477	7,161,475 00	47,707	88,368,244 00
John Hancock.....	111,337	183,825,088 00	21,289	35,730,607 00	11,339	20,017,521 00	121,287	199,538,174 00
Manhattan.....	33,857	69,066,914 00	2,147	4,900,788 00	2,517	6,437,235 00	33,487	67,530,467 00
Massachusetts Mutual.....	95,238	213,475,320 00	9,825	23,074,454 00	4,754	12,163,097 00	100,309	224,386,617 00
Metropolitan.....	606,922	487,063,095 00	158,442	119,306,797 00	106,259	79,430,514 00	659,105	526,939,378 00
Mutual.....	641,213	1,452,752,408 00	35,017	95,503,633 00	36,484	109,356,238 00	639,746	1,438,399,803 00
Mutual Benefit.....	189,602	440,742,990 00	22,247	53,865,513 00	11,030	25,361,076 00	200,819	469,247,427 00
National.....	78,339	151,779,281 00	7,276	16,159,921 00	6,221	13,791,359 00	79,394	154,147,845 00
New England Mutual.....	75,797	178,872,320 00	7,230	17,965,246 00	4,490	11,923,708 00	78,537	184,913,858 00
New York.....	982,448	2,005,341,184 00	64,604	157,840,863 00	68,843	169,622,446 00	978,209	1,993,559,601 00
Northwestern Mutual.....	361,084	881,563,592 00	40,539	114,153,396 00	19,285	51,140,370 00	382,338	944,576,618 00
Penn Mutual.....	172,945	425,956,270 00	22,239	68,124,877 00	17,666	47,392,911 00	177,518	446,688,236 00
Phoenix Mutual.....	57,624	103,080,718 00	6,368	14,720,392 00	4,222	8,873,922 00	59,770	108,927,188 00
Provident Life & Trust.....	71,040	191,986,786 00	8,359	23,080,533 00	4,688	13,881,974 00	74,711	201,185,345 00



Prudential.....	438,029	497,075,873 00	76,284	92,942,570 00	41,278	46,524,534 00	473,035	543,493,909 00
Security Mutual.....	28,050	48,473,969 00	2,566	5,489,555 00	3,945	8,227,075 00	26,671	45,736,449 00
Travelers.....	74,202	180,335,420 00	10,264	26,179,232 00	5,113	12,747,197 00	79,353	193,767,455 00
Union Central.....	137,123	256,564,566 00	13,163	30,171,975 00	7,843	17,669,241 00	142,443	269,067,300 00
United States.....	18,357	35,018,078 00	839	1,658,901 00	1,938	3,987,072 00	17,258	32,689,907 00
Total.....	5,050,133	\$9,866,463,061 50	573,693	1,071,832,437 22	416,320	\$825,276,213 15	5,207,506	\$10,113,019,285 57
Aggregate.....	5,094,835	\$9,929,305,568 50	575,661	1,074,981,798 22	419,616	\$830,311,115 15	5,250,880	\$10,173,976,251 57
INDUSTRIAL.								
John Hancock.....	1,692,395	\$273,116,166 00	347,274	\$54,340,440 00	301,248	\$46,553,298 00	1,738,421	\$280,903,308 00
Metropolitan.....	9,013,087	1,317,883,486 00	1,769,709	246,208,474 00	1,481,795	229,140,535 00	9,301,001	1,334,951,425 00
Prudential.....	6,852,793	840,291,172 00	1,559,987	216,776,808 00	1,154,076	166,010,542 00	7,258,704	891,057,438 00
Total.....	17,558,275	\$2,431,290,824 00	3,676,970	\$517,325,722 00	2,937,119	\$441,704,375 00	18,298,126	\$2,506,912,171 00

TABLE No. 22.  
Policies Terminated During 1908.

COMPANIES.	DEATH.		MATURITY.		EXPIRY.		SURRENDER.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.								
Union Mutual.....	449	\$994,821 00	89	\$115,473 00	695	\$1,004,122 00	615	\$978,322 00
COMPANIES OF OTHER STATES.								
Aetna.....	1,875	\$3,367,669 00	1,652	\$2,353,523 00	218	\$395,187 00	2,027	\$4,910,694 00
Columbian National.....	61	188,506 00	-	-	-	-	406	2,005,736 50
Connecticut General.....	178	276,403 00	179	219,540 00	61	140,480 00	347	603,879 00
Connecticut Mutual.....	1,702	4,117,089 00	124	253,048 95	-	18,043 05	836	1,900,462 00
Equitable.....	6,219	21,299,146 00	1,683	5,207,602 00	826	4,479,845 00	15,611	42,443,097 00
Fidelity Mutual.....	593	1,417,226 00	-	-	221	528,448 00	1,022	2,115,792 00
Home.....	499	1,016,476 00	143	343,331 00	24	59,065 00	1,090	1,885,608 00
John Hancock.....	790	1,277,098 00	76	155,377 00	16	30,048 00	1,814	2,180,696 00
Manhattan.....	520	1,326,701 00	107	229,664 00	22	201,939 00	1,003	2,021,689 00
Massachusetts Mutual.....	909	2,537,734 00	134	286,043 00	15	41,000 00	1,526	3,428,541 00
Metropolitan.....	4,998	4,032,295 00	449	317,184 00	45	306,942 00	18,174	14,714,772 00
Mutual.....	7,194	21,502,165 00	1,723	4,995,533 00	324	2,703,458 00	17,819	49,513,535 00
Mutual Benefit.....	2,111	5,191,806 00	658	1,592,399 00	2,309	4,555,602 00	3,412	8,480,308 00
National.....	633	1,515,972 00	397	558,297 00	552	1,125,472 00	1,412	3,257,654 00
New England Mutual.....	841	2,390,395 00	218	469,528 00	300	1,020,784 00	1,243	2,835,875 00
New York.....	9,033	22,300,900 00	2,628	6,527,929 00	20,175	42,271,546 00	21,749	47,640,191 00
Northwestern Mutual.....	3,172	8,605,435 00	875	2,036,308 00	127	1,571,422 00	7,263	17,533,035 00
Penn Mutual.....	1,605	4,387,748 00	512	1,195,398 00	1,390	3,546,266 00	3,932	9,493,685 00
Phœnix Mutual.....	743	1,249,268 00	139	268,585 00	161	275,342 00	1,090	2,085,974 00
Provident Life & Trust.....	596	1,854,684 00	883	2,601,388 00	-	-	1,070	2,904,334 00

Prudential.....	3,505	4,039,928 00	240	204,367 00	14,589	18,153,927 00	3,569	5,918,349 00
Security Mutual.....	286	574,779 00	-	-	10	14,250 00	318	744,982 00
Travelers.....	775	2,162,608 00	301	761,138 00	223	560,808 00	1,438	3,568,204 00
Union Central.....	1,109	2,347,663 00	603	983,633 00	458	913,449 00	819	2,688,536 00
United States.....	263	546,370 00	82	144,060 00	196	580,450 00	582	954,923 00
<b>Total.....</b>	<b>50,210</b>	<b>\$119,526,064 00</b>	<b>13,806</b>	<b>\$31,703,875 95</b>	<b>42,262</b>	<b>\$83,493,773 05</b>	<b>109,572</b>	<b>\$235,831,151 50</b>
<b>Aggregate.....</b>	<b>50,659</b>	<b>\$120,220,885 00</b>	<b>13,895</b>	<b>\$31,819,348 95</b>	<b>42,957</b>	<b>\$84,497,895 05</b>	<b>110,187</b>	<b>\$236,809,473 50</b>
<b>INDUSTRIAL.</b>								
John Hancock.....	23,764	\$3,625,007 00	14	\$1,370 00	-	-	22,603	\$3,852,430 00
Metropolitan.....	127,531	14,321,914 00	1,073	76,277 00	1,019	\$47,965 00	137,790	21,777,211 00
Prudential.....	93,704	10,227,316 00	424	25,404 00	528	18,250 00	9,839	213,426 00
<b>Total.....</b>	<b>244,999</b>	<b>\$28,174,237 00</b>	<b>1,511</b>	<b>\$103,051 00</b>	<b>1,547</b>	<b>\$66,215 00</b>	<b>170,232</b>	<b>\$25,843,067 00</b>

TABLE No. 22—Concluded.

COMPANIES.	LAPSE.		DECREASE.		TOTAL TERMINATED.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
MAINE COMPANY.						
Union Mutual.....	1,422	\$2,102,483 00	26	\$139,681 00	3,296	\$5,034,902 00
COMPANIES OF OTHER STATES.						
Ætna.....	4,204	\$8,253,364 00	-	\$926,364 00	9,976	\$20,206,801 00
Columbian National.....	1,270	3,555,997 00	-	591,893 00	1,737	6,342,132 50
Connecticut General.....	613	1,637,199 00	-	200,210 65	1,378	3,077,711 65
Connecticut Mutual.....	989	2,287,450 00	-	859,172 00	3,651	9,435,265 00
Equitable.....	7,249	21,374,735 00	-	10,105,490 00	31,588	104,909,915 00
Fidelity Mutual.....	4,738	10,239,707 00	24	794,250 00	6,598	15,095,423 00
Home.....	1,721	3,346,295 00	-	510,700 00	3,477	7,161,475 00
John Hancock.....	8,642	12,277,849 00	1	4,096,453 00	11,339	20,017,521 00
Manhattan.....	865	2,129,413 00	-	527,829 00	2,517	6,437,235 00
Massachusetts Mutual.....	2,170	4,407,781 00	-	1,461,998 00	4,754	12,163,097 00
Metropolitan.....	82,593	58,787,357 00	-	1,271,964 00	106,259	79,430,514 00
Mutuel.....	9,424	21,743,383 00	-	9,398,164 00	36,484	109,856,238 00
Mutual Benefit.....	2,540	5,151,714 00	-	388,647 00	11,030	25,361,076 00
National.....	2,666	5,361,072 00	561	1,972,892 00	6,221	13,791,359 00
New England Mutual.....	1,870	3,912,157 00	18	1,294,969 00	4,490	11,923,708 00
New York.....	15,258	35,164,071 00	-	15,717,809 00	68,843	169,622,446 00
Northwestern Mutual.....	7,848	17,912,760 00	-	3,481,410 00	19,285	51,140,370 00
Penn Mutual.....	9,499	25,583,256 00	728	3,186,558 00	17,666	47,392,911 00
Phoenix Mutual.....	2,089	4,516,207 00	-	478,546 00	4,222	8,873,922 00
Provident Life & Trust.....	2,139	5,765,076 00	-	756,492 00	4,688	13,881,974 00

Prudential.....	19,375	16,543,941 00	-	1,664,022 00	41,278	46,524,534 00
Security Mutual.....	3,331	6,841,811 00	-	51,252 00	3,945	8,227,075 00
Travelers.....	2,376	5,494,532 00	-	199,907 00	5,113	12,747,197 00
Union Central.....	4,854	10,051,947 00	-	684,013 00	7,843	17,669,241 00
United States.....	803	1,680,542 00	12	80,727 00	1,938	3,987,072 00
Total.....	199,126	\$294,019,616 00	1,344	\$60,701,732 65	416,320	\$825,276,213 15
Aggregate.....	200,546	\$296,122,099 00	1,370	\$60,841,413 65	419,616	\$830,311,115 15
<b>INDUSTRIAL.</b>						
John Hancock.....	254,867	\$39,074,491 00	-	-	301,248	\$46,553,298 00
Metropolitan.....	1,214,382	192,917,168 00	-	-	1,481,795	229,140,535 00
Prudential.....	1,049,581	142,994,916 00	-	\$12,531,230 00	1,154,076	166,010,542 00
Total.....	2,518,830	\$374,986,575 00	-	\$12,531,230 00	2,937,119	\$441,704,375 00

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

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1907.		1908.		1907.		1908.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANY.</b>								
Union Mutual.....	220	\$267,836 93	461	\$589,855 90	727	\$783,974 63	604	\$661,230 20
<b>COMPANIES OF OTHER STATES.</b>								
Ætna.....	69	\$94,750 00	217	\$373,870 00	146	\$214,073 00	211	\$206,383 00
Columbian National.....	37	93,740 00	71	128,260 00	18	65,170 00	37	108,910 00
Connecticut General.....	27	27,041 00	83	161,109 00	15	14,500 00	11	12,500 00
Connecticut Mutual.....	195	310,500 00	264	347,477 00	188	340,661 00	140	217,975 00
Equitable.....	349	789,807 00	272	868,650 00	352	538,722 00	334	715,098 00
Fidelity Mutual.....	1	2,356 00	137	198,840 00	7	14,571 00	13	5,409 00
Home.....	60	88,500 00	102	169,956 50	65	74,000 00	54	78,100 50
John Hancock.....	67	135,000 00	89	144,000 00	21	58,000 00	14	22,473 00
Manhattan.....	10	12,000 00	3	3,300 00	16	19,150 00	9	13,020 00
Massachusetts Mutual.....	159	287,787 00	146	254,670 00	77	126,545 00	49	86,211 00
Metropolitan.....	1,783	1,180,684 00	1,741	1,166,893 00	1,248	763,259 00	1,274	816,368 00
Mutual.....	125	267,857 00	263	514,654 29	387	809,407 00	383	731,001 29
Mutual Benefit.....	327	576,871 00	370	643,220 00	260	362,675 00	305	435,520 00
Mutual Reserve.....	21	22,939 00	-	-	65	123,794 00	-	-
National.....	194	244,123 58	153	191,078 98	122	157,703 58	111	217,213 71
New England Mutual.....	194	319,228 00	179	372,803 00	124	236,299 00	382	804,175 00
New York.....	281	443,537 00	361	561,019 00	303	523,123 00	328	572,715 00
Northwestern Mutual.....	401	640,500 00	408	612,500 00	172	240,033 00	278	421,798 00
Penn Mutual.....	306	489,011 00	343	573,885 00	342	395,138 00	179	285,085 00
Phœnix Mutual.....	62	81,301 00	75	111,000 00	63	63,121 00	68	79,144 00

Provident Life & Trust.....	142	291,194 00	- 155	254,914 00	133	223,561 00	- 81	158,516 00
Provident Savings.....	47	127,516 00	-	-	37	66,656 00	-	-
Prudential.....	235	234,852 00	- 221	227,935 00	211	184,640 00	- 168	163,826 00
Reliance.....	1	1,000 00	-	-	1	1,000 00	-	-
Security Mutual.....	38	50,246 00	- 37	36,780 00	28	35,864 00	- 20	24,066 00
Travelers.....	182	273,355 00	- 155	228,267 00	86	116,218 00	- 99	130,978 00
Union Central.....	62	116,350 00	- 24	31,500 00	33	65,250 00	- 26	51,000 00
United States.....	4	4,020 00	- 2	4,000 00	9	12,000 00	- 14	20,790 00
Washington.....	23	29,350 00	-	-	68	95,795 00	-	-
Total.....	5,402	\$7,235,415 58	- 5,871	\$8,180,581 77	4,597	\$5,940,928 58	- 4,588	\$6,478,275 50
Aggregate.....	5,622	\$7,503,252 51	- 6,332	\$8,770,437 67	5,324	\$6,724,903 21	- 5,192	\$7,139,505 70
<b>INDUSTRIAL.</b>								
Metropolitan.....	12,705	\$1,953,267 00	- 11,972	\$1,826,053 00	10,368	\$1,952,430 00	- 9,227	\$1,630,121 00
Prudential.....	3,495	469,211 00	- 3,504	497,175 00	2,199	298,208 00	- 2,043	293,505 00
Total.....	16,200	\$2,422,478 00	- 15,476	\$2,323,228 00	12,567	\$2,250,638 00	- 11,270	\$1,923,626 00

TABLE No. 23—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1907.		1908.		1907.	1908.	1907.	1908.
	Number.	Amount.	Number.	Amount.				
<b>MAINE COMPANY.</b>								
Union Mutual.....	10,362	\$11,097,409 02	10,219	\$11,026,034 72	\$433,263 50	\$444,285 51	\$126,125 87	\$98,527 49
<b>COMPANIES OF OTHER STATES.</b>								
Ætna.....	1,617	\$2,072,225 00	1,623	\$2,139,712 00	\$66,527 92	\$70,604 48	\$112,830 00	\$78,684 00
Columbian National.....	95	394,626 00	129	413,976 00	12,416 24	11,998 00	-	-
Connecticut General.....	157	184,973 00	229	333,582 00	7,912 28	11,775 50	1,000 00	-
Connecticut Mutual.....	2,248	3,443,773 00	2,372	3,573,275 00	116,059 12	121,654 11	145,905 00	82,672 00
Equitable.....	7,572	11,181,398 00	7,510	11,334,950 00	406,155 79	402,314 53	109,126 00	118,560 17
Fidelity Mutual.....	113	169,864 00	237	363,295 00	5,865 99	10,616 14	1,000 00	2,000 00
Home.....	505	641,867 00	553	733,723 00	27,716 70	31,894 46	2,490 00	9,088 50
John Hancock.....	226	362,335 00	301	483,862 00	12,439 71	15,863 72	12,500 00	5,000 00
Manhattan.....	182	242,742 00	176	233,022 00	7,787 48	7,435 44	9,400 00	8,000 00
Massachusetts Mutual.....	1,790	2,731,732 00	1,887	2,900,191 00	102,900 72	108,968 35	86,804 00	38,911 00
Metropolitan.....	7,819	5,149,559 00	8,286	5,500,084 00	228,512 83	247,675 62	43,127 00	38,887 00
Mutual.....	8,067	13,703,027 00	7,947	13,486,680 00	434,123 63	418,970 98	305,814 42	312,260 29
Mutual Benefit.....	3,842	5,623,088 00	3,907	5,830,788 00	207,503 18	211,830 67	79,845 00	150,331 00
Mutual Reserve.....	293	596,102 00	-	-	15,500 00	-	23,880 00	-
National.....	1,408	1,999,608 54	1,450	1,973,473 81	73,938 49	74,087 02	35,000 00	37,911 35
New England Mutual.....	2,498	4,155,344 00	2,295	3,723,972 00	123,004 38	123,994 47	52,837 00	118,328 51
New York.....	5,555	7,922,890 00	5,588	7,911,194 00	290,154 22	295,020 75	162,428 57	125,594 72
Northwestern Mutual.....	4,591	7,380,855 00	4,721	7,571,557 00	278,470 53	293,488 77	67,722 00	79,937 00
Penn Mutual.....	3,052	4,125,672 00	3,216	4,414,472 00	166,283 65	167,226 36	35,809 00	49,256 58
Phoenix Mutual.....	1,018	1,108,088 00	1,025	1,139,944 00	46,846 62	46,261 35	21,319 00	16,081 00



Provident Life & Trust.....	1,078	1,852,259 00	- 1,152	1,948,657 00	81,796 95	72,608 86	17,165 00	7,461 00	
Provident Savings.....	294	541,277 00	-	-	17,701 02	-	14,050 00	-	
Prudential.....	1,580	1,524,998 00	- 1,633	1,589,107 00	64,529 01	65,675 12	9,358 49	16,156 49	
Reliance.....	6	6,000 00	-	-	263,61	-	-	-	
Security Mutual.....	219	279,308 00	- 236	292,022 00	9,749 70	10,021 33	-	2,250 00	
Travelers.....	1,602	2,260,718 00	- 1,565	2,235,028 00	72,187 07	76,785 19	48,300 00	43,454 95	
Union Central.....	464	743,625 00	- 462	724,125 00	30,108 15	26,080 78	8,099 95	6,268 00	
United States.....	81	92,040 00	- 69	75,250 00	2,341 35	1,780 28	-	1,000 00	
Washington.....	951	1,009,548 00	-	-	37,340 55	34,488 21	22,356 18	-	
Total.....	58,923	\$81,499,541 54	58,569	\$80,925,941 81	2,946,136 89	\$2,959,130 49	1,428,166 61	\$1,348,093 56	
Aggregate.....	69,285	\$92,596,950 56	68,788	\$91,951,976 53	3,379,400 39	\$3,403,416 00	1,554,292 48	\$1,446,621 05	
<b>INDUSTRIAL.</b>									
Metropolitan.....	66,020	\$10,838,821 00	68,765	\$11,034,753 00	\$364,616 07	\$363,680 92	\$104,798 24	\$94,861 00	
Prudential.....	11,134	1,563,494 00	12,595	1,767,164 00	58,138 79	63,159 09	17,308 28	18,482 54	
Total.....	77,154	\$12,402,315 00	81,360	\$12,801,917 00	\$422,754 86	\$426,840 01	\$122,106 52	\$113,343 54	

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. . . . .	—	\$3,183 42	\$26 00	\$3,157 42	\$1,901 20	\$1,901 20	\$741 97	\$1,546 04
Maine Insurance Company . . . . .	\$100,000 00	149,797 56	27,636 09	122,161 47	42,860 78	52,948 24	7,671 71	44,578 21
Maine Live Stock Insurance Company . . . . .	10,000 00	10,507 28	2,150 00	8,357 28	1,186 82	3,052 51	2,625 00	4,001 27
Total . . . . .	\$110,000 00	\$163,488 26	\$29,812 09	\$133,676 17	\$45,948 80	\$57,301 95	\$11,038 68	\$50,185 52
COMPANIES OF OTHER STATES.								
Ætna Accident and Liability Company . . . . .	\$500,000 00	\$794,611 40	\$48,288 20	\$746,323 20	\$48,793 68	\$75,467 52	\$6,923 23	\$57,439 01
Ætna Life Insurance Co. (Accident Dept.) . . . . .	*2,000,000 00	*92,124,624 70	*84,355,423 66	*7,769,201 04	4,820,195 52	8,532,217 41	2,280,332 47	4,580,429 21
American Bonding Company . . . . .	500,000 00	1,619,803 23	816,249 96	803,553 27	817,972 68	929,215 34	178,237 61	732,749 08
American Credit-Indemnity Company . . . . .	1,000,000 00	2,133,947 38	955,856 90	1,178,090 48	1,386,866 76	1,501,067 05	1,153,505 79	1,026,444 49
American Surety Company . . . . .	2,500,000 00	7,087,346 48	1,875,073 66	5,212,272 82	2,101,051 28	2,687,024 79	454,125 15	2,351,032 00
Bankers Surety Company . . . . .	500,000 00	815,392 45	259,026 95	556,365 50	365,668 21	398,997 80	133,512 24	365,610 41
Casualty Company of America . . . . .	500,000 00	1,846,643 49	1,096,045 21	750,598 28	1,498,986 12	1,567,225 97	690,879 72	1,658,667 99
Columbian Nat'l Life Ins. Co. (Accident Dept) . . . . .	*1,000,000 00	*4,707,878 02	*3,120,748 85	*1,587,129 19	22,179 21	228,182 55	2,388 25	40,023 68
Continental Casualty Company . . . . .	300,000 00	1,818,932 55	1,129,712 65	689,219 90	2,171,485 38	2,427,216 94	943,614 85	2,405,402 53
Empire State Surety Company . . . . .	500,000 00	1,318,014 46	677,899 12	640,115 34	814,280 98	864,036 39	230,653 47	802,270 58
Employer's Liability Assurance Corporation . . . . .	350,000 00	4,684,068 61	2,745,957 58	1,938,111 03	3,120,981 71	3,380,122 27	1,190,778 26	3,283,699 32
Federal Casualty Company . . . . .	100,000 00	212,955 71	28,076 50	185,879 21	284,980 12	315,763 21	121,934 87	285,939 49
Fidelity and Casualty Company . . . . .	1,000,000 00	8,649,885 66	5,638,051 66	3,011,834 00	6,327,521 08	6,679,187 34	2,429,376 33	6,262,902 54
Fidelity and Deposit Company . . . . .	2,000,000 00	6,122,921 70	1,621,856 98	4,501,064 72	1,670,294 98	2,045,946 24	708,617 79	1,749,456 84
Frankfort Marine Acc. & Plate Glass Ins. Co . . . . .	250,000 00	1,318,014 46	998,325 58	495,469 54	963,728 66	1,017,935 57	483,591 00	1,010,075 12
General Accident F. & L. Assurance Co. . . . .	250,000 00	1,837,453 98	1,265,280 32	602,173 66	1,836,296 10	2,397,910 80	742,993 35	1,930,850 02
Great Eastern Casualty & Indemnity Co. . . . .	200,000 00	500,884 51	150,628 08	350,256 43	398,973 07	453,332 26	140,727 18	414,639 73
Hartford Steam Boiler Inspection & Ins. Co. . . . .	1,000,000 00	4,424,426 41	2,006,391 98	2,418,034 43	1,157,586 56	1,349,179 09	96,935 35	1,226,516 23
Lloyd's Plate Glass Insurance Co. . . . .	250,000 00	885,357 20	344,235 91	541,121 29	503,119 75	554,135 69	184,326 99	529,746 11
Maryland Casualty Company . . . . .	750,000 00	4,497,220 72	2,647,078 44	1,850,142 28	3,532,417 62	3,821,207 29	1,338,008 46	3,379,721 25

Massachusetts Accident Company.....	100,000 00	159,559 87	43,189 00	116,370 87	49,897 08	58,566 12	16,819 08	85,485 87
Massachusetts Bonding & Insurance Co.....	500,000 00	880,630 78	179,054 44	701,576 34	228,182 45	253,193 32	6,244 32	185,314 41
Metropolitan Casualty Insurance Company.....	200,000 00	727,073 68	362,448 80	364,624 88	575,689 42	596,037 12	200,721 23	548,824 79
National Casualty Company.....	100,000 00	216,412 10	40,653 59	175,758 51	574,196 67	624,629 98	209,492 09	582,499 30
National Surety Company.....	500,000 00	2,907,626 02	1,474,382 54	1,433,243 48	1,799,999 78	1,894,693 29	468,591 79	1,448,556 95
New Amsterdam Casualty Company.....	314,400 00	1,089,537 13	562,202 06	527,335 07	754,519 00	791,118 32	340,373 52	781,535 89
New Jersey Plate Glass Insurance Co.....	200,000 00	537,502 79	215,928 11	321,574 68	344,944 64	363,258 02	125,558 84	302,227 36
New York Plate Glass Insurance Company.....	200,000 00	861,244 39	327,795 12	533,449 27	523,416 92	565,795 90	222,752 90	519,948 66
North American Accident Insurance Co.....	200,000 00	625,069 47	164,746 34	460,323 13	780,676 34	982,073 50	242,774 51	897,093 54
Norwich & London Accident Insurance Ass'n.....	200,000 00	436,052 34	209,151 68	226,900 66	223,031 30	308,245 78	51,603 97	186,626 96
Ocean Accident & Guarantee Corporation.....	350,000 00	3,654,846 61	2,387,140 60	1,267,706 01	2,470,229 38	2,597,843 85	1,179,815 66	2,442,285 59
Phoenix Preferred Accident Insurance Co.....	100,000 00	139,813 42	15,080 80	124,732 62	164,415 71	191,178 24	59,904 85	199,423 38
Preferred Accident Insurance Company.....	350,000 00	1,835,781 01	919,146 49	916,634 52	1,348,741 89	1,422,094 67	534,081 96	1,306,510 18
Ridgely Protective Association.....	100,000 00	275,129 05	39,979 71	235,140 34	226,821 46	257,688 30	132,313 78	233,561 82
Standard Accident Insurance Company.....	500,000 00	3,227,537 48	1,733,940 59	1,473,596 89	2,025,918 56	2,171,331 52	798,490 51	1,927,751 93
Title Guaranty & Surety Company.....	800,000 00	1,716,045 00	552,342 03	1,163,702 97	629,565 68	699,611 88	171,529 03	643,800 44
Travelers Indemnity Company.....	500,000 00	730,571 68	158,798 76	571,772 92	155,646 67	186,042 62	13,528 27	128,091 62
Travelers Insurance Co. (Accident Dept.).....	2,000,000 00	14,359,491 26	8,541,291 07	5,818,200 19	8,274,632 40	8,855,306 19	3,170,498 14	8,065,325 25
United States Casualty Company.....	400,000 00	2,249,879 08	1,099,879 08	1,150,000 00	1,337,260 46	1,452,751 57	466,117 24	1,287,777 38
United States Fidelity & Guaranty Co.....	1,700,000 00	4,309,660 20	2,343,672 22	1,965,987 98	2,692,412 80	2,861,365 47	857,302 11	2,538,618 45
United States Health & Accident Co.....	300,000 00	774,617 37	198,733 95	575,883 42	938,557 10	1,108,809 23	426,182 23	1,062,463 35
Woodmen's Casualty Company.....	100,000 00	145,519 31	29,044 78	116,474 53	164,467 02	169,543 28	55,359 30	154,610 74
Total.....	\$25,164,400 00	\$189,466,754 82	\$133,398,809 93	\$56,067,944 89	\$60,125,510 20	\$69,666,689 69	\$23,058,412 39	\$60,571,949 84
Aggregate.....	\$25,274,400 00	\$189,630,243 08	\$133,428,622 02	\$56,201,621 06	\$60,172,459 00	\$69,724,591 64	\$23,069,451 07	\$60,622,135 36

\* Includes Life Department.

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

COMPANIES.	In force December 31, 1907.	Written.	Terminated.	Reinsured.	In force December 31, 1908.
<b>MAINE COMPANIES.</b>					
Augusta Mutual Plate Glass, Plate Glass	\$1,303 25	\$1,981 17	\$1,383 22	-	\$1,901 20
Maine Insurance Company { Accident	-	43,545 69	14,682 38	\$597 29	28,266 02
{ Health	-	22,622 46	7,155 91	121 00	15,345 55
{ Plate Glass	-	1,326 97	88 17	-	1,238 80
Maine Live Stock, Live Stock	1,424 95	2,180 21	3,605 16	-	-
<b>COMPANIES OF OTHER STATES.</b>					
Ætna Accident and Liability { Plate Glass	-	\$798 03	-	-	\$798 03
{ Automobile Property Damage	\$4,537 99	65,904 82	\$18,883 40	-	51,559 41
{ Burglary and Theft	-	3,479 56	329 10	-	3,150 46
Ætna Life { Accident	1,412,709 86	1,958,748 81	2,004,560 52	\$1,526 50	1,365,371 65
{ Health	238,676 09	335,555 98	317,000 22	-	257,231 85
{ Liability	2,171,666 33	3,528,819 15	3,616,963 60	-	2,083,521 88
{ Workmen's Collective	15,230 91	98,675 67	87,264 15	-	26,642 43
American Bonding { Fidelity	204,736 35	238,852 22	231,684 78	15,208 05	196,695 74
{ Surety	599,581 77	630,267 98	573,921 05	52,785 49	603,083 21
{ Burglary and Theft	135,130 19	210,403 60	151,810 31	23,996 41	169,727 07
American Credit, Credit	1,223,973 78	1,473,256 23	1,456,958 67	-	1,240,271 34
American Surety { Fidelity	854,733 40	1,080,637 60	1,062,590 54	-	872,810 46
{ Surety	1,371,331 38	1,541,691 55	1,464,938 81	-	1,447,484 12
Bankers' Surety, Fidelity*	313,011 24	471,977 94	432,532 61	13,825 43	338,631 14
Casualty Company of America { Accident	266,510 51	458,605 94	441,184 13	18,369 62	265,562 70
{ Liability	799,835 75	1,138,861 59	1,177,163 87	17,374 92	744,158 55
{ Fly Wheel	6,333 00	7,328 45	1,171 68	-	11,889 77
{ Plate Glass	97,835 98	174,341 48	135,178 14	-	136,819 32
{ Steam Boiler	308,417 37	150,402 85	267,063 00	340 81	251,416 41
{ Workmen's Collective	59,658 27	69,889 75	119,495 29	-	10,052 73
{ Installment	-	30,908 89	30,908 89	-	-
Columbian National Life { Accident	-	28,164 17	6,970 50	626 27	20,567 40
{ Health	-	12,485 06	4,653 48	321 75	7,509 83
Continental Casualty { Accident	1,787,672 56	2,164,646 36	2,535,768 87	48,270 76	1,368,279 29
{ Health	93,580 95	479,477 68	476,845 53	-	96,213 10

Empire State	}	Accident.....	45,263 94	111,049 40	89,971 11	1,534 27	64,807 96
		Health.....	14,449 90	47,525 61	30,823 65	435 50	30,716 36
		Liability.....	189,913 05	294,831 52	302,149 46	319 89	182,275 22
		Fidelity.....	63,111 88	83,379 73	73,140 21	4,706 20	68,645 20
		Surety.....	244,689 72	344,970 13	272,253 01	4,264 44	313,142 40
		Plate Glass.....	72,425 64	104,943 04	99,797 74	507 04	77,063 90
		Steam Boiler.....	8,626 81	7,794 30	5,165 34	-	11,255 77
		Burglary and Theft.....	73,304 68	122,469 93	103,278 34	9,618 76	82,877 51
		Workmen's Collective.....	-	33,509 16	30,802 46	-	2,706 70
		Sprinkler.....	1,584 50	2,191 30	1,687 90	-	1,687 90
Employer's Liability	}	Accident.....	213,642 22	256,302 45	255,575 54	371 07	213,998 06
		Health.....	42,068 01	52,939 37	52,290 16	70 00	42,647 22
		Liability.....	2,227,354 51	3,102,076 60	2,973,763 52	231 36	2,355,436 23
		Fidelity.....	78,152 32	103,511 26	101,730 40	18 75	79,914 43
		Steam Boiler.....	4,281 16	5,721 38	599 00	-	9,403 54
		Burglary and Theft.....	62,478 97	84,313 05	63,539 43	415 00	82,837 59
		Automobile Property Damage.....	-	41,636 55	13,355 66	-	28,280 89
Federal Casualty, Accident†	}	Workmen's Collective.....	15,715 13	31,537 27	28,773 12	-	18,479 28
			4,185 50	285,426 00	285,945 00	-	3,666 50
Fidelity and Casualty	}	Accident.....	1,895,416 55	2,742,889 12	2,735,476 42	129 28	1,902,699 97
		Health.....	953,581 96	1,551,500 39	1,468,377 95	15 96	1,036,688 44
		Liability.....	1,666,639 13	2,311,612 69	2,287,576 97	101 04	1,690,573 81
		Fidelity.....	322,532 55	448,282 14	400,932 67	4,865 71	365,016 31
		Plate Glass.....	353,284 94	457,586 37	442,421 38	94 69	368,355 24
		Steam Boiler.....	781,844 11	499,541 53	508,658 49	-	772,727 15
		Burglary and Theft.....	737,444 80	765,649 64	752,415 57	3,539 83	747,139 04
		Fly Wheel.....	142,357 94	100,636 17	75,009 03	-	167,985 08
		Workmen's Collective.....	20,407 79	33,059 63	28,696 09	-	24,771 33
Fidelity and Deposit	}	Fidelity.....	1,189,070 91	1,568,304 30	1,326,733 24	40,552 50	1,390,089 47
		Surety.....	347,568 05	354,843 04	340,358 01	1,535 00	360,458 08
Frankfort Marine, Accident	}	Accident.....	28,378 10	85,809 10	76,361 47	2,627 47	35,198 26
		Liability.....	568,009 71	923,128 22	882,473 15	519 75	608,145 03
		Burglary and Theft.....	16,705 26	33,857 62	20,457 67	5,815 77	24,289 44
		Workmen's Collective.....	40,980 66	88,199 14	87,507 85	-	41,671 95

\* Includes Surety.

† Includes Health.

Table No. 25—Continued.

COMPANIES.		In force December 31, 1907.	Written.	Terminated.	Reinsured.	In force December 31, 1908.
General Accident (Scotland)	{ Accident.....	\$283,760 81	\$985,672 13	\$910,825 07	\$21,967 62	\$336,640 25
	{ Health.....	84,759 72	294,424 53	272,064 62	6,561 74	100,557 89
	{ Liability.....	397,609 10	815,460 77	668,783 21	20,031 84	524,254 82
	{ Burglary and Theft.....	153,040 42	216,638 60	161,450 19	17,515 15	190,713 63
	{ Automobile Property Damage.....	-	151,453 16	36,691 59	-	114,761 57
Great Eastern	{ Accident.....	162,700 05	359,852 03	339,325 23	3,956 33	179,270 52
	{ Health.....	32,855 63	136,788 61	133,810 14	-	35,834 10
Hartford Steam Boiler	{ Steam Boiler.....	3,716,839 84	1,379,647 76	1,398,987 66	-	3,697,499 94
Lloyd's Plate Glass, Plate Glass	{ Fly Wheel.....	-	847 50	-	-	847 50
	{ Plate Glass.....	545,619 38	574,719 80	558,964 63	-	561,374 55
Maryland Casualty	{ Accident.....	545,667 49	1,269,960 15	991,987 93	47,049 73	776,589 98
	{ Health.....	43,971 55	117,370 87	92,477 46	330 25	68,534 71
	{ Liability.....	1,214,530 38	1,997,998 03	2,004,432 78	493 00	1,207,602 63
	{ Plate Glass.....	205,654 43	337,937 94	262,446 90	53 99	281,091 48
	{ Steam Boiler.....	390,343 61	237,902 65	222,580 27	-	405,465 99
	{ Burglary and Theft.....	331,419 03	368,845 85	328,719 28	20,531 32	345,014 28
	{ Sprinkler.....	134,262 18	177,739 54	160,337 85	-	151,663 87
	{ Fly Wheel.....	16,301 39	22,459 27	13,269 60	-	25,491 06
	{ Automobile Property Damage.....	-	14,166 88	2,096 59	-	12,070 29
† Massachusetts Accident, Accident*	{ Workmen's Collective.....	15,495 83	30,110 58	28,912 29	-	16,694 12
	{ Accident*.....	56,039 88	52,294 85	50,562 73	-	57,772 00
Massachusetts Bonding	{ Fidelity.....	2,610 35	106,621 82	18,985 13	2,113 32	88,133 72
	{ Surety.....	2,662 46	156,717 85	21,802 66	8,858 37	128,719 28
	{ Burglary and Theft.....	1,387 39	72,574 05	16,485 45	5,838 89	51,637 10
Metropolitan Casualty	{ Accident.....	81,722 21	119,753 92	114,589 33	297 00	86,589 80
	{ Health.....	15,276 25	21,636 73	20,576 73	35 00	16,301 25
	{ Plate Glass.....	466,966 72	556,378 93	534,933 12	-	488,412 53
National Casualty (Mich.), Accident*	{.....	4,155 30	578,506 15	579,483 22	-	3,178 23
National Surety	{ Fidelity.....	653,051 83	975,789 98	916,055 44	47,243 75	665,542 62
	{ Surety.....	829,571 42	940,522 63	809,966 65	62,393 89	897,733 51
	{ Burglary and Theft.....	329,239 66	390,777 20	334,242 29	51,871 16	333,903 41

New Amsterdam	Accident.....	129,666 92	184,507 57	191,729 77	669 35	121,775 37
	Health.....	39,912 25	62,040 40	62,754 55	-	39,198 10
	Liability.....	326,590 92	541,830 27	566,843 63	3,214 27	298,363 29
	Plate Glass.....	82,769 48	131,042 95	117,410 12	314 52	96,087 79
	Burglary and Theft.....	140,203 53	149,600 56	141,763 33	12,026 05	136,014 71
	Workmen's Collective.....	1,711 50	6,350 15	6,528 93	-	1,532 72
New Jersey Plate Glass	Plate Glass.....	267,544 87	346,815 22	314,339 56	-	300,020 53
	Burglary and Theft.....	42,956 66	66,531 35	48,695 38	4,709 51	56,083 12
New York Plate Glass	Plate Glass.....	569,506 85	644,327 16	662,597 46	-	551,236 55
North American Accident	Accident.....	207,704 43	830,295 90	891,370 67	2,424 04	144,205 62
Norwich and London	Accident.....	11,906 88	59,020 21	34,759 49	1,735 30	34,432 30
	Health.....	4,266 52	20,907 63	13,349 00	-	11,399 15
	Liability.....	30,551 27	268,650 04	112,691 69	6,110 00	180,399 62
	Workmen's Collective.....	-	836 72	88 55	-	748 17
Ocean Accident	Accident.....	218,054 79	350,162 84	319,960 41	6,592 54	241,664 68
	Health.....	33,636 16	64,726 25	57,053 83	355 29	40,953 29
	Liability.....	996,198 78	1,704,196 11	1,710,486 19	895 67	989,013 03
	Steam Boiler.....	109,647 96	80,649 87	82,140 22	-	108,157 61
	Burglary and Theft.....	199,391 63	225,767 79	219,189 09	24,218 24	181,752 09
	Credit.....	435,828 31	597,033 69	524,754 79	-	508,107 21
	Automobile Property Damage.....	3,762 00	9,973 97	7,163 19	-	6,572 78
	Workmen's Collective.....	37,393 53	65,821 72	76,008 88	-	27,206 37
Phoenix Preferred	Accident.....	10,621 24	109,657 44	115,254 26	-	5,024 42
	Health.....	5,310 61	54,828 72	57,627 12	-	2,512 21
Preferred Accident	Accident.....	981,732 86	1,372,415 24	1,367,663 72	5,505 07	980,979 31
	Health.....	194,850 75	275,016 25	259,969 00	300 25	209,597 75
Ridgley Protective, Accident*	Accident.....	61,385 00	227,371 68	224,477 68	-	64,279 00
Standard Accident	Accident.....	776,148 91	1,183,160 32	1,248,695 12	28,018 96	682,595 15
	Health.....	100,570 40	145,541 59	141,178 82	-	104,933 17
	Liability.....	771,705 36	1,056,695 17	1,039,752 26	11,318 62	777,329 65
	Automobile Property Damage.....	-	4,861 11	1,065 78	-	3,795 33
	Workmen's Collective.....	21,389 89	48,107 99	45,523 99	-	23,973 89
Title Guaranty and Surety	Surety.....	701,383 64	793,717 15	789,800 90	71,334 18	633,965 71
	Title.....	4,300 94	642 25	3 50	-	4,939 69
Travelers	Accident.....	2,456,119 01	3,812,627 59	3,526,852 35	22,553 86	2,719,341 39
	Health.....	286,519 84	462,216 96	387,378 09	3,043 45	358,315 26
	Liability.....	3,224,724 29	5,720,409 44	5,437,723 74	-	3,507,409 99
	Workmen's Collective.....	†	17,381 70	6,782 40	-	10,599 30

† Formerly Massachusetts Mutual Accident Association, business transacted for three months.

‡ Included in Accident.

\* Includes Health.

TABLE No. 25—Concluded.

COMPANIES.		In force December 31, 1907.	Written.	Terminated.	Reinsured.	In force December 31, 1908.
Travelers Indemnity	Accident.....	\$10,724 82	\$10,230 09	\$11,364 63	-	\$9,590 28
	Health.....	500 00	689 40	550 95	-	638 45
	Liability.....	664 77	474 14	682 71	-	456 20
	Steam Boiler.....	46,330 90	132,819 11	28,006 65	\$288 00	150,855 36
	Fly Wheel.....	6,027 48	17,726 49	5,831 27	-	17,922 70
	Automobile Property Damage.....	18,039 15	71,923 14	43,848 78	-	45,213 51
United States Casualty	Accident.....	494,768 20	800,314 13	807,777 49	-	487,304 84
	Health.....	165,668 64	311,155 52	304,217 98	-	172,606 18
	Liability.....	424,749 87	626,216 42	625,050 30	3,204 77	422,711 22
	Steam Boiler.....	76,854 07	52,222 65	53,923 24	-	75,153 48
	Burglary and Theft.....	37,345 96	56,896 41	39,952 19	2,226 45	52,063 73
	Sprinkler.....	38,324 78	57,987 10	51,646 97	-	44,664 91
	Workmen's Collective.....	4,672 33	8,319 32	7,866 77	-	5,124 88
United States Fidelity and Guaranty	Fidelity†.....	2,501,057 85	2,821,271 13	2,696,064 88	41,288 31	2,584,975 79
	Burglary and Theft.....	370,864 45	339,268 25	353,440 45	31,046 71	325,645 54
	Guaranteed Attorneys.....	16,080 00	16,630 00	16,080 00	-	16,630 00
United States Health and Accident, Accident†.	126,472 69	1,010,163 92	962,345 83	-	174,290 78	
Woodmen's Casualty, Accident†.	15,292 40	164,671 80	150,945 29	-	29,018 91	
Total	Accident.....	\$12,288,423 13	\$21,615,825 00	\$21,286,466 16	\$214,822 33	\$12,402,959 64
	Health.....	2,350,455 23	4,469,450 01	4,160,155 19	12,016 19	2,647,733 86
	Liability.....	15,010,743 22	24,031,260 16	23,406,537 08	63,815 13	15,571,651 17
	Fidelity.....	6,182,068 68	7,898,628 12	7,260,419 90	169,822 02	6,650,454 88
	Surety.....	4,096,728 44	4,762,070 33	4,273,041 09	201,171 37	4,384,586 31
	Plate Glass.....	2,662,931 54	3,331,999 06	3,129,560 44	970 24	2,864,399 92
	Steam Boiler.....	5,443,185 83	2,546,702 10	2,507,123 87	628 81	5,482,135 25
	Burglary and Theft.....	2,630,912 63	3,107,073 46	2,735,768 07	219,369 25	2,782,848 77
	Credit.....	1,659,802 09	2,070,289 92	1,981,713 46	-	1,748,378 55
	Sprinkler.....	174,171 46	238,021 34	214,176 12	-	198,016 68
	Fly Wheel.....	171,019 81	148,150 38	95,881 58	-	223,288 61
	Workmen's Collective.....	232,655 84	531,798 80	554,250 77	-	210,203 87
	Live Stock.....	1,424 95	2,180 21	3,605 16	-	-
	Automobile Property Damage.....	26,339 14	359,019 63	123,104 99	-	262,253 78
	Title.....	4,300 94	642 25	3 50	-	4,939 69
Installment.....	-	30,908 89	30,908 89	-	-	
Guaranteed Attorneys.....	16,080 00	16,630 00	16,080 00	-	16,630 00	
Aggregate.....	\$52,951,242 93	\$75,160,649 66	\$71,778,796 27	\$882,615 34	\$55,450,480 98	

† Includes Surety.

‡ Includes Health.



TABLE No. 26.  
Maine Business—Miscellaneous Companies.

COMPANIES.	PREMIUMS RECEIVED.		LOSSES PAID.	
	1907.	1908.	1907.	1908.
MAINE COMPANIES.				
Augusta Mutual Plate Glass, Plate Glass	\$1,303 25	\$1,901 20	\$183 64	\$741 97
Maine Insurance { Accident	-	28,438 21	-	4,488 50
{ Health	-	13,387 26	-	3,062 44
{ Plate Glass	-	1,015 31	-	120 77
Maine Live Stock, Live Stock	1,424 95	1,186 82	175 00	2,625 00
COMPANIES OF OTHER STATES.				
Ætna Accident and Liability, Automobile Property Damage	-	\$217 62	-	-
Ætna Indemnity { Fidelity	\$261 16	157 85	\$113 65	-
{ Surety	759 37	484 38	-	-
{ Plate Glass	54 67	181 24	-	-
{ Burglary and Theft	28 12	16 25	-	-
Ætna Life { Accident	3,876 17	3,394 28	1,083 68	\$1,443 26
{ Health	485 66	466 50	56 42	181 78
{ Liability	6,956 42	19,143 61	6,462 64	5,036 27
{ Workmen's Collective	-	-	-	613 88
American Bonding { Fidelity*	2,676 41	2,431 18	-	500 00
{ Burglary and Theft	88 90	196 92	-	-
American Credit, Credit	13,412 50	16,702 50	701 50	6,177 84
American Fidelity { Accident	24 45	-	57 14	-
{ Liability	266 34	586 73	-	7 00
{ Burglary and Theft	26 25	-	-	-
American Surety { Fidelity	2,158 40	2,542 62	-	60 00
{ Surety	3,989 17	2,948 52	-	-

\* Includes Surety.

‡ Includes Workmen's Collective.

Table No. 26—Continued.

COMPANIES.		PREMIUMS RECEIVED.		LOSSES PAID.	
		1907.	1908.	1907.	1908.
Bankers Surety, Fidelity*		\$158 16	\$147 92	-	-
Casualty Company of America	Accident.	23,608 78	4,754 89	\$12,279 01	\$6,705 29
	Liability.	47,891 11	29,055 52	10,468 30	18,760 00
	Plate Glass.	692 90	693 44	216 98	21 00
	Steam Boiler.	3,860 22	5,459 53	-	-
	Workmen's Collective.	-	22,756 12	-	11,501 11
Columbian National Life	Accident.	-	176 50	-	-
	Health.	-	70 00	-	-
Continental Casualty	Accident.	16,096 31	12,987 62	5,798 91	3,111 69
	Health.	8,032 10	7,728 00	2,716 20	3,310 12
Empire State	Accident.	25 00	25 00	-	-
	Liability.	68 75	18 90	-	-
	Fidelity.	417 22	272 15	-	-
	Surety.	1,642 02	695 13	-	-
	Plate Glass.	104 54	178 55	13 50	75 00
	Burglary and Theft.	40 47	-	-	-
Employers Liability	Accident.	5,145 90	5,792 65	887 89	1,089 10
	Health.	1,376 35	1,538 12	462 49	301 78
	Liability.	28,936 14	31,699 65	7,880 90	7,653 93
	Fidelity.	2,364 46	2,293 85	-	1,625 00
	Burglary and Theft.	529 85	769 54	-	400 00
Federal Casualty, Accident†	Automobile Property Damage.	-	401 60	-	103 26
		2,881 50	4,376 64	903 63	2,001 16
Fidelity and Casualty	Accident.	6,385 23	8,471 15	1,310 71	11,915 88
	Health.	2,169 72	4,006 48	1,516 77	639 80
	Liability.	12,072 88	13,291 98	10,956 86	1,323 01
	Fidelity.	1,122 80	916 58	-	-
	Plate Glass.	840 15	917 51	503 21	273 10
	Steam Boiler.	5,876 53	7,975 21	-	-
	Burglary and Theft.	1,421 29	3,580 74	-	-
	Fly wheel.	247 50	617 50	-	-

Fidelity and Deposit	{ Fidelity	2,361 92	1,441 09	-	1,800 52
	{ Surety	2,682 00	1,713 74	-	-
Frankfort Marine, Accident	{ Accident	407 57	806 73	126 53	334 67
	{ Liability	1,037 81	1,261 82	1,286 90	90 00
	{ Burglary and Theft	101 86	81 25	268 24	-
General Accident (Scotland)	{ Accident	16,309 65	12,594 85	5,535 12	4,146 44
	{ Health	-	4,192 73	-	1,382 15
	{ Liability	2,539 02	2,635 74	1,397 81	2,287 11
General Accident (Pa.,) Accident†	{ Burglary and Theft	116 64	152 57	-	-
		6,381 29	1,841 45	1,790 35	943 23
Great Eastern	{ Accident	12,809 73	11,507 64	4,396 75	3,816 21
	{ Health	5,662 79	5,709 19	3,028 27	3,270 37
Hartford Steam Boiler, Steam Boiler		11,012 09	7,380 93	489 75	178 16
Lloyds Plate Glass, Plate Glass		2,232 77	2,308 58	431 25	291 05
London Guarantee	{ Accident	198 50	-	-	-
	{ Liability	1,893 05	-	632 25	-
	{ Accident	20,183 58	6,079 97	9,401 94	5,981 29
	{ Health	2,544 33	608 57	1,672 43	1,528 19
	{ Liability	7,817 61	9,241 19	2,220 01	2,058 15
	{ Plate Glass	1,423 58	1,084 40	553 30	545 35
Maryland Casualty	{ Steam Boiler	546 63	928 18	50	604 50
	{ Burglary and Theft	590 61	882 66	-	-
	{ Fly Wheel	-	15 00	-	-
	{ Sprinkler	212 18	128 43	-	-
	{ Automobile Property Damage	-	44 50	-	-
	{ Workmen's Collective	-	55 57	-	-
**Massachusetts Accident, Accident†		-	5,151 13	-	2,486 54
Massachusetts Bonding	{ Fidelity	-	416 40	-	-
	{ Surety	-	250 66	-	-
	{ Burglary and Theft	-	88 73	-	-
Metropolitan Casualty	{ Accident	15 00	96 25	-	-
	{ Plate Glass	892 58	994 72	669 99	171 34
Metropolitan Surety	{ Fidelity	7 50	-	-	-
	{ Surety	101 25	-	-	-
National Casualty (Mich.) Accident†		4,507 49	8,624 07	1,364 92	3,003 71
National Surety	{ Fidelity	2,605 83	3,293 68	-	874 68
	{ Surety	1,136 28	3,330 46	32 05	-
	{ Burglary and Theft	10 00	10 00	-	-

\* Includes Surety.

† Includes Workmen's Collective.

‡ Includes Health.

\*\* Formerly Massachusetts Mutual Accident Association, business transacted for three months.

Table No. 26—Concluded.

COMPANIES.		PREMIUMS RECEIVED.		LOSSES PAID.	
		1907.	1908.	1907.	1908.
New Amsterdam	{ Accident . . . . .	\$367 75	\$129 41	\$52 33	\$36 59
	{ Health . . . . .	93 50	108 50	70 35	14 97
	{ Liability . . . . .	10 00	89 75	6 85	6 19
	{ Plate Glass . . . . .	63 87	78 17	-	-
	{ Burglary and Theft . . . . .	10 00	10 00	45 00	-
New Jersey Plate Glass	{ Plate Glass . . . . .	1,548 87	1,436 43	401 19	404 37
	{ Burglary and Theft . . . . .	25 00	25 00	-	-
New York Plate Glass, Plate Glass . . . . .		1,986 06	1,338 74	876 68	738 79
North American Accident, Accident . . . . .		3,223 46	4,092 96	663 61	1,065 95
Norwich and London	{ Accident . . . . .	-	755 30	-	75 00
	{ Health . . . . .	-	127 77	-	-
Ocean Accident	{ Accident . . . . .	930 27	612 00	406 21	177 75
	{ Health . . . . .	75 00	75 00	-	-
	{ Liability . . . . .	4,730 27	2,745 23	180 12	1,601 14
	{ Steam Boiler . . . . .	124 80	155 00	-	-
	{ Burglary and Theft . . . . .	116 89	132 81	-	-
	{ Credit . . . . .	1,555 00	1,268 33	18 75	295 25
Phoenix Preferred	{ Accident . . . . .	87 80	43 50	56 56	5 33
	{ Health . . . . .	43 90	21 75	28 27	2 67
Preferred Accident	{ Accident . . . . .	15,436 58	10,492 14	2,762 61	14,429 05
	{ Health . . . . .	2,195 76	1,866 16	858 53	1,521 02
Ridgely Protective,	Accident . . . . .	-	1,709 00	-	712 50
Standard Accident	{ Accident . . . . .	2,115 38	4,737 43	970 47	1,476 93
	{ Health . . . . .	135 25	118 25	87 48	103 09
	{ Liability . . . . .	378 34	645 10	56 00	146 00
	{ Automobile Property Damage . . . . .	-	64 00	-	-
Title Guaranty, Surety	Accident . . . . .	-	184 51	-	-
Travelers	{ Accident . . . . .	48,981 66	41,531 01	22,880 22	40,169 69
	{ Health . . . . .	6,301 35	6,108 72	3,321 57	3,065 66
	{ Liability . . . . .	28,227 27	23,816 21	15,289 95	24,707 46
	{ Workmen's Collective . . . . .	-	212 50	-	-

Travelers Indemnity	Accident.....	30 00	15 00	-	-
	Liability.....	297 15	-	10 00	-
	Steam Boiler.....	495 00	596 60	-	-
	Fly Wheel.....	245 00	3 45	-	-
	Automobile Property Damage.....	-	522 17	-	25 00
United States Casualty	Accident.....	8,182 18	4,920 33	2,647 93	1,983 53
	Health.....	2,582 44	1,621 80	1,126 39	826 59
	Liability.....	2,420 63	2,486 22	962 67	193 10
	Steam Boiler.....	1,235 87	568 00	-	-
	Burglary and Theft.....	93 75	88 15	-	-
United States Fidelity and Guaranty	Fidelity*.....	6,853 65	8,572 00	-	116 44
	Burglary and Theft.....	694 04	873 24	143 75	275 00
United States Health and Accident, Accident†		32,880 65	31,570 63	15,366 53	14,855 51
Woodmen's Casualty, Accident†		-	3,328 99	-	1,370 14
Total	Accident.....	\$231,091 88	\$219,376 73	\$90,743 05	\$127,824 94
	Health.....	31,698 15	47,754 89	14,945 17	19,210 63
	Liability.....	145,542 79	126,717 65	57,811 26	63,869 36
	Fidelity.....	20,987 51	22,485 32	113 65	4,976 64
	Surety.....	10,310 69	9,607 40	32 05	-
	Plate Glass.....	11,143 22	12,125 29	3,851 74	3,382 74
	Steam Boiler.....	23,151 14	23,063 45	490 25	782 66
	Burglary and Theft.....	3,893 67	6,907 86	456 99	675 00
	Credit.....	14,967 50	17,970 83	720 25	6,473 09
	Sprinkler.....	212 18	128 43	-	-
	Fly Wheel.....	492 50	635 95	-	-
	Live Stock.....	1,424 95	1,186 82	175 00	2,625 00
	Automobile Property Damage.....	-	1,249 89	-	128 26
	Workmen's Collective.....	-	23,024 19	-	12,114 99
	Aggregate.....	\$494,916 18	\$512,234 61	\$169,339 41	\$242,063 31

\* Includes Surety.

† Includes Health.

**TABLE No. 27.**  
**Income and Disbursements during 1908—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.
<b>MAINE COMPANIES.</b>										
Fraternities Health and Accident Ass'n.....	\$39,523 37	\$98 03	\$88 00	\$39,709 40	\$20,953 40	\$11,385 34	\$3,038 40	\$253 60	\$2,431 78	\$28,062 52
National Casualty Insurance Co.....	19,342 70	107 99	1,354 35	20,805 04	6,780 65	5,481 48	3,991 69	116 36	3,801 50	20,171 68
Portland Casualty Co.....	1,869 85	-	3,575 00	5,444 85	100 81	1,554 95	1,159 56	28 00	998 25	3,841 57
Sagamore Health and Accident Ass'n.....	6,762 13	11 05	1,682 00	8,455 18	837 75	3,683 05	1,469 48	102 00	1,251 41	7,343 69
<b>Total.....</b>	<b>\$67,498 05</b>	<b>\$217 07</b>	<b>\$6,699 35</b>	<b>\$74,414 47</b>	<b>\$28,672 61</b>	<b>\$22,104 82</b>	<b>\$9,659 13</b>	<b>\$499 96</b>	<b>\$8,482 94</b>	<b>\$69,419 46</b>
<b>COMPANIES OF OTHER STATES.</b>										
Equitable Accident Company.....	\$93,137 10	\$3,180 36	\$116 81	\$96,434 27	\$38,845 74	\$19,742 09	\$16,652 84	\$751 19	\$15,706 17	\$91,698 03
Masonic Mutual Accident Company.....	31,923 64	358 39	-	32,282 03	8,830 18	12,364 58	5,452 02	239 47	2,959 30	29,845 53
Peerless Casualty Company.....	39,846 17	1,483 67	1,136 05	42,465 89	14,004 04	10,325 72	7,848 25	737 75	8,639 86	41,555 62
<b>Total.....</b>	<b>\$164,906 91</b>	<b>\$5,022 42</b>	<b>\$1,252 86</b>	<b>\$171,182 19</b>	<b>\$61,679 96</b>	<b>\$42,432 39</b>	<b>\$29,953 11</b>	<b>\$1,728 41</b>	<b>\$27,305 33</b>	<b>\$163,099 20</b>
<b>Aggregate.....</b>	<b>\$232,404 96</b>	<b>\$5,239 49</b>	<b>\$7,952 21</b>	<b>\$245,596 66</b>	<b>\$90,352 57</b>	<b>\$64,537 21</b>	<b>\$39,612 24</b>	<b>\$2,228 37</b>	<b>\$35,788 27</b>	<b>\$232,518 66</b>

**TABLE No. 28.**  
**Assets and Liabilities December 31, 1908—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 and Accident Ass'n.....	\$4,674 18	\$16 25	\$1,522 50	\$6,212 93	\$942 14	-	\$1,360 00	\$2,302 14	\$3,910 79
National Casualty Insurance Co.....	1,596 97	-	1,355 00	2,951 97	614 10	-	1,639 25	2,253 35	698 62
Portland Casualty Co.....	1,027 13	10 00	402 24	1,439 37	30 92	\$44 82	125 55	201 29	1,238 08
Sagamore Health and Accident Ass'n.....	618 82	10 51	392 67	1,022 00	223 25	-	1,790 36	2,013 61	- 991 61
Total.....	\$7,917 10	\$36 76	\$3,672 41	\$11,626 27	\$1,810 41	\$44 82	\$4,915 16	\$6,770 39	\$4,855 88
COMPANIES OF OTHER STATES.									
Equitable Accident Company.....	\$92,461 56	-	-	\$92,461 56	\$4,640 06	\$469 13	\$1,341 45	\$6,450 64	\$86,010 92
Masonic Mutual Accident Company.....	12,619 32	\$69 92	\$500 00	13,189 24	1,639 98	84 10	166 07	1,890 15	11,299 09
Peerless Casualty Company.....	36,292 36	155 42	881 62	37,329 40	1,607 16	102 70	26,552 72	28,262 58	9,066 82
Total.....	\$141,373 24	\$225 34	\$1,381 62	\$142,980 20	\$7,887 20	\$655 93	\$28,060 24	\$36,603 37	\$106,376 83
Aggregate.....	\$149,290 34	\$262 10	\$5,054 03	\$154,606 47	\$9,697 61	\$700 75	\$32,975 40	\$43,373 76	\$111,232 71

\* Less items not admitted.

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

COMPANIES.	IN FORCE DECEMBER 31, 1907.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1908.		Premiums or assess- ments received during 1908.	Losses and claims incurred during 1908.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
<b>MAINE COMPANIES.</b>										
Fraternities Health and Accident Ass'n.....	2,283	\$444,000 00	1,829	\$393,335 00	1,062	\$238,950 00	3,050	\$598,385 00	\$30,347 37	\$21,283 39
National Casualty Insurance Co.....	1,943	552,250 00	1,903	456,680 00	2,255	532,880 00	1,591	476,050 00	15,736 45	7,104 25
Portland Casualty Co.....	-	-	1,174	327,932 00	416	125,197 00	758	202,735 00	365 60	131 73
Sagamore Health and Accident Ass'n.....	-	-	1,487	325,400 00	608	131,325 00	879	194,075 00	2,708 28	1,061 00
<b>Total.....</b>	<b>4,226</b>	<b>\$996,250 00</b>	<b>6,393</b>	<b>\$1,503,347 00</b>	<b>4,341</b>	<b>\$1,028,352 00</b>	<b>6,278</b>	<b>\$1,471,245 00</b>	<b>\$49,097 70</b>	<b>\$29,580 37</b>
<b>COMPANIES OF OTHER STATES.</b>										
Equitable Accident Company.....	7,463	\$11,398,700 00	2,867	\$919,650 00	3,555	\$2,791,900 00	6,775	\$9,526,450 00	\$81,851 10	\$46,785 48
Masonic Mutual Accident Company.....	2,088	772,875 00	2,074	503,125 00	2,008	517,025 00	2,154	758,975 00	21,553 64	9,793 37
Peerless Casualty Company.....	2,970	896,650 00	2,538	761,900 00	2,532	747,450 00	2,976	911,100 00	33,833 17	14,401 24
<b>Total.....</b>	<b>12,521</b>	<b>\$13,068,225 00</b>	<b>7,479</b>	<b>\$2,184,675 00</b>	<b>8,095</b>	<b>\$4,056,375 00</b>	<b>11,905</b>	<b>\$11,196,525 00</b>	<b>\$137,237 91</b>	<b>\$70,980 09</b>
<b>Aggregate.....</b>	<b>16,747</b>	<b>\$14,064,475 00</b>	<b>13,872</b>	<b>\$3,688,022 00</b>	<b>12,436</b>	<b>\$5,084,727 00</b>	<b>18,183</b>	<b>\$12,667,770 00</b>	<b>\$186,335 61</b>	<b>\$100,560 46</b>



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

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1907.		1908.		1907.		1908.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANIES.</b>								
Fraternal Health & Accident Association, Richmond	1,636	\$312,900	1,829	\$393,335	769	\$149,100	1,062	\$238,950
National Casualty Insurance Company, Portland	2,512	664,400	1,903	456,680	2,306	636,550	2,255	532,880
Portland Casualty Company, Portland	-	-	1,174	327,932	-	-	416	125,197
Sagamore Health & Accident Association, Sanford	-	-	1,487	325,400	-	-	608	131,325
<b>Total</b>	<b>4,148</b>	<b>\$977,300</b>	<b>6,393</b>	<b>\$1,503,347</b>	<b>3,075</b>	<b>\$785,650</b>	<b>4,341</b>	<b>\$1,028,352</b>
<b>COMPANIES OF OTHER STATES.</b>								
Equitable Accident Company, Boston	347	\$141,400	448	\$130,100	386	\$261,750	350	\$244,000
Masonic Mutual Accident Company, Springfield	1,085	158,710	744	147,525	777	109,475	831	161,485
Massachusetts Mutual Accident Association, Boston	1,845	614,900	1,059	460,375	1,559	575,800	1,389	570,325
Peerless Casualty Company, Keene, N. H.	344	95,650	615	193,750	237	65,850	416	117,000
<b>Total</b>	<b>3,621</b>	<b>\$1,010,660</b>	<b>2,866</b>	<b>\$931,750</b>	<b>2,959</b>	<b>\$1,012,875</b>	<b>2,986</b>	<b>\$1,092,810</b>
<b>Aggregate</b>	<b>7,769</b>	<b>\$1,987,960</b>	<b>9,259</b>	<b>\$2,435,097</b>	<b>6,034</b>	<b>\$1,798,525</b>	<b>7,327</b>	<b>\$2,121,162</b>

TABLE No. 30—Concluded.

COMPANIES.	POLICIES IN FORCE DECEMBER 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1907.		1908.		1907.	1908.	1907.	1908.
	Number.	Amount.	Number.	Amount.				
MAINE COMPANIES.								
Fraternities Health & Accident Association, Richmond	2,283	\$444,000	3,050	\$598,385	\$22,161 89	\$30,347 37	\$13,623 77	\$20,953 40
National Casualty Insurance Company, Portland...	1,943	552,250	1,591	476,050	18,208 02	15,736 45	7,654 10	6,764 73
Portland Casualty Company, Portland	-	-	758	202,735	-	305 60	-	100 81
Sagamore Health & Accident Association, Sanford	-	-	879	194,075	-	2,708 28	-	837 75
Total.....	4,226	\$996,250	6,278	\$1,471,245	\$40,369 91	\$49,097 70	\$21,277 87	\$28,656 69
COMPANIES OF OTHER STATES.								
Equitable Accident Company, Boston	965	\$1,550,475	1,063	\$1,436,575	\$12,488 47	\$12,424 00	\$6,279 31	\$5,318 21
Masonic Mutual Accident Company, Springfield...	752	168,035	665	154,075	5,819 94	6,021 15	3,932 29	2,827 95
Massachusetts Mutual Accident Association, Boston	1,947	1,405,540	1,617	1,295,590	20,466 89	15,837 91	11,744 98	9,958 75
Peerless Casualty Company, Keene, N. H.	370	109,950	569	186,700	3,260 05	4,195 19	1,528 57	1,317 21
Total.....	4,034	\$3,234,000	3,914	\$3,072,940	\$42,035 35	\$38,478 25	\$23,485 15	\$19,422 12
Aggregate.....	8,260	\$4,230,250	10,192	\$4,544,185	\$82,405 26	\$87,575 95	\$44,763 02	\$48,078 81

TABLE No. 31.

## Income and Disbursements During 1908—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.
<b>MAINE COMPANIES.</b>										
American Royal Circle.....	\$3,330 60	\$50 00	\$15 00	\$3,395 60	\$1,355 80	\$636 34	\$453 14	\$27 00	\$735 94	\$3,208 22
Ancient Order of United Workmen.....	145,195 68	6,822 25	698 52	152,716 43	122,335 56	-	3,720 40	-	8,220 37	134,276 33
Maine Central R. R. Relief Association.....	34,438 00	1,303 60	3,100 00	38,847 60	34,548 00	-	600 00	-	3,507 53	38,655 53
Maine State Relief Association.....	17,516 90	1,772 18	-	19,289 08	18,567 00	-	1,291 01	-	499 86	20,357 87
Odd Fellows Graded Mut. Relief Ass'n.....	33,409 00	406 34	-	33,815 34	29,405 00	-	2,497 15	-	1,901 61	33,803 76
Total.....	\$233,890 16	\$10,260 37	\$3,813 52	\$248,064 05	\$206,211 36	\$636 34	\$8,561 70	\$27 00	\$14,855 31	\$230,301 71
<b>COMPANIES OF OTHER STATES.</b>										
American Benefit Society.....	\$77,915 69	\$1,976 02	\$322 20	\$80,213 91	\$62,359 80	\$716 00	\$4,033 35	\$666 64	\$4,657 63	\$72,463 42
Catholic Benevolent Legion.....	827,927 38	7,591 67	2,540 94	838,029 99	703,502 78	20 00	12,132 82	-	10,623 47	726,279 07
Catholic Order of Foresters.....	1,517,543 57	63,381 28	24,477 90	1,605,402 75	1,148,991 68	5,817 00	40,875 45	-	59,617 60	1,255,331 73
Independent Order of Foresters.....	4,072,784 81	512,116 11	8,110 95	4,621,041 87	2,722,657 76	32,324 63	246,484 03	-	232,090 37	3,233,556 79
Knights of Columbus.....	926,762 98	95,103 83	13,315 91	1,035,242 72	454,280 03	-	34,153 96	5,212 50	129,822 23	623,488 72
Knights of Honor.....	1,848,915 22	3,237 65	1,481 01	1,853,636 89	1,757,413 30	-	62,900 80	2,000 00	25,706 67	1,848,020 77
Knights of Pythias.....	2,550,897 57	94,173 20	5,372 26	2,650,443 03	1,771,903 79	174,176 84	81,779 41	18,296 25	190,748 53	2,236,904 82
Knights of the Macabees of the World.....	4,615,908 38	300,721 14	25,247 19	4,941,876 71	3,296,006 87	120,789 74	78,250 45	11,576 07	333,084 42	3,839,707 55
Loyal Protective Association.....	461,696 75	3,462 71	183 07	465,342 53	233,279 29	58,653 47	61,903 53	145 50	53,626 79	437,608 58
L'Union St. Jean Baptiste d'Amerique.....	123,744 42	12,979 24	9,659 73	146,383 39	48,709 89	6,108 24	11,918 99	1,475 00	19,974 27	88,186 39
Modern Woodmen of America.....	9,530,290 05	82,741 23	149,596 61	9,762,627 89	8,828,793 05	-	588,802 41	17,574 96	712,187 07	10,147,357 49
New England Order of Protection.....	843,801 37	2,386 55	2,419 15	848,607 10	743,914 50	3,595 50	15,290 14	3,920 02	46,791 50	813,511 66
Royal Arcanum.....	8,587,193 07	195,939 52	6,615 39	8,789,747 98	7,686,748 90	-	113,390 73	-	100,251 00	7,900,393 63
Royal Neighbors of America.....	1,147,510 08	3,879 96	8,573 40	1,176,261 23	817,884 14	31,897 44	59,410 18	414 00	147,710 88	1,057,316 64
Societe des Artisans.....	530,886 02	43,035 89	5,887 87	579,809 78	353,925 20	660 88	25,295 85	1,079 75	33,815 96	414,777 64
United Order of the Golden Cross.....	469,547 95	4,235 54	12,808 94	482,356 89	418,062 66	1,414 50	30,260 02	1,157 50	10,111 30	461,005 98
United Order of the Pilgrim Fathers.....	588,037 79	6,556 50	1,235 67	595,829 96	541,500 00	-	9,635 50	-	46,403 14	597,538 64
Workmen's Benefit Association.....	87,576 68	2,147 20	51 39	89,775 27	75,500 00	808 71	9,611 00	556 38	6,537 96	95,014 05
Total.....	\$38,808,939 78	\$1,466,655 28	\$290,024 83	\$40,565,629 89	\$31,695,433 64	\$437,012 95	\$1,486,158 62	\$64,074 57	\$2,163,763 79	\$35,846,443 57
Aggregate.....	\$39,042,829 94	\$1,477,025 65	\$293,838 35	\$40,813,693 94	\$31,901,645 00	\$437,649 29	\$1,494,720 32	\$64,101 57	\$2,178,629 10	\$36,076,745 28

**TABLE No. 32.**  
**Assets and Liabilities December 31, 1908—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.	
<b>MAINE COMPANIES.</b>								
American Royal Circle.....	\$1,253 82	-	-	\$1,253 82	-	\$297 62	\$190 65	\$488 27
Ancient Order of United Workmen.....	135,600 22	-	-	135,600 22	\$4,106 38	-	-	4,106 38
Maine Central R. R. Relief Association.....	26,921 83	-	-	26,921 83	3,298 00	-	-	3,298 00
Maine State Relief Association.....	48,503 94	-	-	48,503 94	817 95	-	137 00	954 95
Odd Fellows Graded Mutual Relief Ass'n.....	11,983 62	-	-	11,983 62	2,835 00	-	6 00	2,841 00
<b>Total.....</b>	<b>\$224,263 43</b>	<b>-</b>	<b>-</b>	<b>\$224,263 43</b>	<b>\$11,057 33</b>	<b>\$297 62</b>	<b>\$336 65</b>	<b>\$11,688 60</b>
<b>COMPANIES OF OTHER STATES.</b>								
American Benefit Society.....	\$58,382 45	-	\$270 00	\$58,652 45	\$1,500 00	-	-	\$1,500 00
Catholic Benevolent Legion.....	283,085 69	\$17,945 04	2,603 47	303,634 20	79,750 00	-	-	79,750 00
Catholic Order of Foresters.....	1,958,748 71	-	70,879 36	2,029,628 07	164,108 32	-	-	164,108 32
Independent Order of Foresters.....	12,897,419 60	4,000 95	84,790 16	12,986,210 71	771,228 21	\$3,729 64	\$152,329 05	927,286 90
Knights of Columbus.....	2,480,679 69	34,128 75	31,047 56	2,545,856 00	83,250 00	-	-	83,250 00
Knights of Honor.....	51,586 54	136,439 91	7,453 60	195,480 05	671,963 46	-	72 50	672,036 96
Knights of Pythias.....	2,494,053 28	16,541 08	48,704 39	2,559,298 75	177,500 00	34,790 25	677,519 37	889,809 62
Knights of the Maccabees of the World.....	8,031,761 17	349,000 00	132,335 79	8,513,096 96	424,134 01	28,127 27	-	452,261 28
Loyal Protective Association.....	140,465 50	-	1,796 88	142,262 38	45,541 77	11,602 97	1,441 00	58,585 74
L'Union St. Jean Baptiste d'Amerique.....	213,171 75	11,321 40	9,087 32	233,580 47	500 00	324 50	-	824 50
Modern Woodmen of America.....	4,140,708 68	1,098,000 00	37,280 63	5,275,989 31	1,151,964 40	49,743 50	-	1,201,707 90
New England Order of Protection.....	89,585 72	68,135 60	-	157,721 32	56,000 00	-	-	56,000 00
Royal Arcanum.....	5,668,035 03	788,158 90	70,680 50	6,524,874 43	723,359 01	1,206 76	329 27	724,895 04
Royal Neighbors of America.....	341,605 95	93,000 00	654 87	435,260 82	163,250 00	-	-	163,250 00
Societe des Artisans.....	1,159,867 74	-	11,153 43	1,171,021 17	23,500 00	-	3,133 36	26,633 36
United Order of the Golden Cross.....	139,148 02	31,630 64	3,760 85	174,539 51	18,750 00	1,813 85	3,917 14	24,480 99
United Order of the Pilgrim Fathers.....	191,296 12	-	1,666 66	192,962 78	60,000 00	-	-	60,000 00
Workmen's Benefit Association.....	50,569 83	-	504 13	51,073 96	7,000 00	-	-	7,000 00
<b>Total.....</b>	<b>\$40,390,171 47</b>	<b>\$2,646,302 27</b>	<b>\$514,669 60</b>	<b>\$43,551,143 34</b>	<b>\$4,623,299 18</b>	<b>\$131,338 74</b>	<b>\$838,741 69</b>	<b>\$5,593,379 61</b>
<b>Aggregate.....</b>	<b>\$40,614,434 90</b>	<b>\$2,646,302 27</b>	<b>\$514,669 60</b>	<b>\$43,775,406 77</b>	<b>\$4,634,356 51</b>	<b>\$131,636 36</b>	<b>\$839,075 34</b>	<b>\$5,605,068 21</b>

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

COMPANIES.	IN FORCE DECEMBER 31, 1907.		WRITTEN.		TERMINATED.		IN FORCE DECEMBER 31, 1908.		Mortuary and disability assessments received during 1908.	Losses and claims incurred during 1908.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.		
<b>MAINE COMPANIES.</b>										
American Royal Circle.....	442	\$122,400 00	399	\$40,100 00	336	\$69,950 00	505	\$92,550 00	\$3,330 60	\$1,193 34
Ancient Order of United Workmen.....	5,079	7,971,032 00	248	170,000 00	623	776,047 00	4,704	7,365,045 00	137,990 41	119,246 94
Maine Central R. R. Relief Association.....	1,688	-	29	-	128	-	1,589	-	34,380 00	31,668 00
Maine State Relief Association.....	817	1,074,446 00	4	5,035 00	59	76,745 00	762	1,002,736 00	15,887 00	15,907 00
Odd Fellows Graded Mut. Relief Ass'n.....	1,691	2,013,215 00	8	9,950 00	126	155,515 00	1,573	1,897,650 00	30,054 00	28,365 00
Total.....	9,717	\$11,211,153 00	688	\$225,085 00	1,272	\$1,078,257 00	9,133	\$10,357,981 00	\$221,642 01	\$196,380 28
<b>COMPANIES OF OTHER STATES.</b>										
American Benefit Society.....	6,322	\$5,690,750 00	615	\$449,000 00	599	\$407,250 00	6,338	\$5,732,500 00	\$69,077 49	\$57,000 00
Catholic Benevolent Legion.....	19,037	25,224,000 00	515	419,750 00	2,073	3,763,250 00	17,479	21,880,500 00	807,667 05	728,383 85
Catholic Order of Foresters.....	128,475	133,500,500 00	13,369	13,056,750 00	7,333	7,455,000 00	134,511	139,102,250 00	1,423,927 07	1,175,000 00
Independent Order of Foresters.....	257,267	264,960,142 00	18,624	15,143,677 00	36,175	34,075,935 00	239,716	246,027,884 00	3,780,312 82	2,802,547 08
Knights of Columbus.....	63,183	65,095,000 00	8,479	9,017,000 00	2,653	2,721,000 00	69,009	71,391,000 00	816,783 50	443,530 03
Knights of Honor.....	26,222	42,409,750 00	1,842	1,623,250 00	4,927	6,924,575 00	23,137	37,108,425 00	1,757,765 26	1,838,600 00
Knights of Pythias.....	81,121	124,911,500 00	11,125	16,318,500 00	14,489	20,685,500 00	77,757	120,544,500 00	2,180,762 39	1,849,000 00
Knights of the Maccabees of the World	281,817	350,327,918 00	23,811	22,435,365 77	33,611	33,035,039 77	272,017	339,728,244 00	4,246,732 62	3,708,537 18
Loyal Protective Association.....	35,590	12,781,700 00	7,917	2,952,300 00	6,615	2,386,950 00	36,892	13,347,050 00	284,554 75	268,971 09
L'Union St. Jean Baptiste d'Amerique	16,282	6,190,475 00	5,915	1,765,250 00	2,621	2,167,600 00	19,576	7,236,600 00	99,297 72	48,792 91
Modern Woodmen of America.....	880,064	1,430,688,000 00	132,249	181,902,500 00	52,014	67,277,500 00	960,299	1,545,313,000 00	8,555,670 65	9,101,000 00
New England Order of Protection.....	51,690	71,652,000 00	6,418	5,896,500 00	3,325	3,420,000 00	54,783	74,128,500 00	778,574 37	758,500 00
Royal Arcanum.....	240,430	504,943,547 67	13,282	19,186,500 00	13,461	27,111,708 45	240,251	497,018,341 22	8,390,331 93	7,613,772 70
Royal Neighbors of America.....	136,081	146,881,500 00	23,463	24,801,250 00	5,120	5,596,250 00	154,424	166,086,500 00	963,167 47	871,000 00
Societe des Artisans.....	34,446	30,329,350 00	3,241	1,982,500 00	3,024	2,167,600 00	34,663	30,144,300 00	477,860 42	358,225 20
United Order of the Golden Cross.....	18,177	19,412,500 00	2,345	1,442,250 00	2,306	1,904,250 00	18,216	18,950,500 00	423,796 16	422,500 00
United Order of the Pilgrim Fathers.....	18,756	25,931,500 00	718	475,250 00	945	1,163,750 00	18,529	25,243,000 00	532,272 98	549,000 00
Workmen's Benefit Association.....	5,567	5,535,500 00	246	199,500 00	310	280,500 00	5,503	5,454,500 00	70,666 00	73,000 00
Total.....	2,300,527	\$3,266,465,632 67	274,174	\$319,067,142 77	191,601	\$221,095,181 22	2,383,100	\$3,364,437,594 22	\$35,659,220 65	\$32,667,360 04
Aggregate.....	2,310,244	\$3,277,676,785 67	274,862	\$319,292,227 77	192,873	\$222,173,438 22	2,392,233	\$3,374,795,575 22	\$35,880,862 66	\$32,863,740 32

INSURANCE COMMISSIONER'S REPORT.

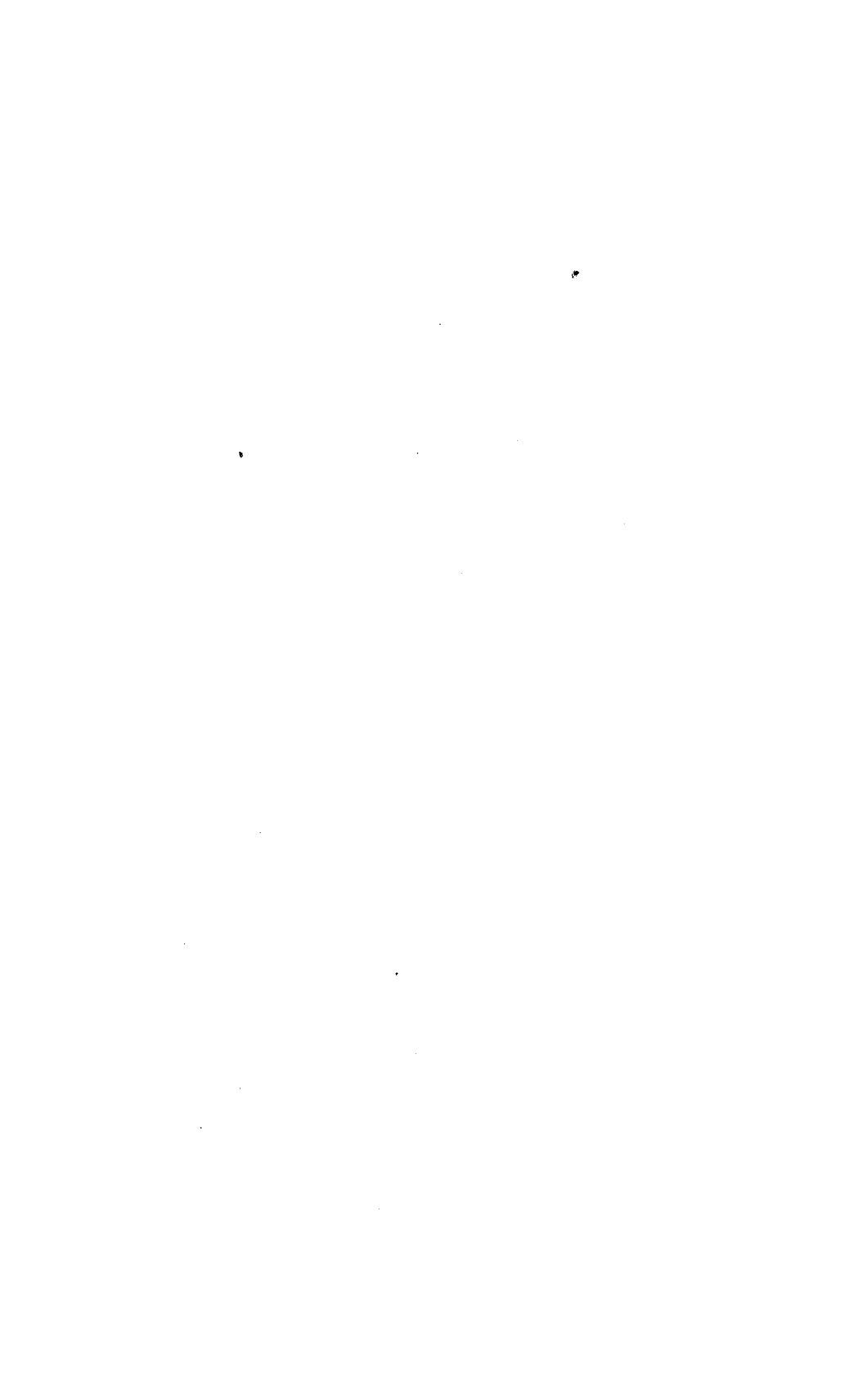
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**TABLE No. 34.**  
**Maine Business—Fraternal Beneficiary Organizations.**

COMPANIES.	POLICIES ISSUED.				POLICIES TERMINATED.			
	1907.		1908.		1907.		1908.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
<b>MAINE COMPANIES.</b>								
American Royal Circle	249	\$25,550	399	\$40,100 00	225	\$112,900 00	336	\$69,950 00
Ancient Order of United Workmen	347	267,000	248	170,000 00	403	697,285 00	623	776,047 00
Maine Central R. R. Relief Association	50	-	24	-	102	-	107	-
Maine State Relief Association	-	-	4	5,035 00	37	44,775 00	59	76,745 00
Odd Fellows Graded Mutual Relief Ass'n	7	7,535	8	9,950 00	125	151,095 00	126	155,515 00
Total	653	\$300,085 00	683	\$225,035 00	892	\$1,006,055 00	1,251	\$1,078,257 00
<b>COMPANIES OF OTHER STATES.</b>								
American Benefit Society	78	\$57,500 00	64	\$57,500 00	209	\$309,500 00	105	\$72,750 00
Catholic Benevolent Legion	-	-	-	2,000 00	-	-	-	-
Catholic Order of Foresters	204	214,000 00	154	158,000 00	57	59,000 00	145	146,000 00
Independent Order of Foresters	1,195	932,000 00	617	453,500 00	832	611,450 00	1,079	838,540 00
Knights of Columbus	52	57,000 00	76	76,000 00	26	26,000 00	43	43,000 00
Knights of Honor	-	-	-	-	29	46,500 00	4	12,000 00
Knights of Pythias	69	79,000 00	24	31,500 00	88	103,000 00	93	104,000 00
Knights of the Maccabees of the World	549	372,250 00	723	512,000 00	604	431,750 00	649	429,425 00
Loyal Protective Association	1,200	416,550 00	800	276,050 00	610	210,200 00	529	191,500 00
L' Union St. Jean Baptiste d'Amerique	763	120,750 00	932	249,300 00	102	86,950 00	443	93,100 00
Modern Woodmen of America	1,298	1,441,000 00	1,340	1,557,000 00	335	256,000 00	439	436,500 00
New England Order of Protection	1,027	995,000 00	454	433,000 00	233	262,000 00	376	393,500 00
Royal Arcanum	92	125,500 00	69	94,000 00	65	121,007 84	87	143,709 71
Royal Neighbors of America	270	272,250 00	290	275,500 00	55	55,500 00	37	37,750 00
Societe des Artisans	461	215,250 00	236	110,250 00	57	40,250 00	232	121,500 00
United Order of the Golden Cross	345	191,000 00	441	209,250 00	397	272,280 10	395	266,250 00
United Order of the Pilgrim Fathers	23	16,000 00	22	15,500 00	67	91,250 00	55	71,500 00
Workmen's Benefit Association	-	-	-	-	5	5,000 00	11	11,000 00
Total	7,626	\$5,505,050 00	6,242	\$4,490,350 00	3,771	\$2,987,637 94	4,722	\$3,412,024 71
Aggregate	8,279	\$5,805,135 00	6,925	\$4,715,435 00	4,663	\$3,993,692 94	5,973	\$4,490,281 71

TABLE No. 34—Concluded.

COMPANIES.	POLICIES IN FORCE DEC. 31.				PREMIUMS AND ASSESSMENTS RECEIVED.		LOSSES AND CLAIMS PAID.	
	1907.		1908.		1907.	1908.	1907.	1908.
	Number.	Amount.	Number.	Amount.				
<b>MAINE COMPANIES.</b>								
American Royal Circle.....	442	\$122,400 00	505	\$92,550 00	\$2,740 14	\$3,330 60	\$867 92	\$1,193 34
Ancient Order of United Workmen.....	5,079	7,971,092 00	4,704	7,365,045 00	158,249 57	145,195 66	124,861 72	122,203 56
Maine Central R. R. Relief Association.....	1,558	-	1,475	-	33,638 00	34,438 00	30,253 00	28,768 00
Maine State Relief Association.....	817	1,074,446 00	762	1,002,736 00	17,190 80	17,516 90	12,749 50	18,567 00
Odd Fellows Graded Mutual Relief Ass'n.....	1,691	2,043,215 00	1,573	1,897,650 00	34,356 00	33,409 00	30,695 00	29,405 00
Total.....	9,587	\$11,211,153 00	9,019	\$10,357,981 00	\$246,174 51	\$233,890 16	\$199,427 14	\$200,136 90
<b>COMPANIES OF OTHER STATES.</b>								
American Benefit Society.....	1,481	\$1,283,000 00	1,440	\$1,267,750 00	\$15,263 00	\$15,041 45	\$14,250 00	\$14,250 00
Catholic Benevolent Legion.....	13	16,000 00	13	18,000 00	472 25	536 90	-	-
Catholic Order of Foresters.....	2,424	2,472,000 00	2,433	2,484,000 00	23,596 76	23,560 18	14,000 00	10,000 00
Independent Order of Foresters.....	6,662	5,548,610 00	6,200	5,143,570 00	93,496 89	98,052 37	53,505 18	49,520 15
Knights of Columbus.....	794	805,000 00	827	888,000 00	10,261 51	10,406 51	7,000 00	3,000 00
Knights of Honor.....	87	147,000 00	83	135,000 00	11,676 20	8,954 54	10,500 00	3,000 00
Knights of Pythias.....	547	624,000 00	478	551,500 00	12,079 39	13,970 54	8,000 00	8,500 00
Knights of the Maccabees of the World.....	3,924	3,465,500 00	3,998	3,548,075 00	58,326 43	58,219 85	34,397 41	39,246 50
Loyal Protective Association.....	3,606	1,255,750 00	3,877	1,340,300 00	40,384 00	43,556 50	23,739 97	28,686 75
L'Union St. Jean Baptiste d'Amerique.....	1,709	459,300 00	2,198	615,500 00	9,162 03	13,662 58	1,380 00	3,494 37
Modern Woodmen of America.....	5,814	7,525,500 00	6,715	8,646,000 00	51,335 28	53,397 53	50,000 00	48,100 00
New England Order of Protection.....	6,369	8,252,000 00	6,447	8,291,500 00	91,232 91	98,063 09	82,000 00	92,000 00
Royal Arcanum.....	940	1,733,992 16	922	1,684,282 45	32,607 23	32,336 45	25,769 05	29,762 91
Royal Neighbors of America.....	911	864,500 00	1,164	1,102,250 00	4,830 76	7,224 25	10,000 00	6,750 00
Societe des Artisans.....	1,285	909,500 00	1,289	898,250 00	14,114 99	18,294 61	4,645 43	11,000 24
United Order of the Golden Cross.....	2,773	2,458,500 00	2,819	2,401,500 00	62,217 67	60,990 36	55,000 00	47,250 00
United Order of the Pilgrim Fathers.....	1,422	1,899,750 00	1,389	1,843,750 00	45,117 84	41,776 60	37,000 00	35,500 00
Workmen's Benefit Association.....	210	210,000 00	199	199,000 00	3,408 00	3,276 00	1,000 00	5,000 00
Total.....	\$40,971	\$39,929,902 16	42,491	\$41,008,227 45	\$379,583 14	\$601,320 31	\$432,187 04	\$435,060 92
Aggregate.....	50,558	\$51,141,055 16	51,510	\$51,366,208 45	\$825,757 65	\$835,210 47	\$631,614 18	\$635,197 82





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MAINE STOCK MARINE INSURANCE COMPANIES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE  
STOCK MARINE INSURANCE COMPANIES OF THE STATE  
OF MAINE, SHOWING THEIR CONDITION ON  
THE 31st DAY OF DECEMBER, 1908.

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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).....	\$108,523 45	
Deduct reinsurance, abatement, rebate and return premiums	20,255 62	
	88,267 83	
Net premiums.....		\$88,267 83
Interest on mortgage loans.....	\$1,520 00	
Interest on collateral loans.....	736 00	
Interest on bonds and dividends on stocks.....	9,055 14	
Interest on deposits.....	336 37	11,647 51
	825 00	
Increase in book value of ledger assets.....		825 00
		\$100,740 34
Total income.....		\$100,740 34
Ledger assets Dec. 31, 1907.....		273,016 27
		\$373,756 61
Total.....		\$373,756 61

DISBURSEMENTS.

Gross amount paid for losses (Marine).....	\$92,025 32	
Deduct salvage and reinsurance.....	19,619 04	
	72,406 28	
Net amount paid for losses.....		\$72,406 28
Commissions or brokerage.....		10,393 52
Salaries, fees and other charges of officers and employes.....		4,700 00
Rents.....		325 00
Advertising, printing and stationery.....		143 90
Postage, telegrams, telephone and express.....		261 51
Legal expenses.....		13 00
Underwriters' boards and tariff associations.....		105 00
Insurance department licenses and fees.....		29 63
Taxes.....		356 30
Miscellaneous expenditures.....		430 77
Interest or dividends to stockholders.....		9,800 00
		\$98,994 91
Total disbursements.....		\$98,994 91
Balance.....		\$274,761 70

LEDGER ASSETS.

Mortgage loans on real estate.....	\$38,000 00
Loans secured by collateral.....	18,400 00
Book value of bonds and stocks, excluding interest.....	171,700 00
Cash in office and in bank.....	9,232 93
Agents' balances.....	13,843 49
Bills receivable taken for fire risks.....	21,037 28
Accrued interest.....	2,548 00
	<hr/>
Total ledger assets.....	\$274,761 70

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$1,275 50
Market value of bonds and stocks over book value.....	19,632 50
	<hr/>
Gross assets.....	\$295,669 70

DEDUCT ASSETS NOT ADMITTED.

Accrued interest.....	\$2,548 00
	<hr/>
Total admitted assets.....	\$293,121 70

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	\$1,060 00
Maine Central and E. & N. A. Railway, 1933, 4%.....	5,000 00	5,000 00	5,075 00
Bangor & Aroostook Railroad Co., 1943, 5%....	10,000 00	10,000 00	11,200 00
Baltimore & Ohio Railroad Co., 1925, 3½%....	10,000 00	10,000 00	9,150 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	5,500 00
Cincinnati, Richmond & Muncie R. R. Co., 1950, 5%.....	5,000 00	5,000 00	5,000 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	4,500 00
Lehigh Valley R. R. Co., 1923, 6%.....	1,000 00	1,000 00	1,200 00
Toledo Railway and Terminal Co., 1957, 4½ %	4,400 00	4,400 00	4,400 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	4,925 00
Milwaukee Electric Railway & Light Co., 1926, 5%.....	2,000 00	2,000 00	2,120 00
Milwaukee Light, Heat and Traction Co., 1929, 5%.....	5,000 00	5,000 00	5,250 00
Seattle Electric Co., 1929, 5%.....	3,000 00	3,000 00	2,970 00
Minneapolis General Electric Co., 1934, 5%....	2,000 00	2,000 00	2,000 00
Detroit City Gas Co., 1923, 5%.....	5,000 00	5,000 00	5,100 00
Kansas City Railway & Light Co., 1913, 5%..	3,000 00	3,000 00	2,872 50
Omaha Electric Light & Power Co., 1933, 5%	3,000 00	3,000 00	2,940 00
Bangor Railway & Electric Co., 1935, 5%....	3,000 00	3,000 00	2,925 00
U. S. Steel Corp'n., S. F. 2d Mtg., 1963, 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	4,875 00
Bangor Gas Light Co., 1941, 5%.....	5,000 00	5,000 00	5,150 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	5,325 00

City of Omaha, 1912, 5%.....	4,000 00	4,000 00	4,080 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
Total.....	\$141,400 00	\$141,400 00	\$143,537 50

## 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	\$27,000 00
Union Insurance Co., Bangor.....	2,400 00	2,400 00	7,200 00
First National Bank, Bangor.....	6,900 00	6,900 00	10,695 00
Eastern Trust and Banking Co., Bangor.....	1,000 00	1,000 00	2,900 00
Total.....	\$30,300 00	\$30,300 00	\$47,795 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	9,990 00	7,400 00
First National Bank, Bangor, stock.....	4,500 00	6,975 00	4,500 00
First National Bank, Bangor, stock..\$1,000 }			
Orono Pulp & Paper Company, Bangor, {	2,500 00	3,000 00	2,000 00
stock..... 1,500 }			
Eastern Trust & Banking Co., Bangor, stock..	1,400 00	4,060 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	750 00	500 00
Beacon Trust Company, Boston, stock.....	1,000 00	1,750 00	1,000 00
Total.....	\$19,300 00	\$28,865 00	\$18,400 00

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$17,950 04
Unearned premiums on outstanding risks.....	59,151 62
Dividends remaining unpaid.....	1,080 00
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	114,940 04
Surplus to policy holders.....	214,940 04
Total liabilities.....	\$293,121 70

## RISKS AND PREMIUMS.

In force December 31, 1907.....	<i>Marine.</i> \$800 406	<i>Premiums.</i> \$59,145 68
Written during the year.....	7,065,090	108,523 45
Total.....	\$7,865,496	\$167,669 13
Expired and terminated.....	7,037,848	108,517 51
In force at end of the year.....	\$827,648	\$59,151 62

## BUSINESS IN MAINE.

Risks written.....	<i>Marine.</i> \$7,065,090 00
Premiums received.....	88,267 83
Losses paid.....	72,406 28
Losses incurred.....	83,238 83

## 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).....	\$148,714 80	
Deduct reinsurance, abatement, rebate and return premiums	44,509 84	
Net premiums.....		\$104,204 96
Interest on bonds and dividends on stocks.....	\$17,410 00	
Interest on deposits.....	931 45	
Interest from all other sources.....	266 02	18,607 47
Total income.....		\$122,812 43
Ledger assets Dec. 31, 1907.....		482,589 06
Total.....		\$605,401 49

## DISBURSEMENTS.

Gross amount paid for losses (Marine).....	\$120,889 82	
Deduct salvage and reinsurance.....	27,161 21	
Net amount paid for losses.....		\$93,728 61
Commissions or brokerage.....	2,875 22	
Miscellaneous expenses of local agencies.....	231 98	
Salaries and expenses of special and general agents.....	7,477 02	
Rents.....	500 00	
Advertising, printing and stationery.....	307 05	
Postage, telegrams, telephone and express.....	450 31	
Legal expenses.....	117 59	
Underwriters' boards and tariff associations.....	105 00	
Inspections and surveys.....	150 00	
Insurance department licenses and fees.....	25 63	
Profit and loss.....	144 00	
Miscellaneous expenditures.....	1,773 17	
Interest or dividends to stockholders.....	30,000 00	
Loss on sale or maturity of ledger assets.....	362 50	
Total disbursements.....		\$138,248 08
Balance.....		\$467,153 41

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$384,494 50
Cash in office and in bank.....	37,247 48
Bills receivable taken for marine risks.....	27,807 25
Due from agents and others.....	17,604 18
Total ledger assets.....	\$467,153 41

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$2,137 10
Market value of bonds and stocks over book value.....	3,233 40
Gross assets.....	\$472,523 91

## DEDUCT ASSETS NOT ADMITTED.

Doubtful notes and accounts.....	\$773 14
Total admitted assets.....	\$471,750 77

## 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	19,000 00
Atchison, Topeka & Santa Fe R. R. Co., Adj., 1995.....		10,000 00	9,000 00
Portland, Oregon, Street Railway Co., 1910, 6%.....	4,020 00	4,000 00	4,080 00
Lexington, Ky., St. R'y. Co., 1910 and 1911, 6%.....	3,030 00	3,000 00	3,060 00
City of Saginaw, 1910, 4%.....	1,000 00	1,000 00	1,000 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%.....	10,515 00	6,000 00	6,000 00
Bay City, 1916, 5%.....		4,000 00	4,200 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	10,000 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 30	5,000 00	5,000 00
Baltimore & Ohio R. R. Co., 1925, 3½%.....	13,617 90	15,000 00	13,617 90
Sault Ste Marie, 1921, 4%.....	5,250 00	5,000 00	5,000 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	6,000 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	5,000 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	10,660 00
Montreal Light, Heat & Power Co., 1932, 4½%.....	10,200 00	10,000 00	10,000 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	10,000 00
Chicago, Burlington & Quincy Railway Co., 1949, 3½%.....	4,725 00	5,000 00	4,725 00
Schnectady Railway Co., 1941, 4½%.....	5,400 00	5,000 00	5,200 00
Auburn & Syracuse Electric R. R. Co., 1942, 5%.....	5,250 00	5,000 00	5,200 00

UNION INSURANCE COMPANY.

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Minneapolis General Electric Co., 1934, 5%....	5,250 00	5,000 00	5,000 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%.....	5,325 00	6,000 00	6,000 00
Jackson & Battle Creek Traction Co., 1923, 5%	5,700 00	6,000 00	6,000 00
Herkimer County, 1930, 5%.....	3,000 00	3,000 00	3,000 00
Total.....	\$348,219 50	\$348,000 00	\$346,072 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	\$10,200 00
European & North American Railway Co.....	25,850 00	23,300 00	31,455 00
Total.....	\$36,275 00	\$33,300 00	\$41,655 00

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$20,648 74
Unearned premiums on outstanding risks.....	73,696 44
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	277,405 59
Surplus to policy holders.....	377,405 59
Total liabilities.....	\$471,750 77

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$1,015,387	\$80,865 91
Written during the year.....	4,580,913	148,714 80
Total.....	\$5,596,300	\$229,580 71
Expired and terminated.....	4,669,285	155,884 27
In force at end of the year.....	\$927,015	\$73,696 44

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$4,580,913 00
Premiums received.....	104,204 96
Losses paid.....	93,728 61
Losses incurred.....	94,449 46





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STOCK FIRE AND MARINE INSURANCE  
COMPANIES OF OTHER STATES.

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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, 1908.

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# ÆTNA INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1819. COMMENCED BUSINESS IN 1819.

Wm. B. CLARK, *President.*

HENRY E. REES, *Secretary.*

Cash Capital, \$4,000,000.

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$8,968,510 64	\$650,765 44	
Deduct reinsurance and return premiums..	2,425,672 99	232,561 20	
Net premiums.....	\$6,542,837 65	\$418,204 24	\$6,961,041 89
Deposit premiums on perpetual risks.....			2,506 20
Interest on mortgage loans.....		\$45 00	
Interest on bonds and dividends on stocks.....	598,536 41		
Interest on deposits.....	21,556 61		
Rents—including company's own occupancy.....		20,000 00	640,138 02
Conscience fund.....			300 00
General agency account collected.....			5,870 47
Tax on real estate recovered from State of Connecticut.....			9,200 00
Profit and loss.....			11 67
Munich Re-Insurance Co. contract.....			541,520 43
Agents' balances previously charged off.....			326 39
Total income.....			\$8,160,915 07
Ledger assets December 31, 1907.....			14,093,313 70
Total.....			\$22,254,228 77

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$4,282,104 28	\$418,058 56	
Deduct salvage, \$62,503. 18, and reinsurance, \$876,345. 92.....	825,456 00	113,393 10	
Net amount paid for losses.....	\$3,456,648 28	\$304,665 46	\$3,761,313 74
Adjustment and settlement of losses.....			41,815 17
Commissions or brokerage.....			1,293,670 01
Salaries and expenses of special and general agents.....			258,032 77
Salaries, fees and other charges of officers and employes.....			303,891 07
Rents—including company's own occupancy.....			20,000 00
Advertising, printing and stationery.....			71,761 78
Postage, telegrams, telephone and express.....			53,573 19
Legal expenses.....			6,410 56

Furniture and fixtures.....	\$6,749 49
Maps, including corrections.....	12,454 36
Underwriters' boards and tariff associations.....	93,207 99
Fire department, patrol and salvage corps expenses.....	15,489 40
Inspections and surveys.....	25,394 68
Repairs and expenses on real estate.....	1,594 64
Taxes on real estate.....	9,200 00
State taxes on premiums.....	118,819 47
Insurance department licenses and fees.....	21,969 41
All other licenses, fees and taxes.....	54,673 92
Auditing.....	600 00
General agency expenses.....	28,028 94
Interest paid Munich Re-Insurance Co.....	21,867 94
Miscellaneous expenditures.....	29,739 71
Deposit premiums returned.....	1,294 50
Interest or dividends to stockholders.....	760,000 00
Agents' balances charged off.....	5,907 25
Loss on sale or maturity of ledger assets.....	17,033 30
	<hr/>
Total disbursements.....	\$7,034,493 29
	<hr/>
Balance.....	\$15,219,735 48

LEDGER ASSETS.

Book value of real estate.....	\$588,207 93
Book value of bonds and stocks, excluding interest.....	12,077,694 93
Cash in office and in bank.....	1,210,462 25
Agents' balances.....	1,343,370 37
	<hr/>
Total ledger assets.....	\$15,219,735 48

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$64,312 65	
Interest accrued on other assets.....	375 00	\$64,687 65
	<hr/>	
Market value of bonds and stocks over book value.....		1,672,068 56
		<hr/>
Gross assets.....	\$16,956,491 69	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to October 1, last.....	\$24,141 05	
Book value of real estate over market value.....	138,207 93	\$162,348 98
	<hr/>	
Total admitted assets.....	\$16,794,142 71	

LIABILITIES.

Losses adjusted and unpaid.....	\$154,283 69
Losses in process of adjustment, or in suspense.....	437,513 40
Losses resisted.....	54,098 00
	<hr/>
Total claims for losses.....	\$645,895 09
Deduct reinsurance.....	118,794 79
	<hr/>
Net amount of unpaid losses.....	\$527,100 30
Unearned premiums on outstanding risks.....	6,212,607 32
Reclaimable on perpetual fire policies.....	94,680 41

State, county and municipal taxes due or accrued.....	\$126,800 00
Munich Re-Insurance Co., contract.....	541,520 43
Cash capital.....	\$4,000,000 00
Surplus over all liabilities.....	5,291,434 25
Surplus to policy holders.....	9,291,434 25
Total liabilities.....	\$16,794,142 71

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907	\$1,042,524 329	\$12,966,950 67	\$17,363,248	\$415,605 21
Written during the year...	706,952,014	8,968,510 64	72,612,681	650,765 44
Total.....	\$1,749,476,343	\$21,935,461 31	\$89,975,929	\$1,066,370 65
Expired and terminated...	645,458,098	8,413,750 20	71,902,031	629,449 91
In force at end of the year	\$1,104,018,245	\$13,521,711 11	\$18,073,898	\$436,920 74
Deduct amount reinsured.	134,054,706	1,765,916 91	4,283,852	151,320 06
Net amount in force..	\$969,963,539	\$11,755,794 20	\$13,790,046	\$285,600 68
Perpetual risks not included above, \$4,229,278; premiums on same,	\$99,663 59.			

## 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.....	\$195,793 00	\$173,694 22
Georgia.....	10,000 00	145,744 74
Oregon.....	50,000 00	37,550 55
Virginia.....	45,300 00	87,868 43
Arizona.....	15,000 00	15,552 78
New Mexico.....	10,000 00	10,994 62

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$10,557,682 00
Premiums received.....	181,156 88
Losses paid.....	130,175 19
Losses incurred.....	127,459 49

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).....	\$2,218,602 46	
Deduct reinsurance and return premiums.....	709,194 26	
Net premiums.....		\$1,509,408 20
Interest on mortgage loans.....	\$34,893 97	
Interest on collateral loans.....	25,715 56	
Interest on bonds and dividends on stocks.....	57,499 10	
Interest on deposits.....	4,981 91	
Interest from all other sources.....	766 98	
Rents.....	146 55	124,004 07
Profit on sale or maturity of ledger assets.....		1,437 50
Total income.....		\$1,634,849 77
Ledger assets December 31, 1907.....		2,831,557 60
Total.....		\$4,466,407 37

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$892,117 70	
Deduct salvage, \$5,763.85, and reinsurance, \$176,295.31.....	182,059 16	
Net amount paid for losses.....		\$710,058 54
Adjustment and settlement of losses.....		27,759 34
Commissions or brokerage.....		339,520 39
Miscellaneous expenses of local agencies.....		5,559 13
Salaries and expenses of special and general agents.....		108,673 07
Salaries, fees and other charges of officers and employees.....		46,110 59
Rents.....		2,154 16
Advertising, printing and stationery.....		21,371 64
Postage, telegrams, telephone and express.....		15,380 99
Legal expenses.....		192 02
Furniture and fixtures.....		571 53
Maps, including corrections.....		3,524 76
Underwriters' boards and tariff associations.....		18,712 08
Fire department, patrol and salvage corps expenses.....		12,121 78
Inspections and surveys.....		10,995 18
Repairs and expenses on real estate.....		1,016 13
Taxes on real estate.....		794 05
State taxes on premiums.....		31,709 08
Insurance department licenses and fees.....		6,786 33
All other licenses, fees and taxes.....		6,606 62
Miscellaneous expenditures.....		3,320 96
Interest or dividends to stockholders.....		50,000 00

Agents' balances charged off.....	\$150 71
Loss on sale or maturity of ledger assets.....	439 11
Decrease in book value of ledger assets.....	11,602 00
	<hr/>
Total disbursements.....	\$1,435,130 19
	<hr/>
Balance.....	\$3,031,277 18

## LEDGER ASSETS.

Book value of real estate.....	\$35,310 13
Mortgage loans on real estate.....	646,426 98
Loans secured by collateral.....	421,869 78
Book value of bonds and stocks, excluding interest.....	1,380,171 80
Cash in office and in bank.....	292,044 20
Agents' balances.....	255,454 29
	<hr/>
Total ledger assets.....	\$3,031,277 18

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$14,210 17	
Interest accrued on bonds.....	10,351 28	
Interest due and accrued on collateral loans.....	9,403 92	
Interest due and accrued on other assets.....	2,887 28	\$36,852 65
	<hr/>	
Market value of real estate over book value.....		9,759 40
Market value of bonds and stocks over book value.....		49,541 20
Due from other companies for reinsurance.....		622 22
	<hr/>	
Gross assets.....		\$3,128,052 65

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,524 49	
Mortgage loans in excess of New York department ap- praisal.....	62,091 00	\$64,615 49
	<hr/>	
Total admitted assets.....		\$3,063,437 16

## LIABILITIES.

Losses adjusted and unpaid.....	\$35,917 24	
Losses in process of adjustment, or in suspense.....	66,754 00	
Losses resisted.....	25,349 00	
	<hr/>	
Total claims for losses.....	\$128,020 24	
Deduct reinsurance.....	18,900 21	
	<hr/>	
Net amount of unpaid losses.....		\$109,120 03
Unearned premiums on outstanding risks.....		1,616,131 52
State, county and municipal taxes due or accrued.....		31,709 08
Due for reinsurance.....		19,697 39
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	786,779 14	
	<hr/>	
Surplus to policy holders.....		1,286,779 14
	<hr/>	
Total liabilities.....		\$3,063,437 16

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$330,364,800	\$3,359,621 00
Written during the year.....	204,764,300	2,218,602 46
Total.....	\$535,129,100	\$5,578,223 46
Expired and terminated.....	190,631,500	2,075,165 46
In force at end of the year.....	\$344,497,600	\$3,503,058 00
Deduct amount reinsured.....	39,608,600	367,857 00
Net amount in force.....	\$304,889,000	\$3,135,201 00

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	\$30,755 17
Georgia.....	10,000	27,013 52
Oregon.....	50,000	34,229 50

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,223,300 00
Premiums received.....	19,105 97
Losses paid.....	10,804 47
Losses incurred.....	12,060 72

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.....	\$773,063 79	\$236,148 53	
Deduct reinsurance and return premiums....	206,733 75	48,312 11	
Net premiums.....	\$566,330 04	\$187,836 42	\$754,166 46
Deposit premiums on perpetual risks.....			1,496 00
Interest on bonds and dividends on stocks.....	\$48,455 99		
Interest on deposits.....	1,232 88		49,688 87
Income from other sources.....			42 50
Total income.....			\$805,393 83
Ledger assets Dec. 31, 1907.....			1,346,911 52
Total.....			\$2,152,305 35

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$360,548 63	\$108,959 57	
Deduct salvage \$9,531.07 and reinsurance \$57,229.30.....	60,628 19	6,132 18	
Net amount paid for losses.....	\$299,920 44	\$102,827 39	\$402,747 83
Adjustment and settlement of losses.....			1,303 05
Commissions or brokerage.....			165,474 67
Salaries and expenses of special and general agents.....			7,782 04
Salaries, fees and other charges of officers and employes.....			18,074 65
Rents.....			4,220 83
Advertising, printing and stationery.....			3,948 72
Postage, telegrams, telephone and express.....			2,967 43
Legal expenses.....			908 30
Furniture and fixtures.....			247 50
Maps, including corrections.....			1,022 32
Underwriters' boards and tariff associations.....			6,393 54
Fire department, patrol and salvage corps expenses.....			1,356 60
Inspections and surveys.....			988 89
State taxes on premiums.....			10,125 97
Insurance department licenses and fees.....			3,154 34
All other licenses, fees and taxes.....			845 84
Miscellaneous expenditures.....			9,351 46
Deposit premiums returned.....			621 25
Interest paid scrip holders.....			11,660 79
Agents' balances charged off.....			5 62
Total disbursements.....			\$653,201 64
Balance.....			\$1,499,103 71

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,304,575 00
Cash in office and in bank.....	92,929 76
Agents' balances.....	100,240 79
Bills receivable taken for marine and inland risks.....	1,358 16
Total ledger assets.....	\$1,499,103 71

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$7,822 64
Gross assets.....	\$1,506,926 35

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,650 00	
Book value of bonds over market value.....	50,872 64	\$52,522 64
Total admitted assets.....		\$1,454,403 71

## LIABILITIES.

Losses adjusted and unpaid.....	\$12,349 63
Losses in process of adjustment, or in suspense.....	68,503 37
Losses resisted.....	2,639 00



Total claims for losses.....	\$83,492 00	
Deduct reinsurance.....	9,264 00	
<hr/>		
Net amount of unpaid losses.....		\$74,228 00
Unearned premiums on outstanding risks.....		522,977 39
Reclaimable on perpetual fire policies.....		8,517 24
State, county and municipal taxes due or accrued.....		6,000 00
Commissions and other charges due agents and brokers.....		12,750 00
Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	329,931 08	
<hr/>		
Surplus to policy holders.....		829,931 08
<hr/>		
Total liabilities.....		\$1,454,403 71

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907..	\$63,213,357	\$825,962 37	\$2,363,551	\$72,531 12
Written during the year....	59,170,602	773,063 79	22,178,582	236,148 53
<hr/>				
Total.....	\$122,383,959	\$1,599,026 16	\$24,542,133	\$308,679 65
Expired and terminated....	53,860,650	721,070 25	20,072,138	159,507 94
<hr/>				
In force at end of the year..	\$68,523,309	\$877,955 91	\$4,469,995	\$149,171 71
Deduct amount reinsured....	6,086,526	86,213 49	623,864	11,329 90
<hr/>				
Net amount in force.....	\$62,436,783	\$791,742 42	\$3,846,131	\$137,841 81
Perpetual risks not included above, \$310,650; premiums on same, \$9,463.60.				

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	\$8,081 50

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$871,995 00	\$68,300 00	\$940,295 00
Premiums received.....	15,605 22	3,878 76	19,483 98
Losses paid.....	18,621 42	8,794 50	27,415 92
Losses incurred.....	17,205 61	8,794 50	26,000 11

AMERICAN INSURANCE COMPANY,  
NEWARK, N. J.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

L. HOADLEY, *President*.

C. WESTON BAILEY, *Secretary*.

Cash Capital, \$750,000.

INCOME.

Gross premiums (Fire) .....	\$4,292,066 36	
Deduct reinsurance and return premiums .....	1,053,808 82	
	<hr/>	
Net premiums .....		\$3,238,257 54
Interest on mortgage loans .....	\$62,023 96	
Interest on bonds and dividends on stocks .....	207,841 89	
Interest on deposits .....	7,229 66	
Interest from all other sources .....	668 53	
Rents—including company's own occupancy .....	21,329 52	299,093 56
	<hr/>	
Agents' balances previously charged off .....		434 08
Profit on sale or maturity of ledger assets .....		521 05
		<hr/>
Total income .....	\$3,538,306 23	
Ledger assets Dec. 31, 1907 .....		7,475,621 19
		<hr/>
Total .....		\$11,013,927 42

DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$1,934,267 98	
Deduct salvage \$42,356.25 and reinsurance \$129,039.82 ..	171,396 07	
	<hr/>	
Net amount paid for losses .....		\$1,762,871 91
Adjustment and settlement of losses .....		40,755 06
Commissions or brokerage .....		842,408 32
Salaries and expenses of special and general agents .....		91,354 15
Salaries, fees and other charges of officers and employes .....		135,761 36
Rents—including company's own occupancy .....		14,451 46
Advertising, printing and stationery .....		24,540 07
Postage, telegrams, telephone and express .....		25,862 41
Legal expenses .....		202 84
Furniture and fixtures .....		3,264 36
Maps, including corrections .....		6,920 78
Underwriters' boards and tariff associations .....		31,729 24
Fire department, patrol and salvage corps expenses .....		25,784 10
Inspections and surveys .....		3,220 37
Repairs and expenses on real estate .....		1,700 99
Taxes on real estate .....		5,928 88
State taxes on premiums .....		56,527 13
Insurance department licenses and fees .....		16,678 38
All other licenses, fees and taxes .....		9,070 40
Auditing .....		1,848 18
Expense of State examination .....		565 65

Maintenance of office buildings.....	\$8,373 93	
Collecting premium notes.....	4,364 94	
Miscellaneous expenditures.....	6,437 85	
Interest or dividends to stockholders.....	149,839 56	
Interest or dividends to policyholders.....	97 00	
Agents' balances charged off.....	1,805 13	
Loss on sale or maturity of ledger assets.....	5 00	
Decrease in book value of ledger assets.....	24,112 78	

Total disbursements..... \$3,296,482 23

Balance..... \$7,717,445 19

LEDGER ASSETS.

Book value of real estate.....	\$471,900 00	
Mortgage loans on real estate.....	1,311,980 75	
Book value of bonds and stocks, excluding interest.....	4,962,567 43	
Cash in office and in bank.....	295,483 82	
Agents' balances.....	417,859 33	
Bills receivable taken for fire risks.....	257,653 86	

Total ledger assets..... \$7,717,445 19

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$15,682 61	
Interest accrued on bonds.....	53,402 38	\$69,084 99
Market value of bonds and stocks over book value.....		<u>42 57</u>

Gross assets..... \$7,786,572 75

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,335 27	
Bills receivable, past due, taken for marine, inland and fire risks.....	37,205 40	<u>\$38,540 67</u>

Total admitted assets..... \$7,748,032 08

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$263,654 38	
Losses resisted.....	14,306 00	
Total claims for losses.....	\$277,960 38	
Deduct reinsurance.....	32,559 69	
Net amount of unpaid losses.....	\$245,400 69	
Unearned premiums on outstanding risks.....	4,312,575 13	
Dividends remaining unpaid.....	38,433 55	
State, county and municipal taxes due or accrued.....	30,000 00	
Commissions and other charges due agents and brokers.....	116,623 26	
Special reserve fund.....	300,000 00	
Cash capital.....	\$750,000 00	
Surplus over all liabilities.....	1,954,999 45	

Surplus to policy holders..... 2,704,999 45

Total liabilities..... \$7,748,032 08

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$733,165,405	\$8,263,025 25
Written during the year.....	398,454 759	4,292,066 36
<b>Total.....</b>	<b>\$1,131,620,164</b>	<b>\$12,555,091 61</b>
Expired and terminated.....	348,821,640	3,916,672 73
In force at end of the year.....	\$782,798,524	\$8,638,418 88
Deduct amount reinsured.....	47,605,924	446,403 58
<b>Net amount in force.....</b>	<b>\$735,192,600</b>	<b>\$8,192,015 30</b>

## 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	\$11,116 30
Georgia.....	10,000 00	16,777 00
Virginia.....	37,500 00	12,103 48

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$832,705 00
Premiums received.....	12,912 58
Losses paid.....	9,875 64
Losses incurred.....	8,533 52

## AMERICAN CENTRAL INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

E. T. CAMPBELL, *President.*JOHN H. ADAMS, *Secretary.*

Cash Capital, \$2,000,000.

## INCOME.

Gross premiums (Fire).....	\$3,412,962 20	
Deduct reinsurance and return premiums.....	1,120,108 28	
<b>Net premiums.....</b>	<b>\$2,292,853 92</b>	
Interest on mortgage loans.....	\$184 99	
Interest on collateral loans.....	30,036 46	
Interest on bonds and dividends on stocks.....	181,847 87	
Interest from all other sources.....	5,142 98	217,212 30

Profit and loss.....	\$30 00
Profit on sale or maturity of ledger assets.....	8,339 99
<b>Total income.....</b>	<b>\$2,518,436 21</b>
Ledger assets Dec. 31, 1907.....	5,080,579 31
<b>Total.....</b>	<b>\$7,599,015 52</b>

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,754,945 69
Deduct salvage \$12,531.50 and reinsurance \$303,290.91..	315,822 41
Net amount paid for losses.....	\$1,439,123 28
Adjustment and settlement of losses.....	18,055 44
Commissions or brokerage.....	424,220 54
Miscellaneous expenses of local agencies.....	100,130 19
Salaries and expenses of special and general agents.....	111,171 75
Salaries, fees and other charges of officers and employes.....	85,505 14
Rents.....	11,227 52
Advertising, printing and stationery.....	24,122 58
Postage, telegrams, telephone and express.....	24,228 45
Legal expenses.....	3,495 58
Furniture and fixtures.....	578 12
Maps, including corrections.....	8,102 17
Underwriters' boards and tariff associations.....	35,689 24
Fire department, patrol and salvage corps expenses.....	4,935 46
State taxes on premiums.....	28,470 77
Insurance department licenses and fees.....	39,756 97
All other licenses, fees and taxes.....	20,100 00
Interest or dividends to stockholders.....	240,000 00
Loss on sale or maturity of ledger assets.....	1,312 50
<b>Total disbursements.....</b>	<b>\$2,620,225 70</b>
<b>Balance.....</b>	<b>\$4,978,789 82</b>

LEDGER ASSETS.

Mortgage loans on real estate.....	\$35,000 00
Loans secured by collateral.....	590,250 00
Book value of bonds and stocks, excluding interest.....	3,715,925 45
Cash in office and in bank.....	185,726 19
Agents' balances.....	451,496 12
Bills receivable taken for fire risks.....	392 06
<b>Total ledger assets.....</b>	<b>\$4,978,789 82</b>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$420 00	
Interest due and accrued on bonds.....	21,068 90	
Interest due and accrued on collateral loans.....	4,519 44	
Interest due and accrued on other assets.....	16,744 00	\$42,752 34
Market value of bonds and stock over book value.....		285,586 55
<b>Total admitted assets.....</b>	<b>\$5,307,128 71</b>	

## LIABILITIES.

Losses adjusted and unpaid.....	\$32,518 15	
Losses in process of adjustment, or in suspense.....	190,358 01	
Losses resisted.....	9,225 00	
	<hr/>	
Total claims for losses.....	\$232,101 16	
Deduct reinsurance.....	67,257 42	
	<hr/>	
Net amount of unpaid losses.....		\$164,843 74
Unearned premiums on outstanding risks.....		2,099,801 02
Dividends remaining unpaid.....		740 98
State, county and municipal taxes due or accrued.....		15,000 00
Commissions and other charges due agents and brokers.....		67,724 41
Cash capital.....	\$2,000,000 00	
Surplus over all liabilities.....	959,018 56	
	<hr/>	
Surplus to policy holders.....		2,959,018 56
	<hr/>	
Total liabilities.....		\$5,307,128 71

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$374,609,197	\$4,392,159 92
Written during the year.....	270,536,594	3,412,962 20
	<hr/>	<hr/>
Total.....	\$645,145,791	\$7,805,122 12
Expired and terminated.....	235,182,289	3,009,520 84
	<hr/>	<hr/>
In force at end of the year.....	\$409,963,502	\$4,795,601 28
Deduct amount reinsured.....	58,934,771	783,175 02
	<hr/>	<hr/>
Net amount in force.....	\$351,028,731	\$4,012,426 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	\$28,317 22
New Mexico.....	10,000 00	13,124 57
Oregon.....	50,000 00	19,068 58
Virginia.....	50,000 00	12,859 90

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,642,567 00
Premiums received.....	26,515 95
Losses paid.....	21,326 07
Losses incurred.....	22,024 89

## BOSTON INSURANCE COMPANY,

BOSTON, MASS.

INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.

RANSOM B. FULLER, *President.*FREEMAN NICKERSON, *Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums .....	\$1,589,034 73	\$1,616,084 50	
Deduct reinsurance and return premiums .....	606,725 96	290,157 39	
Net premiums .....	\$982,308 77	\$1,325,927 11	\$2,308,235 88
Interest on mortgage loans .....		\$54,643 36	
Interest on collateral loans .....		7,140 20	
Interest on bonds and dividends on stocks .....		119,749 33	
Interest on deposits .....		7,942 23	
Interest from all other sources .....		3,908 54	
Rents .....		752 42	194,136 08
Profit on home office agency .....			3,405 31
Refund of bank tax .....			6,829 75
Atlantic Mutual script .....			220 00
Agents' balances previously charged off .....			889 80
Profit on sale or maturity of ledger assets .....			6,923 35
Total income .....			\$2,520,640 17
Ledger assets Dec. 31, 1907 .....			5,243,646 42
Total .....			\$7,764,286 59

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses .....	\$767,136 01	\$902,449 61	
Deduct salvage \$86,991.32 and reinsurance \$243,975.60 .....	166,737 09	164,229 83	
Net amount paid for losses .....	\$600,398 92	\$738,219 78	\$1,338,618 70
Adjustment and settlement of losses .....			18,057 21
Commissions or brokerage .....			474,450 45
Miscellaneous expenses of local agencies .....			6,187 23
Salaries and expenses of special and general agents .....			26,622 18
Salaries, fees and other charges of officers and employes .....			153,689 43
Rents .....			18,110 54
Advertising, printing and stationery .....			15,574 22
Postage, telegrams, telephone and express .....			7,739 61
Legal expenses .....			875 54
Furniture and fixtures .....			1,536 49
Maps, including corrections .....			1,485 91

Underwriters' boards and tariff associations.....	\$15,685 17
Fire department, patrol and salvage corps expenses.....	13,192 51
Inspections and surveys.....	3,570 05
Repairs and expenses on real estate.....	391 68
Taxes on real estate.....	523 25
State taxes on premiums.....	23,051 49
Insurance department licenses and fees.....	6,696 73
All other licenses, fees and taxes.....	17,440 94
Profit and loss.....	500 00
Miscellaneous expenditures.....	15,514 96
Interest or dividends to stockholders.....	180,000 00
Agents' balances charged off.....	364 40
Loss on sale or maturity of ledger assets.....	13,586 74
Decrease in book value of ledger assets.....	27 80
	<hr/>
Total disbursements.....	\$2,353,493 23
	<hr/>
Balance.....	\$5,410,793 36

## LEDGER ASSETS.

Book value of real estate.....	\$47,600 00
Mortgage loans on real estate.....	1,051,700 00
Loans secured by collateral.....	89,600 00
Book value of bonds and stocks, excluding interest.....	3,421,024 58
Cash in office and in bank.....	338,004 42
Agents' balances.....	388,538 54
Bills receivable taken for marine and inland risks.....	73,690 82
Bills receivable taken for fire risks.....	25 00
Other ledger assets.....	610 00
	<hr/>
Total ledger assets.....	\$5,410,793 36

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$11,020 97	
Interest due and accrued on bonds.....	18,223 00	
Interest due and accrued on collateral loans.....	93 67	\$29,337 64
	<hr/>	
Market value of bonds and stocks over book value.....	129,590 92	
	<hr/>	
Gross assets.....	\$5,569,721 92	

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$20,462 54	
Bills receivable, past due, taken for marine, inland and fire risks.....	10,143 50	
Deposits with fire boards.....	200 00	\$30,806 04
	<hr/>	
Total admitted assets.....	\$5,538,915 88	



LIABILITIES.

Losses adjusted and unpaid.....	\$11,512 84	
Losses in process of adjustment, or in suspense.....	378,501 60	
Losses resisted.....	21,499 48	
	<hr/>	
Total claims for losses.....	\$411,513 92	
Deduct reinsurance.....	53,500 41	
	<hr/>	
Net amount of unpaid losses.....	\$358,013 51	
Unearned premiums on outstanding risks.....	1,435,627 61	
Salaries and other miscellaneous expenses due or accrued.....	1,299 82	
State, county and municipal taxes due or accrued.....	24,096 82	
Commissions and other charges due agents and brokers.....	50,325 45	
Due for reinsurance.....	11,352 75	
Contingent salvage.....	2,977 50	
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,655,222 42	
	<hr/>	
Surplus to policy holders.....	3,655 222 42	
	<hr/>	
Total liabilities.....	\$5,538,915 88	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$217,289,353	\$2,065,446 58	\$28,891,386	\$894,712 32
Written during the year... ..	163,503,957	1,589,034 73	139,073,311	1,616,084 50
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	\$380,793,310	\$3,654,481 31	\$167,964,697	\$2,510,796 82
Expired and terminated... ..	139,989,596	1,389,300 34	136,237,525	1,559,160 87
	<hr/>	<hr/>	<hr/>	<hr/>
In force at end of the year.....	\$240,803,714	\$2,265,180 97	\$31,727,172	\$951,635 95
Deduct amount reinsured... ..	47,675,406	443,575 67	634,263	23,732 04
	<hr/>	<hr/>	<hr/>	<hr/>
Net amount in force.....	\$193,128,308	\$1,821,605 30	\$31,092,909	\$927,903 91

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	\$2,306 87

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$2,453,641 00	\$1,002,940 00	\$3,456,581 00
Premiums received.....	41,690 17	17,861 20	59,551 37
Losses paid.....	17,173 47	1,424 10	18,597 57
Losses incurred.....	17,474 60	1,234 10	18,708 70

## CALEDONIAN-AMERICAN INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1898.

CHARLES H. POST, *President.*MILWARD PRAIN, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

Gross premiums (Fire).....	\$97,437 04
Deduct reinsurance and return premiums.....	86,188 53
Net premiums.....	\$11,248 51
Interest on bonds and dividends on stocks.....	7,406 85
Total income.....	\$18,655 36
Ledger assets Dec. 31, 1907.....	252,051 01
Total.....	\$270,706 37

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$57,901 38
Deduct salvage \$194.32 and reinsurance \$50,710.71.....	50,905 03
Net amount paid for losses.....	\$6,996 35
Adjustment and settlement of losses.....	375 90
Commissions or brokerage.....	2,993 82
Salaries and expenses of special and general agents.....	31 10
Salaries, fees and other charges of officers and employes.....	424 14
Rents.....	17 21
Advertising, printing and stationery.....	110 38
Postage, telegrams, telephone and express.....	79 92
Legal expenses.....	3 83
Furniture and fixtures.....	71
Maps, including corrections.....	13 81
Underwriters' boards and tariff associations.....	137 58
Fire department, patrol and salvage corps expenses.....	29 68
Inspections and surveys.....	21 70
State taxes on premiums.....	184 72
Insurance department licenses and fees.....	74 18
All other licenses, fees and taxes.....	23 75
Miscellaneous expenditures.....	22 35
Interest or dividends to stockholders.....	6,000 00
Loss on sale or maturity of ledger assets.....	250 00
Total disbursements.....	\$17,791 13
Balance.....	\$252,915 24

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$228,285 24
Cash in bank.....	9,848 25
Agents' balances.....	9,690 14
Due from other companies for reinsurance.....	5,091 61
Total ledger assets.....	\$252,915 24

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$2,223 33
Gross assets.....	\$255,138 57

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$419 56
Book value of bonds and stocks over market value.....	1,625 24
Due from other companies for reinsurance.....	2,452 94
Total admitted assets.....	\$250,640 83

LIABILITIES.

Losses adjusted and unpaid.....	\$646 01
Losses in process of adjustment, or in suspense.....	2,966 00
Losses resisted.....	750 00
Total claims for losses.....	\$4,362 01
Deduct reinsurance.....	3,585 51
Net amount of unpaid losses.....	\$776 50
Unearned premiums on outstanding risks.....	9,190 25
State, county and municipal taxes due or accrued.....	200 00
Due for reinsurance.....	4,520 71
Cash capital.....	\$200,000 00
Surplus over all liabilities.....	35,953 37
Surplus to policy holders.....	235,953 37
Total liabilities.....	\$250,640 83

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$10,975,479	\$117,290 07
Written during the year.....	9,428,917	97,437 04
Total.....	\$20,404,396	\$214,727 11
Expired and terminated.....	8,668,039	94,564 45
In force at end of the year.....	\$11,736,357	\$120,162 66
Deduct amount reinsured.....	10,002,303	101,937 62
Net amount in force.....	\$1,734,054	\$18,225 04

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$42,734 00
Premiums received.....	649 88
Losses paid.....	1,053 90
Losses incurred.....	1,195 79

## 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).....	\$586,171 16	
Deduct reinsurance and return premiums.....	145,156 22	
Net premiums.....		\$441,014 94
Interest on mortgage loans.....	\$3,731 92	
Interest on collateral loans.....	926 67	
Interest on bonds and dividends on stocks.....	21,807 02	
Interest on deposits.....	472 34	
Rents.....	6,775 75	33,713 70
Discounts on losses paid.....		1,255 23
Profit on sale or maturity of ledger assets.....		238 25
Total income.....		\$476,222 12
Ledger assets Dec. 31, 1907.....		736,589 09
Total.....		\$1,212,811 21

## DISBURSEMENTS. •

Gross amount paid for losses (Fire).....	\$305,101 82	
Deduct salvage \$1,434.12 and reinsurance \$30,103.19.....	31,537 31	
Net amount paid for losses.....		\$273,564 51
Adjustment and settlement of losses.....		2,347 10
Commissions or brokerage.....		108,099 37
Miscellaneous expenses of local agencies.....		1,018 24
Salaries and expenses of special and general agents.....		13,062 27
Salaries, fees and other charges of officers and employes.....		14,668 50
Rents.....		312 53
Advertising, printing and stationery.....		2,736 52
Postage, telegrams, telephone and express.....		1,265 03
Legal expenses.....		314 06
Furniture and fixtures.....		167 42
Maps, including corrections.....		369 21
Underwriters' boards and tariff associations.....		2,119 81
Fire department, patrol and salvage corps expenses.....		4,084 12
Inspections and surveys.....		200 00
Repairs and expenses on real estate.....		2,656 58
Taxes on real estate.....		1,103 20
State taxes on premiums.....		5,165 75

Insurance department licenses and fees.....	\$2,825 01	
All other licenses, fees and taxes.....	2,601 37	
Interest on borrowed money.....	18 36	
Miscellaneous expenditures.....	275 23	
Interest or dividends to stockholders.....	10,000 00	
Agents' balances charged off.....	86 86	
Loss on sale or maturity of ledger assets.....	661 25	
		<hr/>
Total disbursements.....	\$449,722 30	
		<hr/>
Balance.....	\$763,088 91	

## LEDGER ASSETS.

Book value of real estate.....	\$92,507 27	
Mortgage loans on real estate.....	80,048 55	
Loans secured by collateral.....	19,700 00	
Book value of bonds and stocks, excluding interest.....	455,460 51	
Cash in office and in bank.....	59,092 85	
Agents' balances.....	56,279 73	
		<hr/>
Total ledger assets.....	\$763,088 91	

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,448 63	
Interest due and accrued on bonds.....	2,798 08	
Interest accrued on collateral loans.....	69 08	
Interest accrued on other assets.....	344 42	
Rents due and accrued on company's property.....	519 82	\$5,180 03
		<hr/>
Market value of bonds and stocks over book value.....	2,995 49	
		<hr/>
Gross assets.....	\$771,264 43	

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$101 89	
Book value of real estate over market value.....	2,307 27	\$2,409 16
		<hr/>
Total admitted assets.....		\$768,855 27

## LIABILITIES.

Losses adjusted and unpaid.....	\$11,982 04	
Losses in process of adjustment, or in suspense.....	28,866 83	
Losses resisted.....	4,000 00	
		<hr/>
Total claims for losses.....	\$44,848 87	
Deduct reinsurance.....	5,350 32	
		<hr/>
Net amount of unpaid losses.....	\$39,498 55	
Unearned premiums on outstanding risks.....	348,804 77	
Salaries and other miscellaneous expenses due or accrued.....	14,525 69	
State, county and municipal taxes due or accrued.....	8,000 00	
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	158,026 26	
		<hr/>
Surplus to policy holders.....	358,026 26	
		<hr/>
Total liabilities.....	\$768,855 27	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$61,905,184	\$747,184 56
Written during the year.....	47,140,085	586,171 16
Total.....	\$109,045,269	\$1,333,355 72
Expired and terminated.....	43,100,549	560,878 45
In force at end of the year.....	\$65,944,720	\$772,477 27
Deduct amount reinsured.....	7,456,948	101,330 89
Net amount in force.....	\$58,487,772	\$671,146 38

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,402,189 00
Premiums received.....	25,667 19
Losses paid.....	20,671 18
Losses incurred.....	21,674 72

## CITIZENS INSURANCE COMPANY,

ST. LOUIS, MO.

INCORPORATED IN 1837. COMMENCED BUSINESS IN 1837.

CHAS. E. CHASE, *President.*THOS. H. SCOTLAND, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$2,159,120 43	\$296 23	
Deduct reinsurance and return premiums	1,658,371 18	198 43	
Net premiums.....	\$500,749 25	\$97 80	\$500,847 05
Interest on mortgage loans.....		\$7,154 43	
Interest on bonds and dividends on stocks.....		19,351 87	
Interest on deposits.....		1,363 15	27,869 45
Agents' balances previously charged off.....			390 06
Profit on sale or maturity of ledger assets.....			377 50
Total income.....			\$529,484 06
Ledger assets Dec. 31, 1907.....			770,942 75
Total.....			\$1,300,426 81

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$1,095,755 60	
Deduct salvage \$8,012.85 and reinsurance \$810,556.07...	818,568 92	
<hr/>		
Net amount paid for losses .....	\$277,186 68	
Adjustment and settlement of losses .....	3,534 86	
Commissions or brokerage .....	84,798 42	
Salaries and expenses of special and general agents .....	39,889 90	
Salaries, fees and other charges of officers and employes .....	16,468 11	
Rents .....	2,771 95	
Advertising, printing and stationery .....	3,182 58	
Postage, telegrams, telephone and express .....	4,686 74	
Legal expenses .....	16 89	
Furniture and fixtures .....	722 01	
Maps, including corrections .....	1,733 30	
Underwriters' boards and tariff associations .....	5,824 84	
Fire department, patrol and salvage corps expenses .....	1,399 01	
Inspections and surveys .....	2,592 09	
Taxes on real estate .....	2 22	
State taxes on premiums .....	13,414 90	
Insurance department licenses and fees .....	4,501 43	
All other licenses, fees and taxes .....	2,334 51	
Miscellaneous expenditures .....	7,181 92	
Interest or dividends to stockholders .....	16,000 00	
Agents' balances charged off .....	307 71	
Loss on sale or maturity of ledger assets .....	437 50	
<hr/>		
Total disbursements .....	\$488,987 57	
<hr/>		
Balance .....	\$811,439 24	

## LEDGER ASSETS.

Book value of real estate .....	\$400 00	
Mortgage loans on real estate .....	93,200 00	
Book value of bonds and stocks, excluding interest .....	505,108 75	
Cash in office and in bank .....	62,341 39	
Agents' balances .....	150,389 10	
<hr/>		
Total ledger assets .....	\$811,439 24	

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$1,738 00	
Interest accrued on bonds .....	7,647 00	\$9,385 00
<hr/>		
Gross assets .....	\$820,824 24	

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$625 50	
Book value of bonds and stocks over market value .....	6,465 00	\$7,090 50
<hr/>		
Total admitted assets .....	\$813,733 74	

## LIABILITIES.

Losses adjusted and unpaid .....	\$22,106 95	
Losses in process of adjustment, or in suspense .....	117,913 80	
Losses resisted .....	8,885 00	
<hr/>		
Total claims for losses .....	\$148,905 75	
Deduct reinsurance .....	112,891 50	
<hr/>		
Net amount of unpaid losses .....	\$36,014 25	

Unearned premiums on outstanding risks.....		\$393,517 97
State, county and municipal taxes due or accrued.....		4,850 00
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	179,351 52	
		<hr/>
Surplus to policy holders.....		379,351 52
		<hr/>
Total liabilities.....		\$813,733 74

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$206,277,111	\$2,745,646 17	-	-
Written during the year.....	160,052,001	2,159,120 43	\$60,746	\$296 23
			<hr/>	<hr/>
Total.....	\$366,329,112	\$4,904,766 60	\$60,746	\$296 23
Expired and terminated.....	153,016,711	2,104,278 09	60,746	296 23
			<hr/>	<hr/>
In force at end of the year.....	\$213,312,401	\$2,800,488 51	-	-
Deduct amount reinsured.....	154,749,897	2,038,341 51	-	-
			<hr/>	<hr/>
Net amount in force....	\$58,562,504	\$762,147 00	-	-

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$239,046 00
Premiums received.....	4,355 49
Losses paid.....	3,162 13
Losses incurred.....	3,165 13

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).....	\$548,609 88	
Deduct reinsurance and return premiums.....	221,647 13	
		<hr/>
Net premiums.....		\$326,962 75
Interest on bonds and dividends on stocks.....	\$27,179 61	
Interest on deposits.....	871 12	28,050 73
		<hr/>
Agents' balances previously charged off.....		1 48
Profit on sale or maturity of ledger assets.....		5,885 30
		<hr/>
Total income.....		\$360,900 26
Ledger assets Dec. 31, 1907.....		783,973 20
		<hr/>
Total.....		\$1,144,873 46



## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$280,021 94
Deduct salvage \$1,213.92 and reinsurance \$73,446.53.....	74,660 45
<hr/>	
Net amount paid for losses .....	\$205,361 49
Adjustment and settlement of losses .....	3,438 82
Commissions or brokerage .....	58,982 57
Salaries and expenses of special and general agents .....	9,684 25
Salaries, fees and other charges of officers and employes .....	37,297 80
Rents .....	5,412 91
Advertising, printing and stationery .....	3,001 54
Postage, telegrams, telephone and express .....	2,968 88
Legal expenses .....	14 84
Furniture and fixtures .....	401 85
Maps, including corrections .....	3,662 52
Underwriters' boards and tariff associations .....	3,827 70
Fire department, patrol and salvage corps expenses .....	2,715 75
Inspections and surveys .....	665 06
State taxes on premiums .....	7,869 15
Insurance department licenses and fees .....	2,449 92
All other licenses, fees and taxes .....	776 98
Traveling expense .....	1,273 75
Miscellaneous expenditures .....	3,159 56
Agents' balances charged off .....	236 01
Loss on sale or maturity of ledger assets .....	9,656 75
<hr/>	
Total disbursements .....	\$362,858 10
<hr/>	
Balance .....	\$782,015 36

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest .....	\$651,454 13
Cash in office and in bank .....	51,646 78
Agents' balances .....	78,914 45
<hr/>	
Total ledger assets .....	\$782,015 36

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$3,145 83
<hr/>	
Gross assets .....	\$785,161 19

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$4,324 80	
Book value of bonds and stocks over market value .....	23,004 13	\$27,328 93
<hr/>		
Total admitted assets .....	\$757,832 26	

## LIABILITIES.

Losses adjusted and unpaid .....	\$13,118 00
Losses in process of adjustment, or in suspense .....	36,462 00
<hr/>	
Total claims for losses .....	\$49,580 00
Deduct reinsurance .....	9,393 30
<hr/>	
Net amount of unpaid losses .....	\$40,186 70
Unearned premiums on outstanding risks .....	269,610 57

State, county and municipal taxes due or accrued.....		\$2,500 00
Due for reinsurance.....		22,596 85
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	222,938 14	
		<hr/>
Surplus to policy holders.....		422,938 14
		<hr/>
Total liabilities.....		\$757,832 26

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$63,414,868	\$576,646 39
Written during the year.....	58,153,682	548,609 88
	<hr/>	<hr/>
Total.....	\$121,568,550	\$1,125,256 27
Expired and terminated.....	48,278,711	436,307 02
	<hr/>	<hr/>
In force at end of the year.....	\$73,289,839	\$688,949 25
Deduct amount reinsured.....	21,006,393	180,309 72
	<hr/>	<hr/>
Net amount in force.....	\$52,283,446	\$508,639 53

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$378,245 00
Premiums received.....	5,788 30
Losses paid.....	4,697 52
Losses incurred.....	3,205 52

## COLUMBIA INSURANCE COMPANY,

JERSEY CITY, N. J.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

GEO. F. CRANE, *President.*C. E. DEAN, *Secretary.*

Cash Capital, \$400,000.

## INCOME.

Gross premiums (Marine).....	\$741,138 92	
Deduct reinsurance and return premiums.....	543,836 21	
	<hr/>	
Net premiums.....		\$197,302 71
Interest on bonds and dividends on stocks.....	\$20,455 00	
Interest on deposits.....	858 09	
Interest from all other sources.....	1,075 00	22,388 09
	<hr/>	<hr/>
Total income.....		\$219,600 80
Ledger assets Dec. 31, 1907.....		662,681 89
		<hr/>
Total.....		\$882,372 69

## DISBURSEMENTS.

Gross amount paid for losses (Marine).....	\$415,277 04	
Deduct salvage \$39,939.99 and reinsurance \$265,784.93.....	305,774 92	
	<hr/>	
Net amount paid for losses.....	\$109,502 12	
Commissions or brokerage.....	48,761 10	
Miscellaneous expenses of local agencies.....	3,115 85	
Salaries and expenses of special and general agents.....	713 28	
Salaries, fees and other charges of officers and employes.....	9,692 64	
Rents.....	1,192 00	
Advertising, printing and stationery.....	952 81	
Postage, telegrams, telephone and express.....	1,167 88	
Legal expenses.....	225 88	
Furniture and fixtures.....	142 79	
Underwriters' boards and tariff associations.....	759 16	
Inspections and surveys.....	13 96	
State taxes on premiums.....	5,298 01	
Insurance department licenses and fees.....	473 88	
Interest or dividends to stockholders.....	14,000 00	
Agents' balances charged off.....	85 11	
Decrease in book value of ledger assets.....	9,762 00	
	<hr/>	
Total disbursements.....	\$205,858 47	
	<hr/>	
Balance.....	\$676,514 22	

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$563,941 75	
Cash in bank.....	66,414 83	
Agents' balances.....	36,157 64	
Special deposit.....	10,000 00	
	<hr/>	
Total ledger assets.....	\$676,514 22	

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$5,305 81	
Interest accrued on other assets.....	412 50	\$5,718 31
	<hr/>	
Gross assets.....	\$682,232 53	

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,506 45	
Book value of bonds over market value.....	40,491 75	\$43,998 20
	<hr/>	
Total admitted assets.....	\$638,234 33	

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$8,842 11	
Unearned premiums on outstanding risks.....	74,886 91	
State, county and municipal taxes due or accrued.....	5,000 00	
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	149,505 31	
	<hr/>	
Surplus to policy holders.....	549,505 31	
	<hr/>	
Total liabilities.....	\$638,234 33	

## RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$43,024,359	\$542,981 23
Written during the year.....	100,306,500	741,138 92
Total.....	\$143,330,859	\$1,284,120 15
Expired and terminated.....	99,023,158	758,232 84
In force at end of the year.....	\$44,307,701	\$525,887 31
Deduct amount reinsured.....	33,167,450	378,019 73
Net amount in force.....	\$11,140,251	\$147,867 58

## 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.....	\$30,000 00	\$7,421 75

## BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$6,077 00
Premiums received.....	1,863 90
Losses paid.....	200 35
Losses incurred.....	200 35

## COMMERCE INSURANCE COMPANY,

ALBANY, N. Y.

INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.

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

Cash Capital, \$200,000.

## INCOME.

Gross premiums (Fire).....	\$316,993 84	
Deduct reinsurance and return premiums.....	60,807 44	
Net premiums.....		\$256,186 40
Interest on mortgage loans.....	\$554 83	
Interest on bonds and dividends on stocks.....	17,692 40	
Interest on deposits.....	500 73	
Rents—including company's own occupancy.....	10,118 61	28,866 57
Total income.....		\$285,052 97
Ledger assets Dec. 31, 1907.....		609,840 29
Total.....		\$894,893 26

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$162,208 71
Deduct salvage \$1,166.18 and reinsurance \$6,375.98.....	7,542 16
<hr/>	
Net amount paid for losses.....	\$154,666 55
Adjustment and settlement of losses.....	2,637 47
Commissions or brokerage.....	64,137 99
Expenses of special and general agents.....	1,706 65
Salaries, fees and other charges of officers and employes.....	15,884 00
Rents—including company's own occupancy.....	1,600 00
Advertising, printing and stationery.....	4,004 10
Postage, telegrams, telephone and express.....	2,142 37
Legal expenses.....	85 00
Maps, including corrections.....	563 31
Underwriters' boards and tariff associations.....	2,504 14
Fire department, patrol and salvage corps expenses.....	1,538 33
Inspections and surveys.....	674 18
Repairs and expenses on real estate.....	3,436 60
Taxes on real estate.....	1,985 06
State taxes on premiums.....	6,079 96
Insurance department licenses and fees.....	1,271 98
Interest or dividends to stockholders.....	20,000 00
Agents' balances charged off.....	625 11
Loss on sale or maturity of ledger assets.....	500 00
Decrease in book value of ledger assets.....	1,025 00
<hr/>	
Total disbursements.....	\$287,067 80
<hr/>	
Balance.....	\$607,825 46

LEDGER ASSETS.

Book value of real estate.....	\$70,000 00
Mortgage loans on real estate.....	15,300 00
Book value of bonds and stocks, excluding interest.....	449,095 00
Cash in office and in bank.....	41,422 16
Agents' balances.....	32,008 30
<hr/>	
Total ledger assets.....	\$607,825 46

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$420 00
Interest accrued on bonds.....	2,798 48
Rents accrued on company's property.....	731 00
<hr/>	
Gross assets.....	\$611,774 94

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value.....	\$6,963 00
<hr/>	
Total admitted assets.....	\$604,811 94

## LIABILITIES.

Losses adjusted and unpaid.....	\$9,150 00	
Losses in process of adjustment, or in suspense.....	4,341 80	
Losses resisted.....	900 00	
	<hr/>	
Total claims for losses.....	\$14,391 80	
Deduct reinsurance.....	300 00	
	<hr/>	
Net amount of unpaid losses.....		\$14,091 80
Unearned premiums on outstanding risks.....		206,717 46
State, county and municipal taxes due or accrued.....		4,300 00
Commissions and other charges due agents and brokers.....		500 00
Due for reinsurance.....		792 51
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	178,410 17	
	<hr/>	
Surplus to policy holders.....		378,410 17
	<hr/>	
Total liabilities.....		\$604,811 94

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$38,682,885	\$410,039 36
Written during the year.....	28,111,457	316,993 84
	<hr/>	<hr/>
Total.....	\$66,794,342	\$727,033 20
Expired and terminated.....	26,488,539	301,990 01
	<hr/>	<hr/>
In force at end of the year.....	\$40,305,803	\$425,043 19
Deduct amount reinsured.....	2,286,825	28,637 21
	<hr/>	<hr/>
Net amount in force.....	\$38,018,978	\$396,405 98

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$417,506 00
Premiums received.....	6,079 04
Losses paid.....	4,317 11
Losses incurred.....	4,300 69

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

INCORPORATED IN 1890. COMMENCED BUSINESS IN 1891.

A. H. WRAY, *President.*

C. J. HOLMAN, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire).....	\$481,622 13	
Deduct reinsurance and return premiums.....	197,735 98	
		<hr/>
Net premiums.....		\$283,886 15
Interest on bonds and dividends on stocks.....	\$20,614 50	
Interest from all other sources.....	3 10	20,617 60
		<hr/>
Profit on sale or maturity of ledger assets.....		253 75
		<hr/>
Total income.....		\$304,757 50
Ledger assets Dec. 31, 1907.....		672,514 46
		<hr/>
Total.....		\$977,271 96

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$224,280 89	
Deduct salvage \$2,483.17 and reinsurance \$49,814.92.....	52,298 09	
		<hr/>
Net amount paid for losses.....	\$171,982 80	
Adjustment and settlement of losses.....	3,189 92	
Commissions or brokerage.....	64,757 93	
Miscellaneous expenses of local agencies.....	5,041 88	
Salaries, fees and other charges of officers and employes.....	4,125 04	
Advertising, printing and stationery.....	1,406 04	
Postage, telegrams, telephone and express.....	1,171 00	
Legal expenses.....	25 00	
Maps, including corrections.....	307 17	
Underwriters' boards and tariff associations.....	4,198 42	
Fire department, patrol and salvage corps expenses.....	2,640 66	
Inspections and surveys.....	778 21	
State taxes on premiums.....	4,155 63	
Insurance department licenses and fees.....	1,337 97	
All other licenses, fees and taxes.....	1,322 82	
Miscellaneous expenditures.....	264 26	
Interest or dividends to stockholders.....	14,225 00	
Decrease in book value of ledger assets.....	1,374 91	
		<hr/>
Total disbursements.....		\$282,304 66
		<hr/>
Balance.....		\$694,967 30

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$589,463 57	
Cash in office and in bank.....	31,724 00	
Agents' balances.....	73,711 15	
Due from other companies for reinsurance.....	68 58	
	<hr/>	
Total ledger assets.....	\$694,967 30	

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$4,417 90	
	<hr/>	
Gross assets.....	\$699,385 20	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,736 67	
Book value of bonds and stocks over market value.....	21,958 57	\$24,695 24
	<hr/>	
Total admitted assets.....	\$674,689 96	

LIABILITIES.

Losses adjusted and unpaid.....	\$4,234 00	
Losses in process of adjustment, or in suspense.....	23,921 00	
Losses resisted.....	24,760 00	
	<hr/>	
Total claims for losses.....	\$52,915 00	
Deduct reinsurance.....	6,873 00	
	<hr/>	
Net amount of unpaid losses.....	\$46,042 00	
Unearned premiums on outstanding risks.....	234,377 67	
State, county and municipal taxes due or accrued.....	4,254 00	
Commissions and other charges due agents and brokers.....	8,871 00	
Due for return premiums and reinsurance.....	9,308 07	
Reserve for contingencies.....	20,000 00	
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	151,837 22	
	<hr/>	
Surplus to policy holders.....	351,837 22	
	<hr/>	
Total liabilities.....	\$674,689 96	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$47,165,749	\$568,606 87
Written during the year.....	41,097,453	481,622 13
	<hr/>	<hr/>
Total.....	\$88,263,202	\$1,050,229 00
Expired and terminated.....	38,455,461	461,552 54
	<hr/>	<hr/>
In force at end of the year.....	\$49,807,741	\$588,676 46
Deduct amount reinsured.....	12,629,711	142,968 28
	<hr/>	<hr/>
Net amount in force.....	\$37,178,030	\$445,708 18

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$117,470 00
Premiums received.....	1,809 93
Losses paid.....	5,482 98
Losses incurred.....	4,482 98



COMMONWEALTH INSURANCE COMPANY,  
NEW YORK, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1886.

E. G. RICHARDS, *President.*

CHAS. E. CASE, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Gross premiums (Fire).....	\$718,768 46	
Deduct reinsurance and return premiums.....	191,667 07	
Net premiums.....		\$527,101 39
Interest on mortgage loans.....	\$17,135 45	
Interest on bonds and dividends on stocks.....	52,826 17	
Interest on deposits.....	1,055 31	
Interest from all other sources.....	7 51	71,024 44
Income from other sources.....		20 26
Profit on sale or maturity of ledger assets.....		5,168 75
Total income.....		\$603,314 84
Ledger assets Dec. 31, 1907.....		1,614,689 06
Total.....		\$2,218,003 90

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$163,193 82	
Deduct salvage \$170.83 and reinsurance \$6,462.18.....	6,633 01	
Net amount paid for losses.....		\$156,560 81
Adjustment and settlement of losses.....		2,371 09
Commissions or brokerage.....		119,388 62
Miscellaneous expenses of local agencies.....		3,052 90
Salaries and expenses of special and general agents.....		15,556 21
Salaries, fees and other charges of officers and employes.....		25,006 04
Rents.....		3,016 88
Advertising, printing and stationery.....		7,110 07
Postage, telegrams, telephone and express.....		3,721 05
Legal expenses.....		1,070 05
Furniture and fixtures.....		2,990 14
Maps, including corrections.....		8,862 86
Underwriters' boards and tariff associations.....		4,136 70
Fire department, patrol and salvage corps expenses.....		4,613 01
Inspections and surveys.....		1,326 99
Repairs and expenses on real estate.....		2,265 67
State taxes on premiums.....		7,255 18
Insurance department licenses and fees.....		2,478 81
Interest or dividends to stockholders.....		50,000 00
Interest paid script holders.....		289 95
Decrease in book value of ledger assets.....		693 75
Total disbursements.....		\$421,766 78
Balance.....		\$1,796,237 12

## LEDGER ASSETS.

Mortgage loans on real estate . . . . .		\$343,200 00
Book value of bonds and stocks, excluding interest . . . . .	1,330,895 42	
Cash in office and in bank . . . . .	48,511 08	
Agents' balances . . . . .	73,621 22	
Due from other companies for reinsurance . . . . .	9 40	
Total ledger assets . . . . .		\$1,796,237 12

## NON-LEDGER ASSETS.

Interest accrued on mortgages . . . . .	\$2,502 36	
Interest accrued on bonds . . . . .	3,789 17	\$6,291 53
Market value of bonds and stocks over book value . . . . .		32,034 58
Gross assets . . . . .		\$1,834,563 23

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last . . . . .		\$226 46
Total admitted assets . . . . .		\$1,834,336 77

## LIABILITIES.

Losses adjusted and unpaid . . . . .	\$5,836 74	
Losses in process of adjustment, or in suspense . . . . .	28,670 21	
Losses resisted . . . . .	3,565 26	
Total claims for losses . . . . .	\$38,072 21	
Deduct reinsurance . . . . .	960 25	
Net amount of unpaid losses . . . . .		\$37,111 96
Unearned premiums on outstanding risks . . . . .		387,370 11
State, county and municipal taxes due or accrued . . . . .		8,277 20
Cash capital . . . . .	\$500,000 00	
Surplus over all liabilities . . . . .	901,577 50	
Surplus to policy holders . . . . .		1,401,577 50
Total liabilities . . . . .		\$1,834,336 77

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907 . . . . .	\$60,618,042	\$550,581 15
Written during the year . . . . .	84,962,435	718,768 46
Total . . . . .	\$145,578,477	\$1,269,349 61
Expired and terminated . . . . .	59,119,519	500,976 20
In force at end of the year . . . . .	\$86,458,958	\$768,373 41
Deduct amount reinsured . . . . .	8,385,567	49,915 85
Net amount in force . . . . .	\$78,073,391	\$718,457 56

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written . . . . .	\$335,056 00
Premiums received . . . . .	3,502 66
Losses paid . . . . .	4,729 05
Losses incurred . . . . .	4,719 05

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).....	\$4,694,598 45	
Deduct reinsurance and return premiums.....	999,120 81	
Net premiums.....		\$3,695,477 64
Interest on mortgage loans.....	\$45,425 51	
Interest on collateral loans.....	3,433 08	
Interest on bonds and dividends on stocks.....	165,493 21	
Interest on deposits.....	4,010 91	
Interest from all other sources.....	939 17	
Rents—including company's own occupancy.....	12,419 58	231,721 46
Agents' balances previously charged off.....		93 08
Profit on sale or maturity of ledger assets.....		337 50
Total income.....		\$3,927,629 68
Ledger assets Dec. 31, 1907.....		6,030,706 84
Total.....		\$9,958,336 52

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$2,290,074 72	
Deduct salvage \$14,365.43 and reinsurance \$318,995.82..	333,361 25	
Net amount paid for losses.....		\$1,956,713 47
Adjustment and settlement of losses.....		32,570 99
Commissions or brokerage.....		794,344 10
Miscellaneous expenses of local agencies.....		19,217 09
Salaries and expenses of special and general agents.....		129,364 42
Salaries, fees and other charges of officers and employes.....		181,192 32
Rents—including company's own occupancy.....		29,465 04
Advertising, printing and stationery.....		53,360 73
Postage, telegrams, telephone and express.....		17,394 41
Legal expenses.....		6,750 04
Furniture and fixtures.....		6,673 85
Maps, including corrections.....		8,537 58
Underwriters' boards and tariff associations.....		24,603 06
Fire department, patrol and salvage corps expenses.....		23,764 63
Inspections and surveys.....		13,419 69
Repairs and expenses on real estate.....		1,580 93
Taxes on real estate.....		2,235 84
State taxes on premiums.....		63,105 59
Insurance department licenses and fees.....		17,097 84
All other licenses, fees and taxes.....		7,539 06
Interest or dividends to stockholders.....		120,000 00
Tax for stockholders.....		22,910 00
Agents' balances charged off.....		1,090 57

Loss on sale or maturity of ledger assets.....	\$2,156 25	
Decrease in book value of ledger assets.....	187 44	
Total disbursements.....	\$3,535,274 94	
Balance.....	\$6,423,061 58	

## LEDGER ASSETS.

Book value of real estate.....	\$278,800 00	
Mortgage loans on real estate.....	923,800 00	
Loans secured by collateral.....	54,000 00	
Book value of bonds and stocks, excluding interest.....	4,376,074 46	
Cash in office and in bank.....	415,792 29	
Agents' balances.....	330,014 37	
Bills receivable taken for fire risks.....	44,580 46	
Total ledger assets.....	\$6,423,061 58	

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$12,063 83	
Interest due and accrued on bonds.....	25,972 69	
Interest accrued on collateral loans.....	866 80	\$38,903 32
Gross assets.....	\$6,461,964 90	

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,844 74	
Bills receivable, past due, taken for marine, inland and fire risks.....	22,944 13	
Book value of bonds and stocks over market value.....	77,204 46	\$103,993 33
Total admitted assets.....	\$6,357,971 57	

## LIABILITIES.

Losses adjusted and unpaid.....	\$88,462 86	
Losses in process of adjustment, or in suspense.....	167,620 83	
Losses resisted.....	61,865 28	
Total claims for losses.....	\$317,948 97	
Deduct reinsurance.....	59,120 30	
Net amount of unpaid losses.....	\$258,828 67	
Unearned premiums on outstanding risks.....	3,613,341 06	
State, county and municipal taxes due or accrued.....	46,462 57	
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	1,439,339 27	
Surplus to policy holders.....	2,439,339 27	
Total liabilities.....	\$6,357,971 57	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$571,200,695	\$7,024,551 64
Written during the year.....	378,749,370	4,694,598 45
Total.....	\$949,950,065	\$11,719,150 09
Expired and terminated.....	322,859,653	4,277,483 55
In force at end of the year.....	\$627,090,412	\$7,441,666 54
Deduct amount reinsured.....	50,483,373	660,283 43
Net amount in force.....	\$576,607,039	\$6,781,383 11

## 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.....	\$110,000 00	\$91,403 91
Georgia.....	10,000 00	21,908 74
New Mexico.....	10,000 00	13,537 26
Oregon.....	50,000 00	31,756 29

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,400,000 00
Premiums received.....	56,066 58
Losses paid.....	39,597 49
Losses incurred.....	43,007 65

## 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).....	\$7,777,693 23	
Deduct reinsurance and return premiums.....	1,256,894 70	
Net premiums.....		\$6,520,798 53
Interest on mortgage loans.....	\$9,233 16	
Interest on bonds and dividends on stocks.....	637,827 43	
Interest on deposits.....	22,933 25	
Interest from all other sources.....	20,047 84	
Rents.....	60,524 14	750,565 82
Suspense account.....		100 00
Agents' balances previously charged off.....		1,194 56
Profit on sale or maturity of ledger assets.....		86,490 00
Increase in book value of ledger assets.....		851,685 74
Total income.....		\$8,210,834 65
Ledger assets Dec. 31, 1907.....		18,350,253 71
Total.....		\$26,561,088 36

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$3,452,782 04	
Deduct salvage \$15,903.55 and reinsurance \$233,686.15 .....	249,589 70	
Net amount paid for losses .....		\$3,203,192 34
Adjustment and settlement of losses .....		109,601 36
Commissions or brokerage .....		1,559,201 24
Miscellaneous expenses of local agencies .....		2,695 55
Salaries and expenses of special and general agents .....		166,788 10
Salaries, fees and other charges of officers and employes .....		424,244 71
Rents .....		18,547 79
Advertising, printing and stationery .....		57,823 56
Postage, telegrams, telephone and express .....		59,395 67
Legal expenses .....		1,083 76
Furniture and fixtures .....		4,230 67
Maps, including corrections .....		12,610 06
Underwriters' boards and tariff associations .....		45,884 83
Fire department, patrol and salvage corps expenses .....		21,369 71
Inspections and surveys .....		12,129 13
Repairs and expenses on real estate .....		32,284 29
Taxes on real estate .....		16,040 19
State taxes on premiums .....		124,687 03
Insurance department licenses and fees .....		23,992 59
All other licenses, fees and taxes .....		18,944 40
Bills receivable charged off .....		12,355 28
Exchange .....		8,409 91
Mercantile agencies and subscriptions .....		10,511 99
Miscellaneous expenditures .....		3,314 28
Interest or dividends to stockholders .....		450,225 00
Cash paid for redemption of script .....		85 00
Interest paid script holders .....		30
Agents' balances charged off .....		1,255 21
Loss on sale or maturity of ledger assets .....		326,048 00
Decrease in book value of ledger assets .....		710,367 00
Total disbursements .....		\$7,437,318 95
Balance .....		\$19,123,769 41

## LEDGER ASSETS.

Book value of real estate .....		\$1,009,000 00
Mortgage loans on real estate .....		350,700 00
Book value of bonds and stocks, excluding interest .....		16,092,005 00
Cash in office and in bank .....		817,685 63
Agents' balances .....		782,217 70
Bills receivable taken for fire risks .....		72,161 08
Total ledger assets .....		\$19,123,769 41

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$13,836 70	
Interest due and accrued on bonds .....	37,015 75	\$50,852 45
Declared dividends on stocks (transfer books closed) .....		141,746 00
Gross assets .....		\$19,316,367 86

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$1,671 05
Total admitted assets.....	<u>\$19,314,696 81</u>

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$346,340 71
Losses resisted.....	34,159 00
Total claims for losses.....	<u>\$380,499 71</u>
Deduct reinsurance.....	26,403 46
Net amount of unpaid losses.....	\$354,096 25
Unearned premiums on outstanding risks.....	7,211,417 04
Unpaid script.....	26,831 00
Interest due or accrued on script.....	6,068 70
State, county and municipal taxes due or accrued.....	125,000 00
Due for reinsurance.....	24,533 34
Reserve for contingencies.....	250,000 00
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	<u>10,316,750 48</u>
Surplus to policy holders.....	11,316,750 48
Total liabilities.....	<u>\$19,314,696 81</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$1,285,981,341	\$13,949,190 89
Written during the year.....	785,501,805	7,777,693 23
Total.....	<u>\$2,071,483,146</u>	<u>\$21,726,884 12</u>
Expired and terminated.....	731,336,465	7,318,270 51
In force at end of the year.....	\$1,340,146,681	\$14,408,613 61
Deduct amount reinsured.....	49,333,301	475,206 60
Net amount in force.....	<u>\$1,290,813,380</u>	<u>\$13,933,407 01</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	\$159,161 85
Virginia.....	50,000 00	85,988 57
Oregon.....	50,000 00	26,097 76
New Mexico.....	10,000 00	9,774 41

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$4,418,756 00
Premiums received.....	73,901 00
Losses paid.....	53,449 44
Losses incurred.....	57,888 65

DELAWARE INSURANCE COMPANY,  
PHILADELPHIA, PENN.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1835.

JOHN S. BIOREN, *President.*

J. PARSONS SMITH, JR., *Secretary.*

Cash Capital, \$400,000.

INCOME.

Gross premiums (Fire) .....	\$2,123,655 74	
Deduct reinsurance and return premiums .....	622,814 67	
<hr/>		
Net premiums .....		\$1,500,841 07
Deposit premiums on perpetual risks .....		5,857 94
Interest on mortgage loans .....	\$7,113 85	
Interest on collateral loans .....	1,196 67	
Interest on bonds and dividends on stocks .....	47,939 67	
Interest on deposits .....	1,562 99	
Interest from all other sources .....	2,284 37	
Rents—including company's own occupancy .....	14,981 25	75,078 80
<hr/>		
Profit and loss .....		362 37
Profit on sale or maturity of ledger assets .....		17,794 82
<hr/>		
Total income .....		\$1,599,935 00
Ledger assets Dec. 31, 1907 .....		1,855,409 70
<hr/>		
Total .....		\$3,455,344 70

DISBURSEMENTS.

Gross premiums paid for losses (Fire) .....	\$873,091 43	
Deduct reinsurance .....	99,367 62	
<hr/>		
Net amount paid for losses .....		\$773,723 81
Adjustment and settlement of losses .....		12,571 66
Commissions or brokerage .....		374,520 23
Salaries and expenses of special and general agents .....		56,465 61
Salaries, fees and other charges of officers and employes .....		11,950 22
Rents—including company's own occupancy .....		12,076 32
Advertising, printing and stationery .....		13,867 42
Postage, telegrams, telephone and express .....		7,550 73
Furniture, fixtures and maps .....		4,203 52
Underwriters' boards and tariff associations .....		18,855 34
Fire department, patrol and salvage corps expenses .....		2,714 69
Inspections, surveys and reports .....		1,619 73
Repairs and expenses on real estate .....		4,573 31
Taxes on real estate .....		2,074 00
State taxes on premiums .....		18,170 50
Insurance department licenses and fees .....		9,506 38
All other licenses, fees and taxes .....		4,163 76
Express and freight .....		1,590 99
Traveling expenses .....		13,059 25



Miscellaneous expenditures.....	13,486 19
Deposit premiums returned.....	3,441 20
Interest or dividends to stockholders.....	60,000 00
Agents' balances charged off.....	1,510 50
Loss on sale or maturity of ledger assets.....	3,429 59
Decrease in book value of ledger assets.....	486 43
Total disbursements.....	<u>\$1,425,611 38</u>
Balance.....	<u>\$2,029,733 32</u>

## LEDGER ASSETS.

Book value of real estate.....	\$200,000 00
Mortgage loans on real estate.....	99,600 00
Loans secured by collateral.....	20,000 00
Book value of bonds and stocks, excluding interest.....	1,151,927 02
Cash in office and in bank.....	151,878 72
Agents' balances.....	405,927 58
Other ledger assets.....	400 00
Total ledger assets.....	<u>\$2,029,733 32</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,498 30	
Interest accrued on bonds.....	13,553 76	
Rents accrued on company's property.....	625 17	\$15,677 23
Other non-ledger assets.....		<u>1,250 20</u>
Gross assets.....		<u>\$2,046,660 75</u>

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value.....	<u>\$8,704 95</u>
Total admitted assets.....	<u>\$2,037,955 80</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$2,870 00
Losses in process of adjustment, or in suspense.....	136,068 86
Losses resisted.....	2,165 00
Total claims for losses.....	<u>\$141,103 86</u>
Deduct reinsurance.....	19,080 00
Net amount of unpaid losses.....	\$122,023 86
Unearned premiums on outstanding risks.....	1,172,005 24
Reclaimable on perpetual fire policies.....	126,400 82
Commissions and other charges due agents and brokers.....	46,236 52
Cash capital.....	\$400,000 00
Surplus over all liabilities.....	<u>171,289 36</u>
Surplus to policy holders.....	<u>571,289 36</u>
Total liabilities.....	<u>\$2,037,955 80</u>

## DIXIE FIRE INSURANCE COMPANY.

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$179,052,217	\$2,041,549 14
Written during the year.....	195,315,060	2,123,655 74
Total.....	\$374,367,277	\$4,165,204 88
Expired and terminated.....	138,661,839	1,659,553 70
In force at end of the year.....	\$235,705,438	\$2,505,651 18
Deduct amount reinsured.....	27,616,126	279,961 92
Net amount in force.....	\$208,089,312	\$2,225,689 26

Perpetual risks not included above, \$4,858,742; premiums on same, \$139,915.54.

## 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	\$5,801 93
Virginia.....	20,000 00	3,010 50

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$609,667 00
Premiums received.....	10,532 17
Losses paid.....	14,507 12
Losses incurred.....	14,540 87

## DIXIE FIRE INSURANCE COMPANY,

GREENSBORO, N. C.

INCORPORATED IN 1906. COMMENCED BUSINESS IN 1906.

J. B. BLADES, *President.*

I. W. ROCKEY, *Secretary.*

Cash Capital, \$500,000.

## INCOME.

Gross premiums (Fire).....	\$1,231,711 72	
Deduct reinsurance and return premiums.....	431,086 28	
Net premiums.....		\$800,625 44
Interest on mortgage loans.....	\$8,896 80	
Interest on collateral loans.....	7,208,81	
Interest on bonds and dividends on stocks.....	21,713 78	
Interest on deposits.....	8,437 14	
Rents—including company's own occupancy.....	8,973 12	55,229 65
Profit on sale or maturity of ledger assets.....		419 15
Total income.....		\$856,274 24
Ledger assets Dec. 31, 1907.....		1,158,726 70
Total.....		\$2,015,000 94

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$610,824 85
Deduct salvage \$5,219.19 and reinsurance \$102,177.97...	107,397 16
Net amount paid for losses .....	\$503,427 69
Adjustment and settlement of losses .....	4,611 10
Commissions or brokerage .....	235,427 68
Salaries and expenses of special and general agents .....	7,080 67
Salaries fees and other charges of officers and employes .....	26,731 58
Rents—including company's own occupancy .....	1,260 00
Advertising, printing and stationery .....	4,999 92
Postage, telegrams, telephone and express .....	6,022 14
Legal expenses .....	790 73
Furniture and fixtures .....	1,564 97
Maps, including corrections .....	884 01
Underwriters' boards and tariff associations .....	4,022 79
Fire department, patrol and salvage corps expenses .....	3,628 85
Inspections and surveys .....	463 34
Repairs and expenses on real estate .....	4,831 87
State taxes on premiums .....	7,229 26
Insurance department licenses and fees .....	16,137 58
All other licenses, fees and taxes .....	6,535 31
Office expenses .....	1,941 10
Traveling expenses .....	1,788 57
Miscellaneous expenditures .....	1,274 32
Interest or dividends to stockholders .....	40,000 00
Agents' balances charged off .....	35 94
Total disbursements .....	\$880,689 42
Balance .....	\$1,134,311 52

## LEDGER ASSETS.

Book value of real estate .....	\$100,000 00
Mortgage loans on real estate .....	133,624 06
Loans secured by collateral .....	76,500 00
Book value of bonds and stocks, excluding interest .....	537,132 46
Cash in office and in bank .....	148,612 31
Agents' balances .....	137,002 41
Due for reinsurance .....	940 28
Special deposit .....	500 00
Total ledger assets .....	\$1,134,311 52

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$1,217 90
Interest due and accrued on bonds .....	6,692 84
Interest due and accrued on collateral loans .....	87 50
Interest due and accrued on other assets .....	2,405 12
Rents due and accrued on company's property .....	1,495 80
Furniture and fixtures .....	4,962 45
Maps .....	3,884 76
Printing and stationery .....	3,414 63
Gross assets .....	\$1,158,472 52

## DEDUCT ASSETS NOT ADMITTED.

Printing and stationery . . . . .	\$3,414 63	
Furniture, fixtures and maps . . . . .	8,847 21	
Agents' balances, representing business written prior to Oct. 1, last. . . . .	917 46	
Book value of ledger assets over market value . . . . .	582 46	\$13,761 76
Total admitted assets . . . . .		\$1,144,710 76

## LIABILITIES.

Losses adjusted and unpaid . . . . .	\$8,236 72	
Losses in process of adjustment, or in suspense . . . . .	56,636 43	
Losses resisted . . . . .	3,162 50	
Total claims for losses . . . . .	\$68,035 65	
Deduct reinsurance . . . . .	6,841 50	
Net amount of unpaid losses . . . . .		\$61,194 15
Unearned premiums on outstanding risks . . . . .		500,585 48
State, county and municipal taxes due or accrued . . . . .		2,561 05
Cash capital . . . . .	\$500,000 00	
Surplus over all liabilities . . . . .	80,370 08	
Surplus to policy holders . . . . .		580,370 08
Total liabilities . . . . .		\$1,144,710 76

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907 . . . . .	\$61,490,280	\$832,756 67
Written during the year . . . . .	67,376,012	1,231,711 72
Total . . . . .	\$128,866,292	\$2,064,468 39
Expired and terminated . . . . .	51,867,888	970,638 74
In force at end of the year . . . . .	\$76,998,404	\$1,093,829 65
Deduct amount reinsured . . . . .	10,358,179	165,896 20
Net amount in force . . . . .	\$66,640,225	\$927,933 45

## 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	\$19,803 86
Virginia . . . . .	25,000 00	17,106 89

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written . . . . .	\$629,759 00
Premiums received . . . . .	13,081 22
Losses paid . . . . .	13,099 81
Losses incurred . . . . .	12,164 31

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).....	\$529,619 12	
Deduct reinsurance and return premiums.....	125,421 52	
<hr/>		
Net premiums.....		\$404,197 60
Interest on mortgage loans.....	\$395 00	
Interest on bonds and dividends on stocks.....	21,352 49	
Interest from all other sources.....	76 13	
Rents—including company's own occupancy.....	1,513 50	23,337 12
<hr/>		
Profit on sale or maturity of ledger assets.....		43 14
<hr/>		
Total income.....		\$427,577 86
Ledger assets Dec. 31, 1907.....		578,082 42
<hr/>		
Total.....		\$1,005,660 28

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$242,868 64	
Deduct salvage \$2,370.37 and reinsurance \$26,827.93.....	29,198 30	
<hr/>		
Net amount paid for losses.....		\$213,670 34
Adjustment and settlement of losses.....	3,533 10	
Commissions or brokerage.....	103,086 65	
Salaries and expenses of special and general agents.....	7,780 63	
Salaries, fees and other charges of officers and employes.....	20,077 42	
Rents—including company's own occupancy.....	1,200 00	
Advertising, printing and stationery.....	2,423 84	
Postage, telegrams, telephone and express.....	2,352 64	
Furniture and fixtures.....	88 75	
Maps, including corrections.....	1,022 84	
Underwriters' boards and tariff associations.....	4,171 15	
Fire department, patrol and salvage corps expenses.....	768 44	
Taxes on real estate.....	277 73	
State taxes on premiums.....	4,433 74	
Insurance department licenses and fees.....	1,709 31	
Miscellaneous expenditures.....	1,737 56	
Agents' balances charged off.....	28 88	
Loss on sale or maturity of ledger assets.....		3,239 50
<hr/>		
Total disbursements.....		\$371,602 52
<hr/>		
Balance.....		\$634,057 76

## LEDGER ASSETS.

Book value of real estate.....		\$15,000 00
Mortgage loans on real estate.....		10,900 00
Book value of bonds and stocks, excluding interest.....		501,128 68
Cash in office and in bank.....		68,190 56
Agents' balances.....		38,838 52
Total ledger assets.....		\$634,057 76

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$137 68	
Interest accrued on bonds.....	1,940 00	\$2,077 68
Market value of bonds and stocks over book value.....		1,221 32
Gross assets.....		\$637,356 76

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....		\$12 86
Total admitted assets.....		\$637,343 90

## LIABILITIES.

Losses adjusted and unpaid.....	\$4,548 84	
Losses in process of adjustment, or in suspense.....	41,254 85	
Losses resisted.....	2,700 00	
Total claims for losses.....	\$48,503 69	
Deduct reinsurance.....	6,918 31	
Net amount of unpaid losses.....		\$41,585 38
Unearned premiums on outstanding risks.....		289,324 24
State, county and municipal taxes due or accrued.....		4,709 23
Due for reinsurance.....		453 23
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	101,271 82	
Surplus to policy holders.....		301,271 82
Total liabilities.....		\$637,343 90

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$50,727,992	\$592,167 27
Written during the year.....	42,891,631	529,619 12
Total.....	\$93,619,623	\$1,121,786 39
Expired and terminated.....	40,382,525	507,117 79
In force at end of the year.....	\$53,237,098	\$614,668 60
Deduct amount reinsured.....	4,143,980	50,920 73
Net amount in force.....	\$49,093,118	\$563,747 87

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$516,835 00
Premiums received.....	11,529 62
Losses paid.....	6,566 91
Losses incurred.....	6,672 26

EASTERN FIRE INSURANCE COMPANY,  
ATLANTIC CITY, N. J.

INCORPORATED IN 1902. COMMENCED BUSINESS IN 1902.

ARVINE H. PHILLIPS, *President.*                      J. HAINES LIPPINCOTT, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire).....	\$454,274 05	
Deduct reinsurance and return premiums.....	105,235 08	
Net premiums.....		\$349,038 97
Interest on mortgage loans.....	\$10,743 60	
Interest on collateral loans.....	642 16	
Interest on bonds and dividends on stocks.....	9,040 78	
Interest from all other sources.....	132 55	20,559 09
Income from other sources.....		50 00
Profit on sale or maturity of ledger assets.....		1,579 90
Total income.....		\$371,227 96
Ledger assets Dec. 31, 1907.....		477,092 08
Total.....		\$848,320 04

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$192,909 53	
Deduct salvage \$1,470.71 and reinsurance \$2,291.81.....	3,762 52	
Net amount paid for losses.....		\$189,147 01
Adjustment and settlement of losses.....		1,375 30
Commissions or brokerage.....		103,409 77
Miscellaneous expenses of local agencies.....		672 12
Salaries and expenses of special and general agents.....		6,562 01
Salaries, fees and other charges of officers and employes.....		15,542 14
Rents.....		2,580 00
Advertising, printing and stationery.....		5,683 28
Postage, telegrams, telephone and express.....		1,930 93
Legal expenses.....		665 87
Furniture and fixtures.....		2,933 39
Maps, including corrections.....		5,775 95
Underwriters' boards and tariff associations.....		1,022 54
Fire department, patrol and salvage corps expenses.....		481 77
Inspections and surveys.....		293 37
State taxes on premiums.....		1,358 07
Insurance department licenses and fees.....		1,708 60
Miscellaneous expenditures.....		2,292 79
Interest or dividends to stockholders.....		12,000 00
Agents' balances charged off.....		342 50
Loss on sale or maturity of ledger assets.....		210 00
Total disbursements.....		\$355,987 41
Balance.....		\$492,332 63

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$207,550 00
Loans secured by collateral.....		10,500 00
Book value of bonds and stocks, excluding interest.....		183,479 50
Cash in office and in bank.....		30,235 60
Agents' balances.....		60,567 53
Total ledger assets.....		<u>\$492,332 63</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,561 26	
Interest accrued on bonds.....	2,439 43	\$8,000 69
Market value of bonds and stocks over book value.....		536 25
Gross assets.....		<u>\$500,869 57</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents balances, representing business written prior to Oct. 1, last.....		\$1,955 69
Total admitted assets.....		<u>\$498,913 88</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$22,426 91	
Losses in process of adjustment, or in suspense.....	27,688 46	
Losses resisted.....	5,581 73	
Total claims for losses.....	\$55,697 10	
Deduct reinsurance.....	1,058 49	
Net amount of unpaid losses.....		\$54,638 61
Unearned premiums on outstanding risks.....		216,241 30
Salaries and other miscellaneous expenses due or accrued.....		458 30
State, county and municipal taxes due or accrued.....		5,431 61
Commissions and other charges due agents and brokers.....		3,000 00
Due for reinsurance.....		888 84
Interest on collateral loans paid in advance.....		75 83
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	18,179 39	
Surplus to policy holders.....		<u>218,179 39</u>
Total liabilities.....		<u>\$498,913 88</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$24,146,046 22	\$328,252 67
Written during the year.....	30,557,430 00	454,274 05
Total.....	<u>\$54,703,476 22</u>	<u>\$782,526 72</u>
Expired and terminated.....	23,182,358 22	345,067 59
In force at end of the year.....	\$31,521,118 00	\$437,459 13
Deduct amount reinsured.....	1,361,685 00	17,925 42
Net amount in force.....	<u>\$30,159,433 00</u>	<u>\$419,533 71</u>

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$219,945 00
Premiums received.....	5,051 86
Losses paid.....	777 25
Losses incurred.....	777 25



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.....	\$1,144,561 23	\$33,018 75	
Deduct reinsurance and return premiums.....	244,715 74	3,391 85	
Net premiums.....	\$899,845 49	\$29,626 90	\$929,472 39
Interest on mortgage loans.....		7,106 17	
Interest on collateral loans.....		1,679 70	
Interest on bonds and dividends on stocks.....		31,700 84	
Interest on deposits.....		530 11	
Rents—including company's own occupancy.....		10,383 35	51,400 17
Agents' balances previously charged off.....			1 57
Increase in book value of ledger assets.....			3,957 50
Total income.....			\$984,831 63
Ledger assets Dec. 31, 1907.....			1,162,404 20
Total.....			\$2,147,235 83

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$558,862 74	\$26,592 44	
Deduct salvage \$6,510.81 and reinsurance \$40,388.80.....	43,704 10	3,195 51	
Net amount paid for losses.....	\$515,158 64	\$23,396 93	\$538,555 57
Adjustment and settlement of losses.....			6,622 29
Commissions or brokerage.....			200,831 73
Salaries and expenses of special and general agents.....			36,255 33
Salaries, fees and other charges of officers and employes.....			52,832 35
Rents—including company's own occupancy.....			7,801 78
Advertising, printing and stationery.....			15,784 20
Postage, telegrams, telephone and express.....			6,516 68
Legal expenses.....			200 00
Furniture and fixtures.....			1,000 00
Maps, including corrections.....			2,820 52
Underwriters' boards and tariff associations.....			8,797 05
Fire department, patrol and salvage corps expenses.....			5,397 40
Inspections and surveys.....			3,539 92
Repairs and expenses on real estate.....			3,966 32
Taxes on real estate.....			1,967 13
State taxes on premiums.....			20,181 13

176 EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

Insurance department licenses and fees.....	\$5,512 07	
Miscellaneous expenditures.....	3,356 96	
Interest or dividends to stockholders.....	10,000 00	
Agents' balances charged off.....	933 73	
Loss on sale or maturity of ledger assets.....	437 13	
Decrease in book value of ledger assets.....	6,107 69	
		<hr/>
Total disbursements.....	\$939,416 98	
Balance.....	\$1,207,818 85	

LEDGER ASSETS.

Book value of real estate.....	\$110,000 00	
Mortgage loans on real estate.....	149,400 00	
Loans secured by collateral.....	1,000 00	
Book value of bonds and stocks, excluding interest.....	746,800 00	
Cash in office and in bank.....	41,054 27	
Agents' balances.....	157,932 08	
Bills receivable taken for marine and inland risks.....	1,632 50	
		<hr/>
Total ledger assets.....	\$1,207,818 85	

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$5,500 84	
Rents accrued on company's property.....	654 17	\$6,155 01
		<hr/>
Market value of bonds and stocks over book value.....	67,666 00	
Gross assets.....	\$1,281,639 86	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$805 50	
		<hr/>
Total admitted assets.....	\$1,280,834 36	

LIABILITIES.

Losses adjusted and unpaid.....	\$6,201 30	
Losses in process of adjustment, or in suspense.....	60,098 52	
Losses resisted.....	2,980 58	
		<hr/>
Total claims for losses.....	\$69,280 40	
Deduct reinsurance.....	8,324 62	
		<hr/>
Net amount of unpaid losses.....	\$60,955 78	
Unearned premiums on outstanding risks.....	718,606 03	
State, county and municipal taxes due or accrued.....	5,000 00	
Commissions and other charges due agents and brokers.....	12,000 00	
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	\$4,182 55	
		<hr/>
Surplus to policy holders.....	484,182 55	
Total liabilities.....	\$1,280,834 36	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$111,684,554	\$1,309,328 57	\$361,857	\$23,412 87
Written during the year.....	91,423,613	1,144,561 23	919,676	33,018 75
<b>Total.....</b>	<b>\$203,108,167</b>	<b>\$2,453,889 80</b>	<b>\$1,281,533</b>	<b>\$56,431 62</b>
Expired and terminated.....	78,087,312	993,279 31	875,862	31,458 34
In force at end of the year.....	\$125,020,855	\$1,460,610 49	\$405,671	\$24,973 28
Deduct amount reinsured.....	9,460,927	107,452 24	14,500	1,052 50
<b>Net amount in force...</b>	<b>\$115,559,928</b>	<b>\$1,353,158 25</b>	<b>\$391,171</b>	<b>\$23,920 78</b>

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$692,626 00	\$21,850 00	\$714,476 00
Premiums received.....	13,166 93	1,130 75	14,297 68
Losses paid.....	7,885 21	1,500 00	9,385 21
Losses incurred.....	7,990 71	1,575 00	9,565 71

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).....	\$1,193,852 27	
Deduct reinsurance and return premiums.....	287,090 36	
<b>Net premiums.....</b>		<b>\$906,761 91</b>
Interest on bonds and dividends on stocks.....	\$115,114 47	
Interest on deposits.....	4,994 36	
Interest from all other sources.....	4,462 70	124,571 53
Profit on sale or maturity of ledger assets.....		67,193 00
Increase in book value of ledger assets.....		344,965 75
<b>Total income.....</b>		<b>\$1,443,492 19</b>
Ledger assets Dec. 31, 1907.....		3,008,483 07
<b>Total.....</b>		<b>\$4,451,975 26</b>

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$498,832 30
Deduct salvage \$2,019.78 and reinsurance \$46,547.61 .....	48,567 39
<hr/>	
Net amount paid for losses .....	\$450,264 91
Adjustment and settlement of losses .....	10,477 89
Commissions or brokerage .....	187,860 21
Miscellaneous expenses of local agencies .....	534 21
Salaries and expenses of special and general agents .....	23,201 06
Salaries, fees and other charges of officers and employes .....	45,969 31
Rents .....	8,645 19
Advertising, printing and stationery .....	12,843 27
Postage, telegrams, telephone and express .....	10,676 84
Legal expenses .....	348 63
Furniture and fixtures .....	982 44
Maps, including corrections .....	6,221 13
Underwriters' boards and tariff associations .....	8,184 23
Fire department, patrol and salvage corps expenses .....	5,859 48
Inspections and surveys .....	2,936 25
State taxes on premiums .....	16,682 00
Insurance department licenses and fees .....	9,015 36
All other licenses, fees and taxes .....	5,688 27
Mercantile agencies and subscriptions .....	1,307 31
Exchange .....	1,098 18
Miscellaneous expenditures .....	258 53
Interest or dividends to stockholders .....	30,000 00
Agents' balances charged off .....	214 06
Loss on sale or maturity of ledger assets .....	150,055 00
Decrease in book value of ledger assets .....	41,419 00
<hr/>	
Total disbursements .....	\$1,030,742 76
<hr/>	
Balance .....	\$3,421,232 50

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest .....	\$3,077,540 00
Cash in office and in bank .....	206,213 24
Agents' balances .....	137,479 26
<hr/>	
Total ledger assets .....	\$3,421,232 50

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	\$9,003 33
Declared dividends on stocks (transfer books closed) .....	22,300 00
<hr/>	
Gross assets .....	\$3,452,535 83

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$253 12
<hr/>	
Total admitted assets .....	\$3,452,282 71

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$44,184 97	
Losses resisted.....	3,000 00	
	<hr/>	
Total claims for losses.....	\$47,184 97	
Deduct reinsurance.....	5,305 46	
	<hr/>	
Net amount of unpaid losses.....		\$41,879 51
Unearned premiums on outstanding risks.....		802,993 72
State, county and municipal taxes due or accrued.....		20,000 00
Due for reinsurance.....		7,739 67
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	1,579,669 81	
	<hr/>	
Surplus to policy holders.....		2,579,669 81
	<hr/>	
Total liabilities.....		\$3,452,282 71

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$92,840,207	\$1,096,797 17
Written during the year.....	106,895,435	1,193,852 27
	<hr/>	
Total.....	\$199,735,642	\$2,290,649 44
Expired and terminated.....	65,943,968	801,022 96
	<hr/>	
In force at end of the year.....	\$133,791,674	\$1,489,626 48
Deduct amount reinsured.....	11,933,290	96,150 50
	<hr/>	
Net amount in force.....	\$121,858,384	\$1,393,475 98

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	\$21,158 94
Virginia.....	53,000 00	15,106 47

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$744,792 00
Premiums received.....	12,877 86
Losses paid.....	14,514 07
Losses incurred.....	14,896 53

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).....	\$5,380,873 16
Deduct reinsurance and return premiums.....	1,342,169 81
<hr/>	
Net premiums.....	\$4,038,703 35
Deposit premiums on perpetual risks.....	34,293 55
Interest on mortgage loans.....	\$91,367 69
Interest on collateral loans.....	10,254 42
Interest on bonds and dividends on stocks.....	218,533 75
Interest on deposits.....	5,091 37
Interest from all other sources.....	31 88
Rents.....	20,400 95
<hr/>	
Profit and loss.....	200 00
Earned deposit premiums.....	4,584 12
Agents' balances previously charged off.....	249 32
Profit on sale or maturity of ledger assets.....	14,674 89
<hr/>	
Total income.....	\$4,438,385 29
Ledger assets Dec. 31, 1907.....	7,821,233 63
<hr/>	
Total.....	\$12,259,618 92

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$2,675,654 52
Deduct salvage \$26,253.06 and reinsurance \$315,757.62..	342,011 25
<hr/>	
Net amount paid for losses.....	\$2,333,643 27
Adjustment and settlement of losses.....	26,786 72
Commissions or brokerage.....	1,011,667 46
Miscellaneous expenses of local agencies.....	3,484 28
Salaries and expenses of special and general agents.....	169,926 39
Salaries, fees and other charges of officers and employes.....	126,473 03
Rents.....	953 45
Advertising, printing and stationery.....	26,576 53
Postage, telegrams, telephone and express.....	19,601 66
Legal expenses.....	1,159 97
Maps, including corrections.....	9,259 69
Underwriters' boards and tariff associations.....	62,746 12
Fire department, patrol, and salvage corps expenses.....	1,712 64
Repairs and expenses on real estate.....	5,149 72
Taxes on real estate.....	5,698 06
State taxes on premiums.....	69,440 95
Insurance department licenses and fees.....	24,468 44
All other licenses, fees and taxes.....	13,171 65
Commission on sale and purchase of securities.....	363 13
Deposit premiums returned.....	53,802 95
Interest or dividends to stockholders.....	300,000 00

Agents' balances charged off.....	\$381 27
Loss on sale or maturity of ledger assets.....	42,674 44
Total disbursements.....	<u>\$4,309,141 82</u>
Balance.....	\$7,950,477 10

LEDGER ASSETS.

Book value of real estate.....	\$365,284 64
Mortgage loans on real estate.....	1,761,529 99
Loans secured by collateral.....	132,750 00
Book value of bonds and stocks, excluding interest.....	4,568,741 41
Cash in office and in bank.....	489,223 10
Agents' balances.....	632,947 96
Total ledger assets.....	<u>\$7,950,477 10</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$29,764 36	
Interest due and accrued on bonds.....	43,662 88	
Interest due and accrued on collateral loans.....	547 42	
Rents due and accrued on company's property.....	1,984 67	\$75,959 33
Market value of real estate over book value.....		1,315 36
Market value of bonds and stocks over book value.....		78,088 09
Due from other companies for reinsurance.....		1,490 73
Gross assets.....		<u>\$8,107,330 61</u>

DEDUCT ASSETS NOT ADMITTED.

Company's stock owned.....	\$9,920 00
Total admitted assets.....	<u>\$8,097,410 61</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$156,772 28
Losses in process of adjustment, or in suspense.....	194,333 78
Losses resisted.....	46,121 61
Total claims for losses.....	<u>\$397,227 67</u>
Deduct reinsurance.....	76,305 24
Net amount of unpaid losses.....	\$320,922 43
Unearned premiums on outstanding risks.....	3,290,056 59
Reclaimable on perpetual fire policies.....	1,688,927 11
State, county and municipal taxes due or accrued.....	27,662 00
Cash capital.....	\$750,000 00
Surplus over all liabilities.....	<u>2,019,842 48</u>
Surplus to policy holders.....	2,769,842 48
Total liabilities.....	<u>\$8,097,410 61</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$564,433 231	\$6,732,948 59
Written during the year.....	442,492 821	5,380,873 16
Total.....	<u>\$1,006,926 052</u>	<u>\$12,113,821 75</u>

Expired and terminated.....	\$412,401,880	\$5,237,623 79
In force at end of the year.....	\$594,524,172	\$6,876,197 96
Deduct amount reinsured.....	43,214,723	509,364 88
Net amount in force.....	\$551,309,449	\$6,366,833 08

Perpetual risks not included above, \$81,354,642; premiums on same, \$1,846,225.35.

#### 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	\$47,000 36
Georgia.....	10,000 00	30,646 26
Oregon.....	50,000 00	59,063 04
New Mexico.....	11,000 00	11,005 34

#### BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,755,003 00
Premiums received.....	66,446 65
Losses paid.....	46,152 75
Losses incurred.....	45,814 51

## FIREMAN'S FUND INSURANCE COMPANY,

SAN FRANCISCO, CAL.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1863.

WM. J. DUTTON, *President.*

LOUIS WEINMANN, *Secretary.*

Cash Capital, \$1,600,000.

#### INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$4,228,172 04	\$2,685,409 93	
Deduct reinsurance and return premiums.....	1,184,594 08	1,511,720 98	
Net premiums.....	\$3,043,577 96	\$1,173,688 95	\$4,217,266 91
Interest on mortgage loans.....		\$17,879 24	
Interest on collateral loans.....		10,702 20	
Interest on bonds and dividends on stocks.....		174,325 90	
Interest on deposits.....		6,858 32	
Interest from all other sources.....		5,631 39	
Rents—including company's own occupancy.....		8,820 00	224,217 05
Received from assessment.....			20,000 00
Income from other sources.....			2,420 00



Profit on sale or maturity of ledger assets.....	\$179 50
Total income.....	\$4,464,083 46
Ledger assets Dec. 31, 1907.....	6,109,795 59
Total.....	\$10,573,879 05

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$1,941,330 58	\$1,306,996 62	
Deduct salvage \$44,603.96 and reinsurance \$879,412.21.....	297,428 74	626,587 43	
Net amount paid for losses.....	\$1,643,901 84	\$680,409 19	\$2,324,311 03
Adjustment and settlement of losses.....			43,839 49
Commissions or brokerage.....			708,731 13
Miscellaneous expenses of local agencies.....			22,261 76
Salaries and expenses of special and general agents.....			289,352 52
Salaries, fees and other charges of officers and employes.....			186,017 43
Rents—including company's own occupancy.....			25,469 02
Advertising, printing and stationery.....			58,801 76
Postage, telegrams, telephone and express.....			30,433 80
Legal expenses.....			9,001 18
Furniture and fixtures.....			6,403 47
Maps, including corrections.....			8,802 88
Underwriters' boards and tariff associations.....			24,619 79
Fire department, patrol and salvage corps expenses.....			25,685 67
Inspections and surveys.....			18,073 80
Repairs and expenses on real estate.....			863 60
Taxes on real estate.....			7,454 05
State taxes on premiums.....			76,705 51
Insurance department licenses and fees.....			27,037 23
All other licenses, fees and taxes.....			1,939 23
Traveling expenses.....			2,509 47
Subscriptions, charities and donations.....			3,687 42
Interest or dividends to stockholders.....			16,000 00
Agents' balances charged off.....			284 65
Loss on sale or maturity of ledger assets.....			2,200 00
Total disbursements.....			\$4,064,485 89
Balance.....			\$6,509,393 16

LEDGER ASSETS.

Book value of real estate.....		\$566,110 50
Mortgage loans on real estate.....		283,980 00
Loans secured by collateral.....		169,950 00
Book value of bonds and stocks, excluding interest.....		4,071,290 10
Cash in office and in bank.....		491,597 11
Agents' balances.....		854,093 97
Bills receivable taken for marine and inland risks.....		33,492 95
Due from other companies for reinsurance.....		90 08
Held by London office for marine losses.....		38,788 45
Total ledger assets.....		\$6,509,393 16

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,853 28	
Interest accrued on bonds.....	53,182 81	
Interest accrued on collateral loans.....	715 26	55,751 35
Gross assets.....		\$6,565,144 51

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last. ....	\$53,309 18	
Book value of bonds over market value. ....	59,623 60	\$112,932 78
Total admitted assets. ....		\$6,452,211 73

## LIABILITIES.

Losses adjusted and unpaid. ....	\$47,255 97	
Losses in process of adjustment, or in suspense. ....	476,875 30	
Losses resisted. ....	41,468 21	
Total claims for losses. ....	\$565,599 48	
Deduct reinsurance. ....	147,113 04	
Net amount of unpaid losses. ....		\$418,486 44
Unearned premiums on outstanding risks. ....		2,941,901 51
Salaries and other miscellaneous expenses due or accrued. ....		7,500 00
State, county and municipal taxes due or accrued. ....		85,500 00
Commissions and other charges due agents and brokers. ....		180,156 95
Due corporation for marine losses (estimated). ....		9,027 70
Cash capital. ....	\$1,600,000 00	
Surplus over all liabilities. ....	1,209,639 13	
Surplus to policy holders. ....		2,809,639 13
Total liabilities. ....		\$6,452,211 73

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907	\$424,263 242	\$5,400,321 50	\$49,545,419	\$1,290,449 55
Written during the year. ....	328,475,188	4,228,172 04	330,583,482	2,685,409 93
Total. ....	\$752,738,430	\$9,628,493 54	\$380,128,901	\$3,975,859 48
Expired and terminated. ....	309,897,141	4,068,486 37	326,941,272	2,473,389 64
In force at end of the year. ....	\$442,841,289	\$5,560,007 17	\$53,187,629	\$1,502,469 84
Deduct amount reinsured. ....	40,080,340	555,310 64	23,647,177	814,031 64
Net amount in force	\$402,760,949	\$5,004,696 53	\$29,540,452	\$688,438 20

## 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. ....	\$40,000 00	\$39,926 80
Georgia. ....	10,000 00	52,096 54
New Mexico. ....	20,000 00	19,221 58
Oregon. ....	108,000 00	36,480 86

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written. ....	\$3,079,381 07	\$53,532 00	\$3,132,913 07
Premiums received. ....	40,482 32	1,089 03	41,571 35
Losses paid. ....	32,378 01	70 12	32,448 13
Losses incurred. ....	33,963 15	70 12	34,033 27

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).....	\$2,168,258 21	
Deduct reinsurance and return premiums.....	481,271 99	
<hr/>		
Net premiums.....		\$1,686,986 22
Interest on mortgage loans.....	\$109,045 01	
Interest on bonds and dividends on stocks.....	103,412 74	
Interest on deposits.....	660 27	
Interest from all other sources.....	5,416 81	
Rents—including company's own occupancy.....	16,353 60	234,888 43
<hr/>		
Total income.....		\$1,921,874 65
Ledger assets Dec. 31, 1907.....		4,192,595 32
<hr/>		
Total.....		\$6,114,469 97

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,002,854 31	
Deduct salvage \$2,854.30 and reinsurance \$75,500.23....	78,354 53	
<hr/>		
Net amount paid for losses.....		\$924,499 78
Adjustment and settlement of losses.....		14,801 50
Commissions or brokerage.....		423,208 01
Salaries and expenses of special and general agents.....		25,870 39
Salaries, fees and other charges of officers and employes.....		51,356 36
Rents—including company's own occupancy.....		4,000 00
Advertising, printing and stationery.....		9,429 33
Postage, telegrams, telephone and express.....		9,551 33
Legal expenses.....		153 24
Furniture and fixtures.....		359 25
Maps, including corrections.....		3,025 52
Underwriters' boards and tariff associations.....		15,861 73
Fire department, patrol and salvage corps expenses.....		8,102 38
Inspections and surveys.....		4,166 37
Repairs and expenses on real estate.....		1,012 45
Taxes on real estate.....		6,795 29
State taxes on premiums.....		34,868 91
Insurance department licenses and fees.....		6,704 30
All other licenses, fees and taxes.....		5,026 88
Interest or dividends to stockholders.....		180,000 00
Agents' balances charged off.....		32 36
Decrease in book value of ledger assets.....		2,475 00
<hr/>		
Total disbursements.....		\$1,731,300 38
<hr/>		
Balance.....		\$4,383,169 59

## LEDGER ASSETS.

Book value of real estate.....	\$108,997 06	
Mortgage loans on real estate.....	2,367,925 00	
Book value of bonds and stocks, excluding interest.....	1,607,650 00	
Cash in office and in bank.....	65,235 25	
Agents' balances.....	233,362 28	
Total ledger assets.....	\$4,383,169 59	

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$31,504 50	
Rents due on company's property.....	290 00	31,794 50
Market value of bonds and stocks over book value.....		633,026 00
Due from other companies for reinsurance.....		5,053 89
Gross assets.....	\$5,053,043 98	

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$419 89	
Total admitted assets.....	\$5,052,624 09	

## LIABILITIES.

Losses adjusted and unpaid.....	\$24,192 24	
Losses in process of adjustment, or in suspense.....	104,105 53	
Losses resisted.....	12,044 71	
Total claims for losses.....	\$140,342 48	
Deduct reinsurance.....	8,863 75	
Net amount of unpaid losses.....	\$131,478 73	
Unearned premiums on outstanding risks.....	1,663,370 13	
Unpaid script.....	2,359 89	
State, county and municipal taxes due or accrued.....	18,291 03	
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,237,124 31	
Surplus to policy holders.....	3,237,124 31	
Total liabilities.....	\$5,052,624 09	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$272,679,004	\$2,821,255 50
Written during the year.....	171,023,318	2,168,258 21
Total.....	\$443,702,322	\$4,989,513 71
Expired and terminated.....	115,675,253	1,701,684 03
In force at end of the year.....	\$328,027,069	\$3,287,829 68
Deduct amount reinsured.....	17,066,782	139,350 34
Net amount in force.....	\$310,960,287	\$3,148,479 34

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,025,412 47
Premiums received.....	25,718 37
Losses paid.....	32,199 25
Losses incurred.....	32,688 46

## FRANKLIN FIRE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1829. COMMENCED BUSINESS IN 1829.

ALFRED E. DUNCAN, *President, pro tem.* EZRA T. CRESSON, *Secretary.*

Cash Capital, \$400,000.

## INCOME.

Gross premiums (Fire).....	\$1,176,673 00	
Deduct reinsurance and return premiums.....	205,740 00	
Net premiums.....		\$970,933 00
Deposit premiums on perpetual risks.....		6,889 15
Interest on mortgage loans.....	\$3,002 72	
Interest on collateral loans.....	614 59	
Interest on bonds and dividends on stocks.....	90,792 50	
Interest on deposits.....	1,936 17	
Interest from all other sources.....	183 77	
Rents—including company's own occupancy.....	10,169 20	106,698 95
Reinsurance deposit and transfer fees.....		1,127 00
Commissions.....		2,099 63
Profit on sale or maturity of ledger assets.....		1,872 19
Total income.....		\$1,089,619 92
Ledger assets Dec. 31, 1907.....		2,650,622 04
Total.....		\$3,740,241 96

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$693,032 73	
Deduct salvage \$8,091.45 and reinsurance \$147,125.49....	155,216 94	
Net amount paid for losses.....		\$537,815 79
Adjustment and settlement of losses.....		8,036 93
Commissions or brokerage.....		207,374 41
Miscellaneous expenses of local agencies.....		2,862 62
Salaries and expenses of special and general agents.....		54,987 94
Salaries, fees and other charges of officers and employes.....		52,602 07
Rents—including company's own occupancy.....		8,901 58
Advertising, printing and stationery.....		12,052 49
Postage, telegrams, telephone and express.....		8,215 81
Legal expenses.....		1,445 00
Maps, including corrections.....		6,503 49
Underwriters' boards and tariff associations.....		12,312 89
Fire department, patrol and salvage corps expenses.....		8,663 03
Inspections and surveys.....		3,370 12
Repairs and expenses on real estate.....		3,382 15

Taxes on real estate.....	\$2,563 50
State taxes on premiums.....	14,144 51
Insurance department licenses and fees.....	4,614 57
All other licenses, fees and taxes.....	4,043 49
Reinsurance deposit.....	27 50
Miscellaneous expenditures.....	5,773 40
Deposit premiums returned.....	31,173 88
Interest or dividends to stockholders.....	44,015 00
Agents' balances charged off.....	1,114 00
Decrease in book value of ledger assets.....	1,492 08
Total disbursements.....	<u>\$1,037,488 25</u>
Balance.....	\$2,702,753 71

## LEDGER ASSETS.

Book value of real estate.....	\$188,272 44
Mortgage loans on real estate.....	46,735 00
Book value of bonds and stocks, excluding interest.....	2,218,957 94
Cash in office and in bank.....	101,614 95
Agents' balances.....	147,173 38
Total ledger assets.....	<u>\$2,702,753 71</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$731 02
Market value of real estate over book value.....	11,727 56
Reinsurance deposit.....	495 00
Gross assets.....	<u>\$2,715,707 29</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to to Oct. 1, last.....	\$3,094 69	
Book value of ledger assets over market value.....	11,232 94	\$14,327 63
Total admitted assets.....		<u>\$2,701,379 66</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$21,349 87
Losses in process of adjustment, or in suspense.....	76,624 91
Losses resisted.....	6,210 10
Total claims for losses.....	<u>\$104,184 88</u>
Deduct reinsurance.....	7,936 28
Net amount of unpaid losses.....	\$96,248 60
Unearned premiums on outstanding risks.....	849,450 12
Reclaimable on perpetual fire policies.....	780,469 19
State, county and municipal taxes due or accrued.....	13,643 13
Cash capital.....	\$400,000 00
Surplus over all liabilities.....	561,568 62
Surplus to policy holders.....	<u>961,568 62</u>
Total liabilities.....	<u>\$2,701,379 66</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$137,994,673	\$1,659,094 47
Written during the year.....	97,756,712	1,176,673 00
Total.....	<u>\$235,751 385</u>	<u>\$2,835,767 47</u>
Expired and terminated.....	90,156,107	1,118,241 81
In force at end of the year.....	\$145,595,278	\$1,717,525 66
Deduct amount reinsured.....	4,372,177	49,342 08
Net amount in force.....	<u>\$141,223,101</u>	<u>\$1,668,183 58</u>

Perpetual risks not included above, \$41,066,430; premiums on same, \$852,239.14.

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$796,101 05
Premiums received.....	11,683 71
Losses paid.....	13,564 85
Losses incurred.....	13,912 79

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).....	\$2,842,285 45	
Deduct reinsurance and return premiums.....	2,284,176 30	
Net premiums.....		\$558,109 15
Interest on mortgage loans.....	\$2,780 00	
Interest on bonds and dividends on stocks.....	46,463 62	
Interest on deposits.....	393 54	
Interest from all other sources.....	768 75	50,405 91
Total income.....		<u>\$608,515 06</u>
Ledger assets Dec. 31, 1907.....		1,475,884 74
Total.....		<u>\$2,084,399 80</u>

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$1,121,300 61	
Deduct salvage \$3,937.05 and reinsurance \$798,348.48 .....	802,285 53	
Net amount paid for losses .....		\$319,015 08
Adjustment and settlement of losses .....		5,495 14
Commissions or brokerage .....		150,888 44
Salaries, fees and other charges of officers and employes .....		4,665 07
Fire department, patrol and salvage corps expenses .....		3,234 25
State taxes on premiums .....		9,454 12
Insurance department licenses and fees .....		1,959 20
All other licenses, fees and taxes .....		1,641 61
Interest or dividends to stockholders .....		48,000 00
Loss on sale or maturity of ledger assets .....		3,925 00
Total disbursements .....		\$548,277 91
Balance .....		\$1,536,121 89

## LEDGER ASSETS.

Mortgage loans on real estate .....		\$58,000 00
Book value of bonds and stocks, excluding interest .....		1,291,054 71
Cash in bank .....		41,314 42
Agents' balances .....		145,752 76
Total ledger assets .....		\$1,536,121 89

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$373 00	
Interest due and accrued on bonds .....	4,579 00	\$4,952 00
Gross assets .....		\$1,541,073 89

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds and stocks over market value .....		\$70,871 71
Total admitted assets .....		\$1,470,202 18

## LIABILITIES.

Losses adjusted and unpaid .....	\$33,854 96	
Losses in process of adjustment, or in suspense .....	191,274 00	
Losses resisted .....	21,300 00	
Total claims for losses .....	\$246,428 96	
Deduct reinsurance .....	169,821 00	
Net amount of unpaid losses .....		\$76,607 96
Unearned premiums on outstanding risks .....		426,354 68
State, county and municipal taxes due or accrued .....		10,000 00
Commissions and other charges due agents and brokers .....		40,306 41
Cash capital .....	\$400,000 00	
Surplus over all liabilities .....	516,933 13	
Surplus to policy holders .....		916,933 13
Total liabilities .....		\$1,470,202 18



## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$225,408,868	\$2,497,417 87
Written during the year.....	254,592,742	2,842,285 45
Total.....	\$480,001,610	\$5,339,703 32
Expired and terminated.....	191,012,841	2,221,654 29
In force at end of the year.....	\$288,988,769	\$3,118,049 03
Deduct amount reinsured.....	209,535,111	2,287,750 61
Net amount in force.....	\$79,453,658	\$830,298 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>
Georgia.....	\$10,000 00	\$20,676 33
Oregon.....	50,000 00	18,337 40
Virginia.....	20,000 00	24,893 75

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$299,985 00
Premiums received.....	4,261 24
Losses paid.....	4,173 85
Losses incurred.....	4,186 85

## 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).....	\$11,254,331 38	
Deduct reinsurance and return premiums.....	4,417,550 50	
Net premiums.....		\$6,836,780 88
Interest on mortgage loans.....	\$9,333 42	
Interest on bonds and dividends on stocks.....	507,164 56	
Interest on deposits.....	5,553 86	
Interest from all other sources.....	4,730 28	
Rents—including company's own occupancy.....	51,680 82	578,462 94
Receivers dividend, Merchant's Trust Co.....		2,250 00
Borrowed money.....		550,000 00

Agents' balances previously charged off.....	\$645 51
Profit on sale or maturity of ledger assets.....	5,234 28
<b>Total income.....</b>	<b>\$7,973,373 61</b>
Ledger assets Dec. 31, 1907.....	14,857,154 30
<b>Total.....</b>	<b>\$22,830,527 91</b>

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$5,066,326 23
Deduct salvage \$38,464.69 and reinsurance \$1,312,132.05	1,350,596 74
Net amount paid for losses.....	\$3,715,729 49
Adjustment and settlement of losses.....	95,536 02
Commissions or brokerage.....	1,269,643 02
Miscellaneous expenses of local agencies.....	881 99
Salaries and expenses of special and general agents.....	331,926 84
Salaries, fees and other charges of officers and employes.....	249,634 33
Rents—including company's own occupancy.....	57,598 01
Advertising, printing and stationery.....	79,762 32
Postage, telegrams, telephone and express.....	72,333 87
Legal expenses.....	9,383 39
Furniture and fixtures.....	10,630 56
Maps, including corrections.....	14,837 77
Underwriters' boards and tariff associations.....	92,701 35
Fire department, patrol and salvage corps expenses.....	36,115 87
Inspections and surveys.....	35,671 86
Repairs and expenses on real estate.....	35,981 93
Taxes on real estate.....	9,684 42
State taxes on premiums.....	105,571 02
Insurance department licenses and fees.....	21,877 73
All other licenses, fees and taxes.....	18,333 54
Mercantile Agency reports.....	5,712 16
Borrowed money repaid.....	550,000 00
Interest.....	3,002 18
Interest or dividends to stockholders.....	450,000 00
Agents' balances charged off.....	1,243 53
Loss on sale or maturity of ledger assets.....	8,146 75
<b>Total disbursements.....</b>	<b>\$7,281,939 95</b>
<b>Balance.....</b>	<b>\$15,548,587 96</b>

## LEDGER ASSETS.

Book value of real estate.....	\$1,800,133 51
Mortgage loans on real estate.....	161,000 00
Book value of bonds and stocks, excluding interest.....	11,618,492 39
Cash in office and in bank.....	735,846 51
Agents' balances.....	1,193,486 22
Furniture, fixtures and safes.....	39,629 33
<b>Total ledger assets.....</b>	<b>\$15,548,587 96</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$2,420 83
Interest due and accrued on bonds.....	40,523 00
Interest accrued on other assets.....	2,127 66
<b>Gross assets.....</b>	<b>\$15,593,659 45</b>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$39,629 33	
Agents' balances, representing business written prior to Oct. 1, last.....	24,440 90	
Book value of bonds and stocks over market value....	582,511 39	
Book value of real estate over market value.....	150,000 00	\$796,581 62
<b>Total admitted assets.....</b>		<b>\$14,797,077 83</b>

LIABILITIES.

Losses adjusted and unpaid.....	\$74,872 00	
Losses in process of adjustment, or in suspense.....	667,570 00	
Losses resisted.....	100,957 00	
<b>Total claims for losses.....</b>	<b>\$843,399 00</b>	
Deduct reinsurance.....	233,354 76	
<b>Net amount of unpaid losses.....</b>		<b>\$610,044 24</b>
Unearned premiums on outstanding risks.....		6,695,709 48
Salaries and other miscellaneous expenses due or accrued.....		23,310 14
State, county and municipal taxes due or accrued.....		125,000 00
Commissions and other charges due agents and brokers.....		41,715 90
Due for return premiums and reinsurance.....		333,944 44
Cash capital.....	\$1,500,000 00	
Surplus over all liabilities.....	5,467,353 63	
<b>Surplus to policy holders.....</b>		<b>6,967,353 63</b>
<b>Total liabilities.....</b>		<b>\$14,797,077 83</b>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1908.....	\$1,513,683,873	\$14,287,972 42
Written during the year.....	1,112,545,420	11,254,331 38
<b>Total.....</b>	<b>\$2,626,229,293</b>	<b>\$25,542,303 80</b>
Expired and terminated.....	1,019,699,234	10,280,008 21
<b>In force at end of the year.....</b>	<b>\$1,606,530,059</b>	<b>\$15,262,295 59</b>
Deduct amount reinsured.....	321,948,115	2,281,748 37
<b>Net amount in force.....</b>	<b>\$1,284,581,944</b>	<b>\$12,980,547 22</b>

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	\$109,180 51
Oregon.....	50,000 00	47,691 09
Virginia.....	45,000 00	65,859 42
New Mexico.....	10,000 00	23,599 00
Canada.....	139,200 00	119,542 43

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,591,542 00
Premiums received.....	84,831 89
Losses paid.....	51,252 95
Losses incurred.....	56,325 28

## 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).....	\$3,653,351 35	
Deduct reinsurance and return premiums.....	840,242 77	
Net premiums.....		\$2,813,108 58
Interest on mortgage loans.....	\$13,256 44	
Interest on bonds and dividends on stocks.....	173,893 19	
Interest on deposits.....	6,751 11	
Interest from all other sources.....	2,986 75	
Rents.....	26,814 06	223,701 55
Received for reinsurance.....		10,825 46
Agents' balances previously charged off.....		346 50
Profit on sale or maturity of ledger assets.....		5,852 60
Total income.....	\$3,053,834 69	
Ledger assets Dec. 31, 1907.....	5,816,442 48	
Total.....	\$8,870,277 17	

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,684,977 35	
Deduct salvage \$4,542.74 and reinsurance \$237,266.71....	241,809 45	
Net amount paid for losses.....		\$1,443,167 90
Adjustment and settlement of losses.....		59,535 18
Commissions or brokerage.....		634,705 24
Miscellaneous expenses of local agencies.....		113,604 29
Salaries and expenses of special and general agents.....		113,628 72
Salaries, fees and other charges of officers and employes.....		122,973 13
Rents.....		7,276 38
Advertising, printing and stationery.....		19,616 64
Postage, telegrams, telephone and express.....		22,344 15
Legal expenses.....		1,215 39
Furniture and fixtures.....		4,419 49
Maps, including corrections.....		6,415 10
Underwriters' boards and tariff associations.....		26,408 97
Fire department, patrol and salvage corps expenses.....		22,753 78
Inspections and surveys.....		12,571 32
Repairs and expenses on real estate.....		14,262 87
Taxes on real estate.....		10,168 64
State taxes on premiums.....		49,629 27

Insurance department licenses and fees.....	\$13,947 22
All other licenses, fees and taxes.....	10,435 60
Exchange.....	3,015 57
Additions and improvements to real estate.....	6,905 35
Miscellaneous expenditures.....	4,066 21
Interest or dividends to stockholders.....	120,000 00
Agents' balances charged off.....	3,266 45
Loss on sale or maturity of ledger assets.....	35,565 20

Total disbursements.....	<u>\$2,881,898 06</u>
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Balance.....	\$5,988,379 11
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## LEDGER ASSETS.

Book value of real estate.....	\$750,000 00
Mortgage loans on real estate.....	315,000 00
Book value of bonds and stocks, excluding interest.....	3,779,613 32
Cash in office and in bank.....	670,281 84
Agents' balances.....	473,483 95

Total ledger assets.....	<u>\$5,988,379 11</u>
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## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$6,087 96	
Interest accrued on bonds.....	20,918 22	
Rents accrued on company's property.....	166 66	\$27,172 84

Gross assets.....	<u>\$6,015,551 95</u>
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## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,435 38	
Book value of ledger assets over market value.....	138,100 57	141,535 95

Total admitted assets.....	<u>\$5,874,016 00</u>
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## LIABILITIES.

Losses adjusted and unpaid.....	\$99,355 74
Losses in process of adjustment, or in suspense.....	114,727 58
Losses resisted.....	4,000 00

Total claims for losses.....	<u>\$218,083 32</u>
Deduct reinsurance.....	40,662 39

Net amount of unpaid losses.....	\$177,420 93
Unearned premiums on outstanding risks.....	3,155,427 91
Commissions and other charges due agents and brokers.....	5,967 63
Due other companies for reinsurance.....	25,757 20
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	<u>1,509,442 33</u>

Surplus to policy holders.....	<u>2,509,442 33</u>
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Total liabilities.....	<u>\$5,874,016 00</u>
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## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$657,985,489	\$6,281,694 90
Written during the year.....	360,466,266	3,653,351 35
Total.....	<u>\$1,018,451,755</u>	<u>\$9,935,046 25</u>
Expired and terminated.....	336,177,962	3,355,367 74
In force at end of the year.....	\$682,273,793	\$6,579,678 51
Deduct amount reinsured.....	56,408,174	443,447 21
Net amount in force.....	<u>\$625,865,619</u>	<u>\$6,136,213 30</u>

## SPECIAL DEPOSITS.

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

	<i>Deposits.</i>	<i>Liabilities.</i>
Georgia.....	\$10,000 00	\$60,037 57
Virginia.....	52,100 00	50,449 28
Oregon.....	50,000 00	17,403 20
New Mexico.....	10,000 00	11,223 83

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,012,774 00
Premiums received.....	15,636 75
Losses paid.....	28,540 67
Losses incurred.....	27,957 21

## 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).....	\$2,318,204 61	
Deduct reinsurance and return premiums.....	500,754 86	
Net premiums.....	<u>\$1,817,449 75</u>	
Interest on mortgage loans.....	\$56,937 07	
Interest on collateral loans.....	600 00	
Interest on bonds and dividends on stocks.....	150,693 54	
Interest on deposits.....	8,287 43	
Rents—including company's own occupancy.....	5,471 50	221,989 54
Agents' balances previously charged off.....		<u>61 19</u>

Profit on sale or maturity of ledger assets.....	\$14,775 00
Increase in book value of ledger assets.....	1,400 00
<b>Total income.....</b>	<b>\$2,055,675 48</b>
Ledger assets Dec. 31, 1907.....	4,379,067 69
<b>Total.....</b>	<b>\$6,434,743 17</b>

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,008,600 69
Deduct salvage \$3,378.58 and reinsurance \$94,246.47....	97,625 05
Net amount paid for losses.....	\$910,975 64
Adjustment and settlement of losses.....	20,926 04
Commissions or brokerage.....	385,026 77
Miscellaneous expenses of local agencies.....	137 33
Salaries and expenses of special and general agents.....	141,512 59
Salaries, fees and other charges of officers and employes.....	46,457 29
Rents—including company's own occupancy.....	12,095 00
Advertising, printing and stationery.....	20,830 47
Postage, telegrams, telephone and express.....	16,725 12
Legal expenses.....	685 26
Furniture and fixtures.....	2,227 00
Maps, including corrections.....	4,769 50
Underwriters' boards and tariff associations.....	18,715 83
Fire department, patrol and salvage corps expenses.....	5,666 48
Inspections and surveys.....	7,553 73
Repairs and expenses on real estate.....	289 06
Taxes on real estate.....	2,151 72
State taxes on premiums.....	26,955 60
Insurance department licenses and fees.....	8,413 96
All other licenses, fees and taxes.....	19,805 07
Miscellaneous expenditures.....	9,129 58
Interest or dividends to stockholders.....	60,000 00
Agents' balances charged off.....	1,283 14
Loss on sale or maturity of ledger assets.....	2,520 50
<b>Total disbursements.....</b>	<b>\$1,724,852 68</b>
<b>Balance.....</b>	<b>\$4,709,890 49</b>

## LEDGER ASSETS.

Book value of real estate.....	\$39,885 23
Mortgage loans on real estate.....	1,241,596 00
Loans secured by collateral.....	3,000 00
Book value of bonds and stocks, excluding interest.....	2,804,458 80
Cash in office and in bank.....	393,651 72
Agents' balances.....	227,298 74
<b>Total ledger assets.....</b>	<b>\$4,709,890 49</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$5,004 29
Interest accrued on bonds.....	15,416 25
Interest accrued on other assets.....	963 75
<b>Market value of bonds and stocks over book value.....</b>	<b>29,041 20</b>
<b>Gross assets.....</b>	<b>\$4,760,315 98</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last. . . . .	\$11,106 13
Total admitted assets. . . . .	<u>\$4,749,209 85</u>

## LIABILITIES.

Losses adjusted and unpaid. . . . .	\$16,129 01	
Losses in process of adjustment, or in suspense. . . . .	87,971 44	
Losses resisted. . . . .	10,734 00	
Total claims for losses. . . . .	<u>\$114,834 45</u>	
Deduct reinsurance. . . . .	10,471 44	
Net amount of unpaid losses. . . . .		\$104,363 01
Unearned premiums on outstanding risks. . . . .		1,982,072 80
State, county and municipal taxes due or accrued. . . . .		30,000 00
Commissions and other charges due agents and brokers. . . . .		15,000 00
Reserved for dividends. . . . .		170,000 00
Cash capital. . . . .	\$200,000 00	
Surplus over all liabilities. . . . .	<u>2,247,774 04</u>	
Surplus to policy holders. . . . .		<u>2,447,774 04</u>
Total liabilities. . . . .		<u>\$4,749,209 85</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907. . . . .	\$346,520,977	\$3,845,617 36
Written during the year. . . . .	198,688,012	2,318,204 61
Total. . . . .	<u>\$545,208,989</u>	<u>\$6,163,821 97</u>
Expired and terminated. . . . .	174,889,162	2,086,641 27
In force at end of the year. . . . .	\$370,319,827	\$4,077,180 70
Deduct amount reinsured. . . . .	26,010,772	286,438 88
Net amount in force. . . . .	<u>\$344,309,055</u>	<u>\$3,790,741 82</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. . . . .	\$25,000 00	\$16,604 00
Virginia. . . . .	11,000 00	15,440 34
Oregon. . . . .	50,000 00	8,770 58

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written. . . . .	\$420,143 00
Premiums received. . . . .	6,766 62
Losses paid. . . . .	6,792 18
Losses incurred. . . . .	6,784 99



## GRANITE STATE FIRE INSURANCE COMPANY,

PORTSMOUTH, N. H.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1885.

CALVIN PAGE, *President.*ALFRED F. HOWARD, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

Gross premiums (Fire).....	\$821,437 32	
Deduct reinsurance and return premiums.....	240,665 16	
		<hr/>
Net premiums.....		\$580,772 16
Interest on mortgage loans.....	\$530 00	
Interest on bonds and dividends on stocks.....	30,405 64	
Interest on deposits.....	967 30	
Interest from all other sources.....	1,100 01	
Rents—including company's own occupancy.....	4,462 50	37,465 45
		<hr/>
Agents' balances previously charged off.....		12 37
Profit on sale or maturity of ledger assets.....		50 00
		<hr/>
Total income.....		\$618,299 98
Ledger assets Dec. 31, 1907.....		977,668 06
		<hr/>
Total.....		\$1,595,968 04

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$417,743 84	
Deduct salvage \$1,039.48 and reinsurance \$96,250.64.....	97,290 12	
		<hr/>
Net amount paid for losses.....		\$320,453 72
Adjustment and settlement of losses.....		4,904 70
Commissions or brokerage.....		134,993 03
Miscellaneous expenses of local agencies.....		467 55
Salaries and expenses of special and general agents.....		10,492 11
Salaries, fees and other charges of officers and employes.....		20,437 66
Rents—including company's own occupancy.....		2,681 71
Advertising, printing and stationery.....		5,656 55
Postage, telegrams, telephone and express.....		4,622 01
Legal expenses.....		305 00
Furniture and fixtures.....		1,042 26
Maps, including corrections.....		1,593 60
Underwriters' boards and tariff associations.....		6,722 62
Fire department, patrol and salvage corps expenses.....		1,739 91
Inspections and surveys.....		5,393 24
Repairs and expenses on real estate.....		1,623 19
Taxes on real estate.....		917 28
State taxes on premiums.....		9,270 87
Insurance department licenses and fees.....		2,663 75

200 GRANITE STATE FIRE INSURANCE COMPANY.

All other licenses, fees and taxes.....	2,326 38	
Miscellaneous expenditures.....	1,673 65	
Interest or dividends to stockholders.....	20,000 00	
Agents' balances charged off.....	122 75	
Decrease in book value of ledger assets.....	1,275 00	
Total disbursements.....	\$561,378 54	
Balance.....	\$1,034,589 50	

LEDGER ASSETS.

Book value of real estate.....	\$46,589 28	
Mortgage loans on real estate.....	10,600 00	
Book value of bonds and stocks, excluding interest.....	\$29,730 33	
Cash in office and in bank.....	67,036 73	
Agents' balances.....	80,633 16	
Total ledger assets.....	\$1,034,589 50	

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$145 03	
Interest accrued on bonds.....	4,207 82	
Rents due and accrued on company's property.....	841 65	\$5,194 50
Due from other companies for reinsurance.....		2,134 96
Gross assets.....		\$1,041,918 96

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$181 54	
Book value of ledger assets over market value.....	14,032 61	\$14,214 15
Total admitted assets.....		\$1,027,704 81

LIABILITIES.

Losses adjusted and unpaid.....	\$12,904 32	
Losses in process of adjustment, or in suspense.....	39,320 12	
Losses resisted.....	3,000 00	
Total claims for losses.....	\$55,224 44	
Deduct reinsurance.....	12,887 25	
Net amount of unpaid losses.....		\$42,337 19
Unearned premiums on outstanding risks.....		504,162 69
State, county and municipal taxes due or accrued.....		8,206 14
Due for reinsurance.....		4,467 38
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	268,531 41	
Surplus to policy holders.....		468,531 41
Total liabilities.....		\$1,027,704 81

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$84,307,772	\$1,090,890 91
Written during the year.....	60,719,879	821,437 32
Total.....	\$145,027,651	\$1,912,328 23
Expired and terminated.....	55,081,732	759,215 47
In force at end of the year.....	\$89,945,919	\$1,153,112 76
Deduct amount reinsured.....	15,768,681	192,385 64
Net amount in force.....	\$74,177,238	\$960,727 12

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,655,314 00
Premiums received.....	100,563 57
Losses paid.....	61,481 02
Losses incurred.....	62,815 48

## 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).....	\$3,047,518 05	
Deduct reinsurance, and return premiums.....	756,354 14	
Net premiums.....		\$2,291,163 91
Interest on mortgage loans.....	\$175 00	
Interest on collateral loans.....	2,339 94	
Interest on bonds and dividends on stocks.....	109,209 90	
Interest on deposits.....	1,532 54	
Interest from all other sources.....	50 00	
Rents—including company's own occupancy.....	79,727 82	193,035 20
Borrowed money.....		60,000 00
Profit on sale or maturity of ledger assets.....		2,368 75
Total income.....		\$2,546,567 86
Ledger assets Dec. 31, 1907.....		4,051,527 38
Total.....		\$6,598,095 24

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,619,623 29
Deduct salvage \$11,166.15 and reinsurance \$240,106.50..	251,272 65
<hr/>	
Net amount paid for losses.....	\$1,368,350 64
Adjustment and settlement of losses.....	85,404 98
Commissions or brokerage.....	478,158 54
Salaries and expenses of special and general agents.....	96,833 99
Salaries, fees and other charges of officers and employes.....	98,811 35
Rents—including company's own occupancy.....	23,362 07
Advertising, printing and stationery.....	24,474 81
Postage, telegrams, telephone and express.....	22,827 78
Legal expenses.....	667 90
Furniture and fixtures.....	572 60
Maps, including corrections.....	18,634 10
Underwriters' boards and tariff associations.....	36,024 71
Fire department, patrol and salvage corps expenses.....	14,704 66
Repairs and expenses on real estate.....	23,095 16
Taxes on real estate.....	13,414 26
State taxes on premiums.....	47,413 40
Insurance department licenses and fees.....	17,649 81
Borrowed money repaid.....	60,000 00
Interest on borrowed money.....	772 22
Miscellaneous expenditures.....	6,106 01
Interest or dividends to stockholders.....	100,000 00
Loss on sale or maturity of ledger assets.....	36,102 50
<hr/>	
Total disbursements.....	\$2,573,381 49
Balance.....	\$4,024,713 75

## LEDGER ASSETS.

Book value of real estate.....	\$906,581 06
Mortgage loans on real estate.....	3,500 00
Book value of bonds and stocks, excluding interest.....	2,643,555 89
Cash in office and in bank.....	106,073 64
Agents' balances.....	365,003 16
<hr/>	
Total ledger assets.....	\$4,024,713 75

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$14 58
Interest accrued on bonds.....	25,833 12
Rents accrued on company's property.....	263 33
<hr/>	
Market value of real estate over book value.....	222,891 94
Market value of bonds and stocks over book value.....	115,381 11
Other non-ledger assets.....	7,996 64
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Gross assets.....	\$4,397,094 47

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,468 58
<hr/>	
Total admitted assets.....	\$4,395,625 89

## LIABILITIES.

Losses adjusted and unpaid .....	\$55,895 40	
Losses in process of adjustment, or in suspense .....	164,067 92	
Losses resisted .....	14,547 40	
		<hr/>
Total claims for losses .....	\$234,510 72	
Deduct reinsurance .....	50,639 39	
		<hr/>
Net amount of unpaid losses .....		\$183,871 33
Unearned premiums on outstanding risks .....		2,017,158 51
Commissions and other charges due agents and brokers .....		8,232 85
Due for return premiums and reinsurance .....		36,801 09
Cash capital .....	\$1,000,000 00	
Surplus over all liabilities .....	1,149,562 11	
		<hr/>
Surplus to policy holders .....		2,149,562 11
		<hr/>
Total liabilities .....		\$4,395,625 89

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907 .....	\$420,290,641 34	\$4,274,712 74
Written during the year .....	285,670,630 00	3,047,518 05
		<hr/>
Total .....	\$705,961,271 34	\$7,322,230 79
Expired and terminated .....	278,255,789 50	2,926,962 48
		<hr/>
In force at end of the year .....	\$427,705,481 84	\$4,395,268 31
Deduct amount reinsured .....	51,219,647 22	504,232 37
		<hr/>
Net amount in force .....	\$376,485,834 62	\$3,891,035 94

## 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	\$23,857 00
Oregon .....	50,000 00	7,297 10
Virginia .....	50,000 00	31,708 62

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$1,436,674 52
Premiums received .....	22,263 70
Losses paid .....	13,657 79
Losses incurred .....	11,641 09

## HARTFORD FIRE INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1810. COMMENCED BUSINESS IN 1810.

CHAS. E. CHASE, *President.*THOS. TURNBULL, *Secretary.*

Cash Capital, \$2,000,000.

## INCOME.

Gross premiums (Fire).....	\$17,844,567 14	
Deduct reinsurance, abatement, rebate and return premiums.....	3,727,804 97	
Net premiums.....		\$14,116,762 17
Interest on mortgage loans.....	\$24,498 72	
Interest on collateral loans.....	4,891 67	
Interest on bonds and dividends on stocks.....	632,824 76	
Interest on deposits.....	14,607 96	
Rents—including company's own occupancy.....	61,745 71	738,568 82
Income from other sources.....		556 25
Profit on sale or maturity of ledger assets.....		2,412 50
Total income.....		\$14,858,299 74
Ledger assets Dec. 31, 1907.....		17,565,169 96
Total.....		\$32,423,469 70

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$8,156,125 10	
Deduct salvage \$59,137.10 and reinsurance \$928,003 10.....	987,140 20	
Net amount paid for losses.....		\$7,168,984 90
Adjustment and settlement of losses.....		94,670 05
Commissions or brokerage.....		2,585,436 04
Salaries and expenses of special and general agents.....		650,031 72
Salaries, fees and other charges of officers and employes.....		487,848 77
Rents—including company's own occupancy.....		93,439 77
Advertising, printing and stationery.....		132,976 57
Postage, telegrams, telephone and express.....		96,896 21
Legal expenses.....		11,583 60
Furniture and fixtures.....		14,900 68
Maps, including corrections.....		29,629 22
Underwriters' boards and tariff associations.....		185,253 27
Fire department, patrol and salvage corps expenses.....		48,812 23
Inspections and surveys.....		39,238 45
Repairs and expenses on real estate.....		26,172 78
Taxes on real estate.....		9,000 00
State taxes on premiums.....		222,854 23
Insurance department licenses and fees.....		49,162 83

All other licenses, fees and taxes.....	\$99,765 75
Reinsuring companies under treaty.....	15,063 73
Reinsuring companies for interest.....	17,133 90
Miscellaneous expenditures.....	39,406 03
Interest or dividends to stockholders.....	600,000 00
Agents' balances charged off.....	834 54
Loss on sale or maturity of ledger assets.....	30,092 40
Decrease in book value of ledger assets.....	13,082 18

Total disbursements..... \$12,762,269 85

Balance..... \$19,661,199 85

## LEDGER ASSETS.

Book value of real estate.....	\$1,037,220 05
Mortgage loans on real estate.....	448,000 00
Loans secured by collateral.....	14,500 00
Book value of bonds and stocks, excluding interest.....	14,627,271 87
Cash in office and in bank.....	935,289 68
Agents' balances.....	2,598,918 25

Total ledger assets..... \$19,661,199 85

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,479 71	
Interest accrued on bonds.....	172,502 14	
Interest accrued on collateral loans.....	300 69	
Rents accrued on company's property.....	1,358 57	\$178,641 11
Market value of real estate over book value.....		17,967 70
Market value of bonds and stocks over book value.....		758,101 46
Due from other companies for reinsurance.....		13,211 86

Gross assets..... \$20,629,121 98

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.... \$11,098 45

Total admitted assets..... \$20,618,023 53

## LIABILITIES.

Losses adjusted and unpaid.....	\$191,148 55
Losses in process of adjustment, or in suspense.....	1,056,635 32
Losses resisted.....	117,393 93

Total claims for losses..... \$1,365,177 80  
 Deduct reinsurance..... 93,785 30

Net amount of unpaid losses.....	\$1,271,392 50
Unearned premiums on outstanding risks.....	11,744,870 32
State, county and municipal taxes due or accrued.....	182,000 00
Reinsuring companies under treaty.....	329,893 84
Cash capital.....	\$2,000,000 00
Surplus over all liabilities.....	5,089,866 87

Surplus to policy holders..... 7,089,866 87

Total liabilities..... \$20,618,023 53

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$1,935,434,728	\$23,336,622 77
Written during the year.....	1,362,677,635	17,844,567 14
Total.....	\$3,298,112,363	\$41,181,189 91
Expired and terminated.....	1,304,808,407	17,092,864 19
In force at end of the year.....	\$1,993,303,956	\$24,088,325 72
Deduct amount reinsured.....	151,802,853	1,192,453 67
Net amount in force.....	\$1,841,501 103	\$22,895,872 05

## 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.....	\$490,073 31	\$480,849 81
Georgia.....	10,000 00	247,525 29
New Mexico.....	96,000 00	45,179 57
Oregon.....	14,000 00	67,854 81
Virginia.....	52,500 00	206,337 60

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$10,328,719 00
Premiums received.....	157,676 23
Losses paid.....	109,601 52
Losses incurred.....	108,714 83

## HOME INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

ELBRIDGE G. SNOW, <i>President.</i>	AREUNAH M. BURTIS,	} <i>Secretaries.</i>
	CHARLES L. TYNER,	

Cash Capital, \$3,000,000.

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>
Gross premiums.....	\$14,729,167 33	\$526,498 28
Deduct reinsurance and return premiums.....	4,599,285 17	262,322 12
Net premiums.....	\$10,129,882 16	\$264,176 16
Interest on mortgage loans.....		\$5,275 50
Interest on bonds and dividends on stocks.....		783,230 38



## HOME INSURANCE COMPANY.

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Interest on deposits.....	\$15,979 44	
Interest from all other sources.....	1,972 81	
Rents—including company's own occupancy.....	154,744 07	961,202 20
Profit and loss.....		442 65
Agents' balances previously charged off.....		77 44
Profit on sale or maturity of ledger assets.....		88,111 25
Total income.....	\$11,443,891 86	
Ledger assets Dec. 31, 1907.....	22,252,754 50	
Total.....	\$33,696,646 36	

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$7,275,997 95	\$271,677 91	
Deduct salvage \$71,212.88 and reinsurance \$2,228,494.88.....	2,140,142 81	159,564 95	
Net amount paid for losses.....	\$5,135,855 14	\$112,112 96	\$5,247,968 10
Adjustment and settlement of losses.....			115,564 52
Commissions or brokerage.....			1,954,382 72
Salaries and expenses of special and general agents.....			321,908 99
Salaries, fees and other charges of officers and employes.....			363,573 64
Rents—including company's own occupancy.....			116,522 08
Advertising, printing and stationery.....			158,615 94
Postage, telegrams, telephone and express.....			83,787 84
Legal expenses.....			999 33
Maps, including corrections.....			15,627 39
Fire department, patrol and salvage corps expenses.....			34,558 90
Inspections and surveys.....			181,285 98
Repairs and expenses on real estate.....			36,709 03
Taxes on real estate.....			26,538 57
State taxes on premiums.....			244,688 11
Insurance department licenses and fees.....			31,483 60
Exchange.....			11,763 91
Profit and loss.....			138,599 67
Miscellaneous expenditures.....			104,812 52
Interest or dividends to stockholders.....			600,000 00
Agents' balances charged off.....			1,437 83
Loss on sale or maturity of ledger assets.....			101,694 97
Total disbursements.....			\$9,892,523 64
Balance.....			\$23,804,122 72

## LEDGER ASSETS.

Book value of real estate.....	\$1,543,892 06
Mortgage loans on real estate.....	97,800 00
Book value of bonds and stocks, excluding interest.....	19,219,178 77
Cash in office and in bank.....	1,765,003 75
Agents' balances.....	913,469 69
Bills receivable taken for fire risks.....	1,440 40
Counter and office premiums uncollected.....	263,338 05
Total ledger assets.....	\$23,804,122 72

## NON-LEDGER ASSETS.

Market value of bonds and stocks over book value.....	\$1,110,374 56
Gross assets.....	\$24,914,497 28

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last. . . . .	\$57,998 23
Total admitted assets. . . . .	<u>\$24,856,499 05</u>

## LIABILITIES.

Losses adjusted and unpaid. . . . .	\$222,169 44
Losses in process of adjustment, or in suspense. . . . .	1,214,234 63
Losses resisted. . . . .	126,110 73
Total claims for losses. . . . .	<u>\$1,562,514 80</u>
Deduct reinsurance. . . . .	543,887 93
Net amount of unpaid losses. . . . .	\$1,018,626 87
Unearned premiums on outstanding risks. . . . .	9,515,887 00
State, county and municipal taxes due or accrued. . . . .	100,000 00
Commissions and other charges due agents and brokers. . . . .	55,043 61
Due for reinsurance. . . . .	484,120 06
Conflagration reserve. . . . .	800,000 00
Cash capital. . . . .	\$3,000,000 00
Surplus over all liabilities. . . . .	<u>9,882,821 51</u>
Surplus to policy holders. . . . .	12,882,821 51
Total liabilities. . . . .	<u>\$24,856,499 05</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907	\$1,875,435,046	\$18,862,239 00	\$18,258,610	\$395,978 00
Written during the year. . . . .	1,495,658,625	14,729,167 33	64,568,283	526,498 28
Total. . . . .	<u>\$3,371,093,671</u>	<u>\$33,591,406 33</u>	<u>\$82,826,893</u>	<u>\$922,476 28</u>
Expired and terminated. . . . .	1,380,891,886	13,679,766 33	66,896,417	523,496 28
In force at end of the year	\$1,990,201,785	\$19,911,640 00	\$15,930,476	\$398,980 00
Deduct amount reinsured	266,918,896	1,642,789 00	5,953,030	98,377 00
Net amount in force	<u>\$1,723,282,889</u>	<u>\$18,268,851 00</u>	<u>\$9,977,446</u>	<u>\$300,603 00</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>
Virginia. . . . .	\$50,000 00	\$167,213 30
Georgia. . . . .	10,000 00	171,548 12
Oregon. . . . .	50,000 00	84,119 32
New Mexico. . . . .	10,000 00	34,644 00
Canada. . . . .	293,333 33	351,127 73
Mexico. . . . .	25,000 00	92,309 50

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written. . . . .	\$9,925,604 00	\$2,000 00	\$9,927,604 00
Premiums received. . . . .	121,779 70	50 00	121,829 70
Losses paid. . . . .	132,320 81	-	-
Losses incurred. . . . .	144,602 77	-	-

## INSURANCE COMPANY OF NORTH AMERICA,

PHILADELPHIA, PENN.

INCORPORATED IN 1794. COMMENCED BUSINESS IN 1792.

CHARLES PLATT, *President*.T. HOWARD WRIGHT, *Secretary*.

Cash Capital, \$3,000,000.

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$7,261,478 35	\$2,849,575 67	
Deduct reinsurance, abatement, rebate and return premiums.....	1,501,754 72	621,831 91	
Net premiums.....	\$5,759,723 63	\$2,227,743 76	\$7,987,467 39
Deposit premiums on perpetual risks.....			14,057 80
Interest on mortgage loans.....		\$24,221 07	
Interest on bonds and dividends on stocks.....		388,813 04	
Interest on deposits.....		16,041 80	
Interest from all other sources.....		187 47	
Rents—including company's own occupancy.....		20,516 99	449,780 37
Perpetual permits, transfer fees and earned deposits.....			2,589 85
Agents' balances previously charged off.....			161 21
Profit on sale or maturity of ledger assets.....			16,567 50
Increase in book value of ledger assets.....			588 25
Total income.....			\$8,471,212 37
Ledger assets Dec. 31, 1907.....			11,492,974 03
Total.....			\$19,964,186 40

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$3,660,759 18	\$2,078,040 82	
Deduct salvage \$250,174.96 and reinsurance \$622,326.67.....	349,514 10	522,987 53	
Net amount paid for losses.....	\$3,311,245 08	\$1,555,053 29	\$4,866,298 37
Adjustment and settlement of losses.....			41,821 54
Commissions or brokerage.....			1,792,706 77
Miscellaneous expenses of local agencies.....			105,608 53
Salaries and expenses of special and general agents.....			282,742 67
Salaries, fees and other charges of officers and employes.....			172,830 27
Rents—including company's own occupancy.....			38,153 68
Advertising, printing and stationery.....			55,180 26
Postage, telegrams, telephone and express.....			41,413 50
Legal expenses.....			10,431 09
Furniture and fixtures.....			6,411 40
Maps, including corrections.....			14,180 66
Underwriters' boards and tariff associations.....			49,542 06
Fire department, patrol and salvage corps expenses.....			22,937 96
Inspections and surveys.....			29,294 42

Repairs and expenses on real estate.....	\$6,318 46
Taxes on real estate.....	4,866 72
State taxes on premiums.....	130,400 99
Insurance department licenses and fees.....	23,753 71
All other licenses, fees and taxes.....	23,859 37
Miscellaneous expenditures.....	16,597 60
Deposit premiums returned.....	16,122 05
Interest or dividends to stockholders.....	360,000 00
Agents' balances charged off.....	2,099 87
Decrease in book value of ledger assets.....	5,112 50
Total disbursements.....	<u>\$8,118,684 45</u>
Balance.....	\$11,845,501 95

## LEDGER ASSETS.

Book value of real estate.....	\$383,400 00
Mortgage loans on real estate.....	418,353 48
Book value of bonds and stocks, excluding interest.....	8,795,635 00
Cash in office and in bank.....	917,387 51
Agents' balances.....	1,304,673 33
Bills receivable taken for marine and inland risks.....	26,052 63
Total ledger assets.....	<u>\$11,845,501 95</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,225 09	
Interest due and accrued on bonds.....	50,137 47	\$53,362 56
Market value of bonds and stocks over book value.....		<u>\$8,397 36</u>
Due from other companies for reinsurance.....		26,800 76
Gross assets.....		<u>\$12,014,062 63</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$6,664 38	
Bills receivable, past due, taken for marine, inland and fire risks.....	400 00	<u>\$7,064 38</u>
Total admitted assets.....		<u>\$12,006,998 25</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$130,187 22
Losses in process of adjustment, or in suspense.....	687,783 19
Losses resisted.....	27,759 59
Total claims for losses.....	<u>\$845,730 00</u>
Deduct reinsurance and salvage.....	152,750 00
Net amount of unpaid losses.....	\$692,980 00
Unearned premiums on outstanding risks.....	5,698,773 47
Reclaimable on perpetual fire policies.....	760,154 29
Commissions and other charges due agents and brokers.....	80,000 00
Due for reinsurance.....	26,249 21
Cash capital.....	\$3,000,000 00
Surplus over all liabilities.....	<u>1,748,841 28</u>
Surplus to policy holders.....	<u>4,748,841 28</u>
Total liabilities.....	<u>\$12,006,998 25</u>

MERCANTILE FIRE AND MARINE INSURANCE COMPANY. 211

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907	\$856,963,618	\$10,515,362 37	\$86,679,587	\$491,664 19
Written during the year	570,381,754	7,261,478 35	477,526,304	2,849,575 67
Total	\$1,427,345,372	\$17,776,840 72	\$564,205,891	\$3,341,239 86
Expired and terminated	539,968,687	7,001,269 76	502,012,064	2,136,116 29
In force at end of the year	\$887,376,685	\$10,775,570 96	\$62,193,827	\$1,205,123 57
Deduct amount reinsured	63,094,573	710,710 37	5,534,405	145,579 08
Net amount in force	\$824,282,112	\$10,064,860 59	\$56,659,422	\$1,059,544 49

Perpetual risks not included above, \$32,592,935.10; premiums on same \$838,130.01.

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	\$68,379 70
New Mexico	10,000 00	17,937 97
Oregon	50,000 00	21,061 50
Virginia	53,000 00	46,394 50
Canada	242,866 66	176,896 50

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written	\$8,090,556 00	\$329,420 00	\$8,419,976 00
Premiums received	156,088 57	13,121 57	169,210 14
Losses paid	111,034 04	27,653 19	138,687 23
Losses incurred	107,115 30	18,253 19	125,368 49

MERCANTILE FIRE AND MARINE INSURANCE  
COMPANY,

BOSTON, MASS.

INCORPORATED IN 1823. COMMENCED BUSINESS IN 1823.

EDW. T. CAMPBELL, *President.*

JAMES SIMPSON, *Secretary.*

Cash Capital, \$200,000.

INCOME.

Gross premiums (Fire)	\$523,316 48
Deduct reinsurance and return premiums	260,452 78
Net premiums	\$262,863 70
Interest on mortgage loans	\$2,510 93

212 MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

Interest on bonds and dividends on stocks.....	\$9,166 38	
Interest on deposits.....	359 73	
Interest from all other sources.....	398 86	12,435 90
		<hr/>
Profit from general agency.....		18,714 71
Received from Traders Insurance Company.....		11,231 52
Received from Atlanta Birmingham Ins. Co.....		384 64
		<hr/>
Total income.....	\$305,630 47	
Ledger assets Dec. 31, 1907.....	374,815 77	
		<hr/>
Total.....	\$680,446 24	

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$442,042 36	
Deduct reinsurance.....	278,784 33	
		<hr/>
Net amount paid for losses.....	\$163,258 03	
Adjustment and settlement of losses.....	3,974 38	
Commissions or brokerage.....	57,090 42	
Miscellaneous expenses of local agencies.....	3,600 25	
Salaries and expenses of special and general agents.....	13,173 21	
Salaries, fees and other charges of officers and employes.....	20,417 25	
Rents.....	5,204 20	
Advertising, printing and stationery.....	5,262 11	
Postage, telegrams, telephone and express.....	5,986 24	
Legal expenses.....	4 30	
Furniture and fixtures.....	456 45	
Maps, including corrections.....	1,003 15	
Underwriters' boards and tariff associations.....	1,254 51	
Fire department, patrol and salvage corps expenses.....	389 72	
Inspections and surveys.....	1,130 70	
State taxes on premiums.....	3,285 96	
Insurance department licenses and fees.....	2,216 45	
Agents' balances charged off.....	572 63	
		<hr/>
Total disbursements.....	\$288,279 96	
		<hr/>
Balance.....	\$392,166 28	

LEDGER ASSETS.

Mortgage loans on real estate.....	\$67,800 00	
Book value of bonds and stocks, excluding interest.....	244,691 25	
Cash in office and in bank.....	38,065 62	
Agents' balances.....	41,496 72	
Other ledger assets.....	112 69	
		<hr/>
Total ledger assets.....	\$392,166 28	

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$552 80	
Interest accrued on bonds.....	2,780 77	\$3,333 57
		<hr/>
Market value of bonds and stocks over book value.....	7,128 75	
		<hr/>
Gross assets.....	\$402,628 60	

MERCANTILE FIRE AND MARINE INSURANCE COMPANY. 213

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last. ....	\$323 09	
Due from other companies for reinsurance. ....	112 69	\$435 78
		<hr/>
Total admitted assets. ....		\$402,192 82

LIABILITIES.

Losses in process of adjustment, or in suspense. ....	\$39,208 72	
Losses resisted. ....	11,870 88	
		<hr/>
Total claims for losses. ....	\$51,079 60	
Deduct reinsurance. ....	29,681 97	
		<hr/>
Net amount of unpaid losses. ....		\$21,397 63
Unearned premiums on outstanding risks. ....		121,537 85
Salaries and other miscellaneous expenses due or accrued. ....		567 95
State, county and municipal taxes due or accrued. ....		2,799 04
Cash Capital. ....	\$200,000 00	
Surplus over all liabilities. ....	55,890 35	
		<hr/>
Surplus to policy holders. ....		255,890 35
		<hr/>
Total liabilities. ....		\$402,192 82

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907. ....	\$58,434,620	\$740,136 28
Written during the year. ....	36,403,542	523,316 48
		<hr/>
Total. ....	\$94,838,162	\$1,263,452 76
Expired and terminated. ....	38,617,675	560,249 26
		<hr/>
In force at end of the year. ....	\$56,220,487	\$703,203 50
Deduct amount reinsured. ....	40,756,525	460,127 79
		<hr/>
Net amount in force. ....	\$15,463,962	\$243,075 71

BUSINESS IN MAINE.

	<i>Fire</i>
Risks written. ....	\$469,136 00
Premiums received. ....	8,158 62
Losses paid. ....	7,049 54
Losses incurred. ....	8,242 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).....	\$8,228,569 35	
Deduct reinsurance and return premiums.....	2,808,658 27	
Net premiums.....		\$5,419,911 08
Interest on mortgage loans.....	\$33,679 78	
Interest on bonds and dividends on stocks.....	228,357 56	
Interest on deposits.....	5,157 69	
Rents.....	12,043 05	279,238 08
Income from other sources.....		300 00
Agents' balances previously charged off.....		1,010 42
Profit on sale or maturity of ledger assets.....		11,853 00
Total income.....		\$5,712,312 58
Ledger assets Dec. 31, 1907.....		7,325,531 06
Total.....		\$13,037,843 64

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$3,983,319 12	
Deduct salvage \$26,433.37 and reinsurance \$1,104,868.13	1,131,301 50	
Net amount paid for losses.....		\$2,852,017 62
Adjustment and settlement of losses.....		35,305 82
Commissions or brokerage.....		959,351 02
Salaries and expenses of special and general agents.....		514,080 78
Salaries, fees and other charges of officers and employes.....		130,457 92
Rents.....		11,783 36
Advertising, printing and stationery.....		60,430 57
Postage, telegrams, telephone and express.....		43,599 89
Legal expenses.....		8,255 60
Furniture and fixtures.....		3,153 45
Maps, including corrections.....		8,824 59
Underwriters' boards and tariff associations.....		73,216 37
Fire department, patrol and salvage corps expenses.....		44,188 40
Inspections and surveys.....		14,705 89
Repairs and expenses on real estate.....		3,820 82
Taxes on real estate.....		4,883 69
State taxes on premiums.....		103,042 60
Insurance department licenses and fees.....		19,671 99
All other licenses fees and taxes.....		37,976 37
Miscellaneous expenditures.....		41,345 91



Interest or dividends to stockholders.....	\$120,000 00
Agents' balances charged off.....	1,732 51
Loss on sale or maturity of ledger assets.....	92,668 37
	<hr/>
Total disbursements.....	\$5,184,513 54
	<hr/>
Balance.....	\$7,853,330 10

## LEDGER ASSETS.

Book value of real estate.....	\$323,488 33
Mortgage loans on real estate.....	704,700 00
Book value of bonds and stocks, excluding interest.....	5,797,736 77
Cash in office and in bank.....	321,825 58
Agents' balances.....	705,579 42
	<hr/>
Total ledger assets.....	\$7,853,330 10

## NON-LEDGER ASSETS.

Market value of real estate over book value.....	\$124,478 08
Market value of bonds and stocks over book value.....	279,542 23
	<hr/>
Total admitted assets.....	\$8,257,350 41

## LIABILITIES.

Losses adjusted and unpaid.....	\$113,673 28
Losses in process of adjustment, or in suspense.....	513,793 60
Losses resisted.....	40,059 57
	<hr/>
Total claims for losses.....	\$667,526 45
Deduct reinsurance.....	169,127 26
	<hr/>
Net amount of unpaid losses.....	\$498,399 19
Unearned premiums on outstanding risks.....	4,495,492 58
State, county and municipal taxes due or accrued.....	85,000 00
Cash capital.....	\$1,000,000 00
Surplus over all liabilities.....	2,178,458 64
	<hr/>
Surplus to policy holders.....	3,178,458 64
	<hr/>
Total liabilities.....	\$8,257,350 41

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$968,693,612	\$11,012,792 79
Written during the year.....	728,118,697	8,228,569 35
	<hr/>	<hr/>
Total.....	\$1,696,812,309	\$19,241,362 14
Expired and terminated.....	701,519,950	8,183,990 23
	<hr/>	<hr/>
In force at end of the year.....	\$995,292,359	\$11,057,371 91
Deduct amount reinsured.....	202,644,772	2,223,351 68
	<hr/>	<hr/>
Net amount in force.....	\$792,647,587	\$8,834,020 23

## 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 .....	\$175,000 00	\$9,122 46
Georgia .....	10,000 00	37,102 01
New Mexico .....	10,000 00	26,342 65
Oregon .....	50,000 00	15,357 54
Virginia .....	50,000 00	40,160 14

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$5,734,085 00
Premiums received .....	74,376 37
Losses paid .....	112,959 38
Losses incurred .....	112,518 56

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) .....	\$2,560,443 34	
Deduct reinsurance and return premiums .....	1,003,469 68	
Net premiums .....		\$1,556,973 66
Interest on mortgage loans .....	\$19,457 39	
Interest on collateral loans .....	1,650 00	
Interest on bonds and dividends on stocks .....	88,010 44	
Interest on deposits .....	3,431 76	
Interest from all other sources .....	3,611 30	116,160 89
Agen's balances previously charged off .....		15 00
Profit on sale or maturity of ledger assets .....		5,786 25
Total income .....		\$1,678,935 80
Ledger assets Dec. 31, 1907 .....		2,545,317 59
Total .....		\$4,224,253 39

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$1,318,483 13	
Deduct salvage \$6,970.30 and reinsurance \$344,733.80 ..	351,704 10	
Net amount paid for losses .....		\$966,779 03
Adjustment and settlement of losses .....		20,629 92

Commissions or brokerage.....	\$321,428 20
Miscellaneous expenses of local agencies.....	6,250 00
Salaries and expenses of special and general agents.....	71,098 06
Salaries, fees and other charges of officers and employes.....	71,128 04
Rents.....	10,775 00
Advertising, printing and stationery.....	11,056 26
Postage, telegrams, telephone and express.....	8,350 00
Legal expenses.....	308 00
Furniture and fixtures.....	1,357 36
Maps, including corrections.....	8,409 05
Underwriters' boards and tariff associations	}
Fire department, patrol and salvage corps expenses	
State taxes on premiums.....	45,513 76
Insurance department licenses and fees.....	11,972 38
All other licenses, fees and taxes.....	7,787 68
Home office expense.....	7,492 34
Department offices salaries and expenses.....	20,501 68
Interest or dividends to stockholders.....	30,000 00
Agents' balances charged off.....	1,797 16
Loss on sale or maturity of ledger assets.....	187 50
<b>Total disbursements.....</b>	<b>\$1,659,773 87</b>
<b>Balance.....</b>	<b>\$2,564,479 52</b>

LEDGER ASSETS.

Mortgage loans on real estate.....	\$486,722 00
Loans secured by collateral.....	30,000 00
Book value of bonds and stocks, excluding interest.....	1,575,822 50
Cash in office and in bank.....	155,669 49
Agents' balances.....	303,936 85
Bills receivable taken for fire risks.....	12,328 68
<b>Total ledger assets.....</b>	<b>\$2,564,479 52</b>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,120 06	
Interest due and accrued on bonds.....	8,429 22	
Interest due and accrued on collateral loans.....	187 92	\$15,737 20
Market value of bonds and stocks over book value.....		3,788 50
<b>Gross assets.....</b>		<b>\$2,584,005 22</b>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,543 09	
Bills receivable, past due, taken for fire risks.....	1,261 12	\$3,804 21
<b>Total admitted assets.....</b>		<b>\$2,580,201 01</b>

LIABILITIES.

Losses adjusted and unpaid.....	\$11,107 21
Losses in process of adjustment, or in suspense.....	115,825 74
Losses resisted.....	20,402 00
<b>Total claims for losses.....</b>	<b>\$147,334 95</b>
Deduct reinsurance.....	36,078 85
<b>Net amount of unpaid losses.....</b>	<b>\$111,256 10</b>

Unearned premiums on outstanding risks .....	\$1,389,672	60
State, county and municipal taxes due or accrued .....		25,000
Cash capital .....	\$750,000	00
Surplus over all liabilities .....	304,272	31
	<hr/>	
Surplus to policy holders .....	1,054,272	31
	<hr/>	
Total liabilities .....	\$2,580,201	01

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907 .....	\$234,658,503	\$2,952,461 05
Written during the year .....	194,682,677	2,560,443 34
	<hr/>	
Total .....	\$429,341,180	\$5,512,904 39
Expired and terminated .....	169,547,833	2,278,407 40
	<hr/>	
In force at end of the year .....	\$259,793,347	\$3,234,496 99
Deduct amount reinsured .....	49,621,181	648,885 68
	<hr/>	
Net amount in force .....	\$210,172,166	\$2,585,611 31

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$495,584 00
Premiums received .....	5,836 00
Losses paid .....	14,796 85
Losses incurred .....	14,782 60

## NEW BRUNSWICK FIRE INSURANCE COMPANY,

NEW BRUNSWICK, N. J.

INCORPORATED IN 1826. COMMENCED BUSINESS IN 1832.

GEORGE A. VIEHMANN, *President.*CHAS. D. ROSS, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

Gross premiums (Fire) .....	\$637,987 78	
Deduct reinsurance and return premiums .....	189,366 33	
	<hr/>	
Net premiums .....		\$448,621 45
Interest on mortgage loans .....	\$5,463 67	
Interest on bonds and dividends on stocks .....	9,500 25	
Interest on deposits .....	378 81	
Rents—including company's own occupancy .....	10,566 69	25,909 42
	<hr/>	
Borrowed money .....		40,000 00

NEW BRUNSWICK FIRE INSURANCE COMPANY. 219

Profit on sale or maturity of ledger assets .....	\$78 75
Total income .....	\$514,609 62
Ledger assets Dec. 31, 1907 .....	573,901 57
Total .....	\$1,088,511 19

DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$234,206 81	
Deduct salvage \$1,402.94 and reinsurance \$22,316.66 .....	23,719 60	
Net amount paid for losses .....	\$210,487 21	
Adjustment and settlement of losses .....	4,177 05	
Commissions or brokerage .....	107,444 49	
Miscellaneous expenses of local agencies .....	300 51	
Salaries and expenses of special and general agents .....	38,364 48	
Salaries, fees and other charges of officers and employes .....	18,852 83	
Rents—including company's own occupancy .....	2,958 06	
Advertising, printing and stationery .....	8,756 72	
Postage, telegrams, telephone and express .....	3,666 45	
Legal expenses .....	45 00	
Furniture and fixtures .....	1,578 66	
Maps, including corrections .....	1,702 34	
Underwriters' boards and tariff associations .....	1,827 58	
Fire department, patrol and salvage corps expenses .....	5,592 88	
Inspections and surveys .....	1,217 57	
Repairs and expenses on real estate .....	3,562 34	
Taxes on real estate .....	1,140 00	
State taxes on premiums .....	2,725 24	
Insurance department licenses and fees .....	4,891 62	
All other licenses, fees and taxes .....	475 00	
Traveling expenses .....	360 72	
Miscellaneous expenditures .....	1,231 66	
Borrowed money repaid .....	40,000 00	
Interest on borrowed money .....	1,039 84	
Interest or dividends to stockholders .....	19,995 51	
Loss on sale or maturity of ledger assets .....	13,723 79	
Total disbursements .....	\$496,117 55	
Balance .....	\$592,393 64	

LEDGER ASSETS.

Book value of real estate .....	\$110,897 98	
Mortgage loans on real estate .....	99,495 00	
Book value of bonds and stocks, excluding interest .....	275,827 86	
Cash in office and in bank .....	25,209 44	
Agents' balances .....	80,863 36	
Other ledger assets .....	100 00	
Total ledger assets .....	\$592,393 64	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$1,048 07	
Interest accrued on bonds .....	1,475 67	\$2,523 74
Market value of real estate over book value .....		21,464 02
Gross assets .....		\$616,381 40

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$612 56	
Book value of ledger assets over market value.....	4,898 86	\$5,511 42
Total admitted assets.....		\$610,869 98

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$35,506 00	
Losses resisted.....	800 00	
Total claims for losses.....	\$36,306 00	
Deduct reinsurance.....	1,822 97	
Net amount of unpaid losses.....		\$34,483 03
Unearned premiums on outstanding risks.....		294,111 41
Dividends remaining unpaid.....		46 10
State, county and municipal taxes due or accrued.....		1,500 00
Cash capital.....	\$200,000 00	
Surplus over liabilities.....	80,729 44	
Surplus to policy holders.....		280,729 44
Total liabilities.....		\$610,869 98

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$33,439,373	\$476,708 21
Written during the year.....	45,620,769	637,987 78
Total.....	\$79,060,142	\$1,114,695 99
Expired and terminated.....	34,733,808	532,584 65
In force at end of the year.....	\$44,326,334	\$582,111 34
Deduct amount reinsured.....	2,963,276	42,311 23
Net amount in force.....	\$41,363,058	\$539,800 11

## 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	\$5,249 67
Virginia.....	10,000 00	6,545 04

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$152,775 00
Premiums received.....	3,505 29
Losses paid.....	5,326 29
Losses incurred.....	5,297 85

NEW HAMPSHIRE FIRE INSURANCE COMPANY,

MANCHESTER, N. H.

INCORPORATED IN 1869. COMMENCED BUSINESS IN 1870.

FRANK W. SARGEANT, *President*. FRANK E. MARTIN, }  
LEWIS W. CROCKETT, } *Secretaries*.

Cash Capital, \$1,100,000.

INCOME.

Gross premiums (Fire).....	\$2,435,300 81	
Deduct reinsurance and return premiums.....	412,922 95	
	<hr/>	
Net premiums.....		\$2,022,377 86
Interest on mortgage loans.....	\$13,405 39	
Interest on collateral loans.....	2,737 14	
Interest on bonds and dividends on stocks.....	167,861 70	
Rents.....	14,565 63	198,569 86
	<hr/>	
Sale of stock rights.....		1,451 80
Agents' balances previously charged off.....		298 68
Profit on sale or maturity of ledger assets.....		9,891 23
		<hr/>
Total income.....		\$2,232,589 43
Ledger assets Dec. 31, 1907.....		4,053,459 28
		<hr/>
Total.....		\$6,286,048 71

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,403,934 29	
Deduct salvage \$9,557.43 and reinsurance \$204,176.82....	213,734 25	
	<hr/>	
Net amount paid for losses.....		\$1,190,200 04
Adjustment and settlement of losses.....		10,001 48
Commissions or brokerage.....		456,239 81
Miscellaneous expenses of local agencies.....		26,466 91
Salaries and expenses of special and general agents.....		73,427 40
Salaries, fees and other charges of officers and employes.....		62,078 60
Advertising, printing and stationery.....		16,511 19
Postage, telegrams, telephone and express.....		4,481 62
Legal expenses.....		3,912 65
Maps, including corrections.....		4,679 76
Underwriters' boards and tariff associations.....		24,316 39
Fire department, patrol and salvage corps expenses.....		3,742 16
Inspections and surveys.....		11,822 35
Repairs and expenses on real estate.....		7,143 26
Taxes on real estate.....		3,212 27
State taxes on premiums.....		45,917 91

222 NEW HAMPSHIRE FIRE INSURANCE COMPANY.

Insurance department licenses and fees.....	\$7,463 85
All other licenses, fees and taxes.....	12,983 73
Profit and loss.....	1,021 41
Miscellaneous expenditures.....	11,341 62
Interest or dividends to stockholders.....	105,000 00
Agents' balances charged off.....	195 30
Decrease in book value of ledger assets.....	37,081 35
	<hr/>
Total disbursements.....	\$2,119,241 06
	<hr/>
Balance.....	\$4,166,807 65

LEDGER ASSETS.

Book value of real estate.....	\$130,626 69
Mortgage loans on real estate.....	214,600 00
Loans secured by collateral.....	25,000 00
Book value of bonds and stocks, excluding interest.....	3,286,607 95
Cash in office and in bank.....	242,390 03
Agents' balances.....	267,582 98
	<hr/>
Total ledger assets.....	\$4,166,807 65

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,758 37	
Interest due and accrued on bonds.....	33,770 31	
Interest due and accrued on collateral loans.....	472 23	\$37,000 91
	<hr/>	
Market value of real estate over book value.....		1,623 31
Market value of bonds and stocks over book value.....		644,589 33
Due from other companies for reinsurance.....		11,128 61
		<hr/>
Total admitted assets.....		\$4,861,149 81

LIABILITIES.

Losses adjusted and unpaid.....	\$76,071 55	
Losses in process of adjustment, or in suspense.....	150,426 00	
Losses resisted.....	1,909 00	
	<hr/>	
Total claims for losses.....	\$228,406 55	
Deduct reinsurance.....	23,787 67	
	<hr/>	
Net amount of unpaid losses.....		\$204,618 88
Unearned premiums on outstanding risks.....		1,804,091 83
State, county and municipal taxes due or accrued.....		60,000 00
Due for return premiums and reinsurance.....		33,757 56
Reserve for contingent liabilities.....		150,000 00
Sinking fund for office building.....		100,000 00
Cash capital.....	\$1,100,000 00	
Surplus over all liabilities.....	1,408,681 54	
	<hr/>	
Surplus to policy holders.....		2,508,681 54
		<hr/>
Total liabilities.....		\$4,861,149 81



RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$313,276,651	\$3,624,776 23
Written during the year.....	198,702,523	2,435,300 81
<b>Total.....</b>	<b>\$511,979,174</b>	<b>\$6,060,077 04</b>
Expired and terminated.....	188,546,640	2,321,521 72
In force at end of the year.....	\$323,432,534	\$3,738,555 32
Deduct amount reinsured.....	22,112,531	228,970 09
<b>Net amount in force.....</b>	<b>\$301,320,003</b>	<b>\$3,509,585 23</b>

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	\$28,402 01

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,188,496 00
Premiums received.....	58,643 53
Losses paid.....	44,940 99
Losses incurred.....	46,572 41

NIAGARA FIRE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

HAROLD HERRICK, *President.*

GEORGE W. DEWEY, *Secretary.*

Cash Capital, \$750,000.

INCOME.

Gross premiums (Fire).....	\$4,087,243 25	
Deduct reinsurance and return premiums.....	980,941 92	
<b>Net premiums.....</b>	<b>\$3,106,301 33</b>	
Interest on mortgage loans.....	\$9,746 94	
Interest on bonds and dividends on stocks.....	184,758 15	
Interest on deposits.....	2,351 35	
Interest from all other sources.....	521 72	197,378 16
Extra dividend.....		980 00
Profit on sale or maturity of ledger assets.....		25,233 89
<b>Total income.....</b>	<b>\$3,329,893 38</b>	
Ledger assets Dec. 31, 1907.....		4,917,716 97
<b>Total.....</b>	<b>\$8,247,610 35</b>	

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$1,881,449 01
Deduct salvage \$12,409.82 and reinsurance \$137,534.88..	149,944 70
<hr/>	
Net amount paid for losses .....	\$1,731,504 31
Adjustment and settlement of losses .....	34,673 86
Commissions or brokerage .....	623,008 43
Salaries and expenses of special and general agents .....	111,280 16
Salaries, fees and other charges of officers and employes .....	189,215 60
Rents .....	35,265 55
Advertising, printing and stationery .....	41,400 84
Postage, telegrams, telephone and express .....	27,135 79
Legal expenses .....	7,169.20
Furniture and fixtures .....	2,379 23
Maps, including corrections .....	9,416 37
Underwriters' boards and tariff associations .....	29,279 60
Fire department, patrol and salvage corps expenses .....	8,207 34
Inspections and surveys .....	12,314 42
State taxes on premiums .....	65,664 73
Insurance department licenses and fees .....	13,316 88
All other licenses, fees and taxes .....	7,792 02
Miscellaneous expenditures .....	13,523 90
Interest or dividends to stockholders .....	150,065 00
Agents' balances charged off .....	18 26
Loss on sale or maturity of ledger assets .....	213,421 74
<hr/>	
Total disbursements .....	\$3,326,053 23
<hr/>	
Balance .....	\$4,921,557 12

## LEDGER ASSETS.

Mortgage loans on real estate .....	\$363,000 00
Book value of bonds and stocks, excluding interest .....	3,355,047 90
Cash in office and in bank .....	753,807 13
Agents' balances .....	449,702 09
<hr/>	
Total ledger assets .....	\$4,921,557 12

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$5,675 07
Interest accrued on bonds .....	6,840 42
Interest accrued on other assets .....	31,230 88
<hr/>	
Market value of bonds and stocks over book value .....	269,227 10
<hr/>	
Gross assets .....	\$5,234,530 59

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances representing business written prior to Oct. 1, last .....	\$1,408 28
<hr/>	
Total admitted assets .....	\$5,233,122 31

LIABILITIES.

Losses adjusted and unpaid.....	\$500 00	
Losses in process of adjustment, or in suspense.....	210,197 18	
Losses resisted.....	17,762 00	
	<hr/>	
Total claims for losses.....	\$228,459 18	
Deduct reinsurance.....	23,759 57	
	<hr/>	
Net amount of unpaid losses.....		\$204,699 61
Unearned premiums on outstanding risks.....		2,678,966 88
State, county and municipal taxes due or accrued.....		30,000 00
Cash capital.....	\$750,000 00	
Surplus over all liabilities.....	1,569,455 82	
	<hr/>	
Surplus to policy holders.....		2,319,455 82
		<hr/>
Total liabilities.....		\$5,233,122 31

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$514,158,413	\$5,425,815 79
Written during the year.....	360,054,897	4,087,243 25
	<hr/>	<hr/>
Total.....	\$874,213,310	\$9,513,059 04
Expired and terminated.....	333,844,604	3,860,938 23
	<hr/>	<hr/>
In force at end of the year.....	\$540,368,706	\$5,652,120 81
Deduct amount reinsured.....	55,048,285	454,319 21
	<hr/>	<hr/>
Net amount in force.....	\$485,320,421	\$5,197,801 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	16,827 03
Virginia.....	37,500 00	18,976 33
Oregon.....	50,000 00	24,123 46
New Mexico.....	10,000 00	8,492 64

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,563,332 00
Premiums received.....	47,657 50
Losses paid.....	32,064 22
Losses incurred.....	35,776 69

# 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) . . . . .	\$567,993 10	
Deduct reinsurance and return premiums . . . . .	175,604 36	
Net premiums . . . . .		\$392,388 74
Interest on mortgage loans . . . . .	\$24 36	
Interest on bonds and dividends on stocks . . . . .	39,815 69	
Interest on deposits . . . . .	958 79	
Interest from all other sources . . . . .	3 10	40,801 94
Total income . . . . .		\$433,190 68
Ledger assets Dec. 31, 1907 . . . . .		1,093,182 50
Total . . . . .		\$1,526,373 18

## DISBURSEMENTS.

Gross amount paid for losses (Fire) . . . . .	\$127,742 69	
Deduct salvage \$779.24 and reinsurance \$18,883.09 . . . . .	19,663 33	
Net amount paid for losses . . . . .		\$108,080 36
Adjustment and settlement of losses . . . . .		1,228 23
Commissions or brokerage . . . . .		99,015 50
Miscellaneous expenses of local agencies . . . . .		1,449 89
Salaries and expenses of special and general agents . . . . .		1,079 60
Salaries, fees and other charges of officers and employes . . . . .		13,704 88
Rents . . . . .		3,090 00
Advertising, printing and stationery . . . . .		2,975 18
Postage, telegrams, telephone and express . . . . .		1,425 28
Furniture and fixtures . . . . .		384 00
Maps, including corrections . . . . .		310 00
Underwriters' boards and tariff associations . . . . .		5,275 35
Fire department, patrol and salvage corps expenses . . . . .		1,554 20
Inspections and surveys . . . . .		130 23
State taxes on premiums . . . . .		5,408 86
Insurance department licenses and fees . . . . .		1,417 86
Interest or dividends to stockholders . . . . .		20,000 00
Decrease in book value of ledger assets . . . . .		519 79
Total disbursements . . . . .		\$267,049 21
Balance . . . . .		\$1,259,323 97

LEDGER ASSETS.

Mortgage loans on real estate.....	\$1,200 00	
Book value of bonds and stocks, excluding interest.....	1,174,067 71	
Cash in bank.....	35,750 53	
Agents' balances.....	47,805 73	
Other ledger assets.....	500 00	
Total ledger assets.....		\$1,259,323 97

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$7,067 00	
Gross assets.....		\$1,266,390 97

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,061 59	
Book value of ledger assets over market value.....	27,097 71	\$28,159 30
Total admitted assets.....		\$1,238,231 67

LIABILITIES.

Losses adjusted and unpaid.....	\$8,278 37	
Losses in process of adjustment, or in suspense.....	19,579 82	
Losses resisted.....	500 00	
Total claims for losses.....	\$28,358 19	
Deduct reinsurance.....	5,236 68	
Net amount of unpaid losses.....		\$23,121 51
Unearned premiums on outstanding risks.....		277,834 73
State, county and municipal taxes due or accrued.....		8,122 44
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	729,152 99	
Surplus to policy holders.....		929,152 99
Total liabilities.....		\$1,238,231 67

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$66,969,994	\$507,796 12
Written during the year.....	77,389,257	567,993 10
Total.....	\$144,359,251	\$1,075,789 22
Expired and terminated.....	58,825,848	460,588 00
In force at end of the year.....	\$85,533,403	\$615,201 22
Deduct amount reinsured.....	13,082 698	95,657 84
Net amount in force.....	\$72,450,705	\$519,543 38

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$341,967 00
Premiums received.....	3,670 84
Losses paid.....	1,694 58
Losses incurred.....	1,705 58

## 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) .....	\$698,839 07	
Deduct reinsurance and return premiums .....	296,731 08	
<hr/>		
Net premiums .....		\$402,107 99
Interest on mortgage loans .....	\$5,280 00	
Interest on bonds and dividends on stocks .....	23,765 00	
Interest on deposits .....	570 80	
Interest from all other sources .....	967 96	30,583 76
<hr/>		
Total income .....		\$432,691 75
Ledger assets Dec. 31, 1907 .....		792,236 54
<hr/>		
Total .....		\$1,224,928 29

### DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$316,228 68	
Deduct salvage \$4,760.43 and reinsurance \$86,263.41 .....	91,023 84	
<hr/>		
Net amount paid for losses .....		\$225,204 84
Adjustment and settlement of losses .....		4,313 61
Commissions or brokerage .....		110,195 98
Miscellaneous expenses of local agencies .....		5,981 22
Salaries and expenses of special and general agents .....		4,115 46
Salaries, fees and other charges of officers and employes .....		22,285 78
Rents .....		795 75
Advertising, printing and stationery .....		2,440 97
Postage, telegrams, telephone and express .....		468 26
Legal expenses .....		771 65
Furniture and fixtures .....		115 16
Maps, including corrections .....		387 88
Underwriters' boards and tariff associations .....		4,001 48
Fire department, patrol and salvage corps expenses .....		2,336 41
Inspections and surveys .....		2,053 31
State taxes on premiums .....		7,945 34
Insurance department licenses and fees .....		1,830 79
All other licenses, fees and taxes .....		4,676 55
Miscellaneous expenditures .....		1,471 92
Interest or dividends to stockholders .....		16,000 00
Agents' balances charged off .....		212 89
<hr/>		
Total disbursements .....		\$417,605 25
<hr/>		
Balance .....		\$807,323 04

LEDGER ASSETS.

Mortgage loans on real estate.....		\$117,500 00
Book value of bonds and stocks, excluding interest.....	583,712 41	
Cash in office and in bank.....	30,297 00	
Agents' balances.....	75,613 63	
Cash deposited with Fire Boards.....	200 00	
		<hr/>
Total ledger assets.....		\$807,323 04

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,572 50	
Interest accrued on bonds.....	5,392 93	\$6,965 43
		<hr/>
Market value of bonds and stocks over book value.....		4,677 59
		<hr/>
Gross assets.....		\$818,966 06

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$339 48	
Cash deposited with Fire Boards.....	200 00	\$539 48
		<hr/>
Total admitted assets.....		\$818,426 58

LIABILITIES.

Losses adjusted and unpaid.....	\$2,139 77	
Losses in process of adjustment, or in suspense.....	40,757 02	
		<hr/>
Total claims for losses.....	42,896 79	
Deduct reinsurance.....	7,454 22	
		<hr/>
Net amount of unpaid losses.....		\$35,442 57
Unearned premiums on outstanding risks.....		271,463 51
State, county and municipal taxes due or accrued.....		3,225 47
Commissions and other charges due agents and brokers.....		11,648 37
Due for reinsurance.....		5,812 24
Cash capital.....	\$400,000 00	
Surplus over all liabilities.....	90,834 42	
		<hr/>
Surplus to policy holders.....		490,834 42
		<hr/>
Total liabilities.....		\$818,426 58

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$38,643,302	\$456,068 02
Written during the year.....	57,617,522	698,839 07
		<hr/>
Total.....	\$96,260,824	\$1,154,907 09
Expired and terminated.....	40,562,431	492,856 63
		<hr/>
In force at end of the year.....	\$55,698,393	\$662,050 46
Deduct amount reinsured.....	13,257,820	168,544 34
		<hr/>
Net amount in force.....	\$42,440,573	\$493,506 12

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$675,864 00
Premiums received.....	15,791 76
Losses paid.....	12,461 51
Losses incurred.....	11,464 34

## 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).....	\$1,918,948 76	
Deduct reinsurance and return premiums.....	589,192 91	
Net premiums.....		\$1,329,755 85
Interest on bonds and dividends on stocks.....	\$73,740 64	
Interest on deposits.....	6,122 52	
Interest from all other sources.....	122 37	
Rents—including company's own occupancy.....	9,000 00	88,985 53
Suspense account.....		13,484 24
Profit and loss.....		513 00
Total income.....	\$1,432,738 62	
Ledger assets Dec. 31, 1907.....	2,320,031 76	
Total.....		\$3,752,770 38

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$899,398 97	
Deduct salvage \$7,041.44 and reinsurance \$165,667.70....	172,709 14	
Net amount paid for losses.....		\$726,689 83
Adjustment and settlement of losses.....		30,631 35
Commissions or brokerage.....		266,881 21
Miscellaneous expenses of local agencies.....		2,434 41
Salaries and expenses of special and general agents.....		43,670 38
Salaries, fees and other charges of officers and employes.....		57,039 69
Rents—including company's own occupancy.....		6,792 21
Advertising, printing and stationery.....		14,537 36
Postage, telegrams, telephone and express.....		8,265 06
Legal expenses.....		587 00
Furniture and fixtures.....		156 06
Maps, including corrections.....		1,849 04
Underwriters' boards and tariff associations.....		16,286 54
Fire department, patrol and salvage corps expenses.....		14,397 60
Inspections and surveys.....		4,346 49
Repairs and expenses on real estate.....		3,004 07
Taxes on real estate.....		4,272 00
State taxes on premiums.....		18,336 20
Insurance department licenses and fees.....		8,697 26
All other licenses, fees and taxes.....		6,698 43



Office and agency expenses.....	\$4,322 83
Traveling expenses.....	1,035 45
Subscriptions and exchange.....	1,545 65
Loss on sale or maturity of ledger assets.....	3,994 85

Total disbursements.....	<u>\$1,246,470 97</u>
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Balance.....	<u>\$2,506,299 41</u>
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## LEDGER ASSETS.

Book value of real estate.....	\$167,686 38
Book value of bonds and stocks, excluding interest.....	1,804,727 14
Cash in office and in bank.....	304,217 47
Agents' balances.....	229,017 14
Bills receivable taken for fire risks.....	519 56
Due from other companies for reinsurance.....	131 72

Total ledger assets.....	<u>\$2,506,299 41</u>
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## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$26,070 17
Commissions due on reinsurance.....	2,987 61
Due from other companies for reinsurance.....	8,590 40

Gross assets.....	<u>\$2,543,947 59</u>
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## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,779 79	
Bills receivable, past due, taken for fire risks.....	286 81	
Book value of ledger assets over market value.....	44,208 64	
Balance due from other companies.....	131 72	48,406 96

Total admitted assets.....	<u>\$2,495,540 63</u>
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## LIABILITIES.

Losses adjusted and unpaid.....	\$28,336 48
Losses in process of adjustment, or in suspense.....	95,648 38
Losses resisted.....	26,114 33

Total claims for losses.....	<u>\$150,099 19</u>
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Deduct reinsurance.....	28,601 02
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Net amount of unpaid losses.....	\$121,498 17
Unearned premiums on outstanding risks.....	1,235,627 88
State, county and municipal taxes due or accrued.....	19,038 69
Due for return premiums and reinsurance.....	20,334 15
Suspense account.....	13,484 24
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	<u>585,557 50</u>

Surplus to policy holders.....	<u>1,085,557 50</u>
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Total liabilities.....	<u>\$2,495,540 63</u>
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## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$222,810,293	\$2,531,091 71
Written during the year.....	164,194,435	1,918,948 76
Total.....	\$387,004,728	\$4,450,040 47
Expired and terminated.....	148,148,825	1,725,301 73
In force at end of the year.....	\$238,855,903	\$2,724,738 74
Deduct amount reinsured.....	28,035,432	336,840 41
Net amount in force.....	\$210,820,471	\$2,387,898 33

## 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 00	\$14,287 48
Oregon.....	50,000 00	10,684 49
New Mexico.....	10,000 00	3,784 14
Georgia.....	10,000 00	21,087 00

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,324,346 00
Premiums received.....	23,014 43
Losses paid.....	24,434 80
Losses incurred.....	22,499 80

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).....	\$425,465 66	
Deduct reinsurance and return premiums.....	108,517 73	
Net premiums.....		\$316,947 93
Interest on bonds and dividends on stocks.....	\$20,011 38	
Interest on deposits.....	426 18	20,437 56
Increase in book value of ledger assets.....		17,082 13
Total income.....		\$354,467 62
Ledger assets Dec. 31, 1907.....		550,163 05
Total.....		\$904,630 67

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$189,450 35
Deduct salvage \$2,712.72 and reinsurance \$16,143.75.....	18,856 47
<hr/>	
Net amount paid for losses.....	\$170,593 88
Adjustment and settlement of losses.....	3,840 58
Commissions or brokerage.....	73,659 51
Miscellaneous expenses of local agencies.....	1,039 44
Salaries and expenses of special and general agents.....	6,700 84
Salaries, fees and other charges of officers and employes.....	14,098 65
Rents.....	2,153 34
Advertising, printing and stationery.....	1,777 42
Postage, telegrams, telephone and express.....	1,697 38
Legal expenses.....	56 00
Furniture and fixtures.....	68 67
Maps, including corrections.....	470 43
Underwriters' boards and tariff associations.....	4,196 14
Fire department, patrol and salvage corps expenses.....	1,376 02
Inspections and surveys.....	42 20
State taxes on premiums.....	4,773 11
Insurance department licenses and fees.....	1,747 07
All other licenses, fees and taxes.....	1,561 57
Miscellaneous expenditures.....	409 18
Interest or dividends to stockholders.....	10,000 00
<hr/>	
Total disbursements.....	\$300,261 43
Balance.....	\$604,369 24

LEDGER ASSETS.

Book value of bonds excluding interest.....	\$521,279 00
Cash in bank.....	45,609 11
Agents' balances.....	37,481 13
<hr/>	
Total ledger assets.....	\$604,369 24

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$5,267 78
Due from other companies for reinsurance.....	35 36
<hr/>	
Gross assets.....	\$609,672 38

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$757 44
<hr/>	
Total admitted assets.....	\$608,914 94

LIABILITIES.

Losses adjusted and unpaid.....	\$1,307 00
Losses in process of adjustment, or in suspense.....	29,583 00
Losses resisted.....	450 00
<hr/>	
Total claims for losses.....	\$31,340 00
Deduct reinsurance.....	2,724 00
<hr/>	
Net amount of unpaid losses.....	\$28,616 00
Unearned premiums on outstanding risks.....	221,827 13
Salaries and other miscellaneous expenses due or accrued.....	81 51
State, county and municipal taxes due or accrued.....	2,500 00

Due for reinsurance.....		\$3,077 19
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	152,813 11	
	<hr/>	
Surplus to policy holders.....		352,813 11
	<hr/>	
Total liabilities.....		\$608,914 94

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$45,774,124	\$489,324 39
Written during the year.....	37,974,959	425,465 66
	<hr/>	<hr/>
Total.....	\$83,749,083	\$914,790 05
Expired and terminated.....	36,662,841	423,534 00
	<hr/>	<hr/>
In force at end of the year.....	\$47,086,242	\$491,256 05
Deduct amount reinsured.....	4,968,978	60,076 24
	<hr/>	<hr/>
Net amount in force.....	\$42,117,264	\$431,179 81

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$64,872 00
Premiums received.....	940 69
Losses paid.....	3,350 82
Losses incurred.....	3,357 82

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).....	\$4,017,746 48	
Deduct reinsurance and return premiums.....	875,395 53	
	<hr/>	
Net premiums.....		\$3,142,350 95
Deposit premiums on perpetual risks.....		26,908 29
Interest on mortgage loans.....	\$11,554 06	
Interest on collateral loans.....	30,288 64	
Interest on bonds and dividends on stocks.....	195,813 16	
Interest on deposits.....	3,163 32	

Interest from all other sources . . . . .	\$7,711 72	
Rents—including company's own occupancy . . . . .	5,508 60	\$254,039 50
Transfers . . . . .		606 77
Profit on sale or maturity of ledger assets . . . . .		3,606 00
Total income . . . . .	\$3,427,511 51	
Ledger assets Dec. 31, 1907 . . . . .	6,730,246 26	
Total . . . . .	\$10,157,757 77	

## DISBURSEMENTS.

Gross amount paid for losses (Fire) . . . . .	\$2,119,838 88	
Deduct salvage \$11,385.30 and reinsurance \$130,614.58 . . . . .	141,999 88	
Net amount paid for losses . . . . .	\$1,977,839 00	
Adjustment and settlement of losses . . . . .	16,392 46	
Commissions or brokerage . . . . .	734,973 25	
Salaries and expenses of special and general agents . . . . .	127,190 79	
Salaries, fees and other charges of officers and employes . . . . .	68,129 25	
Rents—including company's own occupancy . . . . .	18,439 02	
Advertising, printing and stationery . . . . .	26,680 74	
Postage, telegrams, telephone and express . . . . .	19,766 02	
Legal expenses . . . . .	1,050 00	
Furniture and fixtures . . . . .	963 37	
Maps, including corrections . . . . .	7,762 59	
Underwriters' boards and tariff associations . . . . .	33,316 22	
Fire department, patrol and salvage corps expenses . . . . .	7,468 07	
Repairs and expenses on real estate . . . . .	507 66	
Taxes on real estate . . . . .	2,809 28	
State taxes on premiums . . . . .	67,144 77	
Insurance department licenses and fees . . . . .	15,476 97	
All other licenses, fees and taxes . . . . .	15,268 38	
Miscellaneous expenditures . . . . .	6,553 70	
Deposit premiums returned . . . . .	19,360 79	
Interest or dividends to stockholders . . . . .	150,000 00	
Loss on sale or maturity of ledger assets . . . . .	235 00	
Total disbursements . . . . .	\$3,317,327 33	
Balance . . . . .	\$6,840,430 44	

## LEDGER ASSETS.

Book value of real estate . . . . .	\$191,190 66	
Mortgage loans on real estate . . . . .	281,750 00	
Loans secured by collateral . . . . .	231,645 38	
Book value of bonds and stocks, excluding interest . . . . .	5,439,750 08	
Cash in office and in bank . . . . .	128,815 01	
Agents' balances . . . . .	567,279 31	
Total ledger assets . . . . .	\$6,840,430 44	

## NON-LEDGER ASSETS.

Interest accrued on mortgages . . . . .	\$3,784 31	
Interest accrued on bonds . . . . .	67,807 41	
Interest accrued on collateral loans . . . . .	1,991 94	\$73,583 66
Market value of bonds and stocks over book value . . . . .	9,029 92	
Gross assets . . . . .	\$6,923,044 02	

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to		
Oct. 1, last.....	\$23,223 66	
Book value of real estate over market value.....	48,840 66	
Collateral loans.....	9,145 38	\$81,209 70
Total admitted assets.....		\$6,841,834 32

## LIABILITIES.

Losses adjusted and unpaid.....	\$54,715 83	
Losses in process of adjustment, or in suspense.....	273,031 26	
Losses resisted.....	15,790 27	
Total claims for losses.....	\$343,537 36	
Deduct reinsurance.....	17,118 94	
Net amount of unpaid losses.....		\$326,418 42
Unearned premiums on outstanding risks.....		2,927,460 46
Reclaimable on perpetual fire policies.....		918,428 03
Cash capital.....	\$750,000 00	
Surplus over all liabilities.....	1,919,527 41	
Surplus to policy holders.....		2,669,527 41
Total liabilities.....		\$6,841,834 32

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$592,727,531	\$6,085,951 51
Written during the year.....	347,639,175	4,017,746 48
Total.....	\$940,366,706	\$10,103,697 99
Expired and terminated.....	372,206,042	3,906,048 23
In force at end of the year.....	\$568,160,664	\$6,197,649 76
Deduct amount reinsured.....	41,204,743	420,026 01
Net amount in force.....	\$526,955,921	\$5,777,623 75

Perpetual risks not included above, \$39,724,094; premiums on same, \$1,011,564.

## 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	\$16,490 49
Virginia.....	37,500 00	42,015 66
Georgia.....	10,000 00	63,167 30

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,833,033 00
Premiums received.....	22,409 18
Losses paid.....	24,311 05
Losses incurred.....	27,188 63

## PHENIX INSURANCE COMPANY,

BROOKLYN, N. Y.

INCORPORATED IN 1853. COMMENCED BUSINESS IN 1853.

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

Cash Capital, \$1,500,000.

## INCOME.

Gross premiums (Fire).....	\$9,157,854 34	
Deduct reinsurance and return premiums.....	1,798,868 35	
Net premiums.....		\$7,358,985 99
Interest on mortgage loans.....	\$27,535 42	
Interest on collateral loans.....	4,159 46	
Interest on bonds and dividends on stocks.....	260,648 39	
Interest on deposits.....	920 55	
Interest from all other sources.....	23,832 98	
Rents—including company's own occupancy.....	5,605 03	322,701 83
Borrowed money.....		200,000 00
Income from other sources.....		1,517 48
Profit on sale or maturity of ledger assets.....		15,495 00
Total income.....		\$7,898,700 30
Ledger assets Dec. 31, 1907.....		9,414,456 77
Total.....		\$17,313,157 07

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$4,762,980 75	
Deduct salvage \$29,813.31 and reinsurance \$315,728.59	345,541 90	
Net amount paid for losses.....		\$4,417,438 85
Adjustment and settlement of losses.....		166,602 77
Commissions or brokerage.....		1,683,765 39
Miscellaneous expenses of local agencies.....		13,598 06
Salaries and expenses of special and general agents.....		292,511 77
Salaries, fees and other charges of officers and employes.....		372,572 65
Rents—including company's own occupancy.....		69,533 58
Advertising, printing and stationery.....		92,163 54
Postage, telegrams, telephone and express.....		73,525 85
Legal expenses.....		3,749 12
Furniture and fixtures.....		6,543 53
Maps, including corrections.....		13,345 70
Underwriters' boards and tariff associations.....		98,553 04
Fire department, patrol and salvage corps expenses.....		3,657 00
Inspections and surveys.....		1,425 89
Repairs and expenses on real estate.....		1,993 58
Taxes on real estate.....		1,235 94
State taxes on premiums.....		112,996 74

Insurance department licenses and fees.....	\$29,525 74
All other licenses, fees and taxes.....	20,507 16
Borrowed money repaid.....	275,000 00
Interest on borrowed money.....	13,779 00
Miscellaneous expenditures.....	27,176 36
Interest or dividends to stockholders.....	300,000 00
Agents' balances charged off.....	24,563 55
Loss on sale or maturity of ledger assets.....	7,269 32

Total disbursements.....	\$8,123,034 13
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Balance.....	\$9,190,122 94
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## LEDGER ASSETS.

Book value of real estate.....	\$121,950 10
Mortgage loans on real estate.....	546,500 00
Loans secured by collateral.....	91,500 00
Book value of bonds and stocks, excluding interest.....	7,034,463 34
Cash in office and in bank.....	161,059 65
Agents' balances.....	1,234,649 85

Total ledger assets.....	\$9,190,122 94
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## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$4,823 34
Interest due and accrued on bonds.....	21,040 74
Interest accrued on collateral loans.....	1,104 17

Market value of bonds and stocks over book value.....	373,909 66
Due from other companies for reinsurance.....	12,641 79

Gross assets.....	\$9,603,642 64
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## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$33,749 32
Book value of real estate over market value.....	3,950 10

Total admitted assets.....	\$9,565,943 22
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## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$457,339 87
Losses resisted.....	44,155 00

Total claims for losses.....	\$501,494 87
Deduct reinsurance.....	49,702 60

*Net amount of unpaid losses.....	\$451,792 27
Unearned premiums on outstanding risks.....	6,180,197 85
Salaries and other miscellaneous expenses due or accrued.....	4,250 00
Due for return premiums and reinsurance.....	14,249 79
Due and to become due for borrowed money.....	325,000 00
Cash capital.....	\$1,500,000 00
Surplus over all liabilities.....	1,090,453 31

Surplus to policy holders.....	2,590,453 31
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Total liabilities.....	\$9,565,943 22
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RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$986,796,875	\$10,907,368 75
Written during the year.....	778,513,810	9,157,854 34
<b>Total.....</b>	<b>\$1,765,310,685</b>	<b>\$20,065,223 09</b>
Expired and terminated.....	665,813,771	7,511,782 67
<b>In force at end of the year.....</b>	<b>\$1,099,496,914</b>	<b>\$12,553,440 42</b>
Deduct amount reinsured.....	76,246,590	534,545 48
<b>Net amount in force.....</b>	<b>\$1,023,250,324</b>	<b>\$12,018,894 94</b>

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.....	\$230,292 00	\$162,378 09
Georgia.....	10,000 00	191,375 34
Oregon.....	50,000 00	13,360 08
Virginia.....	60,000 00	81,343 93

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$3,370,001 00
Premiums received.....	49,127 61
Losses paid.....	30,526 74
Losses incurred.....	32,745 77

PHENIX INSURANCE COMPANY,

HARTFORD, CONN.

INCORPORATED IN 1854. COMMENCED BUSINESS IN 1854.

D. W. C. SKILTON, *President.*      JOHN B. KNOX,  
 THOMAS C. TEMPLE,      } *Secretaries.*

Cash Capital, \$2,000,000.

INCOME.

Gross premiums (Fire).....	\$5,733,135 97	
Deduct reinsurance and return premiums.....	1,162,055 57	
<b>Net premiums.....</b>	<b>\$4,571,080 40</b>	
Interest on mortgage loans.....	\$2,788 72	
Interest on collateral loans.....	2,177 15	
Interest on bonds and dividends on stocks.....	295,546 39	
Interest on deposits.....	12,362 19	
Interest from all other sources.....	122 72	
Rents.....	11,472 00	324,469 17

Agents' balances previously charged off.....	\$544 87
Profit on sale or maturity of ledger assets.....	8,000 00
<hr/>	
Total income.....	\$4,904,094 44
Ledger assets Dec. 31, 1907.....	7,269,490 65
<hr/>	
Total.....	\$12,173,585 09

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$2,570,387 95
Deduct salvage \$11,697.69 and reinsurance \$176,119.05	187,816 74
<hr/>	
Net amount paid for losses.....	\$2,382,571 21
Adjustment and settlement of losses.....	29,820 36
Commissions or brokerage.....	927,190 20
Salaries and expenses of special and general agents.....	383,134 31
Salaries, fees and other charges of officers and employes.....	105,984 43
Rents.....	20,803 41
Advertising, printing and stationery.....	40,730 43
Postage, telegrams, telephone and express.....	38,563 83
Legal expenses.....	5,246 11
Furniture and fixtures.....	2,541 01
Maps, including corrections.....	9,326 79
Underwriters' boards and tariff associations.....	50,471 58
Fire department, patrol and salvage corps expenses.....	13,397 62
Inspections and surveys.....	17,074 18
Repairs and expenses on real estate.....	3,461 56
Taxes on real estate.....	1,640 00
State taxes on premiums.....	83,632 55
Insurance department licenses and fees.....	19,178 93
All other licenses, fees and taxes.....	19,865 08
Miscellaneous expenditures.....	8,658 20
Interest or dividends to stockholders.....	280,360 00
Agents' balances charged off.....	203 63
Loss on sale or maturity of ledger assets.....	40,627 36
Decrease in book value of ledger assets.....	6,500 00
<hr/>	
Total disbursements.....	\$4,490,982 78
Balance.....	\$7,682,602 31

## LEDGER ASSETS.

Book value of real estate.....	\$134,356 39
Mortgage loans on real estate.....	44,983 33
Loans secured by collateral.....	60,100 00
Book value of bonds and stocks, excluding interest.....	6,045,201 99
Cash in office and in bank.....	699,717 15
Agents' balances.....	698,243 45
<hr/>	
Total ledger assets.....	\$7,682,602 31

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,223 39
Interest accrued on bonds.....	51,361 05
Interest accrued on collateral loans.....	1,048 23
Interest accrued on other assets.....	3,500 00
Rents accrued on company's property.....	983 15
<hr/>	
	\$58,115 82

Market value of real estate over book value.....	\$6,656 99
Market value of bonds and stocks over book value.....	849,682 76
Premiums on foreign business.....	78,819 72
Due from other companies for reinsurance.....	1,640 15
Gross assets.....	<u>\$8,677,517 75</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$13,108 00
Total admitted assets.....	<u>\$8,664,409 75</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$72,984 30
Losses in process of adjustment, or in suspense.....	361,702 83
Losses resisted.....	32,142 80
Total claims for losses.....	<u>\$466,829 93</u>
Deduct reinsurance.....	16,389 55
Net amount of unpaid losses.....	\$450,440 38
Unearned premiums on outstanding risks.....	3,946,002 42
State, county and municipal taxes due or accrued.....	58,709 50
Commissions and other charges due agents and brokers.....	23,143 28
Cash capital.....	\$2,000,000 00
Surplus over all liabilities.....	<u>2,186,114 17</u>
Surplus to policy holders.....	<u>4,186,114 17</u>
Total liabilities.....	<u>\$8,664,409 75</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$759,282,708	\$7,977,499 07
Written during the year.....	614,164,224	5,733,135 97
Total.....	<u>\$1,373,446,932</u>	<u>\$13,710,635 04</u>
Expired and terminated.....	579,934,736	5,515,379 42
In force at end of the year.....	\$793,512,196	\$8,195,255 62
Deduct amount reinsured.....	47,385,406	508,174 87
Net amount in force.....	<u>\$746,126,790</u>	<u>\$7,687,080 75</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>
Oregon.....	\$50,000 00	\$24,320 51
Georgia.....	10,000 00	63,314 17
Canada.....	174,000 00	147,895 22
Virginia.....	50,000 00	48,917 19

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,824,254 00
Premiums received.....	89,580 86
Losses paid.....	50,590 42
Losses incurred.....	50,353 02

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.....	\$2,817,965 15	\$649,870 09	
Deduct reinsurance and return premiums	812,435 30	240,285 18	
Net premiums.....	\$2,005,529 85	\$409,584 91	\$2,415,114 76
Interest on bonds and dividends on stocks.....		\$98,386 00	
Interest on deposits.....		951 26	
Interest from all other sources.....		100 06	99,437 32
Sale of rights.....			2,633 28
Profit on sale or maturity of ledger assets.....			1,900 00
Total income.....			\$2,519,085 36
Ledger assets Dec. 31, 1907.....			2,292,193 07
Total.....			\$4,811,278 43

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$1,477,549 93	\$462,770 45	
Deduct salvage \$60,571.86 and reinsurance \$436,962.41.....	339,607 64	157,926 63	
Net amount paid for losses.....	\$1,137,942 29	\$304,843 82	\$1,442,786 11
Adjustment and settlement of losses.....			22,516 16
Commissions or brokerage.....			492,550 13
Salaries and expenses of special and general agents.....			113,540 29
Salaries, fees and other charges of officers and employes.....			73,091 21
Rents.....			9,818 80
Advertising, printing and stationery.....			18,286 92
Postage, telegrams, telephone and express.....			21,079 90
Legal expenses.....			900 02
Furniture and fixtures.....			377 52
Maps, including corrections.....			6,029 25
Underwriters' boards and tariff associations.....			28,363 36
Fire department, patrol and salvage corps expenses.....			16,736 37
Inspections and surveys.....			10,325 26
State taxes on premiums.....			51,103 82
Insurance department licenses and fees.....			9,893 68
All other licenses, fees and taxes.....			6,339 42
Miscellaneous expenditures.....			3,654 81
Interest or dividends to stockholders.....			37,500 00
Decrease in book value of ledger assets.....			4,125 00
Total disbursements.....			\$2,369,018 03
Balance.....			\$2,442,260 40

LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,929,625	00
Cash in office and in bank.....	153,398	85
Agents' balances.....	335,839	14
Bills receivable taken for marine and inland risks.....	22,637	41
Bills receivable taken for fire risks.....	760	00
Total ledger assets.....	\$2,442,260	40

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$3,920	80
Interest due on other assets.....	8,626	62
Market value of bonds and stocks over book value.....	541,253	00
Gross assets.....	\$2,996,060	82

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$311	56
Total admitted assets.....	\$2,995,749	26

LIABILITIES.

Losses adjusted and unpaid.....	\$65,248	46
Losses in process of adjustment, or in suspense.....	286,643	36
Losses resisted.....	23,338	09
Total claims for losses.....	\$375,229	91
Deduct reinsurance.....	97,103	67
Net amount of unpaid losses.....	\$278,126	24
Unearned premiums on outstanding risks.....	1,765,062	18
State, county and municipal taxes due or accrued.....	48,000	00
Cash capital.....	\$500,000	00
Surplus over all liabilities.....	404,560	84
Surplus to policy holders.....	904,560	84
Total liabilities.....	\$2,995,749	26

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums</i>
In force December 31, 1907..	\$318,048,279	\$3,619,983 35	\$7,737,783	\$314,325 58
Written during the year....	248,258,903	2,817,965 15	127,353,131	649,870 09
Total.....	\$566,307,182	\$6,437,948 50	\$135,090,914	\$964,195 67
Expired and terminated....	230,313,923	2,680,894 74	124,209,291	656,953 74
In force at end of the year..	\$335,993,259	\$3,757,053 76	\$10,881,623	\$307,241 93
Deduct amount reinsured....	49,967,805	590,841 98	4,988,648	70,904 11
Net amount in force..	\$286,025,454	\$3,166,211 78	\$5,892,975	\$236,337 82

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$2,645,180 00	\$727,797 00	\$3,372,977 00
Premiums received.....	39,703 03	12,938 61	52,641 64
Losses paid.....	34,901 12	13,836 85	48,737 97
Losses incurred.....	36,650 84	13,138 85	49,809 69

## 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) .....	\$5,578,502 59	
Deduct reinsurance and return premiums .....	1,224,125 84	
Net premiums .....		\$4,354,376 75
Interest on mortgage loans .....	\$3,220 00	
Interest on bonds and dividends on stocks .....	249,000 19	
Interest on deposits .....	6,745 83	
Interest from all other sources .....	3 10	258,969 12
Increase in book value of ledger assets .....		156 25
Total income .....		\$4,613,502 12
Ledger assets Dec. 31, 1907 .....		7,160,682 36
Total .....		\$11,774,184 48

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$2,596,204 75	
Deduct salvage \$23,259.54 and reinsurance \$223,463.66 .....	246,723 20	
Net amount paid for losses .....		\$2,349,481 55
Adjustment and settlement of losses .....		51,870 21
Commissions or brokerage .....		800,751 44
Miscellaneous expenses of local agencies .....		22,287 82
Salaries and expenses of special and general agents .....		136,119 65
Salaries, fees and other charges of officers and employes .....		279,377 24
Rents .....		34,173 32
Advertising, printing and stationery .....		46,052 89
Postage, telegrams, telephone and express .....		29,793 54
Legal expenses .....		652 15
Furniture and fixtures .....		2,739 95
Maps, including corrections .....		10,923 57
Underwriters' boards and tariff associations .....		49,377 61
Fire department, patrol and salvage corps expenses .....		21,750 62
Inspections and surveys .....		14,170 33
State taxes on premiums .....		66,930 93
Insurance department licenses and fees .....		16,282 06
All other licenses, fees and taxes .....		16,336 74
Traveling expenses .....		5,025 66

Miscellaneous expenditures.....	\$22,353 46	
Interest or dividends to stockholders.....	100,000 00	
Agents' balances charged off.....	110 69	
		<hr/>
Total disbursements.....	\$4,076,611 43	
		<hr/>
Balance.....	\$7,697,573 05	

LEDGER ASSETS.

Mortgage loans on real estate.....	\$71,000 00	
Book value of bonds and stocks, excluding interest.....	6,741,207 69	
Cash in office and in bank.....	274,798 05	
Agents' balances.....	610,501 31	
Bills receivable taken for fire risks.....	66 00	
		<hr/>
Total ledger assets.....	\$7,697,573 05	

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,693 47	
Interest due and accrued on bonds.....	60,105 07	
Interest accrued on other assets.....	599 16	\$62,397 70
		<hr/>
Market value of bonds and stocks over book value.....	53,836 92	
Due from other companies for reinsurance.....	1,490 71	
		<hr/>
Gross assets.....	\$7,815,298 38	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,499 53	
		<hr/>
Total admitted assets.....	\$7,811,798 85	

LIABILITIES.

Losses adjusted and unpaid.....	\$96,092 14	
Losses in process of adjustment, or in suspense.....	246,616 73	
Losses resisted.....	56,850 00	
		<hr/>
Total claims for losses.....	\$399,558 87	
Deduct reinsurance.....	37,585 79	
		<hr/>
Net amount of unpaid losses.....	\$361,973 08	
Unearned premiums on outstanding risks.....	3,578,600 18	
Salaries and other miscellaneous expenses due or accrued.....	22,601 96	
State, county and municipal taxes due or accrued.....	71,668 15	
Commissions and other charges due agents and brokers.....	12,577 86	
Due for return premiums and reinsurance.....	36,059 99	
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	2,728,317 63	
		<hr/>
Surplus to policy holders.....	3,728,317 63	
		<hr/>
Total liabilities.....	\$7,811,798 85	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$581,555.437	\$7,091,043.04
Written during the year.....	439,164,872	5,578,502.59
<b>Total.....</b>	<b>\$1,020,720,309</b>	<b>\$12,669,545.63</b>
Expired and terminated.....	393,867,595	5,199,793.11
<b>In force at end of the year.....</b>	<b>\$626,852,714</b>	<b>\$7,469,752.52</b>
Deduct amount reinsured.....	49,439,696	591,245.73
<b>Net amount in force.....</b>	<b>\$577,413,018</b>	<b>\$6,878,506.79</b>

## 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.....	\$502,424.98	\$434,804.47
Georgia.....	10,000.00	102,057.89
New Mexico.....	10,000.00	9,247.01
Oregon.....	50,000.00	39,082.20
Virginia.....	50,000.00	30,950.24

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,785,005.00
Premiums received.....	29,024.85
Losses paid.....	33,960.46
Losses incurred.....	38,258.26

## RELIANCE INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1844.

WILLIAM CHUBB, *President.*

CHAS. J. WISTER, JR., *Secretary.*

Cash Capital, \$300,000.

## INCOME.

Gross premiums (Fire).....	\$1,148,505.09	
Deduct reinsurance and return premiums.....	299,358.58	
<b>Net premiums.....</b>		<b>\$849,146.51</b>
Deposit premiums on perpetual risks.....		4,905.17
Interest on mortgage loans.....	\$5,992.84	
Interest on bonds and dividends on stocks.....	39,337.27	
Interest on deposits.....	1,446.91	
Rents—including company's own occupancy.....	8,697.65	55,474.67



RELIANCE INSURANCE COMPANY.

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Transfers and surveys.....	\$294 12
Profit on sale or maturity of ledger assets.....	340 00
Total income.....	<u>\$910,160 47</u>
Ledger assets, Dec. 31, 1907.....	1,381,880 54
Total.....	<u>\$2,292,041 01</u>

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$484,862 70
Deduct salvage, \$2,028.17 and reinsurance \$77,208.31..	<u>79,236 48</u>
Net amount paid for losses.....	\$405,626 22
Adjustment and settlement of losses.....	6,606 33
Commissions or brokerage.....	219,929 99
Salaries and expenses of special and general agents.....	28,393 50
Salaries, fees and other charges of officers and employes.....	42,861 98
Rents—including company's own occupancy.....	6,466 67
Advertising, printing and stationery.....	5,686 00
Postage, telegrams, telephone and express.....	6,340 09
Legal expenses.....	621 35
Furniture and fixtures.....	1,285 05
Maps, including corrections.....	2,845 58
Underwriters' boards and tariff associations.....	11,916 03
Fire department, patrol and salvage corps expenses.....	1,554 46
Inspections and surveys.....	200 00
Repairs and expenses on real estate.....	2,247 77
Taxes on real estate.....	1,719 00
State taxes on premiums.....	19,422 02
Insurance department licenses and fees.....	3,794 80
All other licenses, fees and taxes.....	2,452 75
Miscellaneous expenditures.....	949 00
Deposit premiums returned.....	7,638 97
Interest or dividends to stockholders.....	21,000 00
Agents' balances charged off.....	186 70
Decrease in book value of ledger assets.....	<u>2,118 75</u>
Total disbursements.....	<u>\$801,863 01</u>
Balance.....	<u>\$1,490,178 00</u>

LEDGER ASSETS.

Book value of real estate.....	\$129,527 04
Mortgage loans on real estate.....	125,450 00
Book value of bonds and stocks, excluding interest.....	972,346 00
Cash in office and in bank.....	117,057 99
Agents' balances.....	<u>145,796 97</u>
Total ledger assets.....	<u>\$1,490,178 00</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,203 46
Interest accrued on bonds.....	12,307 53
Rents accrued on company's property.....	<u>417 36</u>
Market value of bonds and stocks over book value.....	5,156 47
Premiums on perpetual policies.....	<u>1,035 00</u>
Gross assets.....	<u>\$1,510,297 82</u>

## DEDUCT ASSETS NOT ADMITTED.

Company's stock owned.....	\$1,890 00	
Agents' balances, representing business written prior to Oct. 1, last.....	163 52	
Book value of real estate over market value.....	8,027 04	\$10,080 56
Total admitted assets.....		\$1,500,217 26

## LIABILITIES.

Losses adjusted and unpaid.....	\$17,326 57	
Losses in process of adjustment, or in suspense.....	61,057 38	
Losses resisted.....	4,000 00	
Total claims for losses.....	\$82,383 95	
Deduct reinsurance.....	7,702 35	
Net amount of unpaid losses.....		\$74,681 60
Unearned premiums on outstanding risks.....		735,957 24
Reclaimable on perpetual fire policies.....		125,724 43
State, county and municipal taxes due or accrued.....		13,782 92
Commissions and other charges due agents and brokers.....		16,905 69
Cash capital.....	\$300,000 00	
Surplus over all liabilities.....	233,165 38	
Surplus to policy holders.....		533,165 38
Total liabilities.....		\$1,500,217 26

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force Dec. 31, 1907.....	\$120,522,688	\$1,431,958 30
Written during the year.....	94,971,793	1,148,505 09
Total.....	\$215,494,481	\$2,580,463 39
Expired and terminated.....	79,496,607	985,749 25
In force at end of the year.....	\$135,997,874	\$1,594,714 14
Deduct amount reinsured.....	12,992,280	167,313 91
Net amount in force.....	\$123,005,594	\$1,427,400 23

Perpetual risks not included above, \$5,058,543.49; premiums on same, \$138,370.10.

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$224,575 00
Premiums received.....	4,125 77
Losses paid.....	3,374 34
Losses incurred.....	3,382 64

## 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).....	\$2,134,306 94	
Deduct reinsurance and return premiums.....	804,565 22	
Net premiums.....		\$1,329,741 72
Interest on mortgage loans.....	\$13,076 80	
Interest on collateral loans.....	325 00	
Interest on bonds and dividends on stocks.....	44,675 84	
Interest on deposits.....	3,981 82	
Interest from all other sources.....	3,382 65	
Rents—including company's own occupancy.....	66,100 09	131,542 20
Profit from local office.....		8,815 09
Income from other sources.....		3,000 00
Agents' balances previously charged off.....		214 76
Profit on sale or maturity of ledger assets.....		15,305 01
Total income.....		\$1,488,618 78
Ledger assets Dec. 31, 1907.....		2,221,262 42
Total.....		\$3,709,881 20

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,054,683 62	
Deduct salvage \$6,286.44 and reinsurance \$361,892.01....	368,178 45	
Net amount paid for losses.....		\$686,505 17
Adjustment and settlement of losses.....		12,887 80
Commissions or brokerage.....		372,610 44
Salaries and expenses of special and general agents.....		34,370 22
Salaries, fees and other charges of officers and employes.....		60,788 28
Rents—including company's own occupancy.....		12,143 13
Advertising, printing and stationery.....		10,041 10
Postage, telegrams, telephone and express.....		10,624 50
Legal expenses.....		1,677 16
Furniture and fixtures.....		1,510 74
Maps, including corrections.....		3,218 44
Underwriters' boards and tariff associations.....		20,381 99
Fire department, patrol and salvage corps expenses.....		6,642 76
Repairs and expenses on real estate.....		34,701 31
Taxes on real estate.....		8,886 16
State taxes on premiums.....		20,828 82
Insurance department licenses and fees.....		3,579 38
All other licenses, fees and taxes.....		9,854 85
Miscellaneous expenditures.....		2,653 62

Interest or dividends to stockholders.....	\$50,000 00
Agents' balances charged off.....	39 02
Loss on sale or maturity of ledger assets.....	50 00
	<hr/>
Total disbursements.....	\$1,363,994 89
	<hr/>
Balance.....	\$2,345,886 31

## LEDGER ASSETS.

Book value of real estate.....	\$609,043 18
Mortgage loans on real estate.....	235,615 00
Loans secured by collateral.....	6,000 00
Book value of bonds and stocks, excluding interest.....	879,451 90
Cash in office and in bank.....	435,399 37
Agents' balances.....	180,376 86
	<hr/>
Total ledger assets.....	\$2,345,886 31

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,680 64	
Interest accrued on bonds.....	4,182 71	\$8,863 35
	<hr/>	
Market value of bonds and stocks over book value.....		31,971 85
Other non-ledger assets.....		2,000 00
		<hr/>
Gross assets.....		\$2,388,721 51

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$8,924 49
	<hr/>
Total admitted assets.....	\$2,379,797 02

## LIABILITIES.

Losses adjusted and unpaid.....	\$8,261 90
Losses in process of adjustment, or in suspense.....	170,651 14
Losses resisted.....	15,300 00
	<hr/>
Total claims for losses.....	\$194,213 04
Deduct reinsurance.....	55,610 71
	<hr/>
Net amount of unpaid losses.....	\$138,602 33
Unearned premiums on outstanding risks.....	1,126,728 31
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	614,466 38
	<hr/>
Surplus to policy holders.....	1,114,466 38
	<hr/>
Total liabilities.....	\$2,379,797 02

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$192,402,007	\$2,296,995 48
Written during the year.....	170,320,955	2,134,306 94
	<hr/>	<hr/>
Total.....	\$362,722,962	\$4,431,302 42
Expired and terminated.....	137,836,578	1,772,403 29
	<hr/>	<hr/>
In force at end of the year.....	\$224,886,384	\$2,658,899 13
Deduct amount reinsured.....	41,907,587	525,008 46
	<hr/>	<hr/>
Net amount in force.....	\$182,978,797	\$2,133,890 67

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	\$15,921 11
Virginia .....	25,000 00	15,693 01
Canada .....	105,000 00	28,392 83

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$240,095 00
Premiums received .....	4,179 57
Losses paid .....	6,669 35
Losses incurred .....	6,669 35

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SECURITY INSURANCE COMPANY,

NEW HAVEN, CONN.

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INCORPORATED IN 1841. COMMENCED BUSINESS IN 1841.

JOHN W. ALLING, *President.*

VICTOR ROTH, *Secretary.*

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Cash Capital, \$500,000.

INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums .....	\$1,932,065 16	\$23 45	
Deduct reinsurance and return premiums .....	608,148 40	131 92	
Net premiums .....	\$1,323,916 76	—\$108 47	\$1,323,808 29
Interest on mortgage loans .....		\$5,680 13	
Interest on collateral loans .....		4,272 83	
Interest on bonds and dividends on stocks .....		77,226 39	
Interest from all other sources .....		10 12	
Rents—including company's own occupancy .....		3,450 00	90,639 47
Borrowed money .....			80,000 00
Profit and loss .....			49 97
Total income .....			\$1,494,497 73
Ledger assets Dec. 31, 1907 .....			2,172,522 37
Total .....			\$3,667,020 10

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$856,712 23	\$6,172 10	
Deduct salvage \$6,499.75; and reinsurance \$173,629.88.....	176,844 25	3,285 38	
Net amount paid for losses.....	\$679,867 98	\$2,886 72	\$682,754 70
Adjustment and settlement of losses.....			15,249 42
Commissions or brokerage.....			300,688 30
Miscellaneous expenses of local agencies.....			6,290 72
Salaries and expenses of special and general agents.....			51,487 99
Salaries, fees and other charges of officers and employes.....			69,784 43
Rents—including company's own occupancy.....			3,110 00
Advertising, printing and stationery.....			10,188 59
Postage, telegrams, telephones and express.....			6,849 01
Legal expenses.....			1,380 83
Furniture and fixtures.....			2,776 32
Maps, including corrections.....			5,307 31
Underwriters' boards and tariff associations.....			11,367 11
Fire department, patrol and salvage corps expenses.....			10,875 08
Inspections and surveys.....			7,033 45
Repairs and expenses on real estate.....			247 28
Taxes on real estate.....			54 56
State taxes on premiums.....			20,040 18
Insurance department licenses and fees.....			9,269 63
All other licenses, fees and taxes.....			12,604 28
Borrowed money repaid.....			80,000 00
Interest on borrowed money.....			396 08
Office expenses.....			23,727 56
Profit and loss.....			168 01
Brokerage account.....			264 21
Interest or dividends to stockholders.....			60,000 00
Agents' balances charged off.....			532 21
Total disbursements.....			<u>\$1,392,447 26</u>
Balance.....			\$2,274,572 84

## LEDGER ASSETS.

Book value of real estate.....	\$91,458 60	
Mortgage loans on real estate.....	109,600 00	
Loans secured by collateral.....	60,800 00	
Book value of bonds and stocks, excluding interest.....	1,740,994 58	
Cash in office and in bank.....	50,740 48	
Agents' balances.....	209,861 28	
Bills receivable taken for fire risks.....	9,545 28	
Due for reinsurance.....	1,472 62	
Other ledger assets.....	100 00	
Total ledger assets.....		<u>\$2,274,572 84</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,167 36	
Interest accrued on bonds.....	3,870 80	
Interest accrued on collateral loans.....	441 93	
Rents accrued on company's property.....	135 47	\$5,615 56
Market value of bonds and stocks over book value.....		76,224 42
Gross assets.....		<u>\$2,356,412 82</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last. ....	\$4,547 62	
Bills receivable, past due, taken for fire risks. ....	407 92	
Book value of real estate over market value. ....	958 60	\$5,914 14
Total admitted assets. ....		\$2,350,498 68

## LIABILITIES.

Losses adjusted and unpaid. ....	\$32,213 05	
Losses in process of adjustment, or in suspense. ....	116,294 41	
Losses resisted. ....	16,978 50	
Total claims for losses. ....	\$165,485 96	
Deduct reinsurance. ....	31,055 52	
Net amount of unpaid losses. ....		\$134,430 44
Unearned premiums on outstanding risks. ....		1,232,688 12
Salaries and other miscellaneous expenses due or accrued. ....		2,000 00
State, county and municipal taxes due or accrued. ....		20,000 00
Due for reinsurance. ....		784 40
Cash capital. ....	\$500,000 00	
Surplus over all liabilities. ....	460,595 72	
Surplus to policy holders. ....		960,595 72
Total liabilities. ....		\$2,350,498 68

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force Dec. 31, 1907. ....	\$225,952,419	\$2,520,764 74	\$41,230	\$2,536 60
Written during the year. ....	159,326,114	1,932,065 16	-	23 45
Total. ....	\$385,278,533	\$4,452,829 90	\$41,230	\$2,560 05
Expired and terminated. ....	140,385,549	1,704,584 91	41,230	2,560 05
In force at end of the year. ....	\$244,892,984	\$2,748,244 99	-	-
Deduct amount reinsured. ....	31,903,154	406,009 97	-	-
Net amount in force. ....	\$212,989,830	\$2,342,235 02	-	-

## 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	\$4,943 75
Virginia. ....	25,000 00	2,661 81

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written. ....	\$643,313 00	-	\$643,313 00
Premiums received. ....	13,310 11	-	13,310 11
Losses paid. ....	7,866 78	\$150 36	8,017 14
Losses incurred. ....	8,789 78	-	8,789 78

## 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 amount (Fire).....	\$1,834,629 41	
Deduct reinsurance and return premiums.....	547,254 74	
Net premiums.....		\$1,287,374 67
Interest on mortgages loans.....	\$48,871 43	
Interest on collateral loans.....	1,065 73	
Interest on bonds and dividends on stocks.....	18,209 67	
Interest on deposits.....	162 84	
Interest from all other sources.....	158 63	
Rents—including company's own occupancy.....	6,042 90	74,511 20
Agents' balances previously charged off.....		117 99
Total income.....		\$1,362,003 86
Ledger assets Dec. 31, 1907.....		1,434,419 37
Total.....		\$2,796,423 23

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$862,088 92	
Deduct salvage \$3,074.62 and reinsurance \$91,210.87.....	94,285 49	
Net amount paid for losses.....		\$767,803 43
Adjustment and settlement of losses.....		5,133 64
Commissions or brokerage.....		371,380 89
Salaries and expenses of special and general agents.....		39,307 47
Salaries, fees and other charges of officers and employes.....		38,645 45
Rents—including company's own occupancy.....		2,420 00
Advertising, printing and stationery.....		22,917 73
Postage, telegrams, telephone and express.....		9,936 99
Legal expenses.....		2,160 66
Furniture and fixtures.....		1,056 87
Maps, including corrections.....		3,405 13
Underwriters' boards and tariff associations.....		6,851 48
Fire department, patrol and salvage corps expenses.....		4,664 40
Inspections and surveys.....		3,498 86
Repairs and expenses on real estate.....		2,416 72
Taxes on real estate.....		846 11
State taxes on premiums.....		20,025 94
Insurance department licenses and fees.....		12,242 74



## SHAWNEE FIRE INSURANCE COMPANY.

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All other licenses, fees and taxes.....	\$11,119 53	
Interest or dividends to stockholders.....	30,000 00	
Agents' balances charged off.....	151 61	
		<hr/>
Total disbursements.....	\$1,355,985 65	
		<hr/>
Balance.....	\$1,440,437 58	

## LEDGER ASSETS.

Book value of real estate.....	\$42,318 64	
Mortgage loans on real estate.....	704,535 00	
Loans secured by collateral.....	6,000 00	
Book value of bonds and stocks, excluding interest.....	435,167 60	
Cash in office and in bank.....	58,814 67	
Agents' balances.....	190,342 80	
Bills receivable taken for fire risks.....	3,258 87	
		<hr/>
Total ledger assets.....	\$1,440,437 58	

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$10,759 61	
Interest accrued on bonds.....	3,935 93	
Interest accrued on collateral loans.....	24 60	\$14,720 14
		<hr/>
Market value of real estate over book value.....		2,681 36
		<hr/>
Gross assets.....		\$1,457,839 08

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,096 13	
Bills receivable, past due, taken for fire risks.....	395 95	\$1,492 08
		<hr/>
Total admitted assets.....		\$1,456,347 00

## LIABILITIES.

Losses adjusted and unpaid.....	\$31,045 75	
Losses in process of adjustment, or in suspense.....	85,624 88	
		<hr/>
Total claims for losses.....	\$116,670 63	
Deduct reinsurance.....	13,195 73	
		<hr/>
Net amount of unpaid losses.....		\$103,474 90
Unearned premiums on outstanding risks.....		924,849 24
Salaries and other miscellaneous expenses due or accrued.....		3,905 84
State, county and municipal taxes due or accrued.....		12,800 00
Due for reinsurance.....		6,305 92
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	205,011 10	
		<hr/>
Surplus to policy holders.....		405,011 10
		<hr/>
Total liabilities.....		\$1,456,347 00

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$138,033,994	\$1,825,146 53
Written during the year.....	130,792,067	1,834,629 41
	<hr/>	<hr/>
Total.....	\$268,826,061	\$3,659,775 94
Expired and terminated.....	122,909,750	1,718,148 70
	<hr/>	<hr/>
In force at end of the year.....	\$145,916,311	\$1,941,627 24
Deduct amount reinsured.....	11,275,063	171,746 56
	<hr/>	<hr/>
Net amount in force.....	\$134,641,248	\$1,769,880 68

## 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	\$5,711 12
Virginia.....	11,000 00	7,789 74

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$305,659 50
Premiums received.....	5,436 13
Losses paid.....	5,856 20
Losses incurred.....	5,539 35

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).....	\$6,601,459 90	
Deduct reinsurance and return premiums.....	1,676,351 35	
	<hr/>	
Net premiums.....		\$4,925,108 55
Interest on mortgage loans.....	\$43,679 73	
Interest on collateral loans.....	300 00	
Interest on bonds and dividends on stocks.....	219,363 10	
Interest on deposits.....	19,307 62	
Rents—including company's own occupancy.....	15,000 00	297,650 45
	<hr/>	
Northern Pacific Railway, extra dividend.....		7,882 00
Profit and loss.....		615 00
Munich Reinsurance Co. per contract.....		212,196 82

SPRINGFIELD FIRE AND MARINE INSURANCE CO. 257

Agents' balances previously charged off.....	\$70 51
Profit on sale or maturity of ledger assets.....	1,200 00
<hr/>	
Total income.....	\$5,444,723 33
Ledger assets Dec. 31, 1907.....	7,390,426 54
<hr/>	
Total.....	\$12,835,149 87

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$2,993,507 09
Deduct salvage, \$18,653.49; and reinsurance \$416,945.55.....	435,599 04
<hr/>	
Net amount paid for losses.....	\$2,557,908 05
Adjustment and settlement of losses.....	27,257 76
Commissions or brokerage.....	942,647 27
Miscellaneous expenses of local agencies.....	28,748 37
Salaries and expenses of special and general agents.....	235,267 92
Salaries, fees and other charges of officers and employes.....	257,382 61
Rents—including company's own occupancy.....	38,040 09
Advertising, printing and stationery.....	62,977 54
Postage, telegrams, telephone and express.....	21,621 11
Legal expenses.....	5,122 09
Furniture and fixtures.....	25,355 34
Maps, including corrections.....	14,253 53
Underwriters' boards and tariff associations.....	57,163 76
Fire department, patrol and salvage corps expenses.....	31,145 52
Inspections and surveys.....	23,835 53
Repairs and expenses on real estate.....	1,317 96
Taxes on real estate.....	3,875 00
State taxes on premiums.....	82,999 68
Insurance department licenses and fees.....	23,521 87
All other licenses, fees and taxes.....	42,310 01
Miscellaneous expenditures.....	19,940 20
Interest paid Munich Reinsurance Co., per contract.....	7,999 88
Interest or dividends to stockholders.....	200,000 00
Agents' balances charged off.....	4,951 39
Loss on sale or maturity of ledger assets.....	34,140 26
Decrease in book value of ledger assets.....	57,882 00
<hr/>	
Total disbursements.....	\$4,807,664 74
<hr/>	
Balance.....	\$8,027,485 13

LEDGER ASSETS.

Book value of real estate.....	\$300,000 00
Mortgage loans on real estate.....	935,620 00
Loans secured by collateral.....	6,000 00
Book value of bonds and stocks, excluding interest.....	5,263,504 91
Cash in office and in bank.....	640,653 74
Agents' balances.....	881,706 48
<hr/>	
Total ledger assets.....	\$8,027,485 13

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$21,479 84	
Interest accrued on bonds.....	25,827 45	
Interest accrued on collateral loans.....	150 00	\$47,457 29
<hr/>		
Market value of bonds and stocks over book value.....		450,282 09
<hr/>		
Gross assets.....		\$8,525,224 51

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$5,290 55
<b>Total admitted assets.....</b>	<b>\$8,519,933 96</b>

LIABILITIES.

Losses adjusted and unpaid.....	\$62,610 18	
Losses in process of adjustment, or in suspense.....	271,833 09	
Losses resisted.....	29,692 84	
<b>Total claims for losses.....</b>	<b>\$364,136 11</b>	
Deduct reinsurance.....	50,708 52	
<b>Net amount of unpaid losses.....</b>		<b>\$313,427 59</b>
Unearned premiums on outstanding risks.....		4,032,019 86
Salaries and other miscellaneous expenses due or accrued.....		7,962 67
State, county and municipal taxes due or accrued.....		46,231 69
Munich Reinsurance Co. treaty.....		212,196 82
Interest accrued, Munich Reinsurance Co.....		4,194 70
Cash capital.....	\$2,000,000 00	
Surplus over all liabilities.....	1,903,900 63	
<b>Surplus to policy holders.....</b>		<b>3,903,900 63</b>
<b>Total liabilities.....</b>		<b>\$8,519,933 96</b>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force Dec. 31, 1907.....	\$693,211,826	\$8,262,448 66
Written during the year.....	542,987,298	6,601,459 90
<b>Total.....</b>	<b>\$1,236,199,124</b>	<b>\$14,863,908 56</b>
Expired and terminated.....	496,412,207	6,210,316 51
<b>In force at end of the year.....</b>	<b>\$739,786,917</b>	<b>\$8,653,592 05</b>
Deduct amount reinsured.....	76,259,944	881,174 79
<b>Net amount in force.....</b>	<b>\$663,526,973</b>	<b>\$7,772,417 26</b>

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.....	\$170,000 00	\$10,818 98
Georgia.....	10,000 00	40,237 15
New Mexico.....	10,000 00	21,763 71
Oregon.....	50,000 00	37,200 80
Virginia.....	50,000 00	72,006 76

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,046,053 00
Premiums received.....	56,459 77
Losses paid.....	42,897 55
Losses incurred.....	46,650 12

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) .....	\$3,030,897 73	
Deduct reinsurance and return premiums .....	1,025,123 29	
Net premiums .....		\$2,005,774 44
Deposit premiums on perpetual risks .....		6,064 63
Interest on mortgage loans .....	\$6,393 60	
Interest on bonds and dividends on stocks .....	79,691 99	
Interest on deposits .....	1,796 03	
Interest from all other sources .....	214 17	
Rents .....	1,303 22	89,399 01
Transfers on perpetual policies .....		273 00
Earned on perpetual policies .....		1,178 67
Agents' balances previously charged off .....		57 63
Profit on sale or maturity of ledger assets .....		11,110 54
Total income .....		\$2,113,857 92
Ledger assets Dec. 31, 1907 .....		2,454,120 93
Total .....		\$4,567,978 85

DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$1,394,856 96	
Deduct salvage \$4,267.23 and reinsurance \$411,304.42 .....	415,571 65	
Net amount paid for losses .....		\$979,285 31
Adjustment and settlement of losses .....		14,063 26
Commissions or brokerage .....		427,853 58
Miscellaneous expenses of local agencies .....		4,840 67
Salaries and expenses of special and general agents .....		68,743 45
Salaries, fees and other charges of officers and employes .....		72,033 25
Rents .....		5,000 00
Advertising, printing and stationery .....		9,889 35
Postage, telegrams, telephone and express .....		4,461 34
Legal expenses .....		1,315 95
Furniture and fixtures .....		409 74
Maps, including corrections .....		8,775 55
Underwriters' boards and tariff associations .....		12,196 03
Fire department, patrol and salvage corps expenses .....		17,478 07
Inspections and surveys .....		5,336 35
Repairs and expenses on real estate .....		134 66

Taxes on real estate.....	\$269 77
State taxes on premiums.....	36,263 74
Insurance department licenses and fees.....	10,037 61
All other licenses, fees and taxes.....	1,415 83
Commissions on sale of mortgages.....	541 00
Conflagration indemnity.....	5,277 25
Brokerage on perpetual policies.....	536 18
Traveling expenses.....	2,141 67
Miscellaneous expenditures.....	2,363 48
Deposit premiums returned.....	11,973 37
Interest or dividends to stockholders.....	24,000 00
Agents' balances charged off.....	122 69
Total disbursements.....	<u>\$1,726,759 15</u>
Balance.....	\$2,841,219 70

## LEDGER ASSETS.

Book value of real estate.....	\$63,174 36
Mortgage loans on real estate.....	100,627 50
Book value of bonds and stocks, excluding interest.....	2,191,631 54
Cash in office and in bank.....	99,959 42
Agents' balances.....	385,826 88
Total ledger assets.....	<u>\$2,841,219 70</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,442 26
Market value of bonds and stocks over book value.....	23,068 46
Due from other companies for reinsurance.....	3,411 94
Gross assets.....	<u>\$2,869,142 36</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,046 92
Book value of real estate over market value.....	16,309 36
Interest on mortgages overdue.....	66 75
Total admitted assets.....	<u>\$18,423 03</u>
Total admitted assets.....	<u>\$2,850,719 33</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$91,968 03
Losses in process of adjustment, or in suspense.....	251,684 43
Losses resisted.....	36,392 54
Total claims for losses.....	<u>\$380,045 00</u>
Deduct reinsurance.....	42,640 73
Net amount of unpaid losses.....	\$337,404 27
Unearned premiums on outstanding risks.....	1,405,189 86
Reclaimable on perpetual fire policies.....	317,626 60
State, county and municipal taxes due or accrued.....	30,000 00
Cash capital.....	\$400,000 00
Surplus over all liabilities.....	360,498 60
Surplus to policy holders.....	<u>760,498 60</u>
Total liabilities.....	<u>\$2,850,719 33</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$236,643,391 28	\$2,731,126 73
Written during the year.....	245,631,817 98	3,030,897 73
	<hr/>	<hr/>
Total.....	\$482,275,209 26	\$5,762,024 46
Expired and terminated.....	218,459,087 79	2,580,224 94
	<hr/>	<hr/>
In force at end of the year.....	\$263,816,121 47	\$3,181,799 52
Deduct amount reinsured.....	41,625,003 36	480,439 67
	<hr/>	<hr/>
Net amount in force.....	\$222,191,118 11	\$2,701,359 85

Perpetual risks not included above, \$15,156,270.49; premiums on same, \$347,362.88.

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	\$15,128 53
Oregon.....	50,000 00	20,835 23

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,279,195 24
Premiums received.....	35,580 78
Losses paid.....	21,436 64
Losses incurred.....	29,251 45

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.....	\$4,812,855 11	\$364,782 23	
Deduct reinsurance and return premiums..	945,462 83	347,314 54	
	<hr/>	<hr/>	
Net premiums.....	\$3,867,392 28	\$517,467 69	\$4,384,859 97
Interest on mortgage loans.....	33,967 71		
Interest on collateral loans.....	711 80		
Interest on bonds and dividends on stocks.....	162,566 96		
Interest on deposits.....	10,120 90		
Interest from all other sources.....	12,889 69		
Rents—including company's own occupancy.....	20,139 06		240,396 12

Income from other sources.....		\$701 49
Agents' balances previously charged off.....		38 18
Profit on sale or maturity of ledger assets.....		1,957 00
		<hr/>
Total income.....		\$4,627,952 76
Ledger assets Dec. 31, 1907.....		5,177,867 74
		<hr/>
Total.....		\$9,805,820 50

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$2,669,307 93	\$749,038 18	
Deduct salvage \$38,023.28 and reinsurance \$582,822.99.....	268,874 36	351,971 91	
	<hr/>	<hr/>	
Net amount paid for losses.....	\$2,400,433 57	\$397,066 27	\$2,797,499 84
Adjustment and settlement of losses.....			55,471 77
Commissions or brokerage.....			1,028,163 54
Miscellaneous expenses of local agencies.....			6,366 91
Salaries and expenses of special and general agents.....			137,057 56
Salaries, fees and other charges of officers and employes.....			72,699 40
Rents—including company's own occupancy.....			6,490 00
Advertising, printing and stationery.....			23,270 92
Postage, telegrams, telephone and express.....			22,616 49
Legal expenses.....			6,751 40
Furniture and fixtures.....			273 47
Maps, including corrections.....			9,408 23
Underwriters' boards and tariff associations.....			4,642 44
Fire department, patrol and salvage corps expenses.....			8,130 14
Inspections and surveys.....			18,909 87
Repairs and expenses on real estate.....			8,190 58
Taxes on real estate.....			4,026 28
State taxes on premiums.....			66,186 28
Insurance department licenses and fees.....			17,011 03
All other licenses, fees and taxes.....			18,950 16
Miscellaneous expenditures.....			9,076 99
Interest or dividends to stockholders.....			50,000 00
Agents' balances charged off.....			289 78
Loss on sale or maturity of ledger assets.....			7,034 92
			<hr/>
Total disbursements.....			\$4,378,518 00
Balance.....			\$5,427,302 50

## LEDGER ASSETS.

Book value of real estate.....		\$364,680 48
Mortgage loans on real estate.....		601,920 00
Book value of bonds and stocks, excluding interest.....		3,752,314 61
Cash in office and in bank.....		252,706 81
Agents' balances.....		434,019 76
Bills receivable taken for marine and inland risks.....		9,890 99
Bills receivable taken for fire risks.....		8,648 49
Due from other companies for reinsurance.....		3,121 36
		<hr/>
Total ledger assets.....		\$5,427,302 50

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,844 80	
Interest accrued on bonds.....	24,474 76	\$29,319 56
	<hr/>	
Market value of bonds and stocks over book value.....		1,018 73
		<hr/>
Gross assets.....		\$5,457,640 79



## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....		\$7,809 78	
Bills receivable, past due, taken for marine, inland and fire risks.....	3,091 53		
Loans on personal security.....	500 00		
Book value of real estate over market value.....	14,500 00		
Due from other companies for reinsurance.....	1,483 79	27,385 10	
Total admitted assets.....		\$5,430,255 69	

## LIABILITIES.

Losses adjusted and unpaid.....	\$42,224 47		
Losses in process of adjustment, or in suspense.....	215,430 05		
Losses resisted.....	29,002 00		
Total claims for losses.....	\$286,656 52		
Deduct reinsurance.....	17,341 10		
Net amount of unpaid losses.....		\$269,315 42	
Unearned premiums on outstanding risks.....		3,381,409 62	
State, county and municipal taxes due or accrued.....		50,000 00	
Commissions and other charges due agents and brokers.....		2,508 34	
Cash capital.....	\$500,000 00		
Surplus over all liabilities.....	1,227,022 31		
Surplus to policy holders.....		1,727,022 31	
Total liabilities.....		\$5,430,255 69	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907..	\$446,079,009	\$5,940,881 04	\$5,434,744	\$206,952 81
Written during the year.....	313,227,737	4,812,855 11	199,059,233	864,782 23
Total.....	\$759,306,746	\$10,753,736 15	\$204,493,977	\$1,071,735 04
Expired and terminated.....	269,467,706	4,173,331 75	199,362,630	899,776 34
In force at end of the year...	\$489,839,040	\$6,580,404 40	\$5,131,347	\$171,958 70
Deduct amount reinsured....	33,618,869	459,137 50	1,034,767	47,188 77
Net amount in force.	\$456,220,171	\$6,121,266 90	\$4,096,580	\$124,769 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>
Canada.....	\$161,000 00	\$37,632 09
Georgia.....	10,000 00	51,741 52
New Mexico.....	10,000 00	7,992 83
Oregon.....	50,000 00	22,512 47
Virginia.....	25,000 00	24,143 99

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$998,419 00	\$758,445 00	\$1,756,864 00
Premiums received.....	19,492 15	3,751 94	23,244 09
Losses paid.....	10,145 36	43 62	10,188 98
Losses incurred.....	11,966 32	2,043 62	14,009 94

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).....	\$2,656,682 18	
Deduct reinsurance and return premiums.....	1,537,530 67	
Net premiums.....		\$1,119,151 51
Interest on bonds and dividends on stocks.....	\$26,536 81	
Interest on deposits.....	6,268 74	
Interest from all other sources.....	1,554 89	34,360 44
Exchange.....		2,994 60
Commissions.....		243,348 30
Profit on sale or maturity of ledger assets.....		1,953 12
Increase in book value of ledger assets.....		19,225 00
Total income.....		\$1,421,032 97
Ledger assets Dec. 31, 1907.....		1,352,253 21
Total.....		\$2,773,286 18

DISBURSEMENTS.

Gross amount paid for losses (Marine).....	\$2,056,681 11	
Deduct salvage \$152,347.59 and reinsurance \$1,015,898.90	1,168,246 49	
Net amount paid for losses.....		\$888,434 62
Commissions or brokerage.....		341,375 68
Miscellaneous expenses of local agencies.....		7,934 31
Salaries, fees and other charges of officers and employes.....		71,637 27
Rents.....		9,920 00
Advertising, printing and stationery.....		5,580 62
Postage, telegrams, telephone and express.....		2,671 55
State taxes on premiums.....		25,369 89
Insurance department licenses and fees.....		2,637 99
Miscellaneous expenditures.....		3,967 12
Interest or dividends to subscribers.....		25,000 00
Decrease in book value of ledger assets.....		687 50
Total disbursements.....		\$1,385,216 55
Balance.....		\$1,388,069 63

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$645,300 00
Cash in office and in bank.....	363,136 50
Agents' balances.....	379,633 13
Total ledger assets.....	\$1,388,069 63

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$7,587 50
Market value of bonds over book value.....	4,650 00
Reinsurance and reinsurance returns.....	19,563 65
Gross assets.....	\$1,419,870 78

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$25,304 22
Total admitted assets.....	\$1,394,566 56

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$557,060 00
Losses resisted.....	17,250 00
Total claims for losses.....	\$574,310 00
Deduct reinsurance.....	364,185 00
Net amount of unpaid losses.....	\$210,125 00
Unearned premiums on outstanding risks.....	319,689 30
Salaries and other miscellaneous expenses due or accrued.....	1,000 00
State, county and municipal taxes due or accrued.....	15,000 00
Commissions and other charges due agents and brokers.....	55,922 61
Due for return premiums and reinsurance.....	194,139 90
Cash deposit.....	\$100,000 00
Surplus over all liabilities.....	498,689 75
Surplus to policy holders.....	598,689 75
Total liabilities.....	\$1,394,566 56

## RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$61,971,203	\$637,510 08
Written during the year.....	531,541,583	2,656,682 18
Total.....	\$593,512,786	\$3,294,192 26
Expired and terminated.....	541,549,741	2,705,866 42
In force at end of the Year.....	\$51,963,045	\$588,325 84
Deduct amount reinsured.....	28,054,724	268,636 54
Net amount in force.....	\$23,908,321	\$319,689 30

## BUSINESS IN MAINE.

Risks written.....	<i>Marine.</i> \$83,400 00
Premiums received.....	360 25

## UNION INSURANCE COMPANY,

PHILADELPHIA, PENN.

INCORPORATED IN 1804. COMMENCED BUSINESS IN 1803.

J. HENRY SCATTERGOOD, *President.* EDGAR R. DANIELS, *Secretary.*

Cash Capital, \$200,000.

## INCOME.

Gross premiums (Fire) .....	\$798,341 05	
Deduct reinsurance and return premiums .....	192,753 71	
Net premiums .....		\$605,587 34
Deposit premiums on perpetual risks .....		1,609 10
Interest on mortgage loans .....	\$1,002 77	
Interest on collateral loans .....	609 06	
Interest on bonds and dividends on stocks .....	25,444 50	
Interest on deposits .....	361 66	
Interest from all other sources .....	5 01	
Rents—including company's own occupancy .....	10,884 43	38,307 43
Borrowed money .....		45,000 00
Profit on sale or maturity of ledger assets .....		38 65
Total income .....		\$690,542 52
Ledger assets Dec. 31, 1907 .....		954,614 10
Total .....		\$1,645,156 62

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$456,903 67	
Deduct salvage \$3,366.87 and reinsurance \$24,385.31 .....	27,752 18	
Net amount paid for losses .....		\$429,151 49
Adjustment and settlement of losses .....		8,035 62
Commissions or brokerage .....		182,480 35
Salaries and expenses of special and general agents .....		15,093 76
Salaries, fees and other charges of officers and employes .....		24,802 40
Rents—including company's own occupancy .....		4,185 30
Advertising, printing and stationery .....		7,115 93
Postage, telegrams, telephone and express .....		5,548 29
Legal expenses .....		420 34
Furniture and fixtures .....		146 50
Maps, including corrections .....		1,118 48
Underwriters' boards and tariff associations .....		5,998 93
Fire department, patrol and salvage corps expenses .....		3,033 43
Inspections and surveys .....		1,185 98
Repairs and expenses on real estate .....		3,869 35
Taxes on real estate .....		1,515 00
State taxes on premiums .....		14,834 41
Insurance department licenses and fees .....		5,649 80

UNION INSURANCE COMPANY.

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Paid on account of California losses.....	\$1,000 00
Interest paid on borrowed money.....	1,247 17
Contingent commissions.....	4,853 59
Traveling expenses.....	343 48
Miscellaneous expenditures.....	3,769 84
Deposit premiums returned.....	1,189 50
Agents' balances charged off.....	281 49
Decrease in book value of ledger assets.....	52,576 32
Total disbursements.....	<u>\$779,446 75</u>
Balance.....	\$865,709 87

LEDGER ASSETS.

Book value of real estate.....	\$106,500 00
Mortgage loans on real estate.....	25,000 00
Loans secured by collateral.....	12,800 00
Book value of bonds and stocks, excluding interest.....	589,313 23
Cash in office and in bank.....	33,439 57
Agents' balances.....	98,557 07
Other ledger assets.....	100 00
Total ledger assets.....	<u>\$865,709 87</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$3,433 34	
Rents accrued on company's property.....	117 12	\$3,550 46
Market value of bonds and stocks over book value.....		21,889 92
Perpetual insurance on building.....		742 50
Due from other companies for reinsurance.....		3,994 05
Gross assets.....		<u>\$895,886 80</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,553 56
Total admitted assets.....	<u>\$894,333 24</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$12,623 94	
Losses in process of adjustment, or in suspense.....	40,050 56	
Losses resisted.....	1,270 15	
Total claims for losses.....	<u>\$53,944 65</u>	
Deduct reinsurance.....	3,606 31	
Net amount of unpaid losses.....		\$50,338 34
Unearned premiums on outstanding risks.....		454,233 19
Reclaimable on perpetual fire policies.....		26,884 89
State, county and municipal taxes due or accrued.....		6,000 00
Due and to become due for borrowed money.....		45,000 00
Stock fractions.....		21 92
Reserve for contingencies.....		1,000 00
Cash capital.....	\$200,000 00	
Surplus over all liabilities.....	110,854 90	
Surplus to policy holders.....		<u>310,854 90</u>
Total liabilities.....		<u>\$894,333 24</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$83,288,693	\$973,716 02
Written during the year.....	65,389,711	798,341 05
<b>Total.....</b>	<b>\$148,678,404</b>	<b>\$1,772,057 07</b>
Expired and terminated.....	70,625,587	812,395 11
In force at end of the year.....	\$78,052,817	\$959,661 96
Deduct amount reinsured.....	5,092,060	66,780 51
<b>Net amount in force.....</b>	<b>\$72,960,757</b>	<b>\$892,881 45</b>

Perpetual risks not included above, \$1,044,723; premiums on same, \$29,872.10.

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,004,913 00
Premiums received.....	14,445 05
Losses paid.....	14,240 10
Losses incurred.....	14,571 73

## 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).....	\$3,316,696 53	
Deduct reinsurance and return premiums.....	903,495 53	
<b>Net premiums.....</b>		<b>\$2,413,201 00</b>
Interest on mortgage loans.....	\$14,579 17	
Interest on bonds and dividends on stocks.....	140,561 25	
Interest on deposits.....	3,425 97	
Rents.....	117 00	158,683 39
Agents' balances previously charged off.....		1,147 84
<b>Total income.....</b>		<b>\$2,573,032 23</b>
Ledger assets, Dec. 31, 1907.....		3,982,966 91
<b>Total.....</b>		<b>\$6,555,999 14</b>

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$1,907,272 10
Deduct salvage \$13,419.36; and reinsurance \$248,175.05. ....	261,594 41
<hr/>	
Net amount paid for losses .....	\$1,645,677 69
Adjustment and settlement of losses .....	24,458 04
Commissions or brokerage .....	422,421 70
Miscellaneous expenses of local agencies .....	1,823 31
Salaries and expenses of special and general agents .....	160,870 13
Salaries, fees and other charges of officers and employes .....	101,648 39
Rents .....	18,475 65
Advertising, printing and stationery .....	19,956 39
Postage, telegrams, telephone and express .....	18,292 47
Legal expenses .....	431 72
Furniture and fixtures .....	1,920 57
Maps, including corrections .....	9,531 81
Underwriters' boards and tariff associations .....	28,874 83
Fire department, patrol and salvage corps expenses .....	8,654 31
Inspections and surveys .....	12,587 85
Repairs and expenses on real estate .....	208 60
Taxes on real estate .....	206 93
State taxes on premiums .....	45,488 56
Insurance department licenses and fees .....	12,700 44
All other licenses, fees and taxes .....	9,051 84
Collection and exchange .....	1,970 18
Interest or dividends to stockholders .....	90,000 00
<hr/>	
Total disbursements .....	\$2,635,251 41
<hr/>	
Balance .....	\$3,920,747 73

## LEDGER ASSETS.

Book value of real estate .....	\$5,727 55
Mortgage loans on real estate .....	253,538 70
Book value of bonds and stocks, excluding interest .....	3,139,128 50
Cash in office and in bank .....	227,997 07
Agents' balances .....	297,355 91
<hr/>	
Total ledger assets .....	\$3,920,747 73

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$2,600 46
Interest due on bonds .....	1,475 00
<hr/>	
Market value of bonds and stocks over book value .....	24,796 50
<hr/>	
Gross assets .....	\$3,949,619 69

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last. ....	\$7,260 59
<hr/>	
Total admitted assets .....	\$3,942,359 10

## LIABILITIES.

Losses adjusted and unpaid.....	\$37,573 50	
Losses in process of adjustment, or in suspense.....	187,791 88	
Losses resisted.....	11,500 00	
	<hr/>	
Total claims for losses.....	\$236,865 38	
Deduct reinsurance.....	41,012 53	
	<hr/>	
Net amount of unpaid losses.....		\$195,852 85
Unearned premiums on outstanding risks.....		2,287,416 93
State, county and municipal taxes due or accrued.....		20,000 00
Commissions and other charges due agents and brokers.....		2,000 00
Due for return premiums and reinsurance.....		13,000 00
Reserve for contingencies.....		10,000 00
Cash capital.....	\$300,000 00	
Surplus over all liabilities.....	1,114,089 32	
	<hr/>	
Surplus to policy holders.....		1,414,089 32
		<hr/>
Total liabilities.....		\$3,942,359 10

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$443,583,206	\$4,665,659 05
Written during the year.....	282,708,969	3,316,696 53
	<hr/>	<hr/>
Total.....	\$726,292,175	\$7,982,355 58
Expired and terminated.....	252,543,239	3,056,126 23
	<hr/>	<hr/>
In force at end of the year.....	\$473,748,936	\$4,926,229 35
Deduct amount reinsured.....	48,129,364	439,083 54
	<hr/>	<hr/>
Net amount in force.....	\$425,619,572	\$4,487,145 81

## 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	\$28,412 80
New Mexico.....	10,000 00	4,001 92
Oregon.....	50,000 00	17,611 48
Virginia.....	16,000 00	22,531 48

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,447,699 00
Premiums received.....	21,554 50
Losses paid.....	24,882 22
Losses incurred.....	24,114 66



# 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).....	\$1,933,928 40	
Deduct reinsurance and return premiums.....	391,792 30	
<hr/>		
Net premiums.....		\$1,542,136 10
Interest on mortgage loans.....	\$24,708 53	
Interest on collateral loans.....	1,088 85	
Interest on bonds and dividends on stocks.....	44,939 17	
Interest on deposits.....	3,187 17	
Interest from all other sources.....	6 20	
Rents—including company's own occupancy.....	5,061 67	78,991 59
<hr/>		
Profit on sale or maturity of ledger assets.....		16,221 50
<hr/>		
Total income.....		\$1,637,349 19
Ledger assets Dec. 31, 1907.....		2,575,762 02
<hr/>		
Total.....		\$4,213,111 21

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$826,155 85	
Deduct salvage \$7,001.04 and reinsurance \$83,860.54....	90,861 58	
<hr/>		
Net amount paid for losses.....		\$735,294 27
Adjustment and settlement of losses.....		13,048 06
Commissions or brokerage.....		382,874 19
Miscellaneous expenses of local agencies.....		31,818 05
Salaries and expenses of special and general agents.....		54,223 35
Salaries, fees and other charges of officers and employes.....		121,108 74
Rents—including company's own occupancy.....		24,900 00
Advertising, printing and stationery.....		15,834 92
Postage, telegrams, telephone and express.....		6,480 45
Legal expenses.....		1,260 66
Furniture and fixtures.....		675 63
Maps, including corrections.....		6,464 02
Underwriters' boards and tariff associations.....		12,846 80
Fire department, patrol and salvage corps expenses.....		3,967 77
Inspections and surveys.....		1,358 40

272 WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

Repairs and expenses on real estate.....	\$1,857 76
Taxes on real estate.....	1,169 13
State taxes on premiums.....	23,784 83
Insurance department licenses and fees.....	12,526 45
Interest or dividends to stockholders.....	50,000 00
Loss on sale or maturity of ledger assets.....	483 00
Decrease in book value of ledger assets.....	24,329 76
Total disbursements.....	<u>\$1,526,306 24</u>
Balance.....	\$2,686,804 97

LEDGER ASSETS.

Book value of real estate.....	\$90,000 00
Mortgage loans on real estate.....	502,100 00
Book value of bonds and stocks, excluding interest.....	1,550,833 42
Cash in office and in bank.....	311,076 69
Agents' balances.....	232,794 86
Total ledger assets.....	<u>\$2,686,804 97</u>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,159 58
Interest due and accrued on bonds.....	9,425 28
Interest due and accrued on other assets.....	8,304 35
Due from other companies for reinsurance.....	<u>3,820 47</u>
Gross assets.....	\$2,711,514 65

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,200 97
Book value of ledger assets over market value.....	177,960 42
Total admitted assets.....	<u>\$2,532,353 26</u>

LIABILITIES.

Losses adjusted and unpaid.....	\$12,411 08
Losses in process of adjustment, or in suspense.....	152,041 36
Losses resisted.....	199,344 59
Total claims for losses.....	<u>\$363,797 03</u>
Deduct reinsurance.....	91,089 25
Net amount of unpaid losses.....	\$272,707 78
Unearned premiums on outstanding risks.....	1,354,380 47
State, county and municipal taxes due or accrued.....	12,052 28
Due for reinsurance.....	8,725 54
Cash capital.....	\$250,000 00
Surplus over all liabilities.....	<u>634,487 19</u>
Surplus to policy holders.....	884,487 19
Total liabilities.....	<u>\$2,532,353 26</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$246,930,152	\$2,576,017 60
Written during the year.....	173,596,914	1,933,928 40
Total.....	\$420,527,066	\$4,509,946 00
Expired and terminated.....	151,447,060	1,732,806 07
In force at end of the year.....	\$269,080,006	\$2,777,139 93
Deduct amount reinsured.....	20,096,058	214,336 54
Net amount in force.....	\$248,983,948	\$2,562,803 39

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	\$35,369 18
Virginia.....	13,500 00	20,525 95

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$896,429 00
Premiums received.....	12,344 47
Losses paid.....	14,788 75
Losses incurred.....	19,202 25



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MUTUAL FIRE INSURANCE COMPANIES OF  
OTHER STATES.

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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, 1908.

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HOLYOKE MUTUAL FIRE INSURANCE COMPANY,  
SALEM, MASS.

INCORPORATED IN 1843. COMMENCED BUSINESS IN 1843.

CHARLES H. PRICE, *President*.

LOUIS O. JOHNSON, *Secretary*.

Guaranty Capital, \$100,000.

INCOME.

Gross premiums (Fire).....	\$197,097 49	
Deduct reinsurance and return premiums.....	13,247 95	
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Net premiums.....		\$183,849 54
Extra premiums.....		940 23
Interest on mortgage loans.....	\$1,375 00	
Interest on bonds and dividends on stocks.....	39,318 33	
Interest on deposits.....	386 53	
Rents—including company's own occupancy.....	5,385 00	46,464 86
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Dividends on expired reinsurance policies.....		2,280 19
Profit and loss.....		5 57
Borrowed money.....		100,000 00
Profit on sale or maturity of ledger assets.....		2,034 50
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Total income.....		\$335,574 89
Ledger assets Dec. 31, 1907.....		983,870 99
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Total.....		\$1,319,445 88

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$177,402 89	
Deduct reinsurance.....	8,357 58	
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Net amount paid for losses.....		\$169,045 31
Adjustment and settlement of losses.....		1,443 86
Commissions or brokerage.....		28,224 56
Miscellaneous expenses of local agencies.....		18 32
Salaries, fees and other charges of officers and employes.....		19,103 74
Rents—including company's own occupancy.....		1,500 00
Advertising, printing and stationery.....		920 50
Postage, telegrams, telephone and express.....		979 25
Legal expenses.....		15 00
Furniture and fixtures.....		3,887 22
Maps, including corrections.....		759 35
Underwriters' boards and tariff associations.....		153 72
Fire department, patrol and salvage corps expenses.....		445 74
Inspections and surveys.....		1,772 40
Repairs and expenses on real estate.....		2,760 51
Taxes on real estate.....		663 87
State taxes on premiums.....		1,950 85
Insurance department licenses and fees.....		484 00
All other licenses, fees and taxes.....		74 78

Borrowed money repaid.....	\$70,000 00
Interest on borrowed money.....	2,162 50
Miscellaneous expenditures.....	1,379 02
Dividends to policy holders.....	75,802 67
Dividends to stockholders.....	7,000 00
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Total disbursements.....	\$390,547 17
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Balance.....	\$928,898 71

LEDGER ASSETS.

Book value of real estate.....	\$47,000 00
Mortgage loans on real estate.....	24,000 00
Book value of bonds and stocks, excluding interest.....	814,564 00
Cash in office and in bank.....	21,248 61
Agents' balances.....	22,086 10
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Total ledger assets.....	\$928,898 71

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$285 86	
Interest due and accrued on bonds.....	10,423 22	
Interest accrued on other assets.....	30 00	
Rents accrued on company's property.....	1,020 00	\$11,759 08
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Market value of real estate over book value.....	1,545 00	
Market value of bonds and stocks over book value.....	55,993 64	
Dividends due on reinsurance.....	333 82	
Commissions on unpaid return premiums and reinsurance.....	684 73	
Other non-ledger assets.....	60 00	
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Gross assets.....	\$999,274 98	

DEDUCT ASSETS NOT ADMITTED.

Interest due and accrued on bonds.....	\$53 17
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Total admitted assets.....	\$999,221 81

LIABILITIES.

Losses adjusted and unpaid.....	\$1,135 11
Losses in process of adjustment, or in suspense.....	3,734 93
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Total claims for losses.....	\$4,870 04
Deduct reinsurance.....	3 00
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Net amount of unpaid losses.....	\$4,867 04
Unearned premiums on outstanding risks.....	324,660 01
Salaries and other miscellaneous expenses due or accrued.....	4,248 93
State, county and municipal taxes due or accrued.....	1,070 93
Due for return premiums and reinsurance.....	5,136 60
Due and to become due for borrowed money.....	30,000 00
Dividends due policy holders.....	11,316 06
Guaranty capital.....	\$100,000 00
Surplus over all liabilities.....	517,922 24
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Surplus to policy holders.....	617,922 24
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Total liabilities.....	\$999,221 81

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$44,020,988	\$645,565 87
Written during the year.....	13,516,764	197,097 49
Total.....	\$57,537,752	\$842,663 36
Expired and terminated.....	12,626,690	187,182 07
In force at end of the year.....	\$44,911,062	\$655,481 29
Deduct amount reinsured.....	1,446,932	19,259 54
Net amount in force.....	\$43,464,130	\$636,121 75

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,266,680 00
Premiums received.....	21,476 52
Losses paid.....	13,140 99
Losses incurred.....	13,140 99

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).....	\$207,705 79	
Deduct reinsurance and return premiums.....	15,104 51	
Net premiums.....		\$192,601 28
Interest on mortgage loans.....	\$1,605 00	
Interest on collateral loans.....	218 33	
Interest on bonds and dividends on stocks.....	23,393 18	
Interest from all other sources.....	17 21	
Rents—including company's own occupancy.....	1,895 00	27,128 72
Reinsurance dividends.....		1,657 50
Extra premiums.....		1,340 09
Profit on sale or maturity of ledger assets.....		580 00
Total income.....		\$223,307 59
Ledger assets Dec. 31, 1907.....		680,050 02
Total.....		\$903,357 61

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$139,217 40	
Deduct salvage \$1,870.16 and reinsurance \$1,391.46.....	3,261 62	
Net amount paid for losses.....		\$135,955 78
Adjustment and settlement of losses.....		1,586 06



MIDDLESEX MUTUAL FIRE INSURANCE COMPANY. 279

Dividends to policy holders.....	\$86,092 88
Commissions or brokerage.....	28,813 90
Miscellaneous expenses of local agencies.....	268 43
Salaries, fees and other charges of officers and employes.....	15,956 38
Rents—including company's own occupancy.....	1,000 00
Advertising, printing and stationery.....	3,380 45
Postage, telegrams, telephone and express.....	822 98
Legal expenses.....	576 21
Furniture and fixtures.....	35 00
Maps, including corrections.....	529 41
Underwriters' boards and tariff associations.....	515 16
Fire department, patrol and salvage corps expenses.....	266 74
Inspections and surveys.....	1,720 09
Repairs and expenses on real estate.....	275 46
Taxes on real estate.....	499 79
State taxes on premiums.....	2,163 10
Insurance department licenses and fees.....	252 00
Agency expenses.....	475 88
Miscellaneous expenditures.....	1,044 66
Loss on sale or maturity of ledger assets.....	1,729 78
Decrease in book value of ledger assets.....	900 00
Total disbursements.....	\$284,860 14
Balance.....	\$618,497 47

LEDGER ASSETS.

Book value of real estate.....	\$24,397 80
Mortgage loans on real estate.....	40,300 00
Loans secured by collateral.....	6,300 00
Book value of bonds and stocks, excluding interest.....	510,559 36
Cash in office and in bank.....	20,383 99
Agents' balances.....	16,556 32
Total ledger assets.....	\$618,497 47

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$949 82
Interest accrued on bonds.....	5,651 24
Interest due and accrued on collateral loans.....	210 41
Rents due and accrued on company's property.....	622 50
Market value of real estate over book value.....	18,577 74
Market value of bonds and stocks over book value.....	2,775 64
Unlisted assets.....	1,000 00
Gross assets.....	\$648,284 82

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,389 78
Total admitted assets.....	\$646,895 04

LIABILITIES.

Losses adjusted and unpaid.....	\$1,258 21
Losses in process of adjustment, or in suspense.....	1,290 00
Amount of unpaid losses.....	\$2,548 21
Unearned premiums on outstanding risks.....	357,973 12
Dividends remaining unpaid.....	2,215 07

State, county and municipal taxes due or accrued.....	\$955 49
Due for reinsurance.....	824 18
Surplus to policy holders.....	282,378 97
Total liabilities.....	\$646,895 04

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$46,428,474	\$691,410 65
Written during the year.....	14,281,167	207,705 79
Total.....	\$60,709,641	\$899,116 44
Expired and terminated.....	12,983,830	190,472 82
In force at end of the year.....	\$47,725,811	\$708,643 62
Deduct amount reinsured.....	1,028,942	14,614 61
Net amount in force.....	\$46,696,869	\$694,029 01

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,009,995 00
Premiums received.....	12,037 57
Losses paid.....	5,217 88
Losses incurred.....	6,009 33

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).....	\$94,365 59	
Deduct reinsurance and return premiums.....	5,967 53	
Net premiums.....		\$88,398 06
Interest on mortgage loans.....	\$3,908 98	
Interest on bonds and dividends on stocks.....	23,973 67	
Interest on deposits.....	1,347 82	29,230 47
Additional premiums.....		599 21
Increase in book value of ledger assets.....		1,715 00
Total income.....		\$119,942 74
Ledger assets Dec. 31, 1907.....		607,828 29
Total.....		\$727,771 03

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$31,443 56	
Deduct reinsurance.....	307 70	
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Net amount paid for losses.....		\$31,135 86
Adjustment and settlement of losses.....		642 73
Commissions or brokerage.....		10,896 79
Salaries, fees and other charges of officers and employes.....		10,720 00
Rents.....		1,538 92
Advertising, printing and stationery.....		1,094 09
Postage, telegrams, telephone and express.....		644 61
Furniture and fixtures.....		274 59
Maps, including corrections.....		417 95
Underwriters' boards and tariff associations.....		45 45
Fire department, patrol and salvage corps expenses.....		237 55
State taxes on premiums.....		1,656 77
Insurance department licenses and fees.....		363 00
All other licenses, fees and taxes.....		127 55
Miscellaneous expenditures.....		330 13
Dividends to policy holders.....		28,632 01
Decrease in book value of ledger assets.....		1,715 00
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Total disbursements.....		\$90,473 00
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Balance.....		\$637,298 03

LEDGER ASSETS.

Mortgage loans on real estate.....		\$65,150 00
Book value of bonds and stocks, excluding interest.....		516,142 36
Cash in office and in bank.....		46,360 29
Agents' balances.....		9,645 38
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Total ledger assets.....		\$637,298 03

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$420 00	
Interest accrued on other assets.....	386 98	\$806 98
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Market value of bonds and stocks over book value.....		61,781 64
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Gross assets.....		\$699,886 65

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....		\$572 31
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Total admitted assets.....		\$699,314 34

LIABILITIES.

Losses in process of adjustment, or in suspense.....		\$436 76
Unearned premiums on outstanding risks.....		174,710 57
Dividends remaining unpaid.....		4,481 43
State, county and municipal taxes due or accrued.....		1,414 28
Surplus to policy holders.....		518 271 30
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Total liabilities.....		\$699,314 34

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$30,986,708	\$336,647 09
Written during the year.....	8,423,400	94,365 59
Total.....	\$39,410,108	\$431,012 68
Expired and terminated.....	7,588,824	82,861 09
In force at end of the year.....	\$31,821,284	\$348,151 59
Deduct amount reinsured.....	284,683	3,678 69
Net amount in force.....	\$31,536 601	\$344,472 90

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$279,700 00
Premiums received.....	3,064 73
Losses paid.....	6,315 71
Losses incurred.....	6,315 71

## QUINCY MUTUAL FIRE INSURANCE COMPANY,

QUINCY, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

C. A. HOWLAND, *President.*JAS. F. YOUNG, *Secretary.*

## INCOME.

Gross premiums (Fire).....	\$167,954 92	
Deduct return premiums.....	2,694 52	
Net premiums.....		\$165,260 40
Interest on mortgage loans.....	\$3,793 62	
Interest on collateral loans.....	8,340 40	
Interest on bonds and dividends on stocks.....	18,387 56	
Interest on deposits.....	568 43	
Interest from all other sources.....	39 00	
Rents.....	1,073 68	32,202 69
Income from other sources.....		209 00
Agents' balances previously charged off.....		17 40
Total income.....		\$197,689 49
Ledger assets, Dec. 31, 1907.....		753,414 53
Total.....		\$951,104 02

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$121,011 36	
Deduct salvage.....	3 60	
		<hr/>
Net amount paid for losses.....		\$121,007 76
Adjustment and settlement of losses.....	1,253 30	
Dividends to policy holders.....	64,271 46	
Commissions or brokerage.....	25,218 32	
Salaries, fees and other charges of officers and employes.....	19,502 73	
Advertising, printing and stationery.....	3,035 79	
Postage, telegrams, telephone and express.....	1,238 26	
Furniture and fixtures.....	217 98	
Maps, including corrections.....	599 75	
Underwriters' boards and tariff associations.....	645 47	
Fire department, patrol and salvage corps expenses.....	312 16	
Inspections and surveys.....	848 22	
Repairs and expenses on real estate.....	202 47	
Taxes on real estate.....	593 38	
State taxes on premiums.....	1,955 73	
Insurance department licenses and fees.....	423 00	
Miscellaneous expenditures.....	535 55	
Agents' balances charged off.....	218 06	
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Total disbursements.....		\$242,079 39
Balance.....		\$709,024 63.

LEDGER ASSETS.

Book value of real estate.....	\$20,433 30	
Mortgage loans on real estate.....	81,550 00	
Loans secured by collateral.....	168,700 00	
Book value of bonds and stocks, excluding interest.....	385,493 36	
Cash in office and in bank.....	37,954 41	
Agents' balances.....	14,893 56	
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Total ledger assets.....		\$709,024 63

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$658 75	
Interest accrued on bonds.....	1,348 33	
Interest due and accrued on collateral loans.....	2,248 08	
Rents due on company's property.....	300 00	\$4,555 16
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Market value of real estate over book value.....		7,317 70
Market value of bonds and stocks over book value.....		31,817 64
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Gross assets.....		\$752,715 13

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last..	\$4,680 21	
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Total admitted assets.....		\$748,034 92

## LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$2,672 50
Unearned premiums on outstanding risks.....	269,584 27
Dividends remaining unpaid.....	6,099 96
Salaries and other miscellaneous expenses due or accrued.....	300 00
Surplus to policy holders.....	469,378 19
<b>Total liabilities.....</b>	<b>\$748,034 92</b>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$33,930,936	\$506,302 67
Written during the year.....	11,021,073	167,954 92
<b>Total.....</b>	<b>\$44,952,009</b>	<b>\$674,257 59</b>
Expired and terminated.....	10,065,487	152,511 46
<b>In force at end of the year.....</b>	<b>\$34,886,522</b>	<b>\$521,746 13</b>

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,202,945 00
Premiums received.....	20,167 11
Losses paid.....	11,003 29
Losses incurred.....	11,005 29

TRADERS AND MECHANICS INSURANCE  
COMPANY,

LOWELL, MASS.

INCORPORATED IN 1848. COMMENCED BUSINESS IN 1848.

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

## INCOME.

Gross premiums (Fire).....	\$288,507 54	
Deduct reinsurance and return premiums.....	14,694 54	
<b>Net premiums.....</b>		<b>\$273,813 00</b>
Interest on mortgage loans.....	\$2,801 45	
Interest on collateral loans.....	1,009 83	
Interest on bonds and dividends on stocks.....	27,969 00	
Interest on deposits.....	230 45	
Interest from all other sources.....	73 52	32,084 25
<b>Extra premiums.....</b>		<b>1,860 15</b>
<b>Reinsurance commissions.....</b>		<b>708 56</b>
<b>Dividends and return premiums on reinsurance.....</b>		<b>2,366 41</b>
<b>Borrowed money.....</b>		<b>115,000 00</b>

TRADERS AND MECHANICS INSURANCE COMPANY. 285

Profit on sale or maturity of ledger assets .....	\$525 50
Increase in book value of ledger assets .....	975 00
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Total income .....	\$427,332 87
Ledger assets Dec. 31, 1907 .....	658,298 28
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Total .....	\$1,085,631 15

DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$230,676 18
Deduct salvage \$782.03 and reinsurance \$1,483.07 .....	2,265 10
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Net amount paid for losses .....	\$228,411 08
Adjustment and settlement of losses .....	1,768 58
Dividends to policy holders .....	85,240 14
Commissions or brokerage .....	78,352 67
Salaries, fees and other charges of officers and employes .....	15,998 35
Rents—including company's own occupancy .....	1,720 00
Advertising, printing and stationery .....	1,125 58
Postage, telegrams, telephone and express .....	787 46
Legal expenses .....	155 24
Maps, including corrections .....	622 55
Underwriters' boards and tariff associations .....	91 91
Fire department, patrol and salvage corps expenses .....	274 16
Inspections and surveys .....	4,029 19
Taxes on personal property .....	10 20
State taxes on premiums .....	2,815 68
Insurance department licenses and fees .....	329 00
Borrowed money .....	85,000 00
Interest on borrowed money .....	3,635 57
Miscellaneous expenditures .....	1,614 39
Agents' balances charged off .....	99 55
Loss on sale or maturity of ledger assets .....	100 00
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Total disbursements .....	\$512,181 30
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Balance .....	\$573,449 85

LEDGER ASSETS.

Book value of real estate .....	\$12,000 00
Mortgage loans on real estate .....	53,503 60
Loans secured by collateral .....	25,447 25
Book value of bonds and stocks, excluding interest .....	454,500 00
Cash in office and in bank .....	15,208 37
Agents' balances .....	12,790 63
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Total ledger assets .....	\$573,449 85

NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$2,407 05
Interest accrued on bonds .....	1,483 35
Interest accrued on collateral loans .....	240 90
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Market value of real estate over book value .....	3,000 00
Market value of bonds and stocks over book value .....	60,930 00
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Gross assets .....	\$641,511 15

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last. . . . .	\$562 59
<b>Total admitted assets . . . . .</b>	<b>\$640,948 56</b>

LIABILITIES.

Losses in process of adjustment, or in suspense. . . . .	\$2,955 47
Unearned premiums on outstanding risks. . . . .	398,613 71
Dividends remaining unpaid. . . . .	3,197 44
Due and to become due for borrowed money. . . . .	30,000 00
Surplus to policy holders. . . . .	206,181 94
<b>Total liabilities . . . . .</b>	<b>\$640,948 56</b>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907. . . . .	\$45,196,879	\$691,202 68
Written during the year. . . . .	20,811,442	288,507 54
<b>Total . . . . .</b>	<b>\$66,008,321</b>	<b>\$979,710 22</b>
Expired and terminated. . . . .	13,289,912	205,194 62
<b>In force at end of the year . . . . .</b>	<b>\$52,718,409</b>	<b>\$774,515 60</b>
Deduct amount reinsured. . . . .	904,540	12,014 36
<b>Net amount in force . . . . .</b>	<b>\$51,813,869</b>	<b>\$762,501 24</b>

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written. . . . .	\$1,167,395 00
Premiums received. . . . .	19,347 45
Losses paid. . . . .	14,282 93
Losses incurred. . . . .	15,076 66

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) . . . . .	\$67,450 44
Deduct return premiums. . . . .	10,363 72
<b>Net premiums . . . . .</b>	<b>\$57,086 72</b>
Interest from all sources. . . . .	4,773 85
Assessments . . . . .	285,670 20
Policy fees. . . . .	55,521 37
Income from other sources. . . . .	303 21
<b>Total income . . . . .</b>	<b>\$403,355 35</b>



VERMONT MUTUAL FIRE INSURANCE COMPANY. 287

Ledger assets Dec. 31, 1907.....	\$350,265 44
Total.....	\$753,620 79

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$356,818 68
Deduct reinsurance.....	9,057 55
Net amount paid for losses.....	\$347,761 13
Adjustment and settlement of losses.....	2,663 97
Commissions or brokerage.....	45,689 59
Salaries and expenses of special and general agents.....	1,912 50
Salaries, fees and other charges of officers and employes.....	20,041 82
Advertising, printing and stationery.....	7,825 97
Postage, telegrams, telephone and express.....	2,543 50
Taxes on real estate.....	330 00
State taxes on premiums.....	7,239 90
Miscellaneous expenditures.....	2,265 20
Total disbursements.....	\$438,273 58
Balance.....	\$315,347 21

LEDGER ASSETS.

Book value of real estate.....	\$50,000 00
Cash in office and in bank.....	121,346 88
Agents' balances.....	144,000 33
Total ledger assets.....	\$315,347 21

LIABILITIES.

Losses adjusted and unpaid.....	\$5,970 30
Losses in process of adjustment, or in suspense.....	19,619 83
Amount of unpaid losses.....	\$25,590 13
Unearned premiums on outstanding risks.....	45,708 47
Commissions and other charges due agents and brokers.....	11,711 96
Surplus to policy holders.....	232,336 65
Total liabilities.....	\$315,347 21

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$77,359,017	\$86,467 66
Written during the year.....	26,203,063	67,450 44
Total.....	\$103,562,080	\$153,918 10
Expired and terminated.....	22,176,619	62,501 17
In force at end of the year.....	\$81,385,461	\$91,416 93
Deduct amount reinsured.....	805,921	3,050 36
Net amount in force.....	\$80,579,540	\$88,366 57

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,596,410 00
Premiums received.....	15,578 45
Losses paid.....	11,550 78
Losses incurred.....	14,950 78

WORCESTER MUTUAL FIRE INSURANCE  
COMPANY,

WORCESTER, MASS.

—  
INCORPORATED IN 1823. COMMENCED BUSINESS IN 1824.

LEWIS N. GILBERT, *President.*

ROGER F. UPHAM, *Secretary.*

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INCOME.

Gross premiums (Fire) .....	\$137,720 91	
Deduct reinsurance and return premiums .....	7,856 09	
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Net premiums .....		\$129,864 82
Interest on mortgage loans .....	\$10,934 23	
Interest on collateral loans .....	11 25	
Interest on bonds .....	16,585 00	
Interest on deposits .....	769 88	
Interest from all other sources .....	1,818 62	
Rents—including company's own occupancy .....	11,290 54	41,409 52
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Extra premiums .....		479 82
Builders risks .....		28 60
Profit and loss .....		1,894 08
Borrowed money .....		40,000 00
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Total income .....		\$213,676 84
Ledger assets Dec. 31, 1907 .....		861,425 11
<hr/>		
Total .....		\$1,075,101 95

DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$118,732 78	
Deduct salvage .....	12 22	
<hr/>		
Net amount paid for losses .....		\$118,720 56
Adjustment and settlement of losses .....		1,023 05
Commissions or brokerage .....		23,372 84
Miscellaneous expenses of local agencies .....		8 82
Salaries, fees and other charges of officers and employes .....		16,078 36
Rents—including company's own occupancy .....		1,800 00
Advertising, printing and stationery .....		2,610 60
Postage, telegrams, telephone and express .....		1,226 89
Legal expenses .....		25 00
Furniture and fixtures .....		57 55
Maps, including corrections .....		392 70
Underwriters' boards and tariff associations .....		106 92
Fire department, patrol and salvage corps expenses .....		831 38
Inspections and surveys .....		1,418 90
Repairs and expenses on real estate .....		4,227 80
Taxes on real estate .....		2,747 64
State taxes on premiums .....		1,379 74
Insurance department licenses and fees .....		157 00
Borrowed money repaid .....		40,000 00
Interest on borrowed money .....		67 06
Dividends to policy holders .....		•74,450 97

WORCESTER MUTUAL FIRE INSURANCE COMPANY. 289

Miscellaneous expenditures.....	\$555 55
Total disbursements.....	\$291,259 33
Balance.....	\$783,842 62

LEDGER ASSETS.

Book value of real estate.....	\$104,225 00
Mortgage loans on real estate.....	215,606 00
Loans secured by collateral.....	450 00
Book value of bonds, excluding interest.....	435,000 00
Cash in office and in bank.....	21,161 93
Agents' balances.....	7,399 69
Total ledger assets.....	\$783,842 62

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$2,803 10	
Interest accrued on bonds.....	5,918 33	
Interest due and accrued on collateral loans.....	13 68	
Interest accrued on other assets.....	28 27	
Rents due and accrued on company's property.....	1,000 65	\$9,764 03
Market value of real estate over book value.....		12,600 00
Gross assets.....		\$806,206 65

DEDUCT ASSETS NOT ADMITTED.

Book value of ledger assets over market value.....	\$18,870 00
Total admitted assets.....	\$787,336 65

LIABILITIES.

Losses adjusted and unpaid.....	}	\$1,217 48
Losses in process of adjustment, or in suspense.....		
Unearned premiums on outstanding risks.....		280,699 42
Dividends remaining unpaid.....		3,022 56
Salaries and other miscellaneous expenses due or accrued.....		875 91
State, county and municipal taxes due or accrued.....		686 91
Due for return premiums.....		340 69
Surplus to policy holders.....		500,493 68
Total liabilities.....		\$787,336 65

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$41,962,790	\$573,703 99
Written during the year.....	10,283,456	137,720 91
Total.....	\$52,246,246	\$711,424 90
Expired and terminated.....	11,391,832	154,744 15
In force at end of the year.....	\$40,854,414	\$556,680 75
Deduct amount reinsured.....	37,500	479 21
Net amount in force.....	\$40,816,914	\$556,201 54

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$43,700 00
Premiums received.....	812 48



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UNITED STATES BRANCHES  
OF  
INSURANCE COMPANIES OF FOREIGN COUNTRIES.

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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, 1908.

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# 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).....	\$1,380,755 46	
Deduct reinsurance and return premiums.....	356,594 52	
Net premiums.....		\$1,024,160 94
Interest on bonds.....	\$63,446 50	
Interest on deposits.....	2,596 03	
Interest from all other sources.....	1,166 20	67,208 73
Received from home office.....		4,500 00
Total income.....		\$1,095,869 67
Ledger assets Dec. 31, 1907.....		1,912,957 06
Total.....		\$3,008,826 73

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$554,373 19	
Deduct salvage \$3,563.24; and reinsurance \$47,693.02..	51,256 26	
Net amount paid for losses.....		\$503,116 93
Adjustment and settlement of losses.....		25,660 49
Commissions or brokerage.....		223,183 84
Miscellaneous expenses of local agencies.....		410 19
Salaries and expenses of special and general agents.....		31,095 35
Salaries, fees and other charges of officers and employes.....		72,236 35
Rents.....		7,574 18
Advertising, printing and stationery.....		10,043 72
Postage, telegrams, telephone and express.....		10,312 78
Legal expenses.....		57 93
Furniture and fixtures.....		513 83
Maps, including corrections.....		4,025 62
Underwriters' boards and tariff associations.....		12,714 79
Fire department, patrol and salvage corps expenses.....		10,471 06
Inspections and surveys.....		3,545 74
State taxes on premiums.....		14,325 92
Insurance department licenses and fees.....		7,424 90
All other licenses, fees and taxes.....		2,380 56
Commercial ratings.....		902 00
Remitted to home office.....		3,209 38

AACHEN AND MUNICH FIRE INSURANCE COMPANY. 293

Miscellaneous expenditures.....	\$2,074 82
Agents' balances charged off.....	99 55
Total disbursements.....	<u>\$945,379 93</u>
Balance.....	\$2,063,446 80

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,752,572 38
Cash in office and in bank.....	149,759 60
Agents' balances.....	158,564 50
Bills receivable taken for fire risks.....	1,565 80
Due from other companies for reinsurance.....	984 52
Total ledger assets.....	<u>\$2,063,446 80</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$20,580 84
Gross assets.....	<u>\$2,084,027 64</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,256 93
Bills receivable, past due, taken for marine, inland and fire risks.....	1,565 80
Book value of ledger assets over market value.....	45,352 38
Total admitted assets.....	<u>\$49,175 11</u>
Total admitted assets.....	\$2,034,852 53

LIABILITIES.

Losses adjusted and unpaid.....	\$23,129 25
Losses in process of adjustment, or in suspense.....	74,345 30
Losses resisted.....	6,400 00
Total claims for losses.....	<u>\$103,874 55</u>
Deduct reinsurance.....	8,422 74
Net amount of unpaid losses.....	\$95,451 81
Unearned premiums on outstanding risks.....	894,589 36
State, county and municipal taxes due or accrued.....	15,000 00
Commissions and other charges due agents and brokers.....	659 00
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	<u>\$29,152 36</u>
Surplus to policy holders.....	1,029,152 36
Total liabilities.....	<u>\$2,034,852 53</u>

RISKS AND PREMIUMS.

	Fire.	Premiums.
In force December 31, 1907.....	\$146,193,500	\$1,707,079 13
Written during the year.....	119,984,976	1,380,755 46
Total.....	<u>\$266,178,476</u>	<u>\$3,087,834 59</u>
Expired and terminated.....	100,525,246	1,247,520 05
In force at end of the year.....	\$165,653,230	\$1,840,314 54
Deduct amount reinsured.....	13,044,991	149,653 08
Net amount in force.....	<u>\$152,608,239</u>	<u>\$1,690,656 46</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	\$5,322 22
New Mexico.....	10,000 00	2,346 80
Oregon.....	50,000 00	16,707 50
Virginia.....	22,500 00	2,835 00

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$217,604 00
Premiums received.....	5,423 57
Losses paid.....	8,711 59
Losses incurred.....	9,461 59

## 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).....	\$2,039,577 02	
Deduct reinsurance and return premiums.....	427,284 79	
Net premiums.....		\$1,612,292 23
Interest on bonds and dividends on stocks.....	\$68,397 02	
Interest on deposits.....	1,563 78	
Rents.....	2,205 04	72,165 84
Profit on sale or maturity of ledger assets.....		9,904 74
Total income.....		\$1,694,362 81
Ledger assets Dec. 31, 1907.....		2,218,667 27
Total.....		\$3,913,030 08

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$832,713 16	
Deduct salvage \$11,056.09 and reinsurance \$63,856.82....	74,912 91	
Net amount paid for losses.....		\$757,800 25
Adjustment and settlement of losses.....		30,179 37
Commissions or brokerage.....		331,905 74



Miscellaneous expenses of local agencies.....	\$2,368 98
Salaries and expenses of special and general agents.....	63,620 16
Salaries, fees and other charges of officers and employes.....	95,113 09
Rents.....	15,378 35
Advertising, printing and stationery.....	16,722 61
Postage, telegrams, telephone and express.....	13,623 44
Legal expenses.....	271 35
Furniture and fixtures.....	1,210 39
Maps, including corrections.....	4,885 83
Underwriters' boards and tariff associations.....	22,935 85
Inspections and surveys.....	7,490 49
Repairs and expenses on real estate.....	2,356 03
Taxes on real estate.....	776 13
State taxes on premiums.....	28,243 17
Insurance department licenses and fees.....	8,853 66
All other licenses, fees and taxes.....	7,745 49
Remitted to home office.....	215,288 32
Trustées and auditors fees.....	4,309 80
Miscellaneous expenditures.....	6,922 95
Agents' balances charged off.....	16 66
<b>Total disbursements.....</b>	<b>\$1,638,018 11</b>
<b>Balance.....</b>	<b>\$2,275,011 97</b>

LEDGER ASSETS.

Book value of real estate.....	\$83,878 81
Book value of bonds and stocks, excluding interest.....	1,869,107 09
Cash in office and in bank.....	62,040 32
Agents' balances.....	259,485 75
Other ledger assets.....	500 00
<b>Total ledger assets.....</b>	<b>\$2,275,011 97</b>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$18,256 67
Market value of real estate over book value.....	1,121 19
Due from other companies for reinsurance.....	7,695 79
<b>Gross assets.....</b>	<b>\$2,302,085 62</b>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,314 65	
Book value of bonds and stocks over market value.....	127,951 09	\$131,265 74
<b>Total admitted assets.....</b>		<b>\$2,170,819 88</b>

LIABILITIES.

Losses adjusted and unpaid.....	\$10,526 06
Losses in process of adjustment, or in suspense.....	101,303 25
Losses resisted.....	4,915 00
<b>Total claims for losses.....</b>	<b>\$116,744 31</b>
Deduct reinsurance.....	5,630 91
<b>Net amount of unpaid losses.....</b>	<b>\$111,113 40</b>
Unearned premiums on outstanding risks.....	1,307,581 93
State, county and municipal taxes due or accrued.....	32,000 00
Due for reinsurance.....	6,523 57

Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	513,600 98	
		713,600 98
Surplus to policy holders.....		713,600 98
Total liabilities.....	\$2,170,819 88	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$223,965,237	\$2,607,869 83
Written during the year.....	173,873,892	2,039,577 02
Total.....	\$397,839,129	\$4,647,446 85
Expired and terminated.....	159,580,518	1,920,845 80
In force at end of the year.....	\$238,258,611	\$2,726,601 05
Deduct amount reinsured.....	18,751,768	187,996 85
Net amount in force.....	\$219,506,843	\$2,538,604 20

## 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	\$28,593 21
New Mexico.....	10,000 00	9,427 43
Oregon.....	50,000 00	15,420 75
Virginia.....	50,000 00	18,812 82

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$955,264 00
Premiums received.....	16,858 20
Losses paid.....	19,938 40
Losses incurred.....	21,863 40

## BRITISH AMERICA ASSURANCE COMPANY,

TORONTO, CANADA.

INCORPORATED IN 1833. COMMENCED BUSINESS IN UNITED STATES IN 1835.

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

Statutory Deposit, \$200,000.

## INCOME.

	<i>Fire.</i>	<i>Marine.</i>	
Gross premiums.....	\$1,357,595 12	\$407 52	
Deduct reinsurance and return premiums	451,806 20	1,651 32	
Net premiums.....	\$905,788 92	—\$1,243 80	\$904,545 12

Interest on bonds.....	\$52,151 02	
Interest on deposits.....	1,431 55	
Interest from all other sources.....	1,169 88	\$54,752 45
Received from home office.....		57,292 54
Total income.....	\$1,016,590 11	
Ledger assets Dec. 31, 1907.....	\$1,592,461 61	
Total.....	\$2,609,051 72	

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$773,421 32	\$36,876 51	
Deduct salvage \$10,841.48 and reinsurance \$105,277.85.....	111,652 26	4,467 07	
Net amount paid for losses.....	\$661,769 06	\$32,409 44	\$694,178 50
Adjustment and settlement of losses.....			10,906 24
Commissions or brokerage.....			184,496 00
Salaries and expenses of special and general agents.....			52,584 19
Salaries, fees and other charges of officers and employes.....			56,999 76
Rents.....			3,074 04
Advertising, printing and stationery.....			11,518 82
Postage, telegrams, telephone and express.....			7,523 04
Legal expenses.....			213 96
Furniture and fixtures.....			355 93
Maps, including corrections.....			3,100 84
Underwriters' boards and tariff associations.....			16,109 73
Fire department, patrol and salvage corps expenses.....			2,284 10
Inspections and surveys.....			2,610 64
State taxes on premiums.....			15,221 62
Insurance department licenses and fees.....			7,414 50
All other licenses, fees and taxes.....			13,905 13
Miscellaneous expenditures.....			6,167 45
Agents' balances charged off.....			48 46
Loss on sale or maturity of ledger assets.....			750 00
Total disbursements.....			\$1,089,462 95
Balance.....			\$1,519,588 77

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,397,100 30
Cash in office and in bank.....	24,990 73
Agents' balances.....	97,497 69
Total ledger assets.....	\$1,519,588 77

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$21,926 65
Gross assets.....	\$1,541,515 42

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last. ....	\$1,864 38	
Book value of bonds over market value. ....	66,180 96	\$68,045 34
Total admitted assets. ....		\$1,473,470 08

## LIABILITIES.

Losses adjusted and unpaid. ....	\$18,859 12	
Losses in process of adjustment, or in suspense. ....	83,282 61	
Losses resisted. ....	12,307 60	
Amount of unpaid losses. ....		\$114,449 33
Unearned premiums on outstanding risks. ....		779,708 91
State, county and municipal taxes due or accrued. ....		12,998 44
Statutory deposit. ....	\$200,000 00	
Surplus over all liabilities. ....	366,313 40	
Surplus to policy holders. ....		566,313 40
Total liabilities. ....		\$1,473,470 08

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907. ....	\$185,015,394	\$2,068,045 71	\$444,054	\$15,979 64
Written during the year. ....	132,659,150	1,357,595 12	11,100	407 52
Total. ....	\$317,674,544	\$3,425,640 83	\$455,154	\$16,387 16
Expired and terminated. ....	148,535,472	1,623,588 77	455,154	16,387 16
In force at end of the year. ....	\$169,139,072	\$1,802,052 06	-	-
Deduct amount reinsured. ....	21,767,641	199,240 52	-	-
Net amount in force. ....	\$147,371,431	\$1,602,811 54	-	-

## 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	\$3,616 50
Georgia. ....	10,000 00	19,714 56
New Mexico. ....	10,000 00	7,879 65
Virginia. ....	26,300 00	17,731 93

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written. ....	\$608,352 00
Premiums received. ....	10,717 97
Losses paid. ....	10,222 71
Losses incurred. ....	11,720 87

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).....	\$1,888,622 41	
Deduct reinsurance and return premiums.....	497,865 84	
Net premiums.....		\$1,390,756 57
Interest on bonds and dividends on stocks.....	\$47,684 51	
Rents—including company's own occupancy.....	40,282 74	87,967 25
Profit on sale or maturity of ledger assets.....		11,569 42
Total income.....		\$1,490,293 24
Ledger assets Dec. 31, 1907.....		1,907,748 52
Total.....		\$3,398,041 76

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$91,724,998 00	
Deduct salvage \$5,591.57 and reinsurance \$183,378.51....	188,970 08	
Net amount paid for losses.....		\$728,279 90
Adjustment and settlement of losses.....		31,367 36
Commissions or brokerage.....		316,270 83
Salaries and expenses of special and general agents.....		24,055 13
Salaries, fees and other charges of officers and employes.....		83,517 98
Rents—including company's own occupancy.....		7,972 16
Advertising, printing and stationery.....		8,428 51
Postage, telegrams, telephone and express.....		12,997 38
Legal expenses.....		393 93
Furniture and fixtures.....		102 36
Maps, including corrections.....		2,778 11
Underwriters' boards and tariff associations.....		16,049 80
Fire department, patrol and salvage corps expenses.....		8,734 30
Inspections and surveys.....		3,524 64
Repairs and expenses on real estate.....		17,138 84
Taxes on real estate.....		5,967 95
State taxes on premiums.....		16,783 39
Insurance department licenses and fees.....		6,435 42
All other licenses, fees and taxes.....		6,867 76
Remitted to home office.....		186,537 28
Miscellaneous expenditures.....		2,351 16
Agents' balances charged off.....		79 36
Loss on sale or maturity of ledger assets.....		547 01
Total disbursements.....		\$1,487,180 56
Balance.....		\$1,910,861 20

## LEDGER ASSETS.

Book value of real estate . . . . .	\$437,755	83
Book value of bonds and stocks, excluding interest . . . . .	1,150,032	55
Cash in office and in bank . . . . .	161,586	03
Agents' balances . . . . .	153,697	35
Bills receivable taken for fire risks . . . . .	695	18
Due from other companies for reinsurance . . . . .	7,094	26
Total ledger assets . . . . .	\$1,910,861	20

## NON-LEDGER ASSETS.

Interest due and accrued on bonds . . . . .	\$7,795	81
Market value of real estate over book value . . . . .	87,244	17
Gross assets . . . . .	\$2,005,901	13

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last . . . . .	\$10,022	87
Bills receivable, past due, taken for marine, inland and fire risks . . . . .	600	60
Book value of bonds and stocks over market value . . . . .	6,757	55
Due from other companies for reinsurance . . . . .	4,288	63
Total admitted assets . . . . .	\$1,984,231	53

## LIABILITIES.

Losses adjusted and unpaid . . . . .	\$54,592	08
Losses in process of adjustment, or in suspense . . . . .	92,097	55
Losses resisted . . . . .	15,239	43
Total claims for losses . . . . .	\$161,929	06
Deduct reinsurance . . . . .	27,579	79
Net amount of unpaid losses . . . . .	\$134,349	27
Unearned premiums on outstanding risks . . . . .	1,236,001	55
State, county and municipal taxes due or accrued . . . . .	20,000	00
Due for reinsurance . . . . .	16,297	57
Statutory deposit . . . . .	\$200,000	00
Surplus over all liabilities . . . . .	377,583	14
Surplus to policy holders . . . . .	577,583	14
Total liabilities . . . . .	\$1,984,231	53

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907 . . . . .	\$227,790,222	\$2,560,897 77
Written during the year . . . . .	162,673,023	1,888,622 41
Total . . . . .	\$390,463,245	\$4,449,520 18
Expired and terminated . . . . .	151,642,743	1,780,245 81
In force at end of the year . . . . .	\$238,820,502	\$2,669,274 37
Deduct amount reinsured . . . . .	25,561,356	293,677 97
Net amount in force . . . . .	\$213,259,146	\$2,375,596 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	\$18,736 50
Georgia.....	10,000 00	18,816 82
Virginia.....	25,000 00	17,572 80

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,043,773 00
Premiums received.....	18,560 64
Losses paid.....	11,784 27
Losses incurred.....	11,352 83

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.....	\$4,683,329 40	\$472,558 43	
Deduct reinsurance and return premiums.....	1,347,323 83	108,401 91	
Net premiums.....	\$3,336,005 57	\$364,156 52	\$3,700,162 09
Interest on mortgage loans.....		955 00	
Interest on bonds and dividends on stocks.....		206,927 07	
Interest on deposits.....		3,290 17	
Interest from all other sources.....		968 13	
Rents—including company's own occupancy.....		70,149 65	282,290 02
Received from home office.....			159,034 01
Sale of rights.....			1,325 03
Agents' balances previously charged off.....			300 00
Profit on sale or maturity of ledger assets.....			810 00
Increase in book value of ledger assets.....			23,260 88
Total income.....			\$4,167,182 03
Ledger assets Dec. 31, 1907.....			6,910,043 30
Total.....			\$11,077,225 33

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$2,292,067 57	\$217,791 56	
Deduct salvage \$44,499.33 and reinsurance \$221,267.19.....	211,326 48	54,440 04	
Net amount paid for losses.....	\$2,080,741 09	\$163,351 52	\$2,244,092 61
Adjustment and settlement of losses.....			73,347 02
Commissions or brokerage.....			709,063 86
Miscellaneous expenses of local agencies.....			2,479 26
Salaries and expenses of special and general agents.....			87,608 91
Salaries, fees and other charges of officers and employes.....			140,859 29
Rents—including company's own occupancy.....			18,387 67
Advertising, printing and stationery.....			28,162 23
Postage, telegrams, telephone and express.....			22,445 59
Legal expenses.....			5,717 79
Furniture and fixtures.....			7,163 97
Maps, including corrections.....			4,949 69
Underwriters' boards and tariff associations.....			55,007 94
Fire department, patrol and salvage corps expenses.....			30,441 82
Inspections and surveys.....			7,293 02
Repairs and expenses on real estate.....			29,849 79
Taxes on real estate.....			14,867 67
State taxes on premiums.....			57,472 25
Insurance department licenses and fees.....			12,433 02
All other licenses, fees and taxes.....			13,196 76
Exchange.....			3,959 28
Remitted to home office.....			810,272 83
Miscellaneous expenditures.....			7,220 02
Deposit premiums returned.....			1,850 43
Decrease in book value of ledger assets.....			27,861 53
Total disbursements.....			<u>\$4,416,004 25</u>
Balance.....			\$6,661,221 08

## LEDGER ASSETS.

Book value of real estate.....	\$698,163 62
Mortgage loans on real estate.....	23,000 00
Book value of bonds and stocks, excluding interest.....	4,606,213 77
Cash in office and in bank.....	473,451 38
Agents' balances.....	818,804 69
Bills receivable taken for marine and inland risks.....	32,192 25
Bills receivable taken for fire risks.....	1,239 78
Due from other companies for reinsurance.....	8,155 59
Total ledger assets.....	<u>\$6,661,221 08</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$56 25	
Interest accrued on bonds.....	61,543 00	
Rents accrued on company's property.....	9,728 81	\$71,328 06
Market value of real estate over book value.....		189,836 38
Gross assets.....		<u>\$6,922,385 52</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$37,438 75
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Bills receivable, past due, taken for marine, inland and fire risks.....	\$205 50	
Book value of bonds and stocks over market value.....	32,983 77	
Due from other companies for reinsurance.....	2,499 13	\$73,127 15
<b>Total admitted assets.....</b>		<b>\$6,849,258 37</b>

LIABILITIES.

Losses adjusted and unpaid.....	\$78,017 19	
Losses in process of adjustment, or in suspense.....	334,052 00	
Losses resisted.....	483,553 00	
<b>Total claims for losses.....</b>	<b>\$895,622 19</b>	
Deduct reinsurance.....	66,377 24	
<b>Net amount of unpaid losses.....</b>		<b>\$829,244 95</b>
Unearned premiums on outstanding risks.....		3,275,386 33
Reclaimable on perpetual fire policies.....		99,853 96
State, county and municipal taxes due or accrued.....		56,500 00
Commissions and other charges due agents and brokers.....		105,573 00
Due for return premiums and reinsurance.....		49,882 86
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	2,232,817 27	
<b>Surplus to policy holders.....</b>		<b>2,432,817 27</b>
<b>Total liabilities.....</b>		<b>\$6,849,258 37</b>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907	\$686,898,231	\$7,224,115 39	\$10,025,628	\$200,531 91
Written during the year...	437,710,159	4,683,329 40	281,124,420	472,558 43
<b>Total.....</b>	<b>\$1,124,608,390</b>	<b>\$11,907,444 79</b>	<b>\$291,150,048</b>	<b>\$673,090 34</b>
Expired and terminated...	477,698,899	5,090,371 81	275,583,593	403,381 22
In force at end of the year	\$646,909,491	\$6,817,072 98	\$15,566,455	\$269,709 12
Deduct amount reinsured..	54,220,006	550,842 18	955,595	16,335 68
<b>Net amount in force</b>	<b>\$592,689,485</b>	<b>\$6,266,230 80</b>	<b>\$14,610,860</b>	<b>\$253,373 44</b>

Perpetual risks not included above. \$5,213,335; premiums on same, \$110,948.84.

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	\$53,235 68
Georgia.....	10,000 00	103,588 20
Oregon.....	50,000 00	24,155 84
New Mexico.....	10,000 00	10,169 21

BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$2,629,880 00	\$25,000 00	\$2,654,880 00
Premiums received.....	40,280 34	312 50	40,592 84
Losses paid.....	43,074 56	-	43,074 56
Losses incurred.....	44,988 56	-	44,988 56

HAMBURG BREMEN FIRE INSURANCE COMPANY,  
HAMBURG, GERMANY.

INCORPORATED IN 1854. COMMENCED BUSINESS IN UNITED STATES IN 1855.

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

Statutory Deposit, \$200,000.

INCOME.

Gross premiums (Fire) . . . . .	\$1,895,311 20	
Deduct reinsurance and return premiums . . . . .	296,375 94	
Net premiums . . . . .		\$1,598,935 26
Interest on collateral loans . . . . .	\$145 83	
Interest on bonds . . . . .	74,370 80	
Interest on deposits . . . . .	495 94	
Interest from all other sources . . . . .	2,860 37	77,872 94
Borrowed money . . . . .		50,000 00
Received from home office . . . . .		2,080 16
Total income . . . . .		\$1,728,888 36
Ledger assets Dec. 31, 1907 . . . . .		1,994,040 69
Total . . . . .		\$3,722,929 05

DISBURSEMENTS.

Gross amount paid for losses (Fire) . . . . .	\$1,023,953 85	
Deduct salvage \$9,121.63 and reinsurance \$36,222.22 . . . . .	45,343 85	
Net amount paid for losses . . . . .		\$978,610 00
Adjustment and settlement of losses . . . . .		23,326 08
Commissions or brokerage . . . . .		325,672 39
Miscellaneous expenses of local agencies . . . . .		4,190 27
Salaries and expenses of special and general agents . . . . .		106,452 30
Salaries, fees and other charges of officers and employes . . . . .		65,813 09
Rents . . . . .		15,222 93
Advertising, printing and stationery . . . . .		12,873 34
Postage, telegrams, telephone and express . . . . .		15,520 47
Legal expenses . . . . .		541 21
Furniture and fixtures . . . . .		487 95
Maps, including corrections . . . . .		4,956 87
Underwriters' boards and tariff associations . . . . .		22,316 24
Fire department, patrol and salvage corps expenses . . . . .		14,304 98
Inspections and surveys . . . . .		5,035 19
State taxes on premiums . . . . .		25,268 73
Insurance department licenses and fees . . . . .		5,773 09

HAMBURG BREMEN FIRE INSURANCE COMPANY. 305

All other licenses, fees and taxes.....	\$11,602 18
Interest on borrowed money.....	680 84
Borrowed money repaid.....	50,000 00
Remitted to home office.....	57,349 98
Agents' balances charged off.....	58 80
Decrease in book value of ledger assets.....	95,627 62
	<hr/>
Total disbursements.....	\$1,841,684 55
	<hr/>
Balance.....	\$1,881,244 50

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,667,790 55
Cash in office and in bank.....	53,516 07
Agents' balances.....	159,937 88
	<hr/>
Total ledger assets.....	\$1,881,244 50

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$25,662 71
Market value of bonds over book value.....	120,504 45
	<hr/>
Gross assets.....	\$2,027,411 66

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$2,304 58
	<hr/>
Total admitted assets.....	\$2,025,107 08

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$118,170 00
Losses resisted.....	34,200 00
	<hr/>
Total claims for losses.....	\$152,370 00
Deduct reinsurance.....	10,260 00
	<hr/>
Net amount of unpaid losses.....	\$142,110 00
Unearned premiums on outstanding risks.....	\$1,368,578 96
State, county and municipal taxes due or accrued.....	32,000 00
Commissions and other charges due agents and brokers.....	2,973 84
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	279,444 28
	<hr/>
Surplus to policy holders.....	479,444 28
	<hr/>
Total liabilities.....	\$2,025,107 08

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$239,969,120	\$2,818,645 85
Written during the year.....	149,515,158	1,895,311 20
	<hr/>	<hr/>
Total.....	\$389,484,278	\$4,713,957 05
Expired and terminated.....	155,228,312	1,935,887 36
	<hr/>	<hr/>
In force at end of the year.....	\$234,255,966	\$2,778,069 69
Deduct amount reinsured.....	8,395,356	69,032 53
	<hr/>	<hr/>
Net amount in force.....	\$225,860,610	\$2,709,037 16

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	\$24,061 68
Oregon.....	50,000 00	11,410 27
Virginia.....	31,000 00	70,945 15

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,177,088 00
Premiums received.....	45,180 31
Losses paid.....	34,616 28
Losses incurred.....	38,531 28

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LIVERPOOL AND LONDON AND GLOBE  
INSURANCE COMPANY,

LIVERPOOL, ENGLAND.

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INCORPORATED IN 1836. COMMENCED BUSINESS IN UNITED STATES IN 1848.

HENRY W. EATON, *Manager*, New York, N. Y.

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Statutory Deposit, \$200,000.

INCOME.

Gross premiums (Fire).....	\$12,717,920 95	
Deduct reinsurance and return premiums.....	5,290,303 32	
	<hr/>	
Net premiums.....		\$7,427,617 63
Deposit premiums on perpetual risks.....		2,775 07
Interest on mortgage loans.....	\$158,669 44	
Interest on bonds and dividends on stocks.....	193,717 80	
Interest on deposits.....	17,735 89	
Interest from all other sources.....	738 60	
Rents—including company's own occupancy.....	163,146 22	534,007 95
	<hr/>	
Premiums on life policies.....		502 42
Profit on sale or maturity of ledger assets.....		22,248 24
Increase in book value of ledger assets.....		1,978 09
		<hr/>
Total income.....		\$7,989,129 40
Ledger assets Dec. 31, 1907.....		13,033,042 22
		<hr/>
Total.....		\$21,022,171 62

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$6,214,341 21
Deduct salvage \$70,938.57 and reinsurance \$2,226,- 534.53.....	2,297,473 10
Net amount paid for losses.....	\$3,916,868 11
Adjustment and settlement of losses.....	81,920 05
Commissions or brokerage.....	1,404,646 46
Salaries and expenses of special and general agents.....	180,930 80
Salaries, fees and other charges of officers and employes.....	305,032 65
Rents—including company's own occupancy.....	54,469 14
Advertising, printing and stationery.....	71,981 74
Postage, telegrams, telephone and express.....	34,936 13
Legal expenses.....	1,686 18
Furniture and fixtures.....	2,871 42
Maps, including corrections.....	10,938 10
Underwriters' boards and tariff associations.....	104,563 28
Fire department, patrol and salvage corps expenses.....	7,395 44
Inspections and surveys.....	22,225 87
Repairs and expenses on real estate.....	66,364 22
Taxes on real estate.....	34,092 51
State taxes on premiums.....	204,842 97
Insurance department licenses and fees.....	17,968 37
Suspense account.....	8,181 87
Traveling expenses.....	8,339 68
Claims under life policies.....	7,838 77
Remitted to home office.....	1,171,604 56
Miscellaneous expenditures.....	48,905 49
Deposit premiums returned.....	7,191 14
Loss on sale or maturity of ledger assets.....	43,524 29
Decrease in book value of ledger assets.....	84,431 08
Total disbursements.....	\$7,903,750 32
Balance.....	\$13,118,421 30

LEDGER ASSETS.

Book value of real estate.....	\$1,848,416 87
Mortgage loans on real estate.....	3,314,950 00
Book value of bonds and stocks, excluding interest.....	4,970,497 01
Cash in office and in bank.....	1,438,566 25
Agents' balances.....	1,545,991 17
Total ledger assets.....	\$13,118,421 30

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$47,670 79	
Interest accrued on bonds.....	44,496 25	
Interest accrued on other assets.....	188 90	
Rents due and accrued on company's property.....	15,141 96	\$107,497 90
Market value of real estate over book value.....		2,063 38
Market value of bonds and stocks over book value.....		25,932 99
Other non-ledger assets.....		181 99
Gross assets.....		\$13,254,097 56

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$41,347 86
Total admitted assets.....	\$13,212,749 70

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$1,298,399 01	
Losses resisted.....	81,636 00	
	<hr/>	
Total claims for losses.....	\$1,380,035 01	
Deduct reinsurance.....	728,706 71	
	<hr/>	
Net amount of unpaid losses.....		\$651,328 30
Unearned premiums on outstanding risks.....		6,935,383 63
Reclaimable on perpetual fire policies.....		208,270 49
Net premium reserve and other liabilities under life and other special departments.....		19,977 61
State, county and municipal taxes due or accrued.....		141,980 87
Due for return premiums and reinsurance.....		239,167 08
All other liabilities.....		42,762 52
Statutory deposits.....	\$200,000 00	
Surplus over all liabilities.....	4,773,879 20	
	<hr/>	
Surplus to policy holders.....		4,973,879 20
	<hr/>	
Total liabilities.....		\$13,212,749 70

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$1,558,331,982	\$16,716,082 72
Written during the year.....	1,206,047,321	12,717,920 95
	<hr/>	<hr/>
Total.....	\$2,764,379,303	\$29,434,003 67
Expired and terminated.....	1,138,789,336	12,346,564 44
	<hr/>	<hr/>
In force at end of the year.....	\$1,625,589,967	\$17,087,439 23
Deduct amount reinsured.....	437,928,028	3,679,958 50
	<hr/>	<hr/>
Net amount in force.....	\$1,187,661,939	\$13,407,480 73

Perpetual risks not included above, \$7,649,317; premiums on same, \$219,232.

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	64,387 92
Virginia.....	45,000 00	120,371 14
Georgia.....	10,000 00	179,612 04
New Mexico.....	10,000 00	16,909 09

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$7,242,483 00
Premiums received.....	99,940 81
Losses paid.....	79,697 39
Losses incurred.....	84,411 39

## 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 .....	\$2,472,193 96	\$955,426 64	
Deduct reinsurance and return premiums .....	554,689 13	560,332 50	
Net premiums .....	\$1,917,504 83	\$395,094 14	\$2,312,598 97
Interest on bonds .....		\$101,936 17	
Interest on deposits .....		2,991 86	104,928 03
Received from home office .....			57,637 86
Profit on sale or maturity of ledger assets .....			10,121 33
Total income .....			\$2,485,286 19
Ledger assets Dec. 31, 1907 .....			3,198,314 73
Total .....			\$5,683,600 92

## DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses .....	\$1,035,763 97	\$784,858 78	
Deduct salvage \$68,721.57 and reinsurance \$545,860.38 .....	129,302 41	485,279 54	
Net amount paid for losses .....	\$906,461 56	\$299,579 24	\$1,206,040 80
Adjustment and settlement of losses .....			27,347 19
Commissions or brokerage .....			491,553 18
Salaries and expenses of special and general agents .....			55,407 77
Salaries, fees and other charges of officers and employes .....			127,957 95
Rents .....			22,043 44
Advertising, printing and stationery .....			19,940 27
Postage, telegrams, telephone and express .....			18,097 00
Legal expenses .....			337 76
Furniture and fixtures .....			4,735 00
Maps, including corrections .....			7,246 74
Underwriters' boards and tariff associations .....			25,082 35
Fire department, patrol and salvage corps expenses .....			12,264 32
Inspections and surveys .....			9,712 58
State taxes on premiums .....			39,121 63
Insurance department licenses and fees .....			9,184 65
All other licenses, fees and taxes .....			14,858 05
Remitted to home office .....			391,826 99

Miscellaneous expenditures.....	\$6,472 62
Decrease in book value of ledger assets.....	7,325 00
Total disbursements.....	<u>\$2,496,555 34</u>
Balance.....	\$3,187,045 58

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$2,554,145 71
Cash in office and in bank.....	177,910 90
Agents' balances.....	454,978 39
Bills receivable taken for marine and inland risks.....	10 58
Total ledger assets.....	<u>\$3,187,045 58</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$31,312 91
Due from other companies for reinsurance.....	6,654 27
Gross assets.....	<u>\$3,225,012 76</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$37,554 36	
Book value of bonds over market value.....	38,490 71	\$76,045 07
Total admitted assets.....		<u>\$3,148,967 69</u>

## LIABILITIES.

Losses adjusted and unpaid.....	\$7,897 00
Losses in process of adjustment, or in suspense.....	226,864 00
Losses resisted.....	27,202 00
Total claims for losses.....	<u>\$261,963 00</u>
Deduct reinsurance.....	60,095 50
Net amount of unpaid losses.....	\$201,867 50
Unearned premiums on outstanding risks.....	1,863,983 23
State, county and municipal taxes due or accrued.....	32,895 50
Commissions and other charges due agents and brokers.....	27,764 91
Due for return premiums and reinsurance.....	38,394 72
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	784,061 83
Surplus to policy holders.....	<u>984,061 83</u>
Total liabilities.....	<u>\$3,148,967 69</u>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907	\$289,966,811	\$3,450,091 78	\$17,832,655	\$188,597 82
Written during the year...	202,141,375	2,472,193 96	245,416,286	955,426 64
Total.....	<u>\$492,108,186</u>	<u>\$5,922,285 74</u>	<u>\$263,248,941</u>	<u>\$1,144,024 46</u>
Expired and terminated...	180,340,801	2,296,788 05	237,618,534	793,283 80
In force at end of the year	\$311,767,385	\$3,625,497 69	\$25,630,407	\$350,740 66
Deduct amount reinsured	26,777,330	319,332 38	3,227,216	38,094 53
Net amount in force	<u>\$284,990,055</u>	<u>\$3,306,165 31</u>	<u>\$22,403,191</u>	<u>\$312,646 13</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	\$14,240 49
New Mexico.....	10,000 00	3,951 26
Oregon.....	50,000 00	37,466 66
Virginia.....	50,000 00	27,280 36

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,759,518 00
Premiums received.....	26,807 11
Losses paid.....	22,521 32
Losses incurred.....	22,967 32

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LONDON AND LANCASHIRE FIRE INSURANCE  
COMPANY,

LIVERPOOL, ENGLAND.

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INCORPORATED IN 1861. COMMENCED BUSINESS IN UNITED STATES IN 1879.

ARCHIBALD G. McILWAINE, JR., *Manager*, New York, N. Y.

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Statutory Deposit, \$200,000.

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INCOME.

Gross premiums (Fire).....	\$3,361,769 08	
Deduct reinsurance and return premiums.....	1,061,084 44	
Net premiums.....		\$2,300,684 64
Interest on bonds and dividends on stocks.....	\$94,326 88	
Interest on deposits.....	10,786 53	
Interest from all other sources.....	135 96*	
Rents—including company's own occupancy.....	14,623 71	119,873 08
Received from home office.....		47,202 31
Total income.....		\$2,467,760 03
Ledger assets Dec. 31, 1907.....		3,357,576 90
Total.....		\$5,825,336 93

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,497,046 22
Deduct salvage \$16,893.32 and reinsurance \$343,409.85..	360,303 17
<hr/>	
Net amount paid for losses.....	\$1,136,743 05
Adjustment and settlement of losses.....	57,876 33
Commissions or brokerage.....	388,431 37
Miscellaneous expenses of local agencies.....	24,512 01
Salaries and expenses of special and general agents.....	65,717 91
Salaries, fees and other charges of officers and employes.....	112,359 29
Rents—including company's own occupancy.....	17,142 31
Advertising, printing and stationery.....	23,317 07
Postage, telegrams, telephone and express.....	16,501 25
Legal expenses:.....	504 18
Furniture and fixtures.....	568 96
Maps, including corrections.....	5,663 04
Underwriters' boards and tariff associations.....	32,356 06
Fire department, patrol and salvage corps expenses.....	25,152 35
Inspections and surveys.....	11,143 21
Repairs and expenses on real estate.....	17,205 09
Taxes on real estate.....	5,245 72
State taxes on premiums.....	37,276 07
Insurance department licenses and fees.....	12,232 76
All other licenses, fees and taxes.....	10,012 90
Office and agency expenses.....	14,673 43
Exchange and subscriptions.....	2,555 29
Traveling expenses.....	2,876 10
Remitted to home office.....	87,399 51
<hr/>	
Total disbursements.....	\$2,107,465 26
<hr/>	
Balance.....	\$3,717,871 67

LEDGER ASSETS.

Book value of real estate.....	\$300,000 00
Book value of bonds and stocks, excluding interest.....	2,490,270 64
Cash in office and in bank.....	508,967 05
Agents' balances.....	396,006 39
Bills receivable taken for fire risks.....	2,175 85
Cash in hands of United States trustees.....	4,061 78
Due from other companies for reinsurance.....	16,339 96
Other ledger assets.....	50 00
<hr/>	
Total ledger assets.....	\$3,717,871 67

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$35,429 07
Interest due on other assets.....	3,541 52
Rents due on company's property.....	347 61
<hr/>	
Market value of real estate over book value.....	50,000 00
Commissions on reinsurance.....	6,670 29
Due from other companies for reinsurance.....	10,647 20
<hr/>	
Gross assets.....	\$3,824,507 36

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$5,043 61	
Bills receivable, past due, taken for marine, inland and fire risks.....	812 42	
Book value of bonds and stocks over market value.....	63,628 64	
Balances due from other companies.....	55 80	\$69,540 47
<hr/>		
Total admitted assets.....		\$3,754,966 89

LIABILITIES.

Losses adjusted and unpaid.....	\$35,499 00	
Losses in process of adjustment, or in suspense.....	130,779 02	
Losses resisted.....	30,087 00	
<hr/>		
Total claims for losses.....	\$196,365 02	
Deduct reinsurance.....	40,181 36	
<hr/>		
Net amount of unpaid losses.....		\$156,183 66
Unearned premiums on outstanding risks.....		2,157,324 02
State, county and municipal taxes due or accrued.....		40,577 11
Due for return premiums and reinsurance.....		50,241 86
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	1,150,640 24	
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Surplus to policy holders.....		1,350,640 24
<hr/>		
Total liabilities.....		\$3,754,966 89

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$463,045,631	\$4,647,417 86
Written during the year.....	327,917,890	3,361,769 08
<hr/>		
Total.....	\$790,963,521	\$8,009,186 94
Expired and terminated.....	307,500,549	3,135,512 89
<hr/>		
In force at end of the year.....	\$483,462,972	\$4,873,674 05
Deduct amount reinsured.....	66,709,399	675,888 02
<hr/>		
Net amount in force.....	\$416,753,573	\$4,197,786 03

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	\$19,429 02
Georgia.....	10,000 00	46,804 93
Oregon.....	50,000 00	28,020 73
New Mexico.....	10,000 00	6,439 57

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$2,140,954 00
Premiums received.....	35,240 31
Losses paid.....	33,859 41
Losses incurred.....	35,304 41

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).....	\$1,540,521 36	
Deduct reinsurance and return premiums.....	667,925 63	
	<hr/>	
Net premiums.....		\$872,595 73
Interest on bonds.....	\$15,750 00	
Interest on deposits.....	864 26	
Interest from all other sources.....	300 00	
	<hr/>	
Rents.....		16,914 26
Received from home office.....		132,604 91
		<hr/>
Total income.....		\$1,022,114 90
Ledger assets Dec. 31, 1907.....		629,764 36
		<hr/>
Total.....		\$1,651,879 26

DISBURSEMENTS.

Gross amount paid for losses (Marine).....	\$1,097,587 18	
Deduct salvage \$116,043.85 and reinsurance \$454,764.10	570,807 95	
	<hr/>	
Net amount paid for losses.....		\$526,779 23
Commissions or brokerage.....		158,394 96
Miscellaneous expenses of local agencies.....		15,087 73
Expenses of special and general agents.....		5,169 36
Salaries, fees and other charges of officers and employes.....		55,075 86
Rents.....		5,449 21
Advertising, printing and stationery.....		4,266 42
Postage, telegrams, telephone and express.....		910 21
Legal expenses.....		1,032 61
Furniture and fixtures.....		652 74
Underwriters' boards and tariff associations.....		2,868 14
Inspections and surveys.....		163 81
State taxes on premiums.....		25,176 57
Insurance department licenses and fees.....		2,166 30
Remitted to home office.....		123,696 84
Agents' balances charged off.....		123 84
		<hr/>
Total disbursements.....		\$927,013 83
		<hr/>
Balance.....		\$724,865 43

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$486,853	89
Cash in bank.....	57,279	66
Agents' balances.....	167,883	13
Bills receivable taken for marine and inland risks.....	2,848	75
Cash deposited with Manitoba.....	10,000	00
<b>Total ledger assets.....</b>	<b>\$724,865</b>	<b>43</b>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$3,958	30
Interest accrued on other assets.....	75	00
<b>Gross assets.....</b>	<b>\$728,898</b>	<b>73</b>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$15,719	73
Book value of bonds over market value.....	34,353	89
<b>Total admitted assets.....</b>	<b>\$678,825</b>	<b>11</b>

LIABILITIES.

Losses in process of adjustment, or in suspense.....	\$66,517	47
Losses resisted.....	40,358	46
<b>Total claims for losses.....</b>	<b>\$106,875</b>	<b>93</b>
Deduct reinsurance.....	50,956	14
<b>Net amount of unpaid losses.....</b>	<b>\$55,919</b>	<b>79</b>
Unearned premiums on outstanding risks.....	218,994	80
State, county and municipal taxes due or accrued.....	25,000	00
Statutory deposit.....	\$200,000	00
Surplus over all liabilities.....	178,910	52
<b>Surplus to policy holders.....</b>	<b>378,910</b>	<b>52</b>
<b>Total liabilities.....</b>	<b>\$678,825</b>	<b>11</b>

RISKS AND PREMIUMS.

	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$27,270,182	\$541,092 60
Written during the year.....	296,866,165	1,540,521 36
<b>Total.....</b>	<b>\$324,136,347</b>	<b>\$2,081,613 96</b>
Expired and terminated.....	289,022,356	1,498,387 60
<b>In force at end of the year.....</b>	<b>\$35,113,991</b>	<b>\$583,226 36</b>
Deduct amount reinsured.....	6,743,192	160,476 87
<b>Net amount in force.....</b>	<b>\$28,370,799</b>	<b>\$422,749 49</b>

BUSINESS IN MAINE.

	<i>Marine.</i>
Risks written.....	\$561,074 00
Premiums received.....	9,836 77
Losses paid.....	1,369 24
Losses incurred.....	9,369 24

# 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).....	\$6,283,974 05	
Deduct reinsurance and return premiums.....	1,532,038 64	
Net premiums.....	\$4,751,935 41	
Deposit premiums on perpetual risks.....	4,141 93	
Interest on bonds and dividends on stocks.....	\$248,072 28	
Interest on deposits.....	4,436 09	
Interest from all other sources.....	106 60	252,614 97
Total income.....	\$5,008,692 31	
Ledger assets Dec. 31, 1907.....		7,553,652 15
Total.....		\$12,562,344 46

### DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$2,436,242 68	
Deduct salvage \$29,004.43 and reinsurance \$207,465.49	236,469 92	
Net amount paid for losses.....		\$2,199,772 76
Adjustment and settlement of losses.....	35,915 24	
Commissions or brokerage.....	969,138 27	
Miscellaneous expenses of local agencies.....	40,292 57	
Salaries and expenses of special and general agents.....	185,197 02	
Salaries, fees and other charges of officers and employes.....	214,926 90	
Rents.....	21,754 17	
Advertising, printing and stationery.....	31,565 78	
Postage, telegrams, telephone and express.....	31,922 45	
Legal expenses.....	3,294 81	
Furniture and fixtures.....	5,689 97	
Maps, including corrections.....	11,016 22	
Underwriters' boards and tariff associations.....	66,844 76	
Fire department, patrol and salvage corps expenses.....	54,274 86	
Inspections and surveys.....	8,068 84	
State taxes on premiums.....	71,166 41	
Insurance department licenses and fees.....	14,311 08	
Remitted to home office.....	1,247,016 98	
Deposit premiums returned.....	877 36	
Agents' balances charged off.....	726 76	
Loss on sale or maturity of ledger assets.....		6,709 15
Total disbursements.....	\$5,220,482 36	
Balance.....		\$7,341,862 10

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$6,465,598 50
Cash in office and in bank.....	126,940 46
Agents' balances.....	743,572 21
Due from other companies for reinsurance.....	3,369 93
Other ledger assets.....	2,381 00
<b>Total ledger assets.....</b>	<b>\$7,341,862 10</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$63,610 40
<b>Gross assets.....</b>	<b>\$7,405,472 50</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$10,024 62	
Book value of ledger assets over market value.....	338,158 18	
Due from unauthorized companies for reinsurance.....	3,044 29	\$351,227 09
<b>Total admitted assets.....</b>		<b>\$7,054,245 41</b>

## LIABILITIES.

Losses adjusted and unpaid.....	\$99,088 76
Losses in process of adjustment, or in suspense.....	293,145 02
Losses resisted.....	35,767 17
<b>Total claims for losses.....</b>	<b>\$428,000 95</b>
Deduct reinsurance.....	50,728 67
<b>Net amount of unpaid losses.....</b>	<b>\$377,272 28</b>
Unearned premiums on outstanding risks.....	3,879,775 94
Reclaimable on perpetual fire policies.....	31,465 36
State, county and municipal taxes due or accrued.....	72,949 85
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	2,492,781 98
<b>Surplus to policy holders.....</b>	<b>2,692,781 98</b>
<b>Total liabilities.....</b>	<b>\$7,054,245 41</b>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$786,023,961	\$7,705,635 81
Written during the year.....	691,122,495	6,283,974 05
<b>Total.....</b>	<b>\$1,477,146,456</b>	<b>\$13,989,609 86</b>
Expired and terminated.....	596,537,380	5,865,369 74
<b>In force at end of the year.....</b>	<b>\$880,609,076</b>	<b>\$8,124,240 12</b>
Deduct amount reinsured.....	135,724,654	560,306 78
<b>Net amount in force.....</b>	<b>\$744,884,422</b>	<b>\$7,563,933 34</b>

Perpetual risks not included above, \$1,150,845.00; premiums on same, \$33,121.43.

## 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	\$26,593 87
Virginia.....	66,100 00	43,158 91
Georgia.....	10,000 00	46,935 08
New Mexico.....	10,000 00	12,298 27

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$4,587,890 00
Premiums received.....	60,471 20
Losses paid.....	34,418 89
Losses incurred.....	38,845 90

## 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).....	\$4,391,199 25	
Deduct reinsurance and return premiums.....	1,569,545 54	
Net premiums.....		\$2,821,653 71
Interest on bonds and dividends on stocks.....	\$154,618 10	
Interest on deposits.....	3,854 85	
Interest from all other sources.....	2,650 00	
Rents—including company's own occupancy.....	9,000 00	170,122 95
Received from home office.....		194,808 89
Total income.....		\$3,186,585 55
Ledger assets Dec. 31, 1907.....		4,917,381 82
Total.....		\$8,103,967 37



## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$2,070,294 31
Deduct salvage \$25,836.18 and reinsurance \$470,214.51..	496,050 69
Net amount paid for losses.....	\$1,574,243 62
Adjustment and settlement of losses.....	34,608 24
Commissions or brokerage.....	465,957 57
Miscellaneous expenses of local agencies.....	774 64
Salaries and expenses of special and general agents.....	95,459 78
Salaries, fees and other charges of officers and employes.....	210,490 58
Rents—including company's own occupancy.....	20,259 36
Advertising, printing and stationery.....	32,062 90
Postage, telegrams, telephone and express.....	25,571 84
Legal expenses.....	740 89
Furniture and fixtures.....	6,492 15
Maps, including corrections.....	7,729 76
Underwriters' boards and tariff associations.....	41,352 11
Fire department, patrol and salvage corps expenses.....	27,033 05
Inspections and surveys.....	20,664 33
Repairs and expenses on real estate.....	587 00
Taxes on real estate.....	2,824 62
State taxes on premiums.....	55,523 40
Insurance department licenses and fees.....	14,849 65
All other licenses, fees and taxes.....	12,882 93
Remitted to home office.....	562,982 07
Collections, exchange and traveling expenses.....	9,411 14
Miscellaneous expenditures.....	9,802 86
Agents' balances charged off.....	81 60
Loss on sale or maturity of ledger assets.....	15,000 00
Total disbursements.....	\$3,247,386 09
Balance.....	\$4,856,581 28

## LEDGER ASSETS.

Book value of real estate.....	\$115,000 00
Book value of bonds and stocks, excluding interest.....	4,044,229 06
Cash in office and in bank.....	181,564 04
Agents' balances.....	496,463 04
Bills receivable taken for fire risks.....	19,325 14
Total ledger assets.....	\$4,856,581 28

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$44,320 44
Market value of bonds and stocks over book value.....	60,000 00
Due from other companies for reinsurance.....	14,495 07
Gross assets.....	\$4,975,396 79

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$23,661 09
Bills receivable, past due, taken for marine, inland and fire risks.....	19,325 14
Book value of ledger assets over market value.....	130,854 06
Total admitted assets.....	\$4,801,556 50

## LIABILITIES.

Losses adjusted and unpaid.....	\$52,243 35	
Losses in process of adjustment, or in suspense.....	177,971 33	
Losses resisted.....	79,553 83	
	<hr/>	
Total claims for losses.....	\$309,768 51	
Deduct reinsurance.....	32,358 45	
	<hr/>	
Net amount of unpaid losses.....		\$277,410 06
Unearned premiums on outstanding risks.....		2,625,156 22
Salaries and other miscellaneous expenses due or accrued.....		2,178 44
State, county and municipal taxes due or accrued.....		71,536 89
Commissions and other charges due agents and brokers.....		5,000 00
Due for return premiums and reinsurance.....		22,245 89
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	1,598,029 00	
	<hr/>	
Surplus to policy holders.....		1,798,029 00
	<hr/>	
Total liabilities.....	\$4,801,556 50	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$516,961 326	\$5,776,769 38
Written during the year.....	386,510,798	4,391,199 25
	<hr/>	<hr/>
Total.....	\$902,472,124	\$10,167,968 63
Expired and terminated.....	368,925,695	4,358,360 50
	<hr/>	<hr/>
In force at end of the year.....	\$533,546,429	\$5,809,608 13
Deduct amount reinsured.....	58,960,951	695,964 36
	<hr/>	<hr/>
Net amount in force.....	\$474,585,478	\$5,113,643 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>
Virginia.....	\$50,000 00	\$35,698 99
Georgia.....	10,000 00	44,140 42
Oregon.....	50,000 00	66,629 55
New Mexico.....	10,000 00	24,112 76

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,864,794 00
Premiums received.....	30,173 63
Losses paid.....	37,339 92
Losses incurred.....	38,999 92

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).....	\$2,549,333 74	
Deduct reinsurance and return premiums.....	662,877 17	
Net premiums.....		\$1,886,456 57
Interest on mortgage loans.....	\$1,775 00	
Interest on collateral loans.....	3,193 72	
Interest on bonds and dividends on stocks.....	86,576 26	
Interest on deposits.....	1,615 60	
Interest from all other sources.....	100 00	93,260 58
Received from home office.....		76,500 00
Profit on sale or maturity of ledger assets.....		4,571 87
Total income.....		\$2,060,789 02
Ledger assets Dec. 31, 1907.....		3,035,968 68
Total.....		\$5,096,757 70

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,714,531 13
Deduct salvage \$11,391.17 and reinsurance \$278,135.83..	289,527 00
Net amount paid for losses.....	\$1,425,004 13
Adjustment and settlement of losses.....	67,434 64
Commissions or brokerage.....	351,102 39
Miscellaneous expenses of local agencies.....	351 14
Salaries and expenses of special and general agents.....	58,119 90
Salaries, fees and other charges of officers and employes.....	147,973 91
Rents.....	20,060 44
Advertising, printing and stationery.....	22,250 13
Postage, telegrams, telephone and express.....	18,689 34
Legal expenses.....	1,684 73
Furniture and fixtures.....	1,455 75
Maps, including corrections.....	5,112 78
Underwriters' boards and tariff associations.....	28,194 71
Fire department, patrol and salvage corps expenses.....	22,364 61
Inspections and surveys.....	4,081 56
State taxes on premiums.....	32,277 64
Insurance department licenses and fees.....	14,963 26
All other licenses, fees and taxes.....	7,228 46
Remitted to home office.....	34,090 01
Miscellaneous expenditures.....	5,733 44

Agents balances charged off.....	\$1,335 14
Total disbursements.....	\$2,269,508 11
Balance.....	\$2,827,249 59

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$35,000 00
Book value of bonds and stocks, excluding interest.....	2,218,552 42
Cash in office and in bank.....	318,382 43
Agents' balances.....	255,314 74
Total ledger assets.....	\$2,827,249 59

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$145 83	
Interest accrued on bonds.....	19,637 92	19,783 75
Market value of bonds and stocks over book value.....		72,294 58
Due from other companies for reinsurance.....		6,761 15
Gross assets.....		\$2,926,089 07

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$4,479 05
Total admitted assets.....	\$2,921,610 02

## LIABILITIES.

Losses adjusted and unpaid.....	\$77,717 70
Losses in process of adjustment, or in suspense.....	106,392 50
Losses resisted.....	541,492 04
Total claims for losses.....	\$725,602 24
Deduct reinsurance.....	212,886 32
Net amount of unpaid losses.....	\$512,715 92
Unearned premiums on outstanding risks.....	1,681,288 39
Salaries and other miscellaneous expenses due or accrued.....	3,522 93
State, county and municipal taxes due or accrued.....	24,875 90
Commissions and other charges due agents and brokers.....	4,973 08
Due for return premiums and reinsurance.....	13,246 63
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	480,987 17
Surplus to policy holders.....	680,987 17
Total liabilities.....	\$2,921,610 02

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$359,199,111	\$3,887,807 42
Written during the year.....	235,850,686	2,549,333 74
Total.....	\$595,049,797	\$6,437,141 16
Expired and terminated.....	239,630,836	2,711,418 30
In force at end of the year.....	\$355,418,961	\$3,725,722 86
Deduct amount reinsured.....	41,728,433	351,131 43
Net amount in force.....	\$313,690,528	\$3,374,591 43

## 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	\$48,862 78
New Mexico.....	10,000 00	13,162 34
Oregon.....	50,000 00	22,162 61
Virginia.....	33,000 00	35,263 59

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,230,858 00
Premiums received.....	19,286 37
Losses paid.....	10,120 60
Losses incurred.....	11,853 90

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).....	\$2,198,254 18	
Deduct reinsurance and return premiums.....	643,372 53	
Net premiums.....		\$1,554,881 65
Interest on bonds and dividends on stocks.....	\$109,387 77	
Interest on deposits.....	1,838 48	
Interest from all other sources.....	498 57	111,724 82
Received from home office.....		102,031 60
Profit on sale or maturity of ledger assets.....		417 30
Total income.....		\$1,769,055 37
Ledger assets Dec. 31, 1907.....		3,221,321 06
Total.....		\$4,990,376 43

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,330,372 79	
Deduct salvage \$9,722.03 and reinsurance \$204,632.76...	214,354 79	
Net amount paid for losses.....		\$1,116,018 00
Adjustment and settlement of losses.....		35,186 10
Commissions or brokerage.....		337,570 93
Miscellaneous expenses of local agencies.....		1,438 79
Salaries and expenses of special and general agents.....		44,499 63
Salaries, fees and other charges of officers and employes.....		65,032 80

Rents .....	\$7,895 93
Advertising, printing and stationery .....	11,440 55
Postage, telegrams, telephone and express .....	10,428 63
Legal expenses .....	4,400 66
Furniture and fixtures .....	373 66
Maps, including corrections .....	2,568 57
Underwriters' boards and tariff associations .....	22,165 13
Fire department, patrol and salvage corps expenses .....	12,687 37
Inspections and surveys .....	5,161 64
State taxes on premiums .....	26,397 23
Insurance department licenses and fees .....	7,675 83
All other licenses, fees and taxes .....	7,435 72
Remitted to home office .....	257,622 59
Exchange .....	1,928 47
Miscellaneous expenditures .....	2,967 07
Agents' balances charged off .....	324 35
Decrease in book value of ledger assets .....	6,373 27
Total disbursements .....	<u>\$1,987,592 92</u>
Balance .....	\$3,002,783 51

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest .....	\$2,587,657 38
Cash in office and in bank .....	57,502 85
Agents' balances .....	342,254 23
Bills receivable taken for fire risks .....	1,152 67
Due from other companies for reinsurance .....	14,216 38
Total ledger assets .....	<u>\$3,002,783 51</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$29,985 37
Market value of bonds and stocks over book value .....	2,097 62
Gross assets .....	<u>\$3,034,866 50</u>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$16,311 17
Total admitted assets .....	<u>\$3,018,555 33</u>

## LIABILITIES.

Losses adjusted and unpaid .....	\$15,007 96
Losses in process of adjustment, or in suspense .....	110,851 21
Losses resisted .....	370,653 00
Total claims for losses .....	<u>\$496,512 17</u>
Deduct reinsurance .....	80,138 00
Net amount of unpaid losses .....	\$416,374 17
Unearned premiums on outstanding risks .....	1,305,152 98
State, county and municipal taxes due or accrued .....	23,131 00
Commissions and other charges due agents and brokers .....	38,006 84
Due for return premiums and reinsurance .....	34,365 27
Statutory deposit .....	\$200,000 00
Surplus over all liabilities .....	<u>1,001,525 07</u>
Surplus to policy holders .....	1,201,525 07
Total liabilities .....	<u>\$3,018,555 33</u>

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$220,538,079	\$2,716,229 08
Written during the year.....	179,592,080	2,198,254 18
Total.....	<u>\$400,130,159</u>	<u>\$4,914,483 26</u>
Expired and terminated.....	162,001,328	2,051,319 81
In force at end of the year.....	\$238,128,831	\$2,863,163 45
Deduct amount reinsured.....	28,327,648	362,591 01
Net amount in force.....	<u>\$209,801,183</u>	<u>\$2,500,572 44</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>
Oregon.....	\$50,000 00	\$20,084 12
Virginia.....	50,000 00	17,526 47
Georgia.....	50,000 00	50,703 07
New Mexico.....	10,000 00	13,097 45

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$559,290 00
Premiums received.....	9,047 31
Losses paid.....	19,388 10
Losses incurred.....	19,288 10

PHENIX ASSURANCE COMPANY,

LONDON, ENGLAND.

INCORPORATED IN 1782. COMMENCED BUSINESS IN UNITED STATES IN 1879.

A. D. IRVING, *Manager*, New York, N. Y.

Statutory Deposit, \$200,000.

INCOME.

Gross premiums (Fire).....	\$3,234,593 12	
Deduct reinsurance and return premiums.....	901,190 43	
Net premiums.....	<u>\$2,333,402 69</u>	
Interest on bonds and dividends on stocks.....	\$95,275 00	
Interest on deposits.....	3,335 43	98,610 43

Profit on sale or maturity of ledger assets.....	\$289 33
Increase in book value of ledger assets.....	92,344 16
Total income.....	\$2,524,646 61
Ledger assets Dec. 31, 1907.....	3,087,853 53
Total.....	\$5,612,500 14

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,546,461 04
Deduct salvage \$15,702.20 and reinsurance \$247,376.91..	263,079 11
Net amount paid for losses.....	\$1,283,381 93
Adjustment and settlement of losses.....	48,931 50
Commissions or brokerage.....	464,258 87
Miscellaneous expenses of local agencies.....	12,746 85
Salaries and expenses of special and general agents.....	92,253 71
Salaries, fees and other charges of officers and employes.....	131,300 10
Rents.....	25,963 30
Advertising, printing and stationery.....	18,930 22
Postage, telegrams, telephone and express.....	11,436 36
Legal expenses.....	435 32
Furniture and fixtures.....	861 13
Maps, including corrections.....	4,893 37
Underwriters' boards and tariff associations.....	40,203 06
Fire department, patrol and salvage corps expenses.....	10,558 63
Inspections and surveys.....	5,074 57
State taxes on premiums.....	44,079 69
Insurance department licenses and fees.....	9,752 83
All other licenses, fees and taxes.....	21,857 98
Remitted to home office.....	199,560 10
Exchange.....	2,130 30
Miscellaneous expenditures.....	4,405 38
Agents' balances charged off.....	2 81
Loss on sale or maturity of ledger assets.....	1,125 00
Decrease in book value of ledger assets.....	4,050 00
Total disbursements.....	\$2,438,193 01
Balance.....	\$3,174,307 13

## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$2,596,397 66
Cash in office and in bank.....	221,041 82
Agents' balances.....	356,867 65
Total ledger assets.....	\$3,174,307 13

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$34,175 42
Due from other companies for reinsurance.....	7,551 67
Gross assets.....	\$3,216,034 22

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$1,133 67
Total admitted assets.....	\$3,214,900 55



LIABILITIES.

Losses adjusted and unpaid.....	\$28,493 00	
Losses in process of adjustment, or in suspense.....	179,419 00	
Losses resisted.....	31,424 00	
	<hr/>	
Total claims for losses.....	\$239,336 00	
Deduct reinsurance.....	45,619 00	
	<hr/>	
Net amount of unpaid losses.....	\$193,717 00	
Unearned premiums on outstanding risks.....	1,866,056 96	
Salaries and other miscellaneous expenses due or accrued.....	183 42	
State, county and municipal taxes due or accrued.....	25,000 00	
Due for reinsurance.....	2,316 76	
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	927,626 41	
	<hr/>	
Surplus to policy holders.....	1,127,626 41	
	<hr/>	
Total liabilities.....	\$3,214,900 55	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$406,538,721	\$4,499,022 52
Written during the year.....	287,327,904	3,234,593 12
	<hr/>	<hr/>
Total.....	\$693,866,625	\$7,733,615 64
Expired and terminated.....	279,094,749	3,345,431 93
	<hr/>	<hr/>
In force at end of the year.....	\$414,771,876	\$4,388,183 71
Deduct amount reinsured.....	76,399,434	723,276 88
	<hr/>	<hr/>
Net amount in force.....	\$338,372,442	\$3,664,906 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	\$11,115 10
Oregon.....	50,000 00	19,240,90
Virginia.....	20,000 00	36,091 70

BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$832,600 00
Premiums received.....	14,893 82
Losses paid.....	25,725 63
Losses incurred.....	26,090 63

PRUSSIAN NATIONAL INSURANCE COMPANY,  
STETTIN, GERMANY.

INCORPORATED IN 1845. COMMENCED BUSINESS IN UNITED STATES IN 1891.

HAROLD W. LETTON, *Manager*, Chicago, Ill.

Statutory Deposit, \$200,000.

INCOME.

Gross premiums (Fire).....	\$1,330,504 73	
Deduct reinsurance and return premiums.....	401,052 21	
Net premiums.....		\$929,452 52
Interest on bonds.....	\$49,750 76	
Interest on deposits.....	504 03	50,254 79
Received from home office.....		2,458 50
Total income.....		\$982,165 81
Ledger assets Dec. 31, 1907.....		1,676,979 73
Total.....		\$2,659,145 54

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$653,530 24	
Deduct salvage \$5,313.02 and reinsurance \$136,755.01....	142,068 03	
Net amount paid for losses.....		\$511,462 21
Adjustment and settlement of losses.....		14,525 82
Commissions or brokerage.....		209,819 90
Miscellaneous expenses of local agencies.....		554 65
Salaries and expenses of special and general agents.....		41,032 64
Salaries, fees and other charges of officers and employes.....		46,959 41
Rents.....		4,000 00
Advertising, printing and stationery.....		6,185 84
Postage, telegrams, telephone and express.....		9,366 43
Legal expenses.....		853 92
Furniture and fixtures.....		74 50
Maps, including corrections.....		2,831 38
Underwriters' boards and tariff associations.....		11,911 56
Fire department, patrol and salvage corps expenses.....		9,216 00
Inspections and surveys.....		2,583 37
State taxes on premiums.....		18,695 42
Insurance department licenses and fees.....		4,726 70
All other licenses, fees and taxes.....		2,459 58
Remitted to home office.....		151,154 23
Miscellaneous expenditures.....		2,674 95
Agents' balances charged off.....		261 81
Loss on sale or maturity of ledger assets.....		2,169 55
Total disbursements.....		\$1,053,519 87
Balance.....		\$1,605,625 67

LEDGER ASSETS.

Book value of bonds excluding interest.....	\$1,355,277	25
Cash in office and in bank.....	76,598	09
Agents' balances.....	173,750	33
<hr/>		
Total ledger assets.....	\$1,605,625	67

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$13,273	72
<hr/>		
Gross assets.....	\$1,618,899	39

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$3,129	99	
Book value of bonds over market value.....	40,177	60	\$43,307 59
<hr/>			
Total admitted assets.....	\$1,575,591	80	

LIABILITIES.

Losses adjusted and unpaid.....	\$35,143	40	
Losses in process of adjustment, or in suspense.....	46,595	00	
Losses resisted.....	15,305	00	
<hr/>			
Total claims for losses.....	\$97,043	40	
Deduct reinsurance.....	18,157	86	
<hr/>			
Net amount of unpaid losses.....	\$78,885	54	
Unearned premiums on outstanding risks.....	928,522	96	
Salaries and other miscellaneous expenses due or accrued.....	1,965	88	
State, county and municipal taxes due or accrued.....	18,000	00	
Statutory deposit.....	\$200,000	00	
Surplus over all liabilities.....	348,217	42	
<hr/>			
Surplus to policy holders.....	548,217	42	
<hr/>			
Total liabilities.....	\$1,575,591	80	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$150,871,379	\$1,925,520 83	\$6,070	\$30 35
Written during the year.....	110,108,918	1,330,504 73	-	-
<hr/>				
Total.....	\$260,980,297	\$3,256,025 56	\$6,070	\$30 35
Expired and terminated.....	92,403,980	1,204,659 76	6,070	30 35
<hr/>				
In force at end of the year.....	\$168,576,317	\$2,051,365 80	-	-
Deduct amount reinsured.....	21,310,881	297,828 47	-	-
<hr/>				
Net amount in force.....	\$147,265,436	\$1,753,537 33	-	-

BUSINESS IN MAINE.

Risks written.....	<i>Fire.</i> \$593,077 00
Premiums received.....	9,317 46
Losses paid.....	8,336 05
Losses incurred.....	7,980 46

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).....	\$10,124,602 39	
Deduct reinsurance and return premiums.....	3,002,386 42	
Net premiums.....		\$7,122,215 97
Interest on mortgage loans.....	\$33,079 61	
Interest on bonds and dividends on stocks.....	246,248 79	
Interest on deposits.....	8,653 46	
Interest from all other sources.....	1,260 50	
Rents—including company's own occupancy.....	324,388 36	613,630 72
Received from home office.....		647,211 56
Agents' balances previously charged off.....		57 45
Profit on sale or maturity of ledger assets.....		20,516 67
Total income.....		\$8,403,632 37
Ledger assets Dec. 31, 1907.....		12,120,923 34
Total.....		\$20,524,555 71

DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$4,619,812 96	
Deduct salvage \$35,672.35 and reinsurance \$766,561.24	802,233 59	
Net amount paid for losses.....		\$3,817,579 37
Adjustment and settlement of losses.....		70,538 65
Commissions or brokerage.....		1,214,981 04
Miscellaneous expenses of local agencies.....		50,095 62
Salaries and expenses of special and general agents.....		252,476 23
Salaries, fees and other charges of officers and employes.....		545,311 69
Rents—including company's own occupancy.....		72,958 35
Advertising, printing and stationery.....		95,331 08
Postage, telegrams, telephone and express.....		57,994 62
Furniture and fixtures.....		11,837 07
Maps, including corrections.....		14,433 74
Underwriters' boards and tariff associations.....		71,331 71
Fire department, patrol and salvage corps expenses.....		76,233 54
Inspections and surveys.....		46,427 75
Repairs and expenses on real estate.....		123,957 02
Taxes on real estate.....		46,480 49
State taxes on premiums.....		130,896 09
Insurance department licenses and fees.....		25,910 30

All other licenses, fees and taxes.....	\$11,985 63
Remitted to home office.....	2,578,941 16
Miscellaneous expenditures.....	28,383 73
Deposit premiums returned.....	5,077 80
Agents' balances charged off.....	377 17
Loss on sale or maturity of ledger assets.....	50,401 78
Decrease in book value of ledger assets.....	52,670 43
<hr/>	
Total disbursements.....	\$9,452,612 06
<hr/>	
Balance.....	\$11,071,943 65

LEDGER ASSETS.

Book value of real estate.....	\$3,836,820 32
Mortgage loans on real estate.....	606,050 00
Book value of bonds and stocks, excluding interest.....	5,107,085 43
Cash in office and in bank.....	361,682 14
Agents' balances.....	1,160,305 76
<hr/>	
Total ledger assets.....	\$11,071,943 65

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$11,645 98	
Interest accrued on bonds.....	57,479 56	
Rents accrued on company's property.....	16,059 19	\$85,184 73
<hr/>		
Market value of bonds and stocks over book value.....		38,997 47
Due from other companies for reinsurance.....		51,928 57
<hr/>		
Gross assets.....	\$11,248,054 42	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last....	\$25,502 68
<hr/>	
Total admitted assets.....	\$11,222,551 74

LIABILITIES.

Losses adjusted and unpaid.....	\$119,486 97
Losses in process of adjustment, or in suspense.....	544,411 00
Losses resisted.....	114,805 88
<hr/>	
Total claims for losses.....	\$778,703 85
Deduct reinsurance.....	141,643 19
<hr/>	
Net amount of unpaid losses.....	\$637,060 66
Unearned premiums on outstanding risks.....	7,164,733 40
Reclaimable on perpetual fire policies.....	99,725 33
Net premium reserve and all other liabilities under life and other special departments.....	92,495 00
Salaries and other miscellaneous expenses due or accrued.....	67,038 36
State, county and municipal taxes due or accrued.....	148,055 43
Commissions and other charges due agents and brokers.....	8,574 94
Due for return premiums and reinsurance.....	116,835 91
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	2,688,032 71
<hr/>	
Surplus to policy holders.....	2,888,032 71
<hr/>	
Total liabilities.....	\$11,222,551 74

## ROYAL EXCHANGE ASSURANCE.

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$1,558,255,574 90	\$16,329,238 45
Written during the year.....	940,123,242 38	10,124,602 39
Total.....	<u>\$2,498,378,817 28</u>	<u>\$26,453,840 84</u>
Expired and terminated.....	935,331,565 00	9,931,570 22
In force at end of the year.....	\$1,563,047,252 28	\$16,522,270 62
Deduct amount reinsured.....	234,562,148 59	2,608,339 47
Net amount in force.....	<u>\$1,328,485,103 69</u>	<u>\$13,913,931 15</u>

Perpetual risks not included above, \$5,273,004.00; premiums on same, \$114,282.27.

## 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	\$84,391 66
Georgia.....	10,000 00	150,054 38
Oregon.....	50,000 00	60,631 05
New Mexico.....	10,000 00	21,520 09

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$5,369,279 69
Premiums received.....	91,083 66
Losses paid.....	72,977 76
Losses incurred.....	85,499 76

## 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).....	\$2,422,858 93	
Deduct reinsurance and return premiums.....	738,993 62	
Net premiums.....	<u>\$1,683,865 31</u>	
Interest on bonds.....	\$70,868 50	
Interest on deposits.....	2,483 81	
Interest from all other sources.....	2,020 83	75,373 14

Received from home office.....	\$49,510 95
Total income.....	\$1,808,749 40
Ledger assets Dec. 31, 1907.....	2,276,286 41
Total.....	\$4,085,035 81

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$912,248 16
Deduct salvage \$6,548.11 and reinsurance \$191,891.81....	198,439 92
Net amount paid for losses.....	\$713,808 24
Adjustment and settlement of losses.....	14,151 35
Commissions or brokerage.....	465,080 61
Miscellaneous expenses of local agencies.....	6,388 08
Salaries and expenses of special and general agents.....	55,530 53
Salaries, fees and other charges of officers and employes.....	64,729 31
Rents.....	7,770 00
Advertising, printing and stationery.....	11,599 87
Postage, telegrams, telephone and express.....	9,020 05
Legal expenses.....	1,176 03
Furniture and fixtures.....	556 99
Maps, including corrections.....	4,927 60
Underwriters' boards and tariff associations.....	16,935 25
Fire department, patrol and salvage corps expenses.....	14,003 60
Inspections and surveys.....	6,734 89
State taxes on premiums.....	21,632 34
Insurance department licenses and fees.....	6,218 90
All other licenses, fees and taxes.....	4,080 06
Remitted to home office.....	192,191 32
Miscellaneous expenditures.....	6,215 23
Agents' balances charged off.....	1,721 94
Total disbursements.....	\$1,624,472 19
Balance.....	\$2,460,563 62

## LEDGER ASSETS.

Book value of bonds excluding interest.....	\$1,857,092 80
Cash in office and in bank.....	189,104 19
Agents' balances.....	414,366 63
Total ledger assets.....	\$2,460,563 62

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$22,177 36
Due from other companies for reinsurance.....	40,132 12
Gross assets.....	\$2,522,873 10

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$516 41	
Book value of bonds over market value.....	72,318 80	\$72,835 21
Total admitted assets.....		\$2,450,037 89

## LIABILITIES.

Losses adjusted and unpaid .....	\$4,500 00	
Losses in process of adjustment or in suspense .....	115,612 00	
Losses resisted .....	28,728 00	
Total claims for losses .....	\$148,840 00	
Deduct reinsurance .....	39,748 00	
Net amount of unpaid losses .....		\$109,092 00
Unearned premiums on outstanding risks .....		1,532,732 43
State, county and municipal taxes due or accrued .....		20,500 00
Due for reinsurance .....		4,520 55
Statutory deposit .....	\$200,000 00	
Surplus over all liabilities .....	583,192 91	
Surplus to policy holders .....		783,192 91
Total liabilities .....	\$2,450,037 89	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907 .....	\$238,067,652	\$2,657,398 36
Written during the year .....	228,352,651	2,422,858 93
Total .....	\$466,420,303	\$5,080,257 29
Expired and terminated .....	166,748,106	2,021,653 23
In force at end of the year .....	\$299,672,197	\$3,058,604 06
Deduct amount reinsured .....	46,460,304	468,940 62
Net amount in force .....	\$253,211,893	\$2,589,663 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>
Oregon .....	\$50,000 00	\$11,678 46
Georgia .....	10,000 00	17,815 35

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written .....	\$1,048,933 00
Premiums received .....	16,071 86
Losses paid .....	27,871 91
Losses incurred .....	27,866 91



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).....	\$3,342,715 05	
Deduct reinsurance and return premiums.....	1,333,665 59	
Net premiums.....		\$2,009,049 46
Interest on mortgage loans.....	\$20,412 87	
Interest on bonds and dividends on stocks.....	137,806 78	
Interest on deposits.....	2,512 33	
Interest from all other sources.....	690 63	
Rents.....	7,037 40	168,460 01
Profit on sale or maturity of ledger assets.....		579 67
Increase in book value of ledger assets.....		4,275 00
Total income.....		\$2,182,364 14
Ledger assets Dec. 31, 1907.....		4,796,513 04
Total.....		\$6,978,877 18

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,573,896 87	
Deduct salvage \$2,761.18 and reinsurance \$475,997.43....	478,758 61	
Net amount paid for losses.....		\$1,095,138 26
Adjustment and settlement of losses.....		56,559 71
Commissions or brokerage.....		426,711 83
Miscellaneous expenses of local agencies.....		9,440 55
Salaries and expenses of special and general agents.....		51,779 37
Salaries, fees and other charges of officers and employes.....		71,610 85
Rents.....		6,925 30
Advertising, printing and stationery.....		16,832 52
Postage, telegrams, telephone and express.....		16,941 78
Legal expenses.....		406 59
Furniture and fixtures.....		595 51
Maps, including corrections.....		5,147 41
Underwriters' boards and tariff associations.....		31,856 52
Fire department, patrol and salvage corps expenses.....		11,389 06
Inspections and surveys.....		3,002 54
Repairs and expenses on real estate.....		2,271 45
Taxes on real estate.....		1,673 73
State taxes on premiums.....		52,933 14

Insurance department licenses and fees.....	\$10,016 16	
All other licenses, fees and taxes.....	8,429 64	
Remitted to home office.....	22,641 83	
Miscellaneous expenses.....	2,592 35	
Agents' balances charged off.....	1,378 00	
Loss on sale or maturity of ledger assets.....	841 51	
Decrease in book value of ledger assets.....	4,402 50	
		<hr/>
Total disbursements.....	\$1,911,518 11	
Balance.....	\$5,067,359 07	

LEDGER ASSETS.

Book value of real estate.....	\$90,706 42	
Mortgage loans on real estate.....	429,812 50	
Book value of bonds and stocks, excluding interest.....	4,080,985 30	
Cash in office and in bank.....	168,675 52	
Agents' balances.....	297,179 33	
		<hr/>
Total ledger assets.....	\$5,067,359 07	

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$7,724 09	
Interest due and accrued on bonds.....	55,553 70	
Interest due and accrued on other assets.....	270 68	\$63,548 47
		<hr/>
Gross assets.....	\$5,130,907 54	

DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$7,020 54	
Book value of bonds over market value.....	171,278 24	\$178,298 78
		<hr/>
Total admitted assets.....	\$4,952,608 76	

LIABILITIES.

Losses adjusted and unpaid.....	\$46,161 19	
Losses in process of adjustment, or in suspense.....	129,952 98	
Losses resisted.....	35,711 00	
		<hr/>
Total claims for losses.....	\$211,825 17	
Deduct reinsurance.....	55,464 75	
		<hr/>
Net amount of unpaid losses.....	\$156,360 42	
Unearned premiums on outstanding risks.....	1,759,987 27	
State, county and municipal taxes due or accrued.....	32,835 31	
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	2,803,425 76	
		<hr/>
Surplus to policy holders.....	3,003,425 76	
Total liabilities.....	\$4,952,608 76	

RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$447,996,165	\$4,619,222 77
Written during the year.....	321,541,390	3,342,715 05
		<hr/>
Total.....	\$769,537,555	\$7,961,937 82

## STATE FIRE INSURANCE COMPANY.

337

Expired and terminated.....	\$307,668,773	\$3,296,959 52
In force at end of the year.....	\$461,868,782	\$4,664,978 30
Deduct amount reinsured.....	128,590,065	1,197,753 91
Net amount in force.....	\$333,278,717	\$3,467,224 39

## 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	\$165,825 20
Georgia.....	10,000 00	29,531 25
New Mexico.....	10,000 00	12,273 71
Oregon.....	50,000 00	26,382 70
Virginia.....	52,500 00	26,872 49

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,229,274 00
Premiums received.....	20,969 86
Losses paid.....	26,211 53
Losses incurred.....	27,486 90

## 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).....	\$203,029 52	
Deduct reinsurance and return premiums.....	91,672 49	
Net premiums.....		\$111,357 03
Interest on bonds and dividends on stocks.....	\$13,690 00	
Interest on deposits.....	331 89	14,021 89
Agents' balances previously charged off.....		1 52
Total income.....		\$125,380 44
Ledger assets Dec. 31, 1907.....		478,105 79
Total.....		\$603,486 23

## DISBURSEMENTS.

Gross amount paid for losses (Fire) .....	\$141,048 57
Deduct salvage \$126.73 and reinsurance \$40,539.31 .....	40,666 04
<hr/>	
Net amount paid for losses .....	\$100,382 53
Adjustment and settlement of losses .....	2,029 43
Commissions or brokerage .....	21,490 34
Miscellaneous expenses of local agencies .....	379 52
Salaries, fees and other charges of officers and employes .....	5,000 00
Rents .....	258 66
Advertising, printing and stationery .....	1,421 36
Postage, telegrams, telephone and express .....	1,036 14
Maps, including corrections .....	303 44
Underwriters' boards and tariff associations .....	1,879 66
Fire department, patrol and salvage corps expenses .....	956 38
Inspections and surveys .....	33 10
State taxes on premiums .....	2,531 56
Insurance department licenses and fees .....	2,571 41
All other licenses, fees and taxes .....	945 53
Remitted to home office .....	9,134 02
Miscellaneous expenditures .....	760 46
<hr/>	
Total disbursements .....	\$151,113 54
<hr/>	
Balance .....	\$452,372 69

## LEDGER ASSETS.

Book value of bonds excluding interest .....	\$407,266 15
Cash in office and in bank .....	18,993 71
Agents' balances .....	26,112 83
<hr/>	
Total ledger assets .....	\$452,372 69

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	\$4,044 16
<hr/>	
Gross assets .....	\$456,416 85

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last .....	\$3,997 63
Book value of bonds over market value .....	34,742 82
<hr/>	
Total admitted assets .....	\$38,740 45
<hr/>	
Total admitted assets .....	\$417,676 40

## LIABILITIES.

Losses adjusted and unpaid .....	\$3,157 45
Losses in process of adjustment, or in suspense .....	6,361 00
Losses resisted .....	2,533 54
<hr/>	
Total claims for losses .....	\$12,051 99
Deduct reinsurance .....	4,395 04
<hr/>	
Net amount of unpaid losses .....	\$7,656 95
Unearned premiums on outstanding risks .....	\$4,914 11
State, county and municipal taxes due or accrued .....	2,500 00
Statutory deposit .....	\$200,000 00
Surplus over all liabilities .....	122,605 34
<hr/>	
Surplus to policy holders .....	322,605 34
<hr/>	
Total liabilities .....	\$417,676 40

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$16,090,830	\$212,771 80
Written during the year.....	15,561,834	203,029 52
Total.....	\$31,652,664	\$415,801 32
Expired and terminated.....	13,954,267	179,323 37
In force at end of the year.....	\$17,698,397	\$236,477 95
Deduct amount reinsured.....	5,528,036	72,919 49
Net amount in force.....	\$12,170,361	\$163,558 46

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$66,600 00
Premiums received.....	1,256 94
Losses paid.....	1,057 52
Losses incurred.....	1,057 52

## 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).....	\$3,489,680 15	
Deduct reinsurance and return premiums.....	686,784 68	
Net premiums.....		\$2,802,895 47
Interest on mortgage loans.....	\$1,520 82	
Interest on bonds and dividends on stocks.....	117,379 52	
Interest on deposits.....	5,692 53	
Rents—including company's own occupancy.....	23,336 00	147,928 87
Received from home office.....		5,706 78
Profit on sale or maturity of ledger assets.....		16,298 16
Total income.....		\$2,972,829 28
Ledger assets Dec. 31, 1907.....		3,952,220 78
Total.....		\$6,925,050 06

## DISBURSEMENTS.

Gross amount paid for losses (Fire).....	\$1,638,012 78
Deduct salvage \$7,188.53 and reinsurance \$72,348.35....	79,536 88
<hr/>	
Net amount paid for losses.....	\$1,558,475 90
Adjustment and settlement of losses.....	38,326 45
Commissions or brokerage.....	628,210 04
Miscellaneous expenses of local agencies.....	16,375 50
Salaries and expenses of special and general agents.....	34,972 89
Salaries, fees and other charges of officers and employes.....	150,035 38
Rents—including company's own occupancy.....	22,737 50
Advertising, printing and stationery.....	31,130 62
Postage, telegrams, telephone and express.....	18,056 62
Legal expenses.....	1,151 35
Furniture and fixtures.....	439 89
Maps, including corrections.....	7,232 12
Underwriters' boards and tariff associations.....	55,140 59
Fire department, patrol and salvage corps expenses.....	33,800 99
Inspections and surveys.....	3,312 34
Repairs and expenses on real estate.....	7,690 21
Taxes on real estate.....	4,670 12
State taxes on premiums.....	39,648 31
Insurance department licenses and fees.....	8,815 50
All other licenses, fees and taxes.....	4,304 56
Remitted to home office.....	301,262 45
<hr/>	
Total disbursements.....	\$2,965,789 33
<hr/>	
Balance.....	\$3,959,260 73

## LEDGER ASSETS.

Book value of real estate.....	\$290,637 79
Mortgage loans on real estate.....	25,000 00
Book value of bonds and stocks, excluding interest.....	2,993,025 25
Cash in office and in bank.....	245,773 27
Agents' balances.....	404,824 42
<hr/>	
Total ledger assets.....	\$3,959,260 73

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$208 33
Interest due and accrued on bonds.....	36,961 99
Interest accrued on other assets.....	1,933 31
Rents accrued on company's property.....	1,316 67
<hr/>	
Market value of bonds and stocks over book value.....	38,249 17
<hr/>	
Gross assets.....	\$4,037,930 20

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$6,847 40
Book value of real estate over market value.....	19,637 79
<hr/>	
Total admitted assets.....	\$4,011,445 01

## LIABILITIES.

Losses adjusted and unpaid.....	\$79,447 00	
Losses in process of adjustment, or in suspense.....	142,333 00	
Losses resisted.....	12,700 00	
		<hr/>
Total claims for losses.....	\$234,480 00	
Deduct reinsurance.....	10,285 00	
		<hr/>
Net amount of unpaid losses.....	\$224,195 00	
Unearned premiums on outstanding risks.....	2,462,264 77	
Salaries and other miscellaneous expenses due or accrued.....	2,166 97	
State, county and municipal taxes due or accrued.....	56,057 90	
Due for reinsurance.....	5,670 83	
Statutory deposit.....	\$200,000 00	
Surplus over all liabilities.....	1,061,089 54	
		<hr/>
Surplus to policy holders.....	1,261,089 54	
		<hr/>
Total liabilities.....	\$4,011,445 01	

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>
In force December 31, 1907.....	\$455,173,098	\$4,895,975 85
Written during the year.....	312,645,102	3,489,680 15
		<hr/>
Total.....	\$767,818,200	\$8,385,656 00
Expired and terminated.....	294,585,439	3,353,532 67
		<hr/>
In force at end of the year.....	\$473,232,761	\$5,032,123 33
Deduct amount reinsured.....	21,823,132	217,201 98
		<hr/>
Net amount in force.....	\$451,409,629	\$4,814,921 35

## 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	\$24,663 85
Oregon.....	50,000 00	40,264 25
Virginia.....	10,000 00	11,903 65

## BUSINESS IN MAINE.

	<i>Fire.</i>
Risks written.....	\$1,674,553 00
Premiums received.....	26,723 57
Losses paid.....	33,657 63
Losses incurred.....	36,912 66

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.....	\$2,036,392 72	\$418,481 71	
Deduct reinsurance and return premiums.....	677,709 27	160,622 53	
Net premiums.....	\$1,358,683 45	\$257,859 18	\$1,616,542 63
Interest on bonds and dividends on stocks.....		\$71,997 76	
Interest on deposits.....		5,984 36	
Interest from all other sources.....		1,949 97	79,932 09
Received from home office.....			72,326 05
Total income.....			\$1,768,800 77
Ledger assets Dec. 31, 1907.....			2,391,494 22
Total.....			\$4,160,294 99

DISBURSEMENTS.

	<i>Fire.</i>	<i>Marine.</i>	
Gross amount paid for losses.....	\$1,160,131 99	\$418,910 65	
Deduct salvage \$29,342.81 and reinsurance \$293,371.75.....	167,478 38	155,236 18	
Net amount paid for losses.....	\$992,653 61	\$263,674 47	\$1,256,328 08
Adjustment and settlement of losses.....			16,359 35
Commissions or brokerage.....			312,790 85
Salaries and expenses of special and general agents.....			81,834 21
Salaries, fees and other charges of officers and employes.....			97,686 90
Rents.....			5,235 31
Advertising, printing and stationery.....			19,463 53
Postage, telegrams, telephone and express.....			15,996 14
Legal expenses.....			429 60
Furniture and fixtures.....			533 89
Maps, including corrections.....			4,838 63
Underwriters' boards and tariff associations.....			25,231 05
Fire department, patrol and salvage corps expenses.....			3,426 16
Inspections and surveys.....			3,915 96
State taxes on premiums.....			26,292 59
Insurance department licenses and fees.....			11,283 31
All other licenses, fees and taxes.....			22,351 40
Miscellaneous expenditures.....			9,028 47
Loss on sale or maturity of ledger assets.....			500 00
Total disbursements.....			\$1,913,525 43
Balance.....			\$2,246,769 56



## LEDGER ASSETS.

Book value of bonds and stocks, excluding interest.....	\$1,872,624 86
Cash in office and in bank.....	133,890 31
Agents' balances.....	224,259 71
Bills receivable taken for marine and inland risks.....	7,833 52
Bills receivable taken for fire risks.....	8,161 16
<b>Total ledger assets.....</b>	<b>\$2,246,769 56</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$24,834 68
<b>Gross assets.....</b>	<b>\$2,271,604 24</b>

## DEDUCT ASSETS NOT ADMITTED.

Agents' balances, representing business written prior to Oct. 1, last.....	\$9,529 50	
Bills receivable, past due, taken for marine, inland and fire risks.....	8,161 16	
Book value of ledger assets over market value.....	69,281 38	\$86,972 04
<b>Total admitted assets.....</b>		<b>\$2,184,632 20</b>

## LIABILITIES.

Losses adjusted and unpaid.....	\$106,619 79
Losses in process of adjustment, or in suspense.....	93,134 80
Losses resisted.....	18,961 40
<b>Amount of unpaid losses.....</b>	<b>\$218,715 99</b>
Unearned premiums on outstanding risks.....	1,223,376 40
State, county and municipal taxes due or accrued.....	21,997 65
Statutory deposit.....	\$200,000 00
Surplus over all liabilities.....	520,542 16
<b>Surplus to policy holders.....</b>	<b>720,542 16</b>
<b>Total liabilities.....</b>	<b>\$2,184,632 20</b>

## RISKS AND PREMIUMS.

	<i>Fire.</i>	<i>Premiums.</i>	<i>Marine.</i>	<i>Premiums.</i>
In force December 31, 1907...	\$277,523,089	\$3,102,068 60	\$8,937,239	\$175,632 98
Written during the year.....	198,988,725	2,036,392 72	70,997,395	418,481 71
<b>Total.....</b>	<b>\$476,511,814</b>	<b>\$5,138,461 32</b>	<b>\$79,934,634</b>	<b>\$594,114 69</b>
Expired and terminated.....	222,163,650	2,435,383 21	72,294,795	426,435 14
<b>In force at end of the year....</b>	<b>\$254,348,164</b>	<b>\$2,703,078 11</b>	<b>\$7,639,839</b>	<b>\$167,679 55</b>
Deduct amount reinsured.....	33,291,018	298,860 78	2,228,815	68,847 43
<b>Net amount in force</b>	<b>\$221,057,146</b>	<b>\$2,404,217 33</b>	<b>\$5,411,024</b>	<b>\$98,832 12</b>

## 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	\$27,471 45
Virginia.....	42,000 00	17,589 70
Oregon.....	50,000 00	17,740 98
California.....	110,000 00	159,855 28

## BUSINESS IN MAINE.

	<i>Fire.</i>	<i>Marine.</i>	<i>Aggregate.</i>
Risks written.....	\$1,475,831 00	\$160,249 00	\$1,636,080 00
Premiums received.....	15,905 34	5,847 72	21,753 06
Losses paid.....	12,347 26	7,389 00	19,736 26
Losses incurred.....	14,616 28	6,639 00	21,255 28

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MAINE MUTUAL FIRE INSURANCE COMPANIES.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,  
SHOWING THEIR CONDITION DECEMBER 31, 1908.

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# 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 in office.....	\$15 00
Cash deposited in bank.....	348 42
<hr/>	
Total cash assets.....	\$363 42
Assessments on premium notes unpaid.....	48 96
Cash premiums unpaid.....	1 50
Safe.....	132 00
Supplies, printed matter, stationery, etc.....	50 04
<hr/>	
Gross assets, not including premium notes.....	\$595 92
(Balance due on premium notes subject to assessment, \$151,500.33.)	

## LIABILITIES.

Losses adjusted and not paid.....	\$4,158 00
Due for borrowed money and interest.....	3,048 46
<hr/>	
Gross liabilities.....	\$7,206 46

## INCOME.

Cash premiums on policies written or renewed.....	\$3,436 85
Assessments on premium notes.....	6,447 20
Vacancy permits.....	44 28
<hr/>	
Gross cash income.....	\$9,928 33
Cash assets December 31st of previous year.....	122 14
<hr/>	
Total.....	\$10,050 47

## EXPENDITURES.

Losses paid during the year.....	\$6,674 00
Adjusting losses.....	53 66
Return premiums on policies cancelled.....	192 07
Salaries of officers and directors.....	668 00
Traveling expenses of officers, directors and employes.....	68 81
Making assessments.....	100 00
Borrowed money repaid.....	1,500 00
Interest.....	240 00
Advertising, \$20.99; printing, \$46.50.....	67 49
Postage, \$85.52; blank books, \$2.00; stationery, \$14.50.....	102 02
Auditor.....	5 00
Mileage.....	10 00
Telephone tolls.....	6 00
<hr/>	
Gross cash expenditures.....	\$9,687 05
<hr/>	
Balance.....	\$363 42

BOOTHBAY MUTUAL FIRE INSURANCE COMPANY. 347

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$2,772,846 72	\$138,906 34
Written and renewed during the year.....	1,366,306 00	68,884 30
<b>Total</b> .....	<b>\$4,139,152 72</b>	<b>\$207,790 64</b>
Deduct amount terminated during the year.....	700,522 00	35,084 10
Amount in force Dec. 31, 1908.....	\$3,438,630 72	\$172,706 54
Losses incurred during the year.....		\$10,832 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		6,472 16
Date of last assessment, March 2, 1908, amount collected.....		6,387 19
Largest sum insured in a single risk.....		3,000 00

BOOTHBAY MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

BENJ. M. GILES, *President.*

BYRON GILES, *Secretary.*

P. O. Address of Secretary, Boothbay, Maine.

ASSETS.

Cash deposited in bank.....	\$320 36
(Balance due on premium notes subject to assessment, \$7,816.86.)	

LIABILITIES.

Due for borrowed money and interest.....	\$8 16
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INCOME.

Cash premiums on policies written or renewed.....	\$72 84
Policy fees.....	13 00
Interest from all sources.....	21 36
Cash loaned to company to pay losses or expenses.....	8 16
<b>Gross cash income</b> .....	<b>\$115 36</b>
Cash assets December 31st of previous year.....	542 64
<b>Total</b> .....	<b>\$658 00</b>

EXPENDITURES.

Losses paid during the year.....	\$303 85
Commissions for collecting cash premiums.....	13 00
Salaries of officers and directors.....	13 29
Printing.....	6 50
Justice fee.....	1 00
<b>Gross cash expenditures</b> .....	<b>\$337 64</b>
<b>Balance</b> .....	<b>\$320 36</b>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$112,185	\$7,533 60
Written and renewed during the year.....	18,210	1,456 80
	<hr/>	<hr/>
Total.....	\$130,395	\$8,990 40
Deduct amount terminated during the year.....	10,525	673 50
	<hr/>	<hr/>
Amount in force Dec. 31, 1908.....	\$119,870	\$8,316 90
Losses incurred during the year.....		\$303 85
Date of last assessment, September 1899, amount collected.....		904 32
Largest sum insured in a single risk.....		1,500 00

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BRUNSWICK FARMERS' MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1862. COMMENCED BUSINESS IN 1862.

ALBERT J. LINS COTT, *President.*                      JAMES W. CRAWFORD, *Secretary.*

P. O. Address of Secretary, Brunswick, Maine.

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ASSETS.

Cash deposited in bank.....	\$ 11
Assessments on premium notes unpaid.....	15 39
Cash premiums unpaid.....	4 08
Office desk.....	19 63
	<hr/>
Gross assets, not including premium notes.....	\$39 21
(Balance due on premium notes subject to assessment \$13,469.89.)	

LIABILITIES.

Due officers for services.....	\$26 12
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INCOME.

Cash premiums on policies written or renewed.....	\$98 23
Policy fees.....	25 00
Assessments on premium notes.....	180 99
Interest from all sources.....	26
Cash loaned to company to pay losses or expenses.....	26 29
	<hr/>
Gross cash income.....	\$330 77
Cash assets December 31st of previous year.....	966 52
	<hr/>
Total.....	\$1,297 29

EXPENDITURES.

Losses paid during the year.....	\$1,210 00
Return premiums on policies cancelled.....	3 26
Salaries of officers and directors.....	48 88

CAPE ELIZABETH AND SCARBORO MUTUAL FIRE INS. CO. 349

Borrowed money repaid.....	\$26 29
Interest.....	50
Advertising.....	5 25
Postage, \$2.00; blank books, \$.50; stationery, \$.50.....	3 00
<b>Gross cash expenditures.....</b>	<b>\$1,297 18</b>
Balance.....	\$ 11

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$265,726	\$15,992 56
Written and renewed during the year.....	49,300	2,958 00
<b>Total.....</b>	<b>\$315,026</b>	<b>\$18,950 56</b>
Deduct amount terminated during the year.....	51,875	3,112 50
Amount in force Dec. 31, 1908.....	\$263,151	\$15,838 06
Losses incurred during the year.....		\$210 00
Date of last assessment, November 7, 1907, amount collected.....		1,106 58
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.....	\$54 90
Cash deposited in bank.....	1,063 87
<b>Total cash assets.....</b>	<b>\$1,118 77</b>
Cash premiums unpaid.....	28 00
<b>Gross assets, not including premium notes.....</b>	<b>\$1,146 77</b>
(Balance due on premium notes subject to assessment, \$8,929.85.)	

INCOME.

Cash premiums on policies written or renewed.....	\$329 90
Assessments on premium notes.....	18 00
Interest from all sources.....	31 99
Vacancy permits.....	7 25
<b>Gross cash income.....</b>	<b>\$387 14</b>
Cash assets December 31st of previous year.....	807 13
<b>Total.....</b>	<b>\$1,194 27</b>

## EXPENDITURES.

Return premiums on policies cancelled .....	\$20 50
Salaries of officers and directors .....	50 00
Postage, \$3.00; advertising, \$2.00 .....	5 00
	<hr/>
Gross cash expenditures .....	\$75 50
	<hr/>
Balance .....	\$1,118 77

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907 .....	\$95,250	\$9,525
Written and renewed during the year .....	36,850	3,685
	<hr/>	<hr/>
Total .....	\$132,100	\$13,210
Deduct amount terminated during the year .....	33,150	3,315
	<hr/>	<hr/>
Amount in force Dec. 31, 1908 .....	\$98,950	\$9,895
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 1860.

S. O. HANCOCK, *President.*

G. T. COOK, *Secretary.*

P. O. Address of Secretary, Casco, Maine.

## ASSETS.

Cash in office .....	\$1 73
(Balance due on premium notes subject to assessment, \$5,559.50.)	

## INCOME.

Policy fees .....	\$25 50
Cash assets December 31st of previous year .....	2 98
	<hr/>
Total .....	\$28 48

## EXPENDITURES.

Salaries of agents and employes .....	\$25 50
Printing .....	1 00
Justice fee .....	25
	<hr/>
Gross cash expenditures .....	\$26 75
	<hr/>
Balance .....	\$1 73



GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$55,685	\$5,682 00
Written and renewed during the year.....	18,375	1,845 50
<b>Total.....</b>	<b>\$74,060</b>	<b>\$7,527 50</b>
Deduct amount terminated during the year.....	15,600	1,568 00
Amount in force Dec. 31, 1908.....	\$58,460	\$5,959 50
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.

E. J. ERVINE, *President.*

E. S. ELLIOTT, *Secretary.*

P. O. Address of Secretary, Pemaquid, Maine.

ASSETS.

Cash in office.....	\$2 01
Cash deposited in bank.....	668 13
<b>Total cash assets.....</b>	<b>\$670 14</b>
Safe.....	28 00
<b>Gross assets, not including premium notes.....</b>	<b>\$698 14</b>
(Balance due on premium notes subject to assessment, \$7,064.19.)	

INCOME.

Cash premiums on policies written or renewed.....	\$122 55
Policy fees.....	60 00
Interest from all sources.....	21 78
Income from all other sources.....	1 00
<b>Gross cash income.....</b>	<b>\$205 33</b>
Cash assets December 31st of previous year.....	562 15
<b>Total.....</b>	<b>\$767 48</b>

EXPENDITURES.

Losses paid during the year.....	\$20 18
Return premiums on policies cancelled.....	1 96
Salaries of officers and directors.....	60 00
Traveling expenses of officers, directors and employes.....	4 16
Printing, \$4.00; postage, \$1.49.....	5 49
Stationery.....	4 25
Justice fee.....	50
<b>Gross cash expenditures.....</b>	<b>\$96 54</b>
<b>Balance.....</b>	<b>\$670 94</b>

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$115,083	\$6,904 98
Written and renewed during the year.....	40,850	2,451 00
Total.....	\$155,933	\$9,355 98
Deduct amount terminated during the year.....	32,000	1,820 00
Amount in force Dec. 31, 1908.....	\$123,933	\$7,535 98
Losses incurred during the year.....		\$20 18
Largest sum insured in a single risk.....		1,000 00

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CUMBERLAND MUTUAL FIRE INSURANCE  
COMPANY.

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INCORPORATED IN 1848. COMMENCED BUSINESS IN 1849.

EDWARD H. TRICKEY, *President.*

D. L. BLANCHARD, *Secretary.*

P. O. Address of Secretary, Cumberland Center, Maine.

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## ASSETS.

Cash in office.....	\$26 44
Cash deposited in bank.....	505 56
Total cash assets.....	\$532 00
(Balance due on premium notes subject to assessment, \$22,849.23.)	

## INCOME.

Cash premiums on policies written or renewed.....	\$174 89
Policy fees.....	74 00
Interest from all sources.....	15 15
Gross cash income.....	\$264 04
Cash assets December 31st of previous year.....	339 15
Total.....	\$603 19

## EXPENDITURES.

Losses paid during the year.....	\$5 00
Return premiums on policies cancelled.....	3 57
Salaries of officers and directors.....	56 25
Advertising.....	3 75
Postage, \$2.12; stationery, \$50.....	2 62
Gross cash expenditures.....	\$71 19
Balance.....	\$532 00

DANVILLE MUTUAL FIRE INSURANCE COMPANY. 353

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$355,370	\$22,263 30
Written and renewed during the year.....	70,398	5,905 62
	<hr/>	<hr/>
Total.....	\$425,768	\$28,168 92
Deduct amount terminated during the year.....	54,460	3,271 90
	<hr/>	<hr/>
Amount in force Dec. 31, 1908.....	\$371,308	\$24,897 02
Losses incurred during the year.....		\$5 00
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, Auburn, Maine.

ASSETS.

Cash in office.....	\$29 62
Cash deposited in bank.....	12 17
	<hr/>
Total cash assets.....	\$41 79
Safe.....	62 50
	<hr/>
Gross assets, not including premium notes.....	\$104 29
(Balance due on premium notes subject to assessment, \$7,336.49.)	

INCOME.

Cash premiums on policies written or renewed.....	\$128 41
Policy fees.....	34 00
Interest from all sources.....	2 05
Vacancy permits.....	8 00
	<hr/>
Gross cash income.....	\$172 46
Cash assets December 31st of previous year.....	169 90
	<hr/>
Total.....	\$342 36

EXPENDITURES.

Losses paid during the year.....	\$265 00
Return premiums on policies cancelled.....	3 37
Salaries of officers and directors.....	9 00
Salaries of agents and employes.....	17 00
Advertising, \$2.00; postage, \$2.00; stationery, \$.25.....	4 25

Expense of examination by Insurance Department.....	\$1 70
Justice fee.....	25
	<hr/>
Gross cash expenditures.....	\$300 57
	<hr/>
Balance.....	\$41 79

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$136,870	\$8,220 20
Written and renewed during the year.....	35,670	2,140 20
	<hr/>	<hr/>
Total.....	\$172,540	\$10,360 40
Deduct amount terminated during the year.....	30,855	1,859 30
	<hr/>	<hr/>
Amount in force Dec. 31, 1908.....	\$141,685	\$8,501 10
Losses incurred during the year.....		\$265 00
Date of last assessment, June 26, 1906, amount collected.....		\$33 25
Largest sum insured in a single risk.....		2,050 00

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 DIRIGO MUTUAL FIRE INSURANCE COMPANY.
 

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INCORPORATED IN 1899. COMMENCED BUSINESS IN 1899.

FREDERICK ROBIE, *President.*

T. F. MILLETT, *Secretary.*

P. O. Address of Secretary, Gorham, Maine.

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 ASSETS.

Cash in office.....	\$1,191 92
Cash deposited in bank.....	4,507 86
	<hr/>
Total cash assets.....	\$5,699 78
Assessments on premium notes unpaid.....	12,347 82
Office furniture, safe and supplies.....	1,000 00
	<hr/>
Gross assets not including premium notes.....	\$19,047 60
(Balance due on premium notes subject to assessment, \$351,562.46.)	

## LIABILITIES.

Losses adjusted and not paid.....	\$1,446 50
Losses reported, not adjusted (estimated).....	2,193 65
Due for borrowed money and interest.....	5,600 75
	<hr/>
Gross liabilities.....	\$9,240 90

## INCOME.

Cash premiums on policies written or renewed.....	\$16,642 16
Policy fees.....	705 00
Assessments on premium notes.....	9,506 85
Interest from all sources.....	447 25
Cash loaned to company to pay losses or expenses.....	1,117 45
Vacancy permits.....	474 75
Transfers.....	26 00
	<hr/>
Gross cash income.....	\$28,919 46
Cash assets December 31st of previous year.....	4,412 29
	<hr/>
Total.....	\$33,331 75

## EXPENDITURES.

Losses paid during the year.....	\$12,288 85
Adjusting losses.....	180 75
Collecting assessments.....	4 84
Return premiums on policies cancelled.....	538 43
Salaries of officers and directors.....	2,833 25
Salaries of agents and employes.....	2,182 11
Traveling expenses of officers, directors and employes.....	583 05
Making assessments.....	154 89
Borrowed money repaid.....	7,250 96
Interest.....	737 74
Rent, \$100; advertising, \$24; printing, \$72.25.....	196 25
Postage, \$162.92; blank books, \$25.88.....	188 80
Stationery, \$10.73; express charges, \$2.35.....	13 08
Reinsurance.....	210 87
Legal services.....	6 90
Telephone.....	61 84
Expense of examination by Insurance Department.....	5 95
Miscellaneous expenditures.....	193 41
	<hr/>
Gross cash expenditures.....	\$27,631 97
Balance.....	\$5,699 78

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$4,930,926 79	\$367,739 91
Written and renewed during the year.....	2,142,834 01	122,687 27
	<hr/>	<hr/>
Total.....	\$7,073,760 80	\$490,427 18
Deduct amount terminated during the year.....	1,954,794 54	112,715 71
	<hr/>	<hr/>
Amount in force Dec. 31, 1908.....	\$5,118,966 26	\$377,711 47
Losses incurred during the year.....		\$15,318 50
Assessments, laid or ordered to be laid, on premium notes during the year.....		10,365 77
Date of last assessment, December, 1908, amount collected.....		121 91
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 in office .....	\$122 59
Cash deposited in bank .....	813 45
Total cash assets .....	\$936 04
Safe .....	31 00
Gross assets, not including premium notes .....	\$967 04
(Balance due on premium notes subject to assessment, \$9,100.73.)	

## INCOME.

Cash premiums on policies written or renewed .....	\$167 13
Policy fees .....	33 50
Vacancy permits .....	4 52
Gross cash income .....	\$205 15
Cash assets December 31st of previous year .....	813 45
Total .....	\$1,018 60

## EXPENDITURES.

Losses paid during the year .....	\$19 55
Commissions for collecting cash premiums .....	33 50
Printing, \$1.50; postage, \$.54; stationery, \$.30 .....	2 34
Over deposit 1907 .....	27 17
Gross cash expenditures .....	\$82 56
Balance .....	\$936 04

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907 .....	\$196,745	\$9,588 50
Written and renewed during the year .....	66,975	3,342 25
Total .....	\$263,720	\$12,930 75
Deduct amount terminated during the year .....	66,000	3,337 00
Amount in force Dec. 31, 1908 .....	\$197,720	\$9,593 75
Losses incurred during the year .....		\$19 55
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.....	\$25 08
Cash deposited in bank.....	1,204 22
<b>Total cash assets.....</b>	<b>\$1,229 30</b>
(Balance due on premium notes subject to assessment, \$8,621.83.)	

INCOME.

Cash premiums on policies written or renewed.....	\$193 21
Policy fees.....	23 00
Interest from all sources.....	40 06
Permits.....	1 00
<b>Gross cash income.....</b>	<b>\$257 27</b>
Cash assets December 31st of previous year.....	1,017 20
<b>Total.....</b>	<b>\$1,274 47</b>

EXPENDITURES.

Losses paid during the year.....	\$10 00
Return premiums on policies cancelled.....	3 32
Salaries of officers and directors.....	23 00
Traveling expenses of officers, directors and employes.....	2 00
Printing, \$4.35; postage, \$1.75; stationery, \$.75.....	6 85
<b>Gross cash expenditures.....</b>	<b>\$45 17</b>
<b>Balance.....</b>	<b>\$1,229 30</b>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$102,215	\$8,821 40
Written and renewed during the year.....	35,205	3,091 40
<b>Total.....</b>	<b>\$137,420</b>	<b>\$11,912 80</b>
Deduct amount terminated during the year.....	30,930	2,723 40
<b>Amount in force Dec. 31, 1908.....</b>	<b>\$106,490</b>	<b>\$9,189 40</b>
Losses incurred during the year.....	\$10 00	
Date of last assessment, July 25, 1899, amount collected.....	225 32	
Largest sum insured in a single risk.....	1,500 00	

ELIOT AND KITTELY MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1844.

AARON B. COLE, *President.*

MOSES E. GOODWIN, *Secretary.*

P. O. Address of Secretary, R. F. D., Kittery Depot, Maine.

ASSETS.

Cash deposited in bank.....	\$584 27
Assessments on premium notes unpaid.....	343 18
Due from agents.....	524 32
	<hr/>
Gross assets, not including premium notes.....	\$1,451 77
(Balance due on premium notes subject to assessment, \$66,939.26.)	

LIABILITIES.

Losses adjusted and not paid.....	\$5 00
Due for borrowed money and interest.....	1,900 00
	<hr/>
Gross liabilities.....	\$1,905 00

INCOME.

Cash premiums on policies written or renewed.....	\$484 27
Assessments on premium notes.....	2,446 31
	<hr/>
Gross cash income.....	\$2,930 58
Cash assets December 31st of previous year.....	1,399 55
	<hr/>
Total.....	\$4,330 13

EXPENDITURES.

Losses paid during the year.....	\$645 41
Adjusting losses.....	17 00
Collecting assessments.....	126 50
Salaries of officers and directors.....	438 00
Salaries of agents and employes.....	26 00
Making assessments.....	20 00
Borrowed money repaid.....	2,225 00
Interest.....	192 50
Rent, \$25.00; stationery, \$3.45.....	28 45
Printing, \$13.50; postage, \$12.50; blank books, \$1.00.....	27 00
	<hr/>
Gross cash expenditures.....	\$3,745 86
	<hr/>
Balance.....	\$584 27



GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907. ....	\$1,203,814	\$72,228 84
Written and renewed during the year. ....	284,207	17,052 42
Total. ....	<u>\$1,488,021</u>	<u>\$89,281 26</u>
Deduct amount terminated during the year. ....	194,700	11,682 00
Amount in force Dec. 31, 1908. ....	\$1,293,321	\$77,599 26
Losses incurred during the year. ....		\$650 41
Date of last assessment, November 5, 1907, amount collected. ....		5,574 00
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, <sup>7</sup>Maine.

ASSETS.

Cash in office. ....	\$32 23
Cash deposited in bank. ....	38 71
Total cash assets. ....	<u>\$70 94</u>
Due from agents. ....	298 61
Books, stationery and numbering machine. ....	21 75
Gross assets, not including premium notes. ....	<u>\$391 30</u>
(Balance due on premium notes subject to assessment, \$28,484.95.)	

LIABILITIES.

Losses resisted. ....	\$350 00
Due for borrowed money and interest. ....	307 50
Fifty per cent cash premiums on policies in force. ....	38 71
Gross liabilities. ....	<u>\$696 21</u>

INCOME.

Cash premiums on policies written or renewed. ....	\$378 86
Policy fees. ....	257 00
Assessments on premium notes. ....	376 68
Cash loaned to company to pay losses or expenses. ....	320 00
Gross cash income. ....	<u>\$1,332 54</u>
Cash assets December 31st of previous year. ....	132 94
Total. ....	<u>\$1,465 48</u>

## EXPENDITURES.

Losses paid during the year.....	\$534 48
Adjusting losses.....	11 00
Dividends to policy holders.....	18 67
Salaries of officers and directors.....	382 50
Salaries of agents and employes.....	303 39
Borrowed money repaid.....	55 00
Advertising, \$2.00; printing, \$30.25.....	32 25
Postage and stationery.....	40 35
Supplies.....	4 00
Express charges.....	1 00
Legal expenses.....	11 90
Gross cash expenditures.....	\$1,394 54
Balance.....	\$70 94

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$123,075 00	\$11,604 08
Written and renewed during the year.....	205,410 00	20,461 10
Total.....	\$328,485 00	\$32,065 18
Deduct amount terminated during the year.....	26,714 48	2,343 58
Amount in force Dec. 31, 1908.....	\$301,770 52	\$29,721 60
Losses incurred during the year.....		\$534 48
Assessments, laid or ordered to be laid, on premium notes during the year.....		439 42
Date of last assessment, November 1, 1908, amount collected.....		376 68
Largest sum insured in a single risk.....		1,500 00

## FALMOUTH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

F. B. BLANCHARD, *President.*

ARTHUR S. NOYES, *Secretary.*

P. O. Address of Secretary, West Falmouth, Maine.

## ASSETS.

Cash in office.....	\$148 13
Cash deposited in bank.....	989 74
Total cash assets.....	\$1,137 87
Safe.....	40 00
Gross assets, not including premium notes.....	\$1,177 87
(Balance due on premium notes subject to assessment, \$46,378.06.)	

FARMINGTON MUTUAL FIRE INSURANCE COMPANY. 361

INCOME.

Cash premium on policies written or renewed.....	\$297 14
Policy fees.....	126 00
Interest from all sources.....	31 71
<hr/>	
Gross cash income.....	\$454 85
Cash assets December 31st of previous year.....	874 28
<hr/>	
Total.....	\$1,329 13

EXPENDITURES.

Losses paid during the year.....	\$75 00
Return premiums on policies cancelled.....	11 16
Salaries of officers and directors.....	98 25
Printing, \$1.85; postage, \$2.00; advertising, \$3.00.....	6 85
<hr/>	
Gross cash expenditures.....	\$191 26
<hr/>	
Balance.....	\$1,137 87

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$452,784	\$45,278 40
Written and renewed during the year.....	99,145	9,914 50
<hr/>		
Total.....	\$551,929	\$55,192 90
Deduct amount terminated during the year.....	81,715	8,171 50
<hr/>		
Amount in force Dec. 31, 1908.....	\$470,214	\$47,021 40
<hr/>		
Losses incurred during the year.....		\$75 00
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.

HOWARD PEASE, *President.*

OLIVE E. TITCOMB, *Secretary.*

P. O. Address of Secretary, Farmington, Maine.

ASSETS.

Cash deposited in bank.....	\$157 80
Assessments on premium notes unpaid.....	26 85
Cash premiums unpaid.....	3 70
Interest due and accrued.....	1 58
All other assets and property owned by the company.....	50
<hr/>	
Gross assets, not including premium notes.....	\$190 43
(Balance due on premium notes subject to assessment, \$19,437.04.)	

LIABILITIES.

Expense of examination by Insurance Department..... \$4 00

INCOME.

Cash premiums on policies written or renewed..... \$349 22  
 Policy fees..... 54 50  
 Assessments on premium notes..... 1 20  
 Interest from all sources..... 07  
 Vacancy permits and transfers..... 2 50

Gross cash income..... \$407 49  
 Cash assets December 31st of previous year..... 32 58

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Total..... \$440 07

EXPENDITURES.

Losses paid during the year..... \$18 00  
 Return premiums on policies cancelled..... 16 32  
 Salaries of agents and employes..... 125 00  
 Traveling expenses of officers, directors and employes..... 21 00  
 Borrowed money repaid..... 85 00  
 Interest..... 2 10  
 Advertising..... 2 75  
 Printing and stationery, \$6.95; postage, \$5.00; blank books, \$.15..... 12 10

Gross cash expenditures..... \$282 27

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Balance..... \$157 80

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$211,620	\$21,162
Written and renewed during the year.....	89,730	8,973
Total.....	<hr/> \$301,350	<hr/> \$30,135
Deduct amount terminated during the year.....	95,040	9,504
Amount in force Dec. 31, 1908.....	\$206,310	\$20,631
Losses incurred during the year.....		\$18
Date of last assessment, January 12, 1907.....		
Largest sum insured in a single risk.....		2,000

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 .....	\$21 17
Cash deposited in bank .....	362 77
Total cash assets .....	\$383 94
Safe .....	27 00
Gross assets, not including premium notes .....	\$410 94
(Balance due on premium notes subject to assessment, \$6,392.64.)	

INCOME.

Cash premiums on policies written or renewed .....	\$86 81
Policy fees .....	15 00
Interest from all sources .....	12 12
Gross cash income .....	\$113 93
Cash assets December 31st of previous year .....	311 28
Total .....	\$425 21

EXPENDITURES.

Return premiums on policies cancelled .....	\$2 43
Salaries of officers and directors .....	21 75
Printing, \$4.50; postage, \$.54; advertising, \$2.00 .....	7 04
Justice fee .....	10
Calenders .....	9 95
Gross cash expenditures .....	\$41 27
Balance .....	\$383 94

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907 .....	\$51,920	\$5,870 00
Written and renewed during the year .....	22,475	2,170 25
Total .....	\$74,395	\$8,040 25
Deduct amount terminated during the year .....	14,250	1,381 25
Amount in force Dec. 31, 1908 .....	\$60,145	\$6,659 00
Date of last assessment, May 23, 1879, amount collected .....		\$661 12
Largest sum insured in a single risk .....		1,600 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.....	\$267 14
Safe.....	55 00
Gross assets, not including premium notes.....	\$322 14
(Balance due on premium notes subject to assessment, \$25,281.12.)	

### INCOME.

Cash premiums on policies written or renewed.....	\$225 29
Policy fees.....	55 50
Gross cash income.....	\$280 79
Cash assets December 31st of previous year.....	180 28
Total.....	\$461 07

### EXPENDITURES.

Losses paid during the year.....	\$10 00
Adjusting losses.....	2 00
Commissions for collecting cash premiums.....	27 75
Return premiums on policies cancelled.....	4 90
Salaries of officers and directors.....	134 35
Advertising, \$2.00; printing, \$7.75.....	9 75
Postage, \$3.93; stationery, \$1.25.....	5 18
Gross cash expenditures.....	\$193 93
Balance.....	\$267 14

### GENERAL ITEMS.

	Amount.	Premium Notes.
Amount in force Dec. 31, 1907.....	\$529,050	\$26,452 50
Written and renewed during the year.....	112,645	5,632 25
Total.....	\$641,695	\$32,084 75
Deduct amount terminated during the year.....	91,900	4,595 00
Amount in force Dec. 31, 1908.....	\$549,795	\$27,489 75
Losses incurred during the year.....		\$10 00
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.....	\$12 17
(Balance due on premium notes subject to assessment, \$21,046.61.)	

LIABILITIES.

Due for borrowed money and interest.....	\$75 00
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INCOME.

Policy fees.....	\$122 00
Cash loaned to company to pay losses or expenses.....	75 00
<hr/>	
Gross cash income.....	\$197 00
Cash assets December 31st of previous year.....	40 90
<hr/>	
Total.....	\$237 90

EXPENDITURES.

Losses paid during the year.....	\$85 00
Adjusting losses.....	7 00
Salaries of officers and directors.....	3 00
Salaries of agents and employes.....	122 00
Printing, \$2.50; postage, \$3.98; stationery, \$2.25.....	8 73
<hr/>	
Gross cash expenditures.....	\$225 73
Balance.....	\$12 17

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$485,675	\$24,288 75
Written and renewed during the year.....	109,050	5,452 50
<hr/>		
Total.....	\$594,725	\$29,741 25
Deduct amount terminated during the year.....	88,150	4,407 50
<hr/>		
Amount in force Dec. 31, 1908.....	\$506,575	\$25,333 75
<hr/>		
Losses incurred during the year.....		\$85 00
Date of last assessment, November 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.....	\$47 24
Cash deposited in bank.....	403 53
<hr/>	
Total cash assets.....	\$450 77
Safe.....	19 00
Books and supplies.....	25 00
<hr/>	
Gross assets, not including premium notes.....	\$494 77
(Balance due on premium notes subject to assessment, \$23,901.71.)	

### INCOME.

Cash premiums on policies written or renewed.....	\$183 64
Policy fees.....	87 00
Interest from all sources.....	11 12
Vacancy permits.....	54 29
<hr/>	
Gross cash income.....	\$336 05
Cash assets December 31st of previous year.....	309 35
<hr/>	
Total.....	\$645 40

### EXPENDITURES.

Losses paid during the year.....	\$47 00
Return premiums on policies cancelled.....	4 03
Salaries of agents and employes.....	107 50
Traveling expenses of officers, directors and employes.....	2 20
Advertising, \$3.50; printing, \$13.50.....	17 00
Postage, \$4.90; blank books, \$7.50.....	12 40
Stationery, \$3.65; express charges, \$4.45.....	4 10
Telephone service.....	40
<hr/>	
Gross cash expenditures.....	\$194 63
<hr/>	
Balance.....	\$450 77

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$274,615	\$22,747 35
Written and renewed during the year.....	80,010	6,118 00
<hr/>		
Total.....	\$354,625	\$28,865 35
Deduct amount terminated during the year.....	62,400	4,780 00
<hr/>		
Amount in force Dec. 31, 1908.....	\$292,225	\$24,085 35
<hr/>		
Losses incurred during the year.....		\$47 00
Date of last assessment, August 14, 1899, amount collected.....		622 04
Largest sum insured in a single risk.....		2,500 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 in office.....	\$11 76
Cash deposited in bank.....	369 98
Total cash assets.....	\$381 74
Assessments on premium notes unpaid.....	116 94
Gross assets, not including premium notes.....	\$498 68
(Balance due on premium notes subject to assessment, \$31,739.35.)	

LIABILITIES.

Due for collecting last assessment.....	\$29 50
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INCOME.

Policy fees.....	\$49 00
Assessments on premium notes.....	2,493 81
Interest from all sources.....	5 70
Gross cash income.....	\$2,548 51
Cash assets December 31st of previous year.....	152 48
Total.....	\$2,700 99

EXPENDITURES.

Losses paid during the year.....	\$2,220 00
Collecting assessments.....	25 00
Salaries of officers and directors.....	49 00
Making assessments.....	6 00
Borrowed money repaid.....	1 74
Advertising, \$4.50; printing, \$10.75.....	15 25
Postage, \$.41; express charges, \$.85.....	1 26
Justice fees.....	1 00
Gross cash expenditures.....	\$2,319 25
Balance.....	\$381 74

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$379,820	\$37,982 00
Written and renewed during the year.....	53,125	5,312 50
Total.....	\$432,945	\$43,294 50
Deduct amount terminated during the year.....	55,925	5,592 50
Amount in force Dec. 31, 1908.....	\$377,020	\$37,702 00

Losses incurred during the year.....	\$2,215 00
Assessments, laid or ordered to be laid, on premium notes during the year.....	2,502 91
Date of last assessment, August 15, 1908, amount collected.....	2,386 97
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. RIDEOUT, *President.*

GEO. W. HASKELL, *Secretary.*

P. O. Address of Secretary, New Gloucester, Maine.

ASSETS.

Cash in office.....	\$60 20
Cash deposited in bank.....	1,443 35
Total cash assets.....	\$1,503 55
(Balance due on premium notes subject to assessment, \$35,342.17.)	

INCOME.

Cash premiums on policies written or renewed.....	\$214 29
Policy fees.....	37 00
Interest from all sources.....	28 49
Gross cash income.....	\$279 78
Cash assets December 31st of previous year.....	1,414 86
Total.....	\$1,694 64

EXPENDITURES.

Losses paid during the year.....	\$117 00
Return premiums on policies cancelled.....	4 56
Salaries of agents and employes.....	54 00
Advertising, \$6.00; postage, \$5.00; stationery, \$1.42.....	12 42
Expense of examination by Insurance Department.....	3 11
Gross cash expenditures.....	\$191 09
Balance.....	\$1,503 55

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$337,175	\$34,389 00
Written and renewed during the year.....	72,650	7,423 05
Total.....	\$409,825	\$41,812 05
Deduct amount terminated during the year.....	56,850	5,376 83
Amount in force Dec. 31, 1908.....	\$352,975	\$36,435 22
Losses incurred during the year.....		\$117 00
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.....	\$310 28
Assessments on premium notes unpaid.....	22 10
Safe.....	35 00
Gross assets, not including premium notes.....	\$367 38
(Balance due on premium notes subject to assessment, \$50,727.65.)	

INCOME.

Policy fees.....	\$153 50
Assessments on premium notes.....	2,216 10
Interest from all sources.....	1 05
Gross cash income.....	\$2,370 65
Cash assets December 31st of previous year.....	57 94
Total.....	\$2,428 59

EXPENDITURES.

Losses paid during the year.....	\$1,958 66
Collecting assessments.....	22 15
Salaries of officers and directors.....	116 50
Printing, \$14.50; postage, \$4.00; stationery, \$2.50.....	21 00
Gross cash expenditures.....	\$2,118 31
Balance.....	\$310 28

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$460,090	\$48,251 50
Written and renewed during the year.....	212,400	21,845 00
Total.....	\$672,490	\$70,096 50
Deduct amount terminated during the year.....	169,525	17,655 00
Amount in force Dec. 31, 1908.....	\$502,965	\$52,441 50
Losses incurred during the year.....	\$1,958 66	
Assessments, laid or ordered to be laid, on premium notes during the year.....	2,238 20	
Date of last assessment, September 1908, amount collected.....	1,029 23	
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.....	\$202 70
Cash deposited in bank.....	402 29
Total cash assets.....	\$604 99
Assessments on premium notes unpaid.....	2,433 69
Cash premiums unpaid.....	150 45
Due from agents.....	524 70
Office furnishings and supplies.....	100 00
Gross assets, not including premium notes.....	\$3,813 83
(Balance due on premium notes subject to assessment, \$71,492.62.)	

## LIABILITIES.

Losses adjusted and not paid.....	\$700 00
Losses reported, not adjusted (estimated).....	500 00
Losses resisted.....	1,000 00
Due for borrowed money and interest.....	4,250 00
Gross liabilities.....	\$6,450 00

## INCOME.

Cash premiums on policies written or renewed.....	\$1,540 14
Policy fees.....	654 00
Assessments on premium notes.....	3,314 39
Cash loaned to company to pay losses or expenses.....	4,550 00
Permits and transfers.....	3 00
Gross cash income.....	\$10,061 53
Cash assets December 31st of previous year.....	357 09
Total.....	\$10,418 62

## EXPENDITURES.

Losses paid during the year.....	\$6,037 76
Adjusting losses.....	15 13
Return premiums on policies cancelled.....	7 25
Salaries of officers and directors.....	654 00
Salaries of agents and employes.....	1,233 09
Traveling expenses of officers, directors and employes.....	91 00
Making assessments.....	30 00
Borrowed money repaid.....	1,200 00
Interest.....	151 50
Rent, light, heat, \$175.00; advertising, \$15.75.....	190 75
Printing, \$60.10; postage, \$63.25.....	123 35
Abatements on assessments.....	41 11

HARPSWELL MUTUAL FIRE INSURANCE COMPANY. 371

Miscellaneous expenditures.....	\$38 69
Gross cash expenditures.....	\$9,813 63
Balance.....	\$604 99

GENERAL ITEMS.

	Amount.	Premium Notes.
Amount in force Dec. 31, 1907.....	\$530,875	\$45,953 05
Written and renewed during the year.....	631,487	61,933 90
Total.....	\$1,162,362	\$107,886 95
Deduct amount terminated during the year.....	253,725	31,211 75
Amount in force Dec. 31, 1908.....	\$908,637	\$76,675 20
Losses incurred during the year.....		\$6,737 76
Assessments, laid or ordered to be laid, on premium notes during the year.....		5,182 58
Date of last assessment, December 28, 1908, amount collected.....		544 92
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.....	\$88 18
Cash deposited in bank.....	547 33
Total cash assets.....	\$635 51
(Balance due on premium notes subject to assessment, \$13,640.06.)	

INCOME.

Cash premiums on policies written or renewed.....	\$139 50
Policy fees.....	14 50
Interest from all sources.....	18 02
Gross cash income.....	\$172 02
Cash assets December 31st of previous year.....	529 31
Total.....	\$701 33

EXPENDITURES.

Return premiums on policies cancelled.....	\$11 62
Salaries of officers and directors.....	33 70
Salaries of agents and employes.....	14 50
Printing, \$2.00; postage, \$4.00.....	6 00
Gross cash expenditures.....	\$65 82
Balance.....	\$635 51

372 HARRISON MUTUAL FIRE INSURANCE COMPANY.

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$223,812 45	\$13,693 66
Written and renewed during the year.....	45,975 00	2,767 00
	<hr/>	<hr/>
Total.....	\$269,787 45	\$16,460 66
Deduct amount terminated during the year.....	34,808 00	2,099 48
	<hr/>	<hr/>
Amount in force Dec. 31, 1908.....	\$234,979 45	\$14,361 18
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 1859. COMMENCED BUSINESS IN 1860.

GEORGE H. GREENE, *President.*

JAMES P. BLAKE, *Secretary.*

P. O. Address of Secretary, Harrison, Maine.

ASSETS.

Cash in office.....	\$13 59
Cash deposited in bank.....	804 44
	<hr/>
Total cash assets.....	\$818 03
Assessments on premium notes unpaid.....	18 27
Interest due and accrued.....	10 39
Safe and supplies.....	47 38
	<hr/>
Gross assets, not including premium notes.....	\$894 07
(Balance due on premium notes subject to assessment, \$46,064.02.)	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$5 00
Losses resisted.....	515 00
Due officers for services.....	7 00
	<hr/>
Gross liabilities.....	\$527 00

INCOME.

Cash premiums on policies written or renewed.....	\$1,192 93
Policy fees.....	202 00
Assessments on premium notes.....	4,282 13
Interest from all sources.....	67 85
Vacancy permits.....	6 84
	<hr/>
Gross cash income.....	\$5,751 75
Cash assets December 31st of previous year.....	2,474 32
	<hr/>
Total.....	\$8,226 07

EXPENDITURES.

Losses paid during the year.....	\$6,566 50
Adjusting losses.....	42 15
Collecting assessments.....	35 00
Return premiums on policies cancelled.....	47 80
Salaries of officers and directors.....	151 15
Salaries of agents and employes.....	445 80
Traveling expenses of officers, directors and employes.....	13 35
Making assessments.....	35 00
Printing, \$11.30; postage, \$45.92.....	57 22
Stationery, \$12.05; express charges, \$1.00.....	13 05
Miscellaneous expenditures.....	1 02
	<hr/>
Gross cash expenditures.....	\$7,408 04
	<hr/>
Balance.....	\$818 03

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$873,625	\$52,283 05
Written and renewed during the year.....	207,715	13,164 79
	<hr/>	<hr/>
Total.....	\$1,081,340	\$65,447 84
Deduct amount terminated during the year.....	122,020	7,836 80
	<hr/>	<hr/>
Amount in force Dec. 31, 1908.....	\$959,320	\$57,611 04
Losses incurred during the year.....		\$7,086 50
Assessments, laid or ordered to be laid, on premium notes during the year.....		4,150 00
Date of last assessment, October 28, 1908, amount collected.....		2,074 13
Largest sum insured in a single risk.....		3,600 00

HOMESTEAD MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1905.

E. L. SAYWOOD, *President.*

FRANK H. PLUMMER, *Secretary.*

P. O. Address of Secretary, 121 Exchange St., Portland, Maine.

ASSETS.

Cash deposited in bank.....	\$619 34
Assessments on premium notes unpaid.....	12,884 56
Cash premiums unpaid.....	1,094 45
Card index.....	20 00
	<hr/>
Gross assets, not including premium notes.....	\$14,618 35
(Balance due on premium notes subject to assessment, \$332,089.06.)	

## LIABILITIES.

Losses adjusted and not paid.....	\$5,981 56
Losses reported, not adjusted (estimated).....	3,500 00
Losses resisted.....	100 00
Due for borrowed money and interest.....	3,850 01
	<hr/>
Gross liabilities.....	\$13,431 57

## INCOME.

Cash premiums on policies written or renewed.....	\$2,374 38
Assessments on premium notes.....	17,758 96
Cash loaned to company to pay losses or expenses.....	7,185 01
Vacancy permits.....	23 20
	<hr/>
Gross cash income.....	\$27,341 55
Cash assets December 31st of previous year.....	167 82
	<hr/>
Total.....	\$27,509 37

## EXPENDITURES.

Losses paid during the year.....	\$16,130 47
Adjusting losses.....	254 15
Return premiums on policies cancelled.....	29 34
Salaries of officers and directors.....	1,220 00
Salaries of agents and employes.....	1,892 00
Traveling expenses of officers, directors and employes.....	280 52
Borrowed money repaid.....	5,976 93
Interest.....	146 21
Printing, \$75.86; postage, \$338.16; rent, \$90.00.....	504 02
Telephone.....	36 25
Reinsurance.....	257 39
Miscellaneous expenditures.....	162 75
	<hr/>
Gross cash expenditures.....	\$26,890 03
Balance.....	\$619 34

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$2,170,035	\$322,816
Written and renewed during the year.....	821,020	118,355
	<hr/>	<hr/>
Total.....	\$2,991,055	\$441,171
Deduct amount terminated during the year.....	425,950	66,355
	<hr/>	<hr/>
Amount in force Dec. 31, 1908.....	\$2,565,105	\$374,816
Losses incurred during the year.....		\$22,682 03
Assessments, laid or ordered to be laid, on premium notes during the year.....		25,835 65
Date of last assessment, December 31, 1908, amount collected.....		4,806 56
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.....	\$14 50
Cash deposited in bank.....	79 24
Total cash assets.....	\$93 74
Assessments on premium notes unpaid.....	6 70
Safe.....	35 00
Books and blanks.....	20 00
Gross assets, not including premium notes.....	\$155 44
(Balance due on premium notes subject to assessment, \$12,463.45.)	

INCOME.

Cash premiums on policies written or renewed.....	\$208 51
Policy fees.....	68 00
Assessments on premium notes.....	1,327 25
Interest from all sources.....	4 82
Transfer fees.....	3 25
Gross cash income.....	\$1,611 83
Cash assets December 31st of previous year.....	153 79
Total.....	\$1,765 62

EXPENDITURES.

Losses paid during the year.....	\$1,505 00
Adjusting losses.....	5 00
Collecting assessments.....	15 00
Return premiums on policies cancelled.....	4 29
Salaries of officers and directors.....	46 60
Salaries of agents and employes.....	63 00
Making assessments.....	8 00
Printing, \$11.00; postage, \$7.79.....	18 79
Stationery, \$.65; express charges, \$.30.....	95
Justice fee.....	25
Gross cash expenditures.....	\$1,671 88
Balance.....	\$93 74

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$233,925	\$14,502 30
Written and renewed during the year.....	66,475	4,183 00
Total.....	\$300,400	\$18,685 30
Deduct amount terminated during the year.....	65,360	4,158 25
Amount in force Dec. 31, 1908.....	\$235,040	\$14,527 05

376 JEFFERSON FARMERS MUTUAL FIRE INSURANCE CO.

Losses incurred during the year.....	\$1,505 00
Assessments, laid or ordered to be laid, on premium notes during the year.....	1,333 95
Date of last assessment, September 14, 1908, amount collected.....	1,327 25
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.*

AVERY J. BOND, *Secretary.*

P. O. Address of Secretary, Jefferson, Maine.

ASSETS.

Cash in office.....	\$23 88
Cash deposited in bank.....	1,815 73
Total cash assets.....	\$1,839 61
Interest due and accrued.....	27 96
Gross assets, not including premium notes.....	\$1,867 57
(Balance due on premium notes subject to assessment, \$6,254.70.)	

INCOME.

Cash premiums on policies written or renewed.....	\$334 73
Policy fees.....	45 50
Interest from all sources.....	76 26
Gross cash income.....	\$456 49
Cash assets December 31st of previous year.....	1,545 47
Total.....	\$2,001 96

EXPENDITURES.

Losses paid during the year.....	\$110 00
Return premiums on policies cancelled.....	2 60
Salaries of officers and directors.....	45 50
Advertising, \$1.50; postage, \$2.50.....	4 00
Justice fee.....	25
Gross cash expenditures.....	\$162 35
Balance.....	\$1,839 61

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$133,900	\$6,942 42
Written and renewed during the year.....	64,700	3,344 74
Total.....	\$198,600	\$10,287 16
Deduct amount terminated during the year.....	65,225	3,337 50
Amount in force Dec. 31, 1908.....	\$133,375	\$6,949 66
Losses incurred during the year.....		\$110
Largest sum insured in a single risk.....		1,000

KENNEBUNK FARMERS MUTUAL FIRE  
INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

ALBERT LITTLEFIELD, *President.*

GEO. A. PERKINS, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 1, Biddeford, Maine.

ASSETS.

Cash in office.....	\$1 63
Cash deposited in bank.....	100 00
Total cash assets.....	\$101 63
(Balance due on premium notes subject to assessment, \$26,304.63.)	

INCOME.

Cash premiums on policies written or renewed.....	\$231 50
Policy fees.....	19 50
Gross cash income.....	\$251 00
Cash assets December 31st of previous year.....	39 73
Total.....	\$290 73

EXPENDITURES.

Salaries of agents and employes.....	\$50 00
Borrowed money repaid.....	125 00
Interest.....	8 85
Printing.....	5 25
Gross cash expenditures.....	\$189 10
Balance.....	\$101 63

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$282,825	\$28,282 50
Written and renewed during the year.....	29,500	2,950 00
Total.....	\$312,325	\$31,232 50
Deduct amount terminated during the year.....	34,550	3,455 00
Amount in force Dec 31, 1908.....	\$277,775	\$27,777 50
Largest sum insured in a single risk.....		\$3,000

## LITCHFIELD MUTUAL FIRE INSURANCE COMPANY.

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 INCORPORATED IN 1873. COMMENCED BUSINESS IN 1874.
H. W. MAXWELL, *President.*CHAPIN LYDSTON, *Secretary.*

P. O. Address of Secretary, Litchfield Corner, Maine.

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 ASSETS.

Cash in office.....	\$98 02
(Balance due on premium notes subject to assessment, \$10,696.91.)	

## INCOME.

Cash premiums on policies written or renewed.....	\$58 19
Policy fees.....	36 00
<hr/>	
Gross cash income.....	\$94 19
Cash assets December 31st of previous year.....	96 56
<hr/>	
Total.....	\$190 75

## EXPENDITURES.

Salaries of officers and directors.....	\$21 60
Salaries of agents and employes.....	56 10
Advertising, \$4.95; printing, \$6.35.....	11 30
Postage, \$2.83; blank books, \$.15.....	2 98
Stationery, \$.40; express charges, \$.35.....	75
<hr/>	
Gross cash expenditures.....	\$92 73
<hr/>	
Balance.....	\$98 02

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$199,087	\$10,773 10
Written and renewed during the year.....	52,125	2,869 90
<hr/>		
Total.....	\$251,212	\$13,643 00
Deduct amount terminated during the year.....	49,025	2,690 25
<hr/>		
Amount in force Dec. 31, 1908.....	\$202,187	\$10,952 75
<hr/>		
Date of last assessment, May 20, 1906, amount collected.....		\$688 84
Largest sum insured in a single risk.....		2,150

## LOVELL MUTUAL FIRE INSURANCE COMPANY.

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 INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.
MELLEN EASTMAN, *President.*E. T. STEARNS, *Secretary.*

P. O. Address of Secretary, Center Lovell, Maine.

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 ASSETS.

Cash in office.....	\$37 89
Safe.....	50 00
	<hr/>
Gross assets, not including premium notes.....	\$87 89
(Balance due on premium notes subject to assessment, \$3,861.60.)	

## INCOME.

Cash premiums on policies written or renewed.....	\$19 79
Policy fees.....	7 80
Assessments on premium notes.....	19 67
	<hr/>
Gross cash income.....	\$47 26
Cash assets December 31st of previous year.....	26 28
	<hr/>
Total.....	\$73 54

## EXPENDITURES.

Losses paid during the year.....	\$17 55
Salaries of agents and employes.....	15 60
Postage, \$.50; advertising, \$2.00.....	2 50
	<hr/>
Gross cash expenditures.....	\$35 65
	<hr/>
Balance.....	\$37 89

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$79,480	\$4,810 80
Written and renewed during the year.....	16,110	987 60
	<hr/>	<hr/>
Total.....	\$95,590	\$5,798 40
Deduct amount terminated during the year.....	14,650	879 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1908.....	\$80,940	\$4,919 40
Date of last assessment, December 5, 1907, amount collected.....		\$727 12
Largest sum insured in a single risk.....		1,200

MADAWASKA MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1908. COMMENCED BUSINESS IN 1908.

LEVITE V. THIBODEAU, *President*, J. ADOLPH HEBERT, *Secretary*.

P. O. Address of Secretary, Van Buren, Maine.

ASSETS.

Cash in office .....	\$29 03
Cash deposited in bank .....	71 90
Total cash assets .....	\$100 93
Cash premiums unpaid .....	222 98
Gross assets, not including premium notes .....	\$323 91
(Balance due on premium notes subject to assessment, \$22,463.35.)	

LIABILITIES.

Due officers for services .....	\$150 00
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INCOME.

Cash premiums on policies written or renewed .....	\$454 15
Policy fees and surveys .....	338 50
Gross cash income .....	\$792 65

EXPENDITURES.

Salaries of officers and directors .....	\$217 00
Salaries of agents and employes .....	338 50
Traveling expenses of officers, directors and employes .....	22 99
Printing, \$51.25; postage, \$19.28; blank books, \$19.00 .....	89 53
Stationery, \$1.70; express charges, \$2.00 .....	3 70
Expense of organization .....	20 00
Gross cash expenditures .....	\$691 72
Balance .....	\$100 93

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Written during the year and in force December 31, 1908. ....	\$235,450 00	\$22,917 50
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.....	\$226 16
Cash deposited in bank.....	1,248 47
<hr/>	
Total cash assets.....	\$1,474 63
Assessments on premium notes unpaid.....	38 12
Due from agents.....	275 82
<hr/>	
Gross assets, not including premium notes.....	\$1,788 57
(Balance due on premium notes subject to assessment, \$166,547.20.)	

LIABILITIES.

Losses resisted.....	\$1,000 00
Due for borrowed money and interest.....	3,945 00
Fifty per cent. cash premiums on policies in force.....	939 85
<hr/>	
Gross liabilities.....	\$5,884 85

INCOME.

Cash premiums on policies written or renewed.....	\$2,442 47
Policy fees.....	413 00
Assessments on premium notes.....	3,175 44
Interest from all sources.....	16 86
Cash loaned to company to pay losses or expenses.....	3,945 00
Vacancy permits and transfers.....	100 52
<hr/>	
Gross cash income.....	\$10,093 29
Cash assets December 31st of previous year.....	716 87
<hr/>	
Total.....	\$10,810 16

EXPENDITURES.

Losses paid during the year.....	\$4,934 41
Adjusting losses.....	136 90
Collecting assessments.....	12 98
Return premiums on policies cancelled.....	50 63
Dividends to policy holders.....	56 42
Salaries of officers and directors.....	348 10
Salaries of agents and employes.....	462 38
Borrowed money repaid.....	3,000 00
Interest.....	97 40
Rent, \$50; printing, \$78.55.....	128 55
Postage, \$85.92; stationery, \$10.95; express charges, \$.70.....	97 57
Telephone and bond.....	6 99
Expense of examination by Insurance Department.....	3 20
<hr/>	
Gross cash expenditures.....	\$9,335 53
<hr/>	
Balance.....	\$1,474 63

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$1,155,993 98	\$117,626 26
Written and renewed during the year.....	744,895 00	72,538 71
Total.....	\$1,900,888 98	\$190,164 97
Deduct amount terminated during the year.....	115,845 00	12,776 50
Amount in force Dec. 31, 1908.....	\$1,785,043 98	\$177,388 47
Losses incurred during the year.....		\$5,934 41
Assessments, laid or ordered to be laid, on premium notes during the year.....		3,200 00
Amount collected from last assessment.....		3,175 44
Largest sum insured in a single risk.....		1,600 00

## MEDOMAK MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1894.

GEO. W. SIMMONS, *President.*

W. H. LEVENSALE, *Secretary.*

P. O. Address of Secretary, Waldoboro, Maine.

## ASSETS.

Cash in office.....	\$13 60
Cash deposited in bank.....	624 13
Total cash assets.....	\$637 73
Assessments on premium notes unpaid.....	32 41
Cash premiums unpaid.....	14 40
Gross assets, not including premium notes.....	\$684 54
(Balance due on premium notes subject to assessment, \$20,953.70.)	

## LIABILITIES.

Due officers for services.....	\$34 15
All other debts, claims and demands against the company.....	13 00
Gross liabilities.....	\$47 15

## INCOME.

Cash premiums on policies written or renewed.....	\$648 90
Policy fees.....	91 00
Assessments on premium notes.....	906 97
Gross cash income.....	\$1,646 87
Cash assets December 31st of previous year.....	270 14
Total.....	\$1,917 01



MERCANTILE & MANUFACTURER'S MUTUAL FIRE INS. CO. 383

EXPENDITURES.

Losses paid during the year.....	\$1,062	42
Collecting assessments.....	19	10
Return premiums on policies cancelled.....	16	20
Salaries of officers and directors.....	151	00
Salaries of agents and employes.....	4	25
Traveling expenses of officers, directors and employes.....	2	00
Advertising, \$2.00; printing, \$5.25.....	7	25
Postage, \$13.36; blank books, \$20; stationery, \$3.50.....	17	06
	<hr/>	
Gross cash expenditures.....	\$1,279	28
Balance.....	\$637	73

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes</i>
Amount in force Dec. 31, 1907.....	\$447,563	\$22,378 15
Written and renewed during the year.....	150,425	7,521 25
	<hr/>	
Total.....	\$597,988	\$29,899 40
Deduct amount terminated during the year.....	146,325	7,316 25
	<hr/>	
Amount in force Dec. 31, 1908.....	\$451,663	\$22,583 15
Losses incurred during the year.....		\$1,010 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		\$873 17
Amount collected from last assessment.....		\$46 36
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, 121 Exchange St., Portland, Maine.

ASSETS.

Cash in office.....	\$127	69
Cash deposited in bank.....	9,906	38
	<hr/>	
Total cash assets.....	\$10,034	07
Assessments on premium notes unpaid.....	14,326	45
Cash premiums unpaid.....	1,855	18
All other assets and property owned by the company.....	800	00
	<hr/>	
Gross assets, not including premium notes.....	\$27,015	70
(Balance due on premium notes subject to assessment, \$184,729.17.)		

384 MERCANTILE & MANUFACTURER'S MUTUAL FIRE INS. CO.

LIABILITIES.

Losses adjusted and not paid.....	\$2,743 58
Losses reported, not adjusted (estimated).....	500 00
Fifty per cent. cash premiums on policies in force.....	1,024 11
	<hr/>
Gross liabilities.....	\$4,267 69

INCOME.

Cash premiums on policies written or renewed }.....	\$6,470 34
Policy fees.....	
Assessments on premium notes.....	21,209 85
Interest from all sources.....	46 89
Vacancy permits and inspections.....	7 69
Reinsurance.....	31 00
Income from all other sources.....	107 47
	<hr/>
Gross cash income.....	\$27,873 24
Cash assets December 31st of previous year.....	6,154 49
	<hr/>
Total.....	\$34,027 73

EXPENDITURES.

Losses paid during the year.....	\$15,436 93
Adjusting losses.....	135 33
Return premiums on policies cancelled.....	1,501 07
Dividends to policy holders.....	17 89
Salaries of officers and directors.....	1,220 00
Salaries of agents and employes.....	3,088 86
Traveling expenses of officers, directors and employes.....	567 21
Interest.....	15 37
Rent, \$170.86; advertising and printing, \$510.66.....	681 52
Postage, \$437.97; express charges, \$2.35.....	440 32
Telephone.....	82 43
Inspection.....	163 62
Returned assessments.....	10 50
Reinsurance.....	426 16
Miscellaneous expenditures.....	206 45
	<hr/>
Gross cash expenditures.....	\$23,993 66
	<hr/>
Balance.....	\$10,034 07

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$1,433,869 00	\$214,496 00
Written and renewed during the year.....	1,593,493 83	224,260 71
	<hr/>	<hr/>
Total.....	\$3,027,362 83	\$438,756 71
Deduct amount terminated during the year.....	1,545,729 83	229,443 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1908.....	\$1,481,633 00	\$209,313 71
Losses incurred during the year.....	\$18,680 51	
Assessments, laid or ordered to be laid, on premium notes during the year.....	24,567 18	
Date of last assessment, December 31, 1908, amount collected.....	6,369 70	
Largest sum insured in a single risk.....	2,000 00	

## MUTUAL FIRE INSURANCE COMPANY.

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 INCORPORATED IN 1827. COMMENCED BUSINESS IN 1827.
A. G. PRENTISS, *President.*M. H. KELLEY, *Secretary.*

P. O. Address of Secretary, Saco, Maine.

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 ASSETS.

Cash in office.....	\$2,156 82
Cash deposited in bank.....	8,927 19
Cash value of notes, bonds or other securities.....	113,391 00
<hr/>	
Total cash assets.....	\$124,475 01
(Balance due on premium notes subject to assessment, \$13,209.95.)	

## LIABILITIES.

Losses adjusted and not paid.....	\$1,500 00
Fifty per cent. cash premiums in force December 31.....	6,604 98
<hr/>	
Gross liabilities.....	\$8,104 98

## INCOME.

Cash premiums on policies written or renewed.....	\$4,086 65
Interest from all sources.....	7,096 05
<hr/>	
Gross cash income.....	\$11,182 70
Cash assets December 31st of previous year.....	120,961 87
<hr/>	
Total.....	\$132,144 57

## EXPENDITURES.

Losses paid during the year.....	\$4,660 13
Adjusting losses.....	5 00
Return premiums on policies cancelled.....	196 34
Salaries of officers and directors.....	1,330 00
Salaries of agents and employes.....	356 56
Rent, \$165.00; taxes, \$436.80; advertising, \$4.25.....	606 05
Postage.....	17 70
Furniture and fixtures.....	331 45
Repairs and expenses on real estate.....	144 98
Miscellaneous expenditures.....	21 35
<hr/>	
Gross cash expenditures.....	\$7,669 56
<hr/>	
Balance.....	\$124,475 01

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$1,103,575 00	\$12,703 15
Written and renewed during the year.....	333,875 00	4,086 65
Total.....	\$1,437,450 00	\$16,789 80
Deduct amount terminated during the year.....	287,035 00	3,579 85
Amount in force Dec. 31, 1908.....	\$1,150,415 00	\$13,209 95

## SCHEDULE OF BONDS OWNED BY THE COMPANY.

<i>Description.</i>	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
United States 4%.....	\$1,000 00	\$1,000 00	\$1,200 00
Aroostook Northern Ry.....	1,000 00	1,000 00	1,000 00
Atchison, Topeka & St Fe Ry.....	450 00	500 00	500 00
B & Mo. River Ry.....	4,200 00	4,200 00	4,320 00
Chicago B & Quincy.....	1,000 00	1,000 00	930 00
Des Moines, Iowa Falls & N.....	5,000 00	5,000 00	5,000 00
Columbus L & Springfield.....	1,000 00	1,000 00	1,050 00
Maine Central.....	1,900 00	1,900 00	2,070 00
Pontiac, Oxford & N.....	1,000 00	1,000 00	1,000 00
Northern Pacific & Gt. N.....	5,100 00	10,000 00	9,800 00
Bath Water Supply Co.....	1,000 00	1,000 00	1,000 00

## SCHEDULE OF STOCKS OWNED BY THE COMPANY.

<i>Description.</i>	<i>Book Value.</i>	<i>Par Value.</i>	<i>Market Value.</i>
Atchison Topeka & St Fe Ry.....	\$750 00	\$5,000 00	\$5,000 00
"    "    "    "    "    Pfd.....	250 00	500 00	500 00
Boston & Maine.....	10,900 00	10,900 00	14,715 00
Boston & Chelsea.....	300 00	300 00	300 00
Louisville & Nashville.....	5,000 00	5,000 00	6,250 00
Maine Central.....	300 00	300 00	579 00
Northern Railroad.....	500 00	500 00	725 00
N. Y. N. H. & H.....	500 00	400 00	640 00
Perre Marquette Pfd.....	900 00	2,000 00	660 00
Union Pacific Pfd.....	5,240 75	7,000 00	6,720 00
Mass. Electric Pfd.....	2,050 25	2,500 00	1,500 00
Penn. Railroad.....	10,400 00	10,100 00	13,332 00
Michigan Central.....	600 00	600 00	900 00
American Exp. Co.....	3,000 00	3,000 00	6,150 00
Androscoggin Co.....	500 00	500 00	800 00
Bates Co.....	1,000 00	1,000 00	2,220 00
Lockwood Co.....	4,400 00	4,500 00	4,590 00
Pepperell Co.....	9,200 00	10,200 00	29,988 00
York Co.....	12,500 00	15,000 00	21,000 00
Atlantic Nat. Bank.....	1,600 00	1,600 00	2,240 00
Cumberland Bank.....	200 00	200 00	210 00
Casco Nat. Bank.....	1,500 00	1,500 00	1,575 00
Merchant's Bank.....	600 00	600 00	1,350 00

NEWBURGH MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1898. COMMENCED BUSINESS IN 1898.

E. L. NEWCOMB, *President.*

GEO. L. NEWCOMB, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 1, Hampden Corner, Maine.

ASSETS.

Cash in office.....	\$98 89
(Balance due on premium notes subject to assessment, \$12,372.92.)	

INCOME.

Policy fees.....	\$28 50
Cash assets December 31st of previous year.....	106 89
Total.....	\$135 39

EXPENDITURES.

Salaries of officers and directors.....	\$30 50
Salaries of agents and employes.....	1 75
Advertising.....	2 50
Postage, \$1.60; stationery, \$.15.....	1 75
Gross cash expenditures.....	\$36 50
Balance.....	\$98 89

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$112,975	\$11,775 00
Written and renewed during the year.....	22,350	2,255 00
Total.....	\$135,325	\$14,030 00
Deduct amount terminated during the year.....	15,275	1,547 50
Amount in force Dec. 31, 1908.....	\$120,050	\$12,482 50
Date of last assessment, November 20, 1907.		
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.....	\$57 73
Assessments on premium notes unpaid.....	84 00
Cash premiums unpaid.....	6 00
	<hr/>
Gross assets, not including premium notes.....	\$147 73
(Balance due on premium notes subject to assessments, \$5,652.53.)	

LIABILITIES.

Losses adjusted and not paid.....	\$115 00
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INCOME.

Cash premiums on policies written or renewed.....	\$34 49
Policy fees.....	6 00
Assessments on premium notes.....	967 65
Interest from all sources.....	19 49
	<hr/>
Gross cash income.....	\$1,027 63
Cash assets December 31st of previous year.....	440 00
	<hr/>
Total.....	\$1,467 63

EXPENDITURES.

Losses paid during the year.....	\$1,385 00
Collecting assessments.....	5 00
Return premiums on policies cancelled.....	12 90
Salaries of agents and employes.....	6 00
Printing.....	1 00
	<hr/>
Gross cash expenditures.....	\$1,409 90
	<hr/>
Balance.....	\$57 73

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$107,965	\$7,557 55
Written and renewed during the year.....	5,300	371 00
	<hr/>	<hr/>
Total.....	\$113,265	\$7,928 55
Deduct amount terminated during the year.....	10,500	735 00
	<hr/>	<hr/>
Amount in force Dec. 31, 1908.....	\$102,765	\$7,193 55
Losses incurred during the year.....		\$1,500 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		1,051 65
Date of last assessment, July 25, 1908, amount collected.....		967 65
Largest sum insured in a single risk.....		1,500 00

NEW PORTLAND MUTUAL FIRE INSURANCE  
COMPANY.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

JOHN MITCHELL, *President.*

JOHN KNOWLTON, *Secretary.*

P. O. Address of Secretary, R. F. D. No. 2, North Anson, Maine.

ASSETS.

Cash in office.....	\$40 15
Cash deposited in bank.....	408 63
Total cash assets.....	\$448 78
Safe.....	32 00
Gross assets, not including premium notes.....	\$480 78
(Balance due on premium notes subject to assessment, \$15,817.20.)	

LIABILITIES.

Due officers for services.....	\$26 50
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INCOME.

Cash premiums on policies written or renewed.....	\$78 90
Policy fees.....	36 00
Interest from all sources.....	6 55
Transfer fees.....	1 00
Gross cash income.....	\$122 45
Cash assets December 31st of previous year.....	399 84
Total.....	\$522 29

EXPENDITURES.

Salaries of officers and directors.....	\$31 50
Salaries of agents and employes.....	34 70
Printing, \$3.00; postage, \$1.46; stationery, \$2.85.....	7 31
Gross cash expenditures.....	\$73 51
Balance.....	\$448 78

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$152,700	\$15,270
Written and renewed during the year.....	40,400	4,040
Total.....	\$193,100	\$19,310
Deduct amount terminated during the year.....	31,700	3,170
Amount in force Dec. 31, 1908.....	\$161,400	\$16,140
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, R. F. D. No. 1, East North Yarmouth, Maine.

### ASSETS.

Cash in office .....	\$18 45
Cash deposited in bank .....	100 00
<hr/>	
Total cash assets .....	\$118 45
Safe .....	33 25
Books .....	15 00
<hr/>	
Gross assets, not including premium notes .....	\$166 70
(Balance due on premium notes subject to assessment, \$18,212.84.)	

### INCOME.

Cash premiums on policies written or renewed .....	\$184 57
Policy fees .....	48 50
Interest from all sources .....	1 00
<hr/>	
Gross cash income .....	\$234 07
Cash assets December 31st of previous year .....	13 83
<hr/>	
Total .....	\$247 90

### EXPENDITURES.

Losses paid during the year .....	\$31 30
Adjusting losses .....	2 00
Return premiums on policies cancelled .....	10 80
Salaries of officers and directors .....	17 00
Salaries of agents and employes .....	63 50
Advertising .....	2 00
Postage and stationery .....	2 85
<hr/>	
Gross cash expenditures .....	\$129 45
<hr/>	
Balance .....	\$118 45

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907 .....	\$323,941	\$18,068 51
Written and renewed during the year .....	85,557	4,663 47
<hr/>		
Total .....	\$409,498	\$22,731 98
Deduct amount terminated during the year .....	71,010	3,763 64
<hr/>		
Amount in force Dec. 31, 1908 .....	\$338,488	\$18,968 34
Losses incurred during the year .....		\$31 30
Date of last assessment, November 21, 1901, amount collected .....		1,379 58
Largest sum insured in a single risk .....		2,500 00



OXFORD COUNTY PATRONS OF HUSBANDRY  
MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1876.

HENRY D. HAMMOND, *President.* GEO. W. Q. PERHAM, *Secretary.*

P. O. Address of Secretary, Bryant's Pond, Maine.

ASSETS.

Cash in office.....	\$73 36
Cash deposited in bank.....	622 43
Total cash assets.....	\$695 79
Assessments on premium notes unpaid.....	1,032 39
Safe.....	40 00
Furnishings.....	17 65
Gross assets, not including premium notes.....	\$1,785 83
(Balance due on premium notes subject to assessment, \$172,489.41.)	

LIABILITIES.

Losses adjusted and not paid.....	\$1,500 00
Losses resisted.....	2,000 00
Gross liabilities.....	\$3,500 00

INCOME.

Cash premiums on policies written or renewed.....	\$2,333 49
Assessments on premium notes.....	12,418 33
Cash loaned to company to pay losses or expenses.....	7,000 00
Vacancy permits.....	255 28
Discounts.....	82 29
Gross cash income.....	\$22,089 39
Cash assets December 31st of previous year.....	1,505 65
Total.....	\$23,595 04

EXPENDITURES.

Losses paid during the year.....	\$14,738 16
Adjusting losses.....	73 69
Collecting assessments.....	2 00
Return premiums on policies cancelled.....	75 10
Salaries of officers and directors.....	625 00
Traveling expenses of officers, directors and employes.....	45 92
Borrowed money repaid.....	7,000 00
Interest.....	152 72
Auditor \$3.00; advertising, \$3.00; printing and supplies, \$33.40.....	39 40
Postage and stationery, \$145.71; express charges and telephone, \$1.54.....	147 25
Gross cash expenditures.....	\$22,899 24
Balance.....	\$695 80

392 PATRONS ANDROSCOGGIN MUTUAL FIRE INSURANCE CO.

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$3,333,566	\$175,073
Written and renewed during the year.....	871,118	46,693
	<hr/>	<hr/>
Total.....	\$4,204,684	\$221,766
Deduct amount terminated during the year.....	523,277	27,249
	<hr/>	<hr/>
Amount in force Dec. 31, 1908.....	\$3,681,407	\$194,517
Losses incurred during the year.....		\$18,237 78
Assessments, laid or ordered to be laid, on premium notes during the year.....		12,355 11
Date of last assessment, November, 1908, amount collected.....		11,222 72
Largest sum insured in a single risk.....		2,000 00

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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.

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ASSETS.

Cash deposited in bank.....	\$502 33
Office furniture and safe.....	115 00
	<hr/>
Gross assets, not including premium notes.....	\$617 33
(Balance due on premium notes subject to assessment, \$286.157.24.)	

LIABILITIES.

Losses adjusted and not paid.....	\$1,469 00
Due for borrowed money and interest.....	5,576 00
	<hr/>
Gross liabilities.....	\$7,045 00

INCOME.

Cash premiums on policies written or renewed.....	\$4,706 23
Assessments on premium notes.....	14,761 05
Cash loaned to company to pay losses or expenses.....	7,456 00
Vacancy and builders permits.....	269 65
	<hr/>
Gross cash income.....	\$27,192 93
Cash assets December 31st of previous year.....	927 32
	<hr/>
Total.....	\$28,120 25

PINE TREE STATE MUTUAL FIRE INSURANCE COMPANY. 393

EXPENDITURES.

Losses paid during the year.....	\$23,481 52
Adjusting losses.....	69 11
Collecting assessments.....	200 97
Return premiums on policies cancelled.....	101 08
Salaries of officers and directors.....	1,034 52
Traveling expenses of officers, directors and employes.....	253 74
Borrowed money repaid.....	1,880 00
Interest.....	63 00
Rent, \$2.00; advertising, \$9.45; express charges, \$.80.....	12 25
Printing and stock, \$94.75; postage, \$272.69; blank books, \$.40.....	367 84
Legal services.....	148 79
Office supplies.....	5 10
Gross cash expenditures.....	\$27,617 92
Balance.....	\$502 33

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$7,384,353	\$378,006 48
Written and renewed during the year.....	1,832,280	94,124 60
Total.....	\$9,216,633	\$472,131 08
Deduct amount terminated during the year.....	1,584,303	81,873 84
Amount in force Dec. 31, 1908.....	\$7,632,330	\$390,257 24
Losses incurred during the year.....		\$21,570 00
Assessments, laid or ordered to be laid, on premium notes during the year.....		14,621 27
Date of last assessment, August 10, 1908, amount collected.....		14,621 27
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.....	\$8 56
Cash deposited in bank.....	466 81
Total cash assets.....	\$475 37
Assessments on premium notes unpaid.....	3,781 30
Due from agents.....	1,377 77
Gross assets, not including premium notes.....	\$5,634 44
(Balance due on premium notes subject to assessment, \$55,552.75.)	

394 PINE TREE STATE MUTUAL FIRE INSURANCE COMPANY.

LIABILITIES.

Losses adjusted and not paid.....	\$3,520 00
Losses reported, not adjusted (estimated).....	6 00
Due for borrowed money and interest.....	500 00
Due officers for services and expenses.....	187 00
Fifty per cent. cash premiums on policies in force.....	374 81
Gross liabilities.....	<u>\$4,587 81</u>

INCOME.

Cash premiums on policies written or renewed.....	\$364 08
Policy fees.....	231 00
Assessments on premium notes.....	6,019 12
Interest from all sources.....	5 18
Cash loaned to company to pay losses or expenses.....	690 00
Vacancy permits.....	22 83
Gross cash income.....	<u>\$7,332 21</u>
Cash assets December 31st of previous year.....	591 71
Total.....	<u>\$7,923 92</u>

EXPENDITURES.

Losses paid during the year.....	\$4,145 00
Adjusting losses.....	171 63
Return premiums on policies cancelled.....	7 53
Dividends to policy holders.....	6 90
Salaries of officers and directors.....	53 50
Salaries of agents and employes.....	231 00
Traveling expenses of officers, directors and employes.....	16 08
Making assessments.....	18 00
Borrowed money repaid.....	2,400 00
Interest.....	170 00
Rent, \$8.00; advertising, \$4.00.....	12 00
Printing, \$78.00; postage, \$112.40.....	190 40
Stationery, \$1.90; express charges, \$5.95.....	7 85
Returned assessments.....	18 66
Gross cash expenditures.....	<u>\$7,448 55</u>
Balance.....	<u>\$475 37</u>

GENERAL ITEMS.

	Amount.	Premium Notes.
Amount in force Dec. 31, 1907.....	\$849,697 27	\$79,703 62
Written and renewed during the year.....	177,945 00	18,018 60
Total.....	<u>\$1,027,642 27</u>	<u>\$97,722 22</u>
Deduct amount terminated during the year.....	315,244 77	31,524 48
Amount in force Dec. 31, 1908.....	<u>\$712,397 50</u>	<u>\$66,197 74</u>
Losses incurred during the year.....	\$4,115 00	
Assessments, laid or ordered to be laid, on premium notes during the year.....	9,832 26	
Date of last assessment, October 1, 1908, amount collected.....	6,587 73	
Largest sum insured in a single risk.....	2,000 00	

PITSTON AND WHITEFIELD MUTUAL FIRE  
INSURANCE COMPANY.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

GEO. O. BAILEY, *President.*

LORE H. FORD, *Secretary.*

P. O. Address of Secretary, Whitefield, Maine.

ASSETS.

Cash in office.....	\$165 65
Cash deposited in bank.....	22 93
All other cash assets.....	8 61
<b>Total cash assets.....</b>	<b>\$197 19</b>
Cash premiums unpaid.....	74 12
<b>Gross assets, not including premium notes.....</b>	<b>\$271 31</b>
(Balance due on premium notes subject to assessment, \$31,256.80.)	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$300 00
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INCOME.

Cash premiums on policies written or renewed.....	\$401 45
Assessments on premium notes.....	1,958 19
Interest from all sources.....	8 69
<b>Gross cash income.....</b>	<b>\$2,368 33</b>
Cash assets December 31st of previous year.....	454 57
<b>Total.....</b>	<b>\$2,822 90</b>

EXPENDITURES.

Losses paid during the year.....	\$2,435 50
Adjusting losses.....	48 49
Collecting assessments.....	20 00
Return premiums on policies cancelled.....	8 51
Salaries of officers and directors.....	59 65
Traveling expenses of officers, directors and employes.....	2 30
Stationery, \$3.61; advertising, \$3.00.....	6 61
Printing, \$17.55; postage, \$27.10.....	44 65
<b>Gross cash expenditures.....</b>	<b>\$2,625 71</b>
<b>Balance.....</b>	<b>\$197 19</b>

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$390,415 00	\$33,882 40
Written and renewed during the year.....	140,825 00	12,477 00
<b>Total.....</b>	<b>\$531,240 00</b>	<b>\$46,359 40</b>
Deduct amount terminated during the year.....	134,187 50	11,763 00
<b>Amount in force Dec. 31, 1908.....</b>	<b>\$397,052 50</b>	<b>\$34,596 40</b>

Losses incurred during the year.....	\$2,730 50
Assessments, laid or ordered to be laid, on premium notes during the year..	2,002 67
Date of last assessment, August 8, 1908, amount collected.....	1,268 86
Largest sum insured in a single risk.....	2,000 00

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\*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.

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ASSETS.

Cash in office.....	\$21 21
Cash deposited in bank.....	1,048 99
Total cash assets.....	\$1,070 20
Assessments on premium notes unpaid.....	100 30
Typewriter and office supplies.....	150 00
Gross assets, not including premium notes.....	\$1,320 50
(Balance due on premium notes subject to assessment, \$34,218 56.)	

LIABILITIES.

Losses reported, not adjusted (estimated).....	\$75 00
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INCOME.

Cash premiums on policies written or renewed.....	\$3,403 82
Policy fees.....	86 50
Assessments on premium notes.....	360 31
Interest from all sources.....	21 21
Vacancy permits and transfers.....	79 42
Gross cash income.....	\$3,951 26
Cash assets December 31st of previous year.....	1,710 48
Total.....	\$5,661 74

EXPENDITURES.

Losses paid during the year.....	\$3,286 12
Adjusting losses.....	43 90
Return premiums on policies cancelled.....	92 03
Salaries of officers and directors.....	294 85

\*Name changed February 23, 1909, to the Narragansett Mutual Fire Insurance Company of Gorham.

SAGADAHOC MUTUAL FIRE INSURANCE COMPANY. 397

Salaries of agents and employes.....	\$562 36
Traveling expenses of officers, directors and employes.....	50 80
Making assessments.....	16 82
Advertising, \$11.25; printing, \$9.00.....	20 25
Postage, \$13.94; blank books, \$25.12; express charges, \$.90.....	39 96
Rent, fuel and lights.....	50 00
Expense of examination by Insurance Department.....	5 95
Telephone and incidentals.....	11 00
Office supplies.....	117 50
Gross cash expenditures.....	\$4,591 54
Balance.....	\$1,070 20

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$329,947 00	\$25,012 16
Written and renewed during the year.....	282,833 00	21,389 75
Total.....	\$612,780 00	\$46,401 91
Deduct amount terminated during the year.....	98,515 30	5,464 95
Amount in force Dec. 31, 1908.....	\$514,264 70	\$40,936 96
Losses incurred during the year.....		\$3,286 12
Assessments, laid or ordered to be laid, on premium notes during the year..		460 61
Date of last assessment, October 1, 1908, amount collected.....		360 31
Largest sum insured in a single risk.....		2,000 00

SAGADAHOC MUTUAL FIRE INSURANCE COMPANY.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1904.

W. D. HUTCHINS, *President.*

R. S. CARR, *Secretary.*

P. O. Address of Secretary, Bowdoinham, Maine.

ASSETS.

Cash in office.....	\$11 64
Cash deposited in bank.....	42 41
Total cash assets.....	\$54 05
Assessments on premium notes unpaid.....	23 41
Cash premiums unpaid.....	13 56
Safe.....	25 00
Books and supplies.....	5 00
Gross assets, not including premium notes.....	\$121 02
(Balance due on premium notes subject to assessment, \$9,801.64.)	

LIABILITIES.

Due officers for services. . . . . \$5 00

INCOME.

Cash premiums on policies written or renewed. . . . . \$195 92  
 Policy fees. . . . . 101 00  
 Assessments on premium notes. . . . . 14 00  
 Vacancy permits. . . . . 33 50

Gross cash income. . . . . \$344 42  
 Cash assets December 31st of previous year. . . . . 5 40

Total. . . . . \$349 82

EXPENDITURES.

Losses paid during the year. . . . . \$6 00  
 Salaries of officers and directors. . . . . 157 15  
 Salaries of agents and employes. . . . . 68 67  
 Borrowed money repaid. . . . . 35 00  
 Interest. . . . . 35  
 Advertising, \$5.50; postage, \$5.17; express charges, \$35. . . . . 11 02  
 Supplies. . . . . 17 25  
 All other expenditures. . . . . 33

Gross cash expenditures. . . . . \$295 77

Balance. . . . . \$54 05

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907. . . . .	\$120,925	\$9,653 75
Written and renewed during the year. . . . .	65,425	5,236 75
Total. . . . .	\$186,350	\$14,890 50
Deduct amount terminated during the year. . . . .	59,125	4,688 75
Amount in force Dec. 31, 1908. . . . .	\$127,225	\$10,201 75

Losses incurred during the year. . . . . \$6 00  
 Date of last assessment, October 16, 1906, amount collected. . . . . 732 28  
 Largest sum insured in a single risk. . . . . 1,200 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.....	\$146 58
Cash value of notes, bonds or other securities.....	200 00
Total cash assets.....	\$346 58
(Balance due on premium notes subject to assessment, \$9,632.10.)	

INCOME.

Cash premiums on policies written or renewed.....	\$65 55
Policy fees.....	28 00
Gross cash income.....	\$93 55
Cash assets December 31st of previous year.....	293 80
Total.....	\$387 35

EXPENDITURES.

Commissions for collecting cash premiums.....	\$28 00
Return premiums on policies cancelled.....	90
Salaries of officers and directors.....	10 00
Advertising, \$1.00; postage, \$.87.....	1 87
Gross cash expenditures.....	\$40 77
Balance.....	\$346 58

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$97,750	\$9,775
Written and renewed during the year.....	21,850	2,185
Total.....	\$119,600	\$11,960
Deduct amount terminated during the year.....	20,300	2,030
Amount in force Dec. 31, 1908.....	\$99,300	\$9,930
Date of last assessment, August 23, 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.....	\$10 73
Cash deposited in bank.....	2,662 60
Total cash assets.....	\$2,673 33
Cash premiums unpaid.....	40
Gross assets, not including premium notes.....	\$2,673 73
(Balance due on premium notes subject to assessment, \$10,989.08.)	

### LIABILITIES.

Due officers for services.....	\$8 00
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### INCOME.

Cash premiums on policies written or renewed	}		
Policy fees.....			
Interest from all sources.....			46 35
Gross cash income.....			\$330 82
Cash assets December 31st of previous year.....			2,751 46
Total.....			\$3,132 28

### EXPENDITURES.

Losses paid during the year.....	\$319 50
Adjusting losses.....	4 00
Return premiums on policies cancelled.....	4 60
Salaries of officers and directors.....	103 00
Printing and binding, \$25.00; postage, express and stationery, \$85; advertising, \$2.00.....	27 85
Gross cash expenditures.....	\$458 95
Balance.....	\$2,673 33

### GENERAL ITEMS.

	Amount.	Premium Notes.
Amount in force Dec. 31, 1907.....	\$220,825	\$11,233 30
Written and renewed during the year.....	66,108	3,305 40
Total.....	\$286,933	\$14,538 70
Deduct amount terminated during the year.....	59,425	2,971 25
Amount in force Dec. 31, 1908.....	\$227,508	\$11,567 45
Losses incurred during the year.....		\$319 50
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.

JOSEPH H. LITTLEFIELD, *President.* WILLIAM M. TRIPP, *Secretary.*

P. O. Address of Secretary, Wells, Maine.

ASSETS.

Cash in office.....	\$32 16
Assessments on premium notes unpaid.....	421 60
Gross assets, not including premium notes.....	\$453 76
(Balance due on premium notes subject to assessment, \$9,561.20.)	

LIABILITIES.

Due for borrowed money and interest.....	\$339 12
Due officers for services.....	162 00
Gross liabilities.....	\$501 12

INCOME.

Cash premiums on policies written or renewed.....	\$46 94
Policy fees.....	17 50
Assessments on premium notes.....	1,578 55
Gross cash income.....	\$1,642 99
Cash assets December 31st of previous year.....	80 40
Total.....	\$1,723 39

EXPENDITURES.

Salaries of officers and directors.....	\$91 00
Borrowed money repaid.....	1,546 79
Interest.....	40 76
Printing, \$11.00; postage, \$1.68.....	12 68
Gross cash expenditures.....	\$1,691 23
Balance.....	\$32 16

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$242,195 75	\$15,281 50
Written and renewed during the year.....	24,200 00	1,542 00
Total.....	\$266,395 75	\$16,823 50
Deduct amount terminated during the year.....	54,300 00	3,264 00
Amount in force Dec. 31, 1908.....	\$212,095 75	\$13,559 50
Assessments, laid or ordered to be laid, on premium notes during the year..		\$1,829 10
Date of last assessment, August 12, 1907, amount collected.....		3,575 34
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. MELLETT TAYLOR, *Secretary.*

P. O. Address of Secretary, Hermon, Maine.

ASSETS.

Cash in office.....	\$150 77
Cash deposited in bank.....	94 02
Total cash assets.....	\$244 79
(Balance due on premium notes subject to assessment, \$18,131.34.)	

LIABILITIES.

Due officers for services.....	\$70 00
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INCOME.

Policy fees.....	\$97 50
Cash assets December 31st of previous year.....	185 59
Total.....	\$283 09

EXPENDITURES.

Salaries of officers and directors.....	\$34 50
Printing, \$2.50; postage, \$1.20; stationery, \$.10.....	3 80
Gross cash expenditures.....	\$38 30
Balance.....	\$244 79

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$172,835	\$17,283 50
Written and renewed during the year.....	49,180	4,918 00
Total.....	\$222,015	\$22,201 50
Deduct amount terminated during the year.....	38,310	3,831 00
Amount in force Dec. 31, 1908.....	\$183,705	\$18,370 50
Date of last assessment, July 1, 1907, amount collected.....		\$234 93
Largest sum insured in a single risk.....		1,800 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.....	\$115 18
(Balance due on premium notes subject to assessment, \$6,431.25.)	

INCOME.

Cash premiums on policies written or renewed.....	\$24 81
Policy fees.....	20 00
Interest from all sources.....	11 22
Income from all other sources.....	50
<hr/>	
Gross cash income.....	\$56 53
Cash assets December 31st of previous year.....	97 28
<hr/>	
Total.....	\$153 81

EXPENDITURES.

Losses paid during the year.....	\$2 00
Return premiums on policies cancelled.....	1 20
Salaries of officers and directors.....	12 00
Salaries of agents and employes.....	20 00
Printing, \$2.00; postage, \$1.18.....	3 18
Justice fee.....	25
<hr/>	
Gross cash expenditures.....	\$38 63
<hr/>	
Balance.....	\$115 18

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$129,515	\$6,638 00
Written and renewed during the year.....	24,690	1,239 50
<hr/>		
Total.....	\$154,205	\$7,877 50
Deduct amount terminated during the year.....	19,180	957 00
<hr/>		
Amount in force Dec. 31, 1908.....	\$135,025	\$6,920 50
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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.

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 INCORPORATED IN 1859. COMMENCED BUSINESS IN 1859.
HERMAN SANBORN, *President.*J. E. HISCOCK, *Secretary.*

P. O. Address of Secretary, Wilton, Maine.

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 ASSETS.

Cash in office.....	\$80 46
(Balance due on premium notes subject to assessment, \$18,767.74.)	

## INCOME.

Cash premiums on policies written or renewed.....	\$79 91
Policy fees.....	35 00
Interest from all sources.....	22 95
Transfers.....	3 25
<hr/>	
Gross cash income.....	\$141 11
Cash assets December 31st of previous year.....	436 75
<hr/>	
Total.....	\$577 86

## EXPENDITURES.

Losses paid during the year.....	\$415 00
Salaries of officers and directors.....	74 00
Printing, \$7.00; postage, \$1.00; stationery, \$.40.....	8 40
<hr/>	
Gross cash expenditures.....	\$497 40
<hr/>	
Balance.....	\$80 46

## GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$279,255	\$17,899 20
Written and renewed during the year.....	62,000	4,995 50
<hr/>		<hr/>
Total.....	\$341,255	\$22,894 70
Deduct amount terminated during the year.....	48,800	3,049 00
<hr/>		<hr/>
Amount in force Dec. 31, 1908.....	\$292,455	\$19,845 70
<hr/>		<hr/>
Losses incurred during the year.....		\$415 00
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.....	\$199 40
Cash deposited in bank.....	228 71
Total cash assets.....	\$428 11
Cash premiums unpaid.....	49 76
Gross assets, not including premium notes.....	\$477 87
(Balance due on premium notes subject to assessment, \$20,395.35.)	

LIABILITIES.

Due officers for services.....	\$4 75
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INCOME.

Cash premiums on policies written or renewed.....	\$249 48
Policy fees.....	57 25
Interest from all sources.....	1 54
Gross cash income.....	\$308 27
Cash assets December 31st of previous year.....	209 09
Total.....	\$517 36

EXPENDITURES.

Losses paid during the year.....	\$15 00
Return premiums on policies cancelled.....	2 94
Salaries of officers and directors.....	67 25
Advertising, \$2.00; postage, \$1.27; stationery, \$.54.....	3 81
Justice fee.....	25
Gross cash expenditures.....	\$89 25
Balance.....	\$428 11

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$292,931	\$19,334 15
Written and renewed during the year.....	101,530	7,273 95
Total.....	\$394,461	\$26,608 10
Deduct amount terminated during the year.....	99,265	5,963 27
Amount in force Dec. 31, 1908.....	\$295,196	\$20,644 83
Losses incurred during the year.....		\$15 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.*

ASA C. HATHORNE, *Secretary.*

P. O. Address of Secretary, Woolwich, Maine.

### ASSETS.

Cash in office.....	\$19 47
Cash deposited in bank.....	609 40
	\$628 87
Total cash assets.....	\$628 87
Books, blanks, etc.....	10 00
	\$638 87
Gross assets, not including premium notes.....	\$638 87
(Balance due on premium notes subject to assessment, \$11,404.01.)	

### LIABILITIES.

Due officers for services, \$5.00; and expenses, \$7.00.....	\$12 00
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### INCOME.

Cash premiums on policies written or renewed.....	\$92 31
Policy fees.....	19 50
Interest from all sources.....	20 68
	\$132 49
Gross cash income.....	\$132 49
Cash assets December 31st of previous year.....	535 58
	\$668 07
Total.....	\$668 07

### EXPENDITURES.

Return premiums on policies cancelled.....	\$5 49
Salaries of officers and directors.....	24 50
Advertising, \$3.00; postage, \$.50; stationery, \$.50.....	4 00
Justice fee.....	25
State report and other expenditures.....	7 00
	\$41 24
Gross cash expenditures.....	\$41 24
Balance.....	\$626 83

### GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$165,825	\$11,123 54
Written and renewed during the year.....	27,100	1,845 88
	\$192,925	\$12,969 42
Total.....	\$192,925	\$12,969 42
Deduct amount terminated during the year.....	22,650	1,558 13
	\$170,275	\$11,411 29
Amount in force Dec. 31, 1908.....	\$170,275	\$11,411 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.....	\$1,083 52
Assessments on premium notes unpaid.....	533 25
Safe.....	45 00
Office supplies.....	487 00
Gross assets, not including premium notes.....	\$2,148 77
(Balance due on premium notes subject to assessment, \$228,843.44.)	

LIABILITIES.

Losses adjusted and not paid.....	\$700 00
Losses reported, not adjusted (estimated).....	1,975 00
Due for borrowed money and interest.....	1,700 00
Gross liabilities.....	\$4,375 00

INCOME.

Cash premiums on policies written or renewed.....	\$3,336 46
Policy fees.....	514 50
Assessments on premium notes.....	6,876 84
Interest from all sources.....	34 00
Cash loaned to company to pay losses or expenses.....	10,900 00
Vacancy and other permits.....	238 72
Incidentals.....	2 50
Gross cash income.....	\$21,903 02
Cash assets December 31st of previous year.....	189 57
Total.....	\$22,092 59

EXPENDITURES.

Losses paid during the year.....	\$6,717 96
Adjusting losses.....	94 60
Return premiums on policies cancelled.....	18 10
Salaries of officers and directors.....	455 00
Salaries of agents and employes.....	2,314 50
Traveling expenses of officers, directors and employes.....	6 00
Borrowed money repaid.....	10,200 00
Interest.....	344 33
Rent, \$50.00; advertising, \$237.26.....	287 26
Printing, \$42.37; postage, \$352.68; blank books, \$3.05.....	398 10
Stationery, \$2.00; express charges, \$16.77.....	18 77
Refund on assessment.....	2 57

408 YORK COUNTY MUTUAL FIRE INSURANCE COMPANY.

Legal expense.....	\$1 31
Office supplies.....	94 73
Incidentals.....	55 84
	<hr/>
Gross cash expenditures.....	\$21,009 07
	<hr/>
Balance.....	\$1,083 52

GENERAL ITEMS.

	<i>Amount.</i>	<i>Premium Notes.</i>
Amount in force Dec. 31, 1907.....	\$2,620,970	\$262,097 00
Written and renewed during the year.....	1,115,219	111,521 90
	<hr/>	<hr/>
Total.....	\$3,736,189	\$373,618 90
Deduct amount terminated during the year.....	1,086,365	108,636 50
	<hr/>	<hr/>
Amount in force Dec. 31, 1908.....	\$2,649,824	\$264,982 40
Losses incurred during the year.....		\$6,553 30
Assessments, laid or ordered to be laid, on premium notes during the year..		6,526 75
Date of last assessment, September 1, 1908, amount collected.....		6,252 49
Largest sum insured in a single risk.....		2,000 00

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MAINE LIFE INSURANCE COMPANY.

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ABSTRACT COMPILED FROM THE ANNUAL STATEMENT OF THE  
UNION MUTUAL LIFE INSURANCE COMPANY, SHOWING  
ITS CONDITION ON THE 31st DAY OF  
DECEMBER, 1908.

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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.....	\$101,096 20	
Dividends applied to purchase paid-up additions and annuities.....	28,651 82	
Surrender values applied to purchase paid-up insurance and annuities.....	23,573 23	
<hr/>		
Total new premiums.....	\$153,321 25	
Renewal premiums.....	2,039,966 87	
Dividends applied to pay renewal premiums.....	33,922 09	
Surrender values applied to pay renewal premiums..	8,626 05	
<hr/>		
Total renewal premiums.....	\$2,082,515 01	
Total premium income.....		\$2,235,836 26
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		7,722 00
Interest on mortgage loans.....	\$56,328 44	
Interest on collateral loans.....	70,862 24	
Interest on bonds and dividends on stocks.....	387,173 76	
Interest on premium notes, policy loans or liens.....	37,746 86	
Interest on bank deposits.....	2,837 03	
Interest on other debts due the company.....	908 70	
Discount on claims paid in advance.....	289 66	
Rents—including company's own occupancy.....	52,654 17	608,800 86
<hr/>		
Profit on sale or maturity of ledger assets.....		5,262 50
Unexpended balance, account of fire loss.....		4,957 29
Profit and loss.....		421 92
<hr/>		
Total income.....		\$2,863,000 83
Ledger assets Dec. 31, 1907.....		13,352,001 54
<hr/>		
Total.....		\$16,215,002 37

UNION MUTUAL LIFE INSURANCE COMPANY. 411

DISBURSEMENTS.

Death claims and additions .....	\$717,844 05
Matured endowments and additions .....	115,977 33
<hr/>	
Total death claims and endowments .....	\$833,821 38
Annuities involving life contingencies .....	2,452 77
Premium notes voided by lapse .....	74,027 03
Surrender values paid in cash .....	215,280 94
Surrender values applied to pay renewal premiums .....	8,626 05
Surrender values applied to purchase paid-up insurance and annuities ..	23,573 23
Dividends paid policy holders in cash .....	44,600 14
Dividends applied to pay renewal premiums .....	33,922 09
Dividends applied to purchase paid-up additions and annuities .....	28,651 82
Total paid policy holders ....	\$1,264,955.45
Expense of adjustment of claims .....	605 45
Supplementary contracts <i>not</i> involving life contingencies .....	5,506 93
Commissions and bonuses to agents .....	170,363 39
Salaries and allowances for agencies, including managers, agents and clerks .....	22,993 75
Agency supervision, traveling and all other agency expenses .....	21,520 27
Medical examiners fees .....	5,365 00
Salaries and all other compensation of officers and home office employes ..	87,534 01
Rents—including company's own occupancy .....	25,281 23
Advertising, printing, stationery and postage .....	15,761 13
Legal expenses .....	4,676 88
Furniture, fixtures and safes .....	886 87
Insurance taxes, licenses and department fees .....	4,215 71
Taxes on real estate .....	12,006 89
Repairs and expenses (other than taxes) on real estate .....	25,589 38
Loss on sale or maturity of ledger assets .....	58,291 68
State taxes on premiums .....	39,453 74
All other licenses, fees and taxes .....	2,837 27
Traveling expenses .....	982 57
Decrease in book value of ledger assets .....	21,957 29
Profit and loss .....	375 90
Interest .....	724 82
Mortgage expense .....	49 87
Miscellaneous expenditures .....	3,515 60
<hr/>	
Total disbursements .....	\$1,795,451 08
<hr/>	
Balance .....	\$14,419,551 29

LEDGER ASSETS.

Book value of real estate .....	\$1,036,295 08
Mortgage loans on real estate .....	1,101,935 50
Loans secured by collateral .....	1,433,321 25
Loans on Company's policies assigned as collateral .....	913,020 70
Premium notes on policies in force .....	44,294 00
Temporary notes taken for renewal premiums .....	74,144 37
Book value of stocks and bonds—excluding interest .....	9,664,539 09
Cash in office and deposited in banks, not on interest .....	28,048 18
Deposited in trust companies and banks on interest .....	102,523 96
Agents balances .....	11,429 16
Subscription for bonds .....	10,000 00
<hr/>	
Total ledger assets .....	\$14,419,551 29

412 UNION MUTUAL LIFE INSURANCE COMPANY.

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$17,181 00		
Interest due and accrued on bonds.....	97,860 19		
Interest accrued on collateral loans.....	6,484 27		
Interest due and accrued on premium notes, loans or liens.....	25,958 68		
Rents due and accrued on company's property or lease	2,181 79		\$149,665 93
<hr/>			
Market value of stocks and bonds over book value.....			12,442 65
	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>
Gross premiums due and unreported.....	\$1,847 78	\$211,438 83	
Gross deferred premiums.....	7,047 97	128,212 52	
<hr/>			
Total.....	\$8,895 75	\$339,651 35	
Deduct loading.....	1,957 07	74,723 29	
<hr/>			
Net uncollected and deferred premiums.....	\$6,938 68	\$264,928 06	271,866 74
All other assets.....			127 50
<hr/>			
Gross assets.....			\$14,853,654 11

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$11,429 16		
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	1,327 00		\$12,756 16
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Total admitted assets.....			\$14,840,897 95

UNION MUTUAL LIFE INSURANCE COMPANY. 413

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, 1908.

Description of Collateral.	Par value.	Market value.	Amount loaned thereon.
Aroostook Trust & Banking Co., Me., 8 shares.....	\$800 00	\$1,600 00	\$750 00
John Bird Co., Rockland, Me., 25 shares.....	25,000 00	31,250 00	20,000 00
Central Oil Co., Mass., 25 shares.....	625 00	100 00	550 00
U. S. Steel Corp., Com., 5 shares.....	500 00	270 00	500 00
Goodall Worsted Co., Me., 5 shares.....	500 00	560 00	
Maine Alpaca Co., Com., 1 share.....	100 00	110 00	
York Light & Heat Co., Me., Pfd., 21 shares.....	2,100 00	1,995 00	1,500 00
U. S. Steel Corp., Com., 36 shares.....	3,600 00	1,944 00	2,325 00
Sebasticook Water Power Co., Me., 5%, 1925.....	500 00	487 50	
Bar Harbor Electric Light Co., Me., 4½%, 1921.....	1,000 00	980 00	700 00
Amalgamated Copper Co., 25 shares.....	2,500 00	2,025 00	
Lowell, Lawrence & Haverhill Street Ry. Co., 5%, 1923.....	1,000 00	1,000 00	
New York, New Haven & Hartford R. R. Co., 9 shares.....	900 00	1,440 00	3,253 62
Chicago & West Michigan Ry. Co., 5%, 1921.....	1,000 00	980 00	
Rockland-Rockport Lime Co., Me., Pfd., 33 shares.....	3,300 00	1,650 00	1,250 00
First National Bank of Boothbay Harbor, Me., 10 shares.....	1,000 00	1,100 00	800 00
Portland & Rumford Falls Rv., Me., 500 shares, 8% guaranteed by Maine Central R. R.....	50,000 00	95,000 00	45,000 00
Richmond Water & Light Co., Kv., 5%, 1921.....	100 00	95 00	600 00
Rockport Water Works Co., Rockport, Ind., 6%, 1912.....	500 00	475 00	
Bangor & Aroostook R. R. Co., Me., 5%, 1943.....	6,000 00	6,900 00	
Indianapolis Water Co., Ind., 5%, 1926.....	3,000 00	3,000 00	
Cleveland City Cable Ry. Co., O., 5%, 1909.....	2,000 00	1,909 00	
Scranton Suburban Ry. Co., Pa., 6%, 1909.....	2,000 00	2,000 00	
Akron Water Works Co., O., 5%, 1919.....	1,000 00	1,000 00	
Sterling Water Co., Ill., 5%, 1925.....	1,000 00	950 00	
Maine Water Co., Me., 5%, 1931.....	2,000 00	2,000 00	20,000 00
Clifton Forge Light & Water Co., Va., 6%, 1929.....	1,500 00	1,425 00	
Pueblo Water Co., Colo., 1st Mtge., 6%, 1911.....	1,000 00	1,000 00	
Butler Water Co., Pa., Sinking Fund Mtge., 5%, 1927.....	500 00	500 00	
Rockport Water Works Co., Ind., 1st Mtge., Gold, 5%, 1920.....	500 00	475 00	
Berlin Water Co., N. H., 1st Mtge., 5-20 Gold, 5%, 1917.....	500 00	500 00	
Oakland Water Co., Me., 1st Mtge., 5%, 1918.....	500 00	500 00	
State Publishing Assn., Portland, Me., 50 shares.....	5,000 00	5,000 00	3,500 00
Rockland, Thomaston & Camden Street Ry., Me., 4%, 1921.....	3,500 00	3,430 00	3,000 00
Rochester Water Co., Minn., 5%, 1917.....	4,000 00	4,000 00	
Leadville Water Co., Colo., 4%, 1916.....	2,500 00	1,875 00	
Seattle Electric Co., Wash., 5%, 1930.....	1,000 00	1,000 00	
Canton-Massillon Electric Ry. Co., O., 5%, 1920.....	1,000 00	980 00	
Omaha Street Ry. Co., 5%, 1914.....	1,000 00	980 00	10,000 00
Oakland Water Co., Me., 5%, 1918.....	500 00	500 00	
Trinidad, Colo., Water, Gold, 5%, 1912.....	1,000 00	1,000 00	
Duluth Street Ry. Co., Minn., 5%, 1930.....	1,000 00	980 00	
Camden & Rockland Water Co., Me., 199 shares.....	19,900 00	11,940 00	20,400 00
Rockland Building Syndicate, Me., 400 shares.....	40,000 00	28,000 00	
Portland & Rumford Falls Rv., Me., 114 shares, 8% guaranteed by Maine Central R. R.....	11,400 00	21,660 00	12,000 00
Western Union Telegraph Co., 4½%, 1950.....	3,000 00	2,700 00	4,000 00
Bangor & Aroostook R. R. Co., Me., 5%, 1943.....	7,000 00	8,050 00	
York Light & Heat Co., Me., Pfd., 20 shares.....	3,000 00	2,850 00	4,500 00
Portland Gas Light Co., Me., 50 shares.....	2,500 00	4,500 00	
Portland R. R. Co., Me., 22 shares.....	2,200 00	2,200 00	20,000 00
Portland Trust Co., Me., 80 shares.....	8,000 00	28,000 00	
Bangor & Aroostook R. R. Co., Me., 17 shares.....	1,700 00	1,700 00	
Bangor Investment Co., Me., 3,400 shares.....	3,400 00	3,400 00	
Aroostook Construction Co., Me., 16 shares.....	1,600 00	72,000 00	60,000 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	
Northern Telegraph Co., 34 shares.....	3,400 00	3,400 00	
Municipal Water Works Co., Me., 4-4½%, 1922.....	4,500 00	4,410 00	4,000 00
Crystal Water Co., N. Y., 4%, 1924.....	2,100 00	1,995 00	
Fort Smith Water Co., Ark., 1st Mtge., 6%, 1905.....	20,000 00	19,000 00	16,000 00
First National Bank of Portland, Me., 4 shares.....	400 00	420 00	350 00
Portland Trust Co., Me., 72 shares.....	7,200 00	25,200 00	18,000 00

414 UNION MUTUAL LIFE INSURANCE COMPANY.

BONDS, STOCKS, ETC.—CONTINUED.

Description of Collateral.	Par value.	Market value.	Amount loaned thereon.
Rockland-Rockport Lime Co., Me., 5%, 1911.....	\$5,000 00	\$4,500 00	
Oxford Paper Co., Me., 5%, 1921.....	9,000 00	9,000 00	
Sterling Water Co., Ill., 5%, 1925.....	500 00	475 00	\$13,000 00
Leadville Water Co., Colo., 4%, 1916.....	500 00	375 00	
Camden & Rockland Water Co., Me., 44 shares.....	4,400 00	2,640 00	2,500 00
Rockland Trust Co., Me., 5 shares.....	500 00	515 00	
Aurora, Elgin & Chicago Ry. Co., 1st Mtge., 5%, 1941.....	2,000 00	1,960 00	
Pensacola Electric Co., Fla., 5%, 1931.....	4,000 00	3,680 00	6,200 00
Ontario Power Co., of Niagara Falls, 1st Mtge., 5%, 1943.....	3,000 00	2,970 00	
Columbus Northern Ry. Power & Equip't. Co., O., 5%, 1934.....	12,000 00	12,350 00	10,000 00
Portland Trust Co., Me., 50 shares.....	5,000 00	17,500 00	14,000 00
Portland R. R. Co., Me., 46 shares.....	4,600 00	4,600 00	
Rensselaer Water Co., N. Y., 1st Mtge., 4½%, 1922.....	16,500 00	15,675 00	13,177 35
Umbragog Paper Co., Me., 5%, 1918.....	1,000 00	1,000 00	250 00
Oxford Paper Co., Me., 1st Mtge., Gold, 5%, 1921.....	1,000 00	1,000 00	250 00
Casco National Bank, Portland, Me., 37 shares.....	3,700 00	3,996 00	2,805 70
Casco National Bank, Portland, Me., 80 shares.....	8,000 00	8,640 00	4,500 00
Elizabeth, Plainfield & Central Jersey Ry. Co., 50-year Mtge., Gold, 5%, 1950.....	23,000 00	21,850 00	
Portland Ry. Co., Ore., 1st Mtge., Gold, 5%, 1920.....	7,000 00	6,825 00	30,000 00
St. Louis & San Francisco, R. R. Co., 4%, 1951.....	4,000 00	3,120 00	
Buffalo City Gas Co., N. Y., 1st Mtge., 50-year, Gold, 5%, 1947.....	3,000 00	1,500 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	23,000 00	25,900 00
Rockland-Rockport Lime Co., Me., Pfd., 383 shares.....	38,300 00	19,150 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	39,664 55
Rockland-Rockport Lime Co., Me., 5%, 1911.....	25,000 00	22,500 00	
Marine National Bank, Bath, Me., 5 shares.....	500 00	550 00	500 00
Marine National Bank, Bath, Me., 30 shares.....	3000 00	3,300 00	3,000 00
Calumet & Arizona Mining Co., 100 shares.....	1,000 00	11,800 00	
Standard Oil Co., 3 shares.....	200 00	2,100 00	
Torrington Co., Conn., Pfd., 20 shares.....	500 00	500 00	14,000 00
North Butte Mining Co., Minn., 100 shares.....	1,500 00	8,400 00	
West Realty Co., Portland, Me., 140 shares.....	14,000 00	14,000 00	10,000 00
Union Safe Deposit & Trust Co., Portland, Me., 1,260 shares.....	126,000 00	239,400 00	151,100 00
Maine Central R. R. Co., Cons. Mtge., 7%, 1912.....	42,000 00	46,095 00	40,000 00
Portland National Bank, Me., 1,545 shares.....	154,500 00	293,550 00	185,000 00
Cambridge, Mass., 4%, 1924.....	1,000 00	1,000 00	
New York Corp. Stock of City of, 3½%, 1954.....	1,000 00	1,000 00	
Hennepin & Minneapolis Court House & City Hall, City Series, 3½%, 1935.....	1,000 00	950 00	5,000 00
Portland, Me., 3½%, 1922.....	1,000 00	950 00	
N. Y. Central & Hudson River R. R. Co., 3½%, 1997.....	2,000 00	1,880 00	
Providence, R. I., 4%, 1927.....	1,000 00	1,045 00	
Casco National Bank, Portland, Me., 180 shares.....	18,000 00	19,440 00	15,000 00
Kansas City, Excelsior Springs & Northern Ry. Co., Mo., 1st Mtge., Gold, 4%, 1928.....	9,000 00	8,100 00	
Columbus Northern Ry. Power & Equip't. Co., O., 5%, 1934.....	15,000 00	14,250 00	21,500 00
Columbus, Delaware & Marion Electric R. R. Co., O., 5%, 1921.....	1,000 00	950 00	
Liberty Trust Co., Boston, Mass., 20 shares.....	2,000 00	2,100 00	
York Light & Heat Co., Me., 5%, 1927.....	6,000 00	5,700 00	5,000 00
National Shawmut Bank, Boston, Mass., 200 shares.....	20,000 00	58,000 00	50,000 00
United States Smelting, Refining & Mining Co., 200 shares.....	10,000 00	8,800 00	
American Writing Paper Co., 5%, 1919.....	10,000 00	8,500 00	
Seabastcook Water Power Co., Me., 5%, 1925.....	1,000 00	975 00	
Stockton Springs Water Co., Me., 1st Mtge., 4½%, 1926.....	500 00	450 00	
Municipal Water Works Co., Me., 4½%, 1922.....	500 00	490 00	13,000 00
Rumford Falls Power Co., Me., 4%, 1945.....	1,000 00	950 00	
Massachusetts Gas Cos., Common, 100 shares.....	10,000 00	5,700 00	
Dalton Paper Mills Vt., 1st Mtge., Gold, 5%, 1922.....	3,000 00	2,850 00	
Pepperell Manufacturing Co., Me., 6 shares.....	600 00	1,764 00	1,400 00
Fitzgerald Land & Lumber Co., Vt., 1,745 shares.....	174,500 00	244,200 00	174,500 00
Portland & Rumford Falls Ry., Me., 650 shares, 8% guaranteed by Maine Central R. R.....	65,000 00	123,500 00	100,000 00
Sandy River & Rangelev Lakes R. R. Co., Me., 1st Mtge., 20-year, Gold, 4%, 1928.....	27,000 00	25,650 00	20,000 00
Springfield Water Co., Mo., 1st Mtge., 5%, 1936.....	19,000 00	18,050 00	15,000 00



BONDS, STOCKS, ETC.—CONCLUDED.

Description of Collateral.	Par value.	Market value.	Amount loaned thereon.
Duluth Street Ry. Co., Minn., 1st Mtge., Gold, 5%, 1930.	\$10,000 00	\$9,800 00	
American Realty Co., Me., 1st Mtge., Gold, 5%, 1941.	20,000 00	20,000 00	
Lexington & Boston St. Ry. Co., 1st Mtge., Gold, 4½%, 1920	10,000 00	10,000 00	
Portland & Rumford Falls Ry., Me., Sinking Fund, Gold, 4%, 1927.	5,000 00	4,750 00	\$60,000 00
Stillwater, Minn., Perm. Impr. Fund, 5%, 1921.	10,000 00	10,000 00	
Mallison Power Co., Me., 1st Mtge., Gold, 5%, 1923.	17,000 00	17,000 00	
Limerick National Bank, Limerick Me., 140 shares.	14,000 00	28,000 00	29,000 00
Limerick Water & Elect. Co., Me., 105 shares.	10,500 00	10,500 00	
Atlantic Coast Line R. R. Co. (Louisville & Nashville Coll.), Gold, 4%, 1952.	5,000 00	4,350 00	
New York Central & Hudson River R. R. Co. (Lake Shore Coll.), Gold, 3½%, 1998.	3,000 00	2,580 00	10,000 00
Colorado & Southern Ry. Co., 1st Mtge., Gold, 4%, 1929.	3,000 00	2,880 00	
Reading Company (Jersey Central Coll.), 4%, 1951.	2,000 00	2,000 00	
Casco Bay & Harpswell Lines, Me., 1st Mtge., Gold, 5%, 1927	1,000 00	960 00	
Biddeford & Saco Water Co., Me., 70 shares.	7,000 00	6,650 00	5,000 00
Sandy River & Rangeley Lakes R. R. Co., Me., 1st Mtge., 20-year, Gold, 4%, 1928.	20,000 00	19,000 00	
Washington County Ry. Co., Me., 1st Mtge., 3½%, 1951.	20,000 00	18,000 00	
Ontario Power Co., of Niagara Falls, 1st Mtge., Sinking Fund, Gold, 5%, 1943.	2,000 00	1,980 00	
Rochester, Syracuse & Eastern R. R. Co., 1st Mtge., Gold, 5%, 1945.	3,000 00	2,700 00	40,000 00
Columbus Northern Ry. Power & Equip't. Co., O., 1st Mtge. Sinking Fund, 30-year Gold, 5%, 1934.	3,000 00	2,850 00	
Indiana Ry. Co., S. Bend, Ind., 30-year, 1st Mtge., Gold, 5% 1930.	1,000 00	1,000 00	
Portland National Bank, Me., 10 shares.	1,000 00	1,900 00	
Biddeford & Saco Water Co., Me., 140 shares.	14,000 00	13,300 00	10,000 00
Totals.	\$1,492,325	\$2,000,931 50	\$1,438,321 25

416 UNION MUTUAL LIFE INSURANCE COMPANY.

BONDS OWNED BY THE COMPANY.

DESCRIPTION.	Year of Maturity.	Book Value.	Par Value.	Market Value.
GOVERNMENT BONDS.				
British Consols.....		\$45,584 25	\$45,584 25	\$37,379 09
National War Loan of Great Britain.....	1910	8,645 36	8,645 36	8,213 09
United States Gold.....	1925	64,542 50	55,000 00	66,000 00
STATE, COUNTY AND MUNICIPAL BONDS.				
Albany, N. Y., Improvement, Registered, \$8,400 each year.....	1910-1913	33,933 15	33,600 00	33,600 00
Albany, N. Y., Refunding Water, Registered \$5,000 each year.....	1909-1910	10,000 00	10,000 00	10,000 00
Albany, N. Y., Water, Improved Supply, First Series, Registered, \$5,000 each year.....	1909-1910	10,000 00	10,000 00	10,000 00
Alger, County of, Mich., County Road.....	1913	10,100 00	10,000 00	10,000 00
Allegheny County, Pa.....	1925	5,283 50	5,000 00	5,000 00
Astoria, Ore., Water.....	1925	20,400 00	20,000 00	20,400 00
Augusta, Me., Refunding Loan.....	1914	8,000 00	8,000 00	8,000 00
Austin, Tex., Refunding.....	1931	9,200 00	10,000 00	9,400 00
Baltimore, Md., Stock of City of, Public Park Improvement Loan, Registered.....	1955	51,250 00	50,000 00	52,000 00
Battle Creek, Mich., Sewer.....	1911	9,725 00	10,000 00	10,000 00
Bay City, Mich., Local Improvement.....	1913	40,900 00	40,000 00	41,200 00
Bay City, Mich., Local Improvement.....	1916	10,525 00	10,000 00	10,600 00
Bayonne, N. J., Gold, Funding.....	1928	21,325 00	20,000 00	21,600 00
Belding, Mich., Water Works.....	1935	9,500 00	10,000 00	9,800 00
Bellingham, Wash., Funding.....	1926	37,100 00	35,000 00	37,450 00
Berlin, N. H., Funding.....	1917	7,306 25	7,000 00	7,000 00
Boston, Mass., City Loan, Registered, Land and Buildings for Schools.....	1945	10,150 00	10,000 00	9,300 00
Boston, Mass., City Loan, Registered (Mak- ing Highways).....	1936	25,531 25	25,000 00	25,750 00
Boston, Mass., City Loan, Registered, Vari- ous Municipal Purposes.....	1913	1,005 20	1,000 00	1,000 00
Canon City, Colo., Local Public Improve- ment.....	1925	8,500 00	8,500 00	8,500 00
Carthage, Mo., School District.....	1923	10,100 00	10,000 00	10,000 00
Catholic School Com. of Montreal (P. Q., Can.), Debentures.....	1945	51,000 00	50,000 00	49,000 00
Chebovgan, Mich., Water Works.....	1914	18,846 00	18,000 00	18,360 00
Chelsea, Mass., Special Loan for General Municipal Purposes, Note.....	1911	5,143 75	5,000 00	5,000 00
Chicago, Ill., General Corporate Purposes.....	1916	10,050 00	10,000 00	10,000 00
Chicago, Ill., Permanent Improvement.....	1918	10,337 50	10,000 00	10,000 00
Colorado Springs, Colo., City Hall, Gold.....	1916	27,510 30	27,000 00	27,000 00
Columbus, Ohio, City's Portion, Public Im- provements.....	1913	10,240 00	10,000 00	10,000 00
Columbus, Ohio, Scioto River Storage Dam.....	1933	9,216 00	9,000 00	9,000 00
Columbus, Ohio, Sewer.....	1933	10,269 80	10,000 00	10,000 00
Cook County, Ill., Court House, Series I.....	1911	10,043 00	10,000 00	10,000 00
Cote St. Antoine, Can.....	1934	48,773 50	45,000 00	45,000 00
Cumberland, County of, Maine.....	1922	48,100 00	50,000 00	49,000 00
Danbury, Conn., Water.....	1946	50,500 00	50,000 00	51,000 00
Delaware State, Hospital Improvement.....	1927	40,650 00	40,000 00	40,800 00
Denver, Colo., 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
Dubuque, Iowa, Refunding.....	1916	20,000 00	20,000 00	20,400 00
Dubuque, Iowa, School Building.....	1916	32,237 50	33,000 00	33,000 00
Duluth, Minn., Water & Light.....	1935	15,487 50	15,000 00	15,000 00
Duluth, Minn., Water & Light.....	1936	14,625 00	15,000 00	15,000 00
Evansville, Ind., Funded Debt Loan, Series B.....	1912	3,030 00	3,000 00	3,000 00
Fall River, Mass., Highway Loan No. 12 Registered.....	1913	19,500 00	20,000 00	19,800 00
Fall River, Mass., Municipal Loan No. 1 of 1906, Registered.....	1916	25,482 50	25,000 00	25,000 00
Fort Collins, Colo., Park.....	1923	11,000 00	11,000 00	11,000 00
Fort Kent, Maine, Town of.....	1922	6,240 00	6,000 00	6,000 00

UNION MUTUAL LIFE INSURANCE COMPANY. 417

BONDS OWNED BY THE COMPANY—CONTINUED.

DESCRIPTION.	Year of Maturity.	Book Value.	Par Value.	Market Value.
Franklin, Mass., Water Loan, \$6,000 each year	1912-1914	\$18,000 00	\$18,000 00	\$18,000 00
Glenwood Iowa, Funding	1912	1,050 00	1,000 00	1,000 00
Greeley, Colo., Water	1921	25,250 00	25,000 00	25,500 00
Greenfield, Mass., Free Public Library Loan, \$5,000 each year	1911-1912	10,100 00	10,000 00	10,000 00
Harrison, N. Y., Highway Improvement, Registered, \$4,000, 1913; \$6,000, 1914	1913-1914	10,104 00	10,000 00	10,100 00
Holyoke, Mass., Bridge Loan	1911	5,025 00	5,000 00	5,000 00
Holyoke, Mass., Gas & Electric Light, Registered, \$2,500 each year	1911-1913	7,514 07	7,500 00	7,500 00
Holyoke, Mass., Registered, Municipal, Gold, \$8,000 each year	1911-1913	24,045 00	24,000 00	24,000 00
Hudson, Mass., Sewer, \$2,000, 1911; \$2,000, 1911; \$4,000, 1913	1910 1911 1913	8,000 00	8,000 00	8,000 00
Huntington, Conn., School House and Refunding	1928	10,000 00	10,000 00	10,000 00
Jersey City, N. J., City Hall, Gold	1914	20,000 00	20,000 00	20,000 00
King County, Wash., Funding	1928	25,800 00	25,000 00	26,500 00
Lacrosse, Wis., Permanent Street Improvement	1925	10,245 00	10,000 00	10,000 00
Lafayette, Colo., Town of, Boulder County, Water	1923	9,925 00	10,000 00	10,000 00
Lamar, Colo., Town of, Sewer	1927	10,100 00	10,000 00	10,200 00
Lorain, Ohio, Macadam, \$1,000, 1913; \$3,000, 1914; \$3,000, 1915	3-1913-14-15	7,116 20	7,000 00	7,140 00
Lorain, Ohio, Paving, \$2,000, 3, 1913; \$4,000 9, 1913; \$4,000, 3, 1914; \$3,000, 3, 1915	3-1913-14-15 } 9-1913	13,205 00	13,000 00	13,260 00
Los Angeles, Cal., Water Works	1914	60,654 00	60,000 00	61,800 00
Louisville, Ky., Gold	1947	51,000 00	50,000 00	51,500 00
Lowell, Mass., Registered, \$7,100 each year	1911-1913	21,438 45	21,300 00	21,300 00
Lynn, Mass., Municipal Loan	1918	15,150 00	15,000 00	15,300 00
Macoupin County, Ill., Funding	1910	2,085 00	2,000 00	2,000 00
Maisonneuve (Montreal), Canada	1946	10,000 00	10,000 00	10,300 00
Maisonneuve (Montreal), Canada, Debentures	1941	21,827 30	20,000 00	20,400 00
Manitoba, Province of, Debentures, Tel. & Tel. System	1947	14,700 00	15,000 00	15,150 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
Marquette County, Wis., Chronic Insane Asylum, \$1,000, 1911; \$1,000, 1912; \$2,000, 1913	1911-1913	4,000 00	4,000 00	4,000 00
Massachusetts, Commonwealth of, Metropolitan Sewerage Loan, Registered	1930	48,187 50	50,000 00	46,000 00
Massachusetts, Commonwealth of, State Highway Loan, Registered	1932	176,968 75	175,000 00	171,500 00
Montreal Harbor, P. Q., Canada, Debentures \$10,000, 1917; \$20,000, 1918	1917-1918	30,432 50	30,000 00	29,400 00
Morris, Ill., Water Works, \$1,500, 1910; \$3,000 each year, 1911-1914	1910-1914	13,902 30	13,500 00	13,500 00
Mount Vernon, N. Y., Assessment, Registered	1913	10,394 00	10,000 00	10,300 00
Nashua, N. H.	1915	3,000 00	3,000 00	3,020 00
New Bedford, Mass., Improvement, Registered	1913	4,100 00	4,000 00	4,000 00
New Bedford, Mass., Sewer, Registered	1910	47,235 00	48,000 00	48,000 00
New Brunswick, Province of, \$3,000, 3, 1930 \$52,000, 7, 1930; \$5,000, 4, 1931	1930-1931	60,577 37	60,000 00	60,000 00
New Madrid County, Mo., Drainage District No. 7, \$2,000, 1918; \$4,000, 1920; \$7,000, 1921	1918 1920-1921	13,070 00	13,000 00	14,040 00
New Rochelle, N. Y., Park Improvement Certificates, Registered	1912	18,360 00	18,000 00	18,180 00

418 UNION MUTUAL LIFE INSURANCE COMPANY.

BONDS OWNED BY THE COMPANY—CONTINUED.

DESCRIPTION.	Year of Maturity.	Book Value.	Par Value.	Market Value.
New Rochelle, N. Y., School, Registered, \$5,000, 1910; \$4,000 each year, 1911, '12, '13.	1910-1913	\$17,090 30	\$17,000 00	\$17,000 00
Newton, Mass., Boulevard Loan	1914	11,970 00	12,000 00	12,000 00
Newton, Mass., Newtonville School Loan	1914	6,982 50	7,000 00	7,000 00
Newton, Mass., Sewer Loan	1912	2,992 50	3,000 00	3,000 00
New York, N. Y., Assessment, Gold	1914	4,900 00	5,000 00	4,750 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
New York, Corporate Stock of City of, issued in lieu of Permanent Water Loan, City of Brooklyn	1911	9,812 00	10,000 00	10,000 00
New York, Corporate Stock of City of, Gold	1957	21,100 00	20,000 00	22,525 00
New York, Corporate Stock of City of, Gold Exempt	1957	53,200 00	50,000 00	56,312 50
New York, Corporate Stock of City of, Gold (to provide for the supply of water)	1957	5,275 00	5,000 00	5,631 25
North Attleboro, Mass., Water Loan	1918	5,000 00	5,000 00	5,050 00
Norwich, Conn., Municipal Gas & Electric Plant	1931	25,000 00	25,000 00	25,250 00
Ogden, Utah, Board of Education, School	1912	2,110 00	2,000 00	2,000 00
Omaha, Neb., City Hall	1912	13,793 75	13,000 00	13,520 00
Omaha, Neb., Funding Renewal	1925	24,375 00	25,000 00	24,750 00
Omaha, Neb., Park	1912	10,150 00	10,000 00	10,200 00
Omaha, Neb., Paving Renewal	1933	10,250 00	10,000 00	10,000 00
Ontario, Province of, Annuities, \$7,000 payable semi-annually	1909-1925	286,504 88	239,066 24	289,066 24
Ontario, Province of, Annuities, \$4,000 payable semi-annually	1909-1932			
Paducah, Ky., Refunding	1926	10,650 00	10,000 00	10,100 00
Paterson, N. J., Passaic County, Renewal	1928	10,400 00	10,000 00	10,500 00
Pawtucket, R. I., General Funding Loan, Gold, Series No. 1	1944	15,768 75	15,000 00	15,000 00
Peabody, Mass., Sewerage Loan	1912	5,006 25	5,000 00	5,000 00
Perth Amboy, N. J., School	1938	10,506 00	10,000 00	10,575 00
Philadelphia, Pa., Registered Loan	1934	20,500 00	20,000 00	19,000 00
Pontiac, Mich., Water, \$5,000 each year	1913-1917	25,875 00	25,000 00	26,000 00
Portland, Me., Bridge District Loan, \$5,000 each year, 1910, '12, '14, '16, '17, '21, '22, '24, '25, '28, '30, '31, '33, '36, '38, '41, '42, '45	1910-1945	90,000 00	90,000 00	85,500 00
Portland, Me., Funding	1913	1,001 25	1,000 00	1,020 00
Providence, R. I., Sewer	1925	25,968 75	25,000 00	26,125 00
Pueblo, Colo., Paving District	1927	67,200 00	70,000 00	69,300 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, \$10,000, 1926; \$1,000, 1927	1926-1927	10,735 00	11,000 00	11,000 00
Rockland, Me.	1916	1,580 55	1,500 00	1,455 00
St. Henri, P. Q., Canada, Debentures	1949	82,662 36	76,000 00	75,240 00
St. John, N. B., Canada	1937	110,653 58	100,000 00	99,000 00
St. Louis, Mo., Public Buildings and Public Improvements	1928	25,812 50	25,000 00	26,250 00
Salt Lake City, Utah, Refunding	1921	25,850 00	25,000 00	24,500 00
Salt Lake City, Utah, Sewer Warrants, \$1,600 each year	11-6-1909-1913	8,775 00	9,000 00	8,775 00
Salt Lake City, Utah, Sewer Warrants, \$3,200 each year	10-20-1909-1913	15,600 00	16,000 00	15,600 00
Scott County, Mo., Drainage, District No. 1, \$1,000, 1916; \$2,000, 1917; \$2,000, 1918; \$4,000, 1919; \$6,448.99, 1920	1916-1920	16,144 19	15,448 99	16,839 40
Seattle, Wash., Gold	1912	4,220 00	4,000 00	4,040 00
Seattle, Wash., Sewer	1913	2,120 00	2,000 00	2,020 00
Seattle, Wash., Sewer Tunnel	1913	6,347 50	6,000 00	6,060 00

UNION MUTUAL LIFE INSURANCE COMPANY. 419

BONDS OWNED BY THE COMPANY—CONTINUED.

DESCRIPTION.	Year of Maturity.	Book Value.	Par Value.	Market Value.
Seattle, Wash., Water Works and Sewer	1910	\$24,850 00	\$24,000 00	\$24,240 00
Sheridan, Wyo., Water Works, Extension	1938	25,250 00	25,000 00	25,500 00
Sioux City, Iowa, Funding	1925	22,880 00	22,000 00	22,880 00
Somerville, Mass., City Loan, \$11,000, 1909; \$9,000, 1910	1909-1910	20,025 00	20,000 00	20,000 00
Southbridge, Mass., Sewerage Loan, \$1,000, 1912 and 1916-19; \$1,500, 1913-15, and 1920-27	1912-1927	21,660 00	21,500 00	21,715 00
Spokane, Wash., Bridge Construction and Repair of 1908	1933	36,887 50	35,000 00	37,100 00
Syracuse, N. Y., Fire Engine House, Registered \$3,000 each year	1909-1917	27,324 00	27,000 00	27,540 00
Syracuse, N. Y., Local Improvement, Registered, \$10,000, 1913; \$10,000, 1914	1913-1914	20,104 00	20,000 00	20,400 00
Tacoma, Wash., Bridge	1913	5,075 00	5,000 00	5,050 00
Tacoma, Wash., Water & Light	1913	10,430 00	10,000 00	10,100 00
Todd County, Minn., Drainage Ditch	1918	26,250 00	25,000 00	26,500 00
Toronto, Can., Debentures	1913	43,555 50	45,000 00	43,650 00
Toronto, Can., Loan Debentures	1945	8,781 41	9,733 33	8,954 66
Vancouver, B. C., Canada, Local Improvement, Debentures	1910 1938	71,121 06	37,600 00 31,300 00	37,600 00 30,674 00
Wellesley, Mass., High School House, \$6,000 1909; \$6,000, 1910; \$2,000, 1911	1909-1911	14,035 00	14,000 00	14,000 00
West Duluth, Minn., General Fund, Gold	1911	27,875 00	25,000 00	25,625 00
Winnipeg, Can., Water Works, Debentures	1936	40,090 38	40,293 33	38,373 66
Worcester, Mass., Funded City Loan, Registered	1925	28,325 00	27,500 00	28,325 00
Yonkers, N. Y., School, Registered, \$1,250 each year	1909-1928	25,847 50	25,000 00	25,875 00
RAILROAD BONDS.				
Atchinson, Topeka & Santa Fe Ry. Co., Transc., Short Line, 1st Mtge., 50-year Gold	1958	47,125 00	50,000 00	48,375 00
Atlantic Shore Line Ry. Co. (Maine), 1st Mtge.	1924	23,750 00	25,000 00	24,250 00
Augusta-Aikin Ry. & Elect. Co., Collateral Trust, Gold	1953	17,050 00	20,000 00	17,600 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	9,900 00
Bangor & Aroostook R. R. Co., Consolidated Refunding Mtge., Gold	1951	57,000 00	60,000 00	55,200 00
Berlin Street Railway (N. H.), 1st Mtge., Gold	1922	4,750 00	5,000 00	4,750 00
Boston & Albany R. R. Co., Registered	1913	20,325 00	20,000 00	19,800 00
Boston Elevated Ry., Co., Gold	1935	52,687 50	50,000 00	48,000 00
Boston & Maine R. R.	1926	23,750 00	25,000 00	24,312 50
Boston & Maine R. R., 20-year	1929	103,020 00	100,000 00	104,000 00
Boston & New York Air Line R. R. Co., 1st Mtge., 50-year Gold, Guaranteed by New York, New Haven & Hartford R. R. Co.	1955	24,218 75	25,000 00	25,250 00
Bridgton & Saco River R. R. Co. (Maine), 1st Mtge., Gold	1928	14,000 00	14,000 00	13,300 00
Buffalo & Susquehanna Ry. Co., 1st Mtge., Gold	1953	10,100 00	10,000 00	9,500 00
Canadian Northern Ry. Co., 1st Mtge., Guaranteed by Prov. of Manitoba	1930	225,570 00	220,460 00	220,460 00
Central of Georgia Ry. Equipment Association, Guaranteed Certificate of Stock, Series One	1912	4,967 50	5,000 00	4,850 00
Chicago, Burlington & Quincy R. R. Co., Debenture	1913	3,123 75	3,000 00	3,075 00
Chicago, Burlington & Quincy R. R. Co., Ill. Division, 1st Mtge.	1949	82,650 00	80,000 00	82,800 00

## BONDS OWNED BY THE COMPANY—CONTINUED.

DESCRIPTION.	Year of Maturity.	Book Value.	Par Value.	Market Value.
Chicago, Burlington & Quincy R. R. Co., Ill. Division, Mtge.	1949	\$19,350 00	\$20,000 00	\$18,650 00
Chicago & Eastern Illinois R. R. Co., Refunding and Improvement, Gold.	1955	14,325 00	15,000 00	12,750 00
Chicago, Wisconsin & Minnesota R. R. Co., 1st Mtge., Gold.	1916	4,740 00	4,000 00	4,200 00
Cincinnati, Hamilton & Dayton Ry. Co., Gold, Collateral Trust Coupon Notes.	1908	4,918 75	5,000 00	3,000 00
Cincinnati, Hamilton & Dayton Ry. Co., Refunding Mtge., Gold.	1954	14,250 00	15,000 00	10,500 00
Cleveland City Cable Ry. Co., 1st Mtge., Gold.	1909	9,725 00	10,000 00	9,500 00
Columbus, Newark & Zanesville Elect. Ry. Co., 1st Mtge., Gold.	1924	72,750 00	75,000 00	75,000 00
Fitchburg R. R. Co.	1928	20,700 00	20,000 00	20,800 00
Fort Dodge, Des Moines & Southern R. R. Co., 30-year Gold.	1937	5,200 00	8,000 00	4,800 00
Illinois Central R. R. Co., Coupons, Registered, Gold.	1953	10,100 00	10,000 00	10,000 00
Joliet (Ill.) R. R. Co., 1st Consolidated Mtge Gold.	1918	5,000 00	5,000 00	5,000 00
Lake Shore & Michigan Southern Ry. Co., Gold.	1928	49,531 25	50,000 00	48,500 00
Lexington & Boston Street Ry. Co., 1st Mtge., Gold.	1920	7,210 00	7,000 00	6,790 00
Lime Rock R. R. Co. (Maine), 1st Mtge.	1929	79,980 00	79,000 00	71,100 00
Long Island R. R. Co. (N. Y.), Refunding Gold, Guaranteed by Pennsylvania R. R. Co.	1949	35,137 50	35,000 00	33,600 00
Maine Central R. R. Co., Consolidated Mtge.	1912	40,984 37	41,000 00	41,000 00
Maine Central R. R. Co., Consolidated Mtge.	1912	25,000 00	25,000 00	25,500 00
Maine Central R. R. Co., Consolidated Mtge.	1912	18,031 88	16,500 00	18,108 75
Maine Central R. R. Co., Consolidated Mtge. Registered.	1912	4,962 50	5,000 00	5,000 00
Maine Central R. R. Co., Consolidated Mtge., Class C.	1912	5,250 00	5,000 00	5,250 00
Massachusetts Elect. Co.'s Coupon Notes, Collateral Trust, Gold.	1910	4,850 00	5,000 00	4,850 00
Minneapolis Western Ry. Co., 1st Mtge., Gold, Guaranteed by St. Paul, Minneapolis & Manitoba Ry. Co. and Great Northern Railway Co.	1911	20,700 00	20,000 00	20,000 00
Missouri Pacific Ry. Co., 2-year Collateral and Convertible Gold Coupon Notes.	1910	24,750 00	25,000 00	25,000 00
Mousam River R. R. Co. (Maine), 1st Mtge.	1912	2,000 00	2,000 00	2,040 00
New York Central & Hudson River R. R. Co., Gold Debentures.	1934	32,716 25	33,000 00	31,350 00
New York Elevated R. R. Co., 30-year Debenture, Guaranteed by the Manhattan Ry. 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., Debentures.	1955	75,875 00	75,000 00	72,750 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	25,000 00
New York, Ontario & Western Ry. Co., Refunding Mtge., Gold.	1992	52,000 00	50,000 00	50,000 00
Norway & Paris Street Ry. (Maine), 1st Mtge., Gold.	1916	18,900 00	18,000 00	17,100 00
Pere Marquette R. R. Co., Refunding Mtge., Gold, Guaranteed by Cincinnati, Hamilton & Dayton Ry. Co.	1955	13,912 50	15,000 00	10,800 00
Portland & Ogdensburg Ry., 1st Mtge., 20-year (Maine and N. H.), Guaranteed by Maine Central R. R. Co.	1928	52,375 00	50,000 00	53,000 00

UNION MUTUAL LIFE INSURANCE COMPANY. 421

BONDS OWNED BY THE COMPANY—CONTINUED.

DESCRIPTION.	Year of Maturity.	Book Value.	Par Value.	Market Value.
Portland R. R. Co. (Maine), 1st Mtge., Gold	1951	48,750 00	50,000 00	47,500 00
Portland Ry., Co. (Ore.), 1st & Refunding Mtge., Sinking Fund, Gold	1930	24,750 00	25,000 00	24,500 00
Rockford & Freeport Elect. Ry. Co. (Ill.), 1st Mtge., Gold, Guaranteed by Rockford & Inter-Urban Ry. Co.	1923	5,000 00	5,000 00	4,900 00
Rockland, Thomaston & Camden Street Ry. (Maine)	1921	80,975 00	81,000 00	79,380 00
Rumford Falls & Rangeley Lakes R. R. (Maine), Mtge.	1923	10,000 00	10,000 00	9,700 00
St. Joseph & Grand Island Ry. Co., 1st Mtge. Gold	1947	9,800 00	10,000 00	9,800 00
Sanford & Cape Porpoise Ry. Co. (Maine), 1st Mtge.	1928	9,500 00	10,000 00	10,000 00
Schnectady Ry. Co. (N. Y.), 1st Mtge., Gold Owned by N. Y. C. & H. R. R. Co.	1941	25,270 00	24,000 00	24,480 00
Seaboard Air Line Ry., 1st Mtge., Gold	1950	21,575 00	25,000 00	15,750 00
Somerset Ry. Co. (Maine), 1st Mtge. and Refunding Gold	1955	95,575 00	100,000 00	98,000 00
Southern Indiana Ry. Co., 1st Mtge., Gold	1951	23,275 00	25,000 00	20,000 00
Toledo Terminal R. R. Co., 1st Mtge., Gold	1957	22,000 00	22,000 00	21,560 00
Toronto, Hamilton & Buffalo Ry. Co., 1st Mtge., Gold	1946	45,000 00	45,000 00	42,750 00
Ulster & Delaware R. R. Co., 1st Refunding Mtge., Gold	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 Ry. Co., 1st Mtge., Gold	1954	24,637 50	27,000 00	14,310 00
Wabash R. R. Co., Equipment, Gold, Series C	1912	9,744 00	10,000 00	9,800 00
Wabash R. R. Co., 2-year 5% Collateral Gold Notes	1909	24,187 50	25,000 00	24,750 00
West End Street Ry. Co. (Mass.)	1915	24,000 00	25,000 00	24,250 00
West Virginia Central & Pittsburg Ry. Co., 1st Mtge., Gold	1911	16,462 50	15,000 00	15,750 00
Wisconsin Central Ry. Co., Superior & Duluth Division and Terminal, 1st Mtge.	1936	17,300 00	20,000 00	17,200 00
Worcester, Nashua & Rochester R. R. Co.	1913	19,775 00	20,000 00	19,800 00
MISCELLANEOUS BONDS.				
American Realty Co. (Maine), 1st Mtge., Gold, Interest guaranteed by International Paper Co.	1941	62,700 00	63,000 00	63,000 00
American Telep. & Teleg. Co., Convertible Gold Syndicate	1936	262,428 75	283,000 00	266,020 00
American Writing Paper Co., 1st Mtge., Sinking Fund, Gold	1919	21,754 60	23,000 00	19,550 00
Arkansas Water Co., Ark., Cons. Sinking Fund Mtge., Gt'd by Am. Water Works & Guarantee Co. of McKeesport, Pa.	1909	10,100 00	10,000 00	10,000 00
Bar Harbor Elect. Light Co. (Maine), 1st Mtge., Gold	1921	4,875 00	5,000 00	4,900 00
Berlin Mills Co., 1st Mtge., Gold	1910	25,250 00	25,000 00	25,000 00
Berlin Mills Co., 1st Mtge., Gold	1911	10,100 00	10,000 00	10,000 00
Berlin Mills Co., 1st Mtge., Gold	1912	24,125 00	25,000 00	25,000 00
Berlin Water Co. (N. H.), 1st Mtge., 5-20, Gold	1917	25,000 00	25,000 00	25,000 00
Biddeford & Saco Water Co. (Maine), 1st Mtge., Gold	1924	24,375 00	25,000 00	24,000 00
Camden & Rockland Water Co. (Maine)	1922	19,500 00	19,500 00	19,500 00
Cascade Elect. Light & Power Co. (N. H.), 1st Mtge.	1921	9,800 00	10,000 00	10,000 00
Central Foundry Co. (N. J.), Sinking Fund, Gold Debentures	1919	31,521 50	35,000 00	20,300 00
Connecticut Ry. & Lighting Co., 1st and Refunding Mtge., Gold, Interest gt'd by United Gas Impr. Co., Phil., Pa.	1951	14,625 00	15,000 00	14,700 00
Council Bluffs Gas & Elect. Co., 1st Mtge., Gold	1928	20,200 00	20,000 00	18,600 00
Crystal Water Co., (Staten Island, N. Y.), 1st Mtge.	1924	24,500 00	24,500 00	23,275 00

422 UNION MUTUAL LIFE INSURANCE COMPANY.

BONDS OWNED BY THE COMPANY—CONCLUDED.

DESCRIPTION.	Year of Maturity.	Book Value.	Par Value.	Market Value.
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
Elliot Square Co. (Buffalo, N. Y.), 2nd Mtge., Gold .....	1910	20,000 00	20,000 00	20,000 00
Freeport Water Co. (Maine) .....	1911	23,000 00	23,000 00	23,000 00
Hebron Water Co. (Maine), 1st Mtge. ....	1922	4,000 00	4,000 00	3,880 00
Illinois Steel Co., Non-Convertible Debenture .....	1913	20,225 00	20,000 00	19,600 00
Kalispell Water & Elect. Co. (Montana), 1st Mtge., Gold .....	1912	1,500 00	3,000 00	1,500 00
Kanawha & Hocking Coal & Coke Co., 1st Mtge., Gold, G'd by Toledo & Ohio Central Ry. Co. and Hocking Valley Ry. Co. ....	1951	5,225 00	5,000 00	5,000 00
Kennebunk Elect. Light Co. (Maine), 1st Mtge., Gold .....	1923	7,000 00	7,000 00	7,000 00
Kennebec Light & Heat Co. (Maine), Cons. 1st Mtge., Gold .....	1925	48,750 00	50,000 00	50,000 00
Lancaster & Jefferson Elect. Co. (Lancaster, N. H.), 1st Mtge. ....	1922	9,800 00	10,000 00	9,800 00
Leadville Water Co. (Colo.), Mtge., Gold ..	1916	20,000 00	20,000 00	15,000 00
Maine Water Co. (Maine), 1st Cons. Mtge. ....	1931	21,000 00	21,000 00	21,000 00
Mallison Power Co. (Maine), 1st Mtge., Gold ..	1923	13,300 00	14,000 00	14,000 00
Marion Ry. Light & Power Co., 1st Mtge., 20-year Gold, G'd by Columbus, Delaware & Marion Elect. R. R. Co. ....	1924	24,250 00	25,000 00	24,500 00
Mousam Water Co. (Maine) .....	1921	35,000 00	35,000 00	33,950 00
Municipal Water Works Co. (Maine) .....	1922	20,250 00	20,250 00	19,845 00
New England Elevator Co., 1st Mtge., Gold, \$4,000, 1909, '17, '25, '33, '41; \$3,000 each of remaining years .....	1909-1941	104,000 00	104,000 00	101,920 00
Norfolk Ry. & Light Co., 1st Mtge., Gold ..	1949	33,750 00	35,000 00	33,250 00
Old Orchard Water Co. (Maine), 1st Mtge., Gold Guaranteed by Biddeford & Saco Water Co. ....	1922	26,475 00	27,000 00	26,460 00
Ontario Power Co. of Niagara Falls, 1st Mtge., Sinking Fund, Gold .....	1943	24,500 00	25,000 00	24,750 00
Peoria Gas & Elect. Co. (Ill.), 1st Mtge., Gold ..	1923	10,000 00	10,000 00	10,000 00
Portland Elevator Co., (Maine) Gold, Guaranteed by Grand Trunk Ry. Co., \$1,000 each year .....	1909, 11, 13, 15, 17, 19, 21, 27, 33	14,000 00	14,000 00	14,000 00
Portland Elevator Co. (Maine), Gold, Guaranteed by Grand Trunk Ry. Co., \$2,000 each year .....	1928-1932	10,000 00	10,000 00	10,000 00
Richmond Water & Light Co. (Ky.), Income Gold .....	1951	3,600 00	3,600 00	900 00
Richmond Water & Light Co. (Ky.), Mtge., Gold .....	1921	5,500 00	5,500 00	5,225 00
Rockport Water Works Co. (Ind.), 1st Mtge., Gold .....	1920	5,000 00	5,000 00	4,750 00
Rumford Falls Light & Power Co. (Maine), Refunding, Gold .....	1922	57,170 00	64,000 00	60,800 00
Rumford Falls Power Co. (Maine), 1st Mtge. ....	1945	223,000 00	223,000 00	211,850 00
Rumford Falls Realty Co. (Maine), 1st Mtge. ....	1922	92,625 00	95,000 00	95,000 00
Sagadahook Light & Power Co. (Maine), 1st Mtge., Gold .....	1922	27,500 00	27,500 00	27,500 00
Sebasticook Water Power Co. (Maine), 1st Mtge., Sinking Fund .....	1925	12,350 00	13,000 00	12,675 00
Springfield Water Co. (Mo.), 1st Mtge. ....	1936	9,300 00	10,000 00	9,500 00
Standish Water & Construction Co. (Maine), 1st Mtge., Gold .....	1929	112,700 00	107,000 00	107,000 00
Torrington Co. (Conn.) 1st Mtge., Gold .....	1918	25,906 25	25,000 00	25,000 00
United States Rubber Co. (N. Y.), Coll. Funding Gold Notes .....	1909	24,312 50	25,000 00	24,500 00
Western Union Teleg. Co., Funding and Real Estate Mtge., Gold .....	1950	26,000 00	26,000 00	23,400 00
York Light & Heat Co., Consolidated Refunding Gold .....	1927	35,000 00	35,000 00	33,250 00
York Shore Water Co. (Maine), 1st Mtge., Gold .....	1916	6,000 00	6,000 00	6,000 00
Totals .....		\$7,541,576 78	\$7,517,113 50	\$7,385,322 14



STOCKS OWNED BY THE COMPANY DECEMBER 31, 1908.

Description.	Book value.	Par value.	Market value.
RAILROAD STOCKS.			
Boston Suburban Electric Cos., Pfd.	\$65,000 00	\$100,000 00	\$56,000 00
Hereford Ry. Co.	19,400 00	20,000 00	20,000 00
Maine Central R. R. Co.	513,739 97	299,500 00	569,050 00
New York Central & Hudson River R. R. Co.	116,418 90	87,200 00	106,384 00
New York, New Haven & Hartford R. R. Co.	446,814 19	277,900 00	444,640 00
Pennsylvania R. R. Co.	119,281 25	75,000 00	98,250 00
Portland R. R. Co. (Maine).	46,512 00	40,800 00	40,800 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	2,000 00
Bridgton National Bank, Bridgton, Me.	10,000 00	10,000 00	10,000 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	2,884 00
First National Bank, Bangor, Me.	1,580 00	1,200 00	1,800 00
First National Bank, Biddeford, Me.	7,000 00	5,000 00	7,000 00
First National Bank, Portland, Me.	8,076 00	7,800 00	8,190 00
First National Bank, Wiscasset, Me.	670 00	750 00	750 00
Lubec Trust & Banking Co., Lubec, Me.	500 00	500 00	500 00
Manufacturers National Bank, Lewiston, Me.	5,000 00	5,000 00	5,600 00
National Shawmut Bank, Boston, Mass.	15,000 00	10,000 00	29,000 00
National Shoe & Leather Bank, Auburn, Me.	5,500 00	5,500 00	6,600 00
Northern National Bank, Hallowell, Me.	12,500 00	10,000 00	12,000 00
Norway National Bank, Norway, Me.	540 00	500 00	625 00
Old Colony Trust Co., Boston, Mass.	73,500 00	10,000 00	70,000 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	21,000 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	18,145 00
Central Foundry Co. (New Jersey), Pfd.	1,071 00	6,300 00	756 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 Elect. Illuminating Co. (Boston)	20,812 50	10,000 00	24,000 00
Edison Elect. Illuminating Co. (Boston), 4 Rights	6 85	6 60	6 60
Massachusetts Gas Cos., Pfd.	116,300 00	150,000 00	130,500 00
Massachusetts Gas Cos., Common	31,725 00	70,000 00	39,900 00
Mechanic Falls Water & Elect. Light & Power Co. (Me.)	100 00	100 00	50 00
New England Cotton Yarn Co., Pfd.	13,500 00	15,000 00	13,350 00
New England Cotton Yarn Co., Common	12,250 00	35,000 00	24,500 00
Portland Water Co. (Maine)	12,625 00	34,500 00	5,175 00
Rockland-Rockport Lime Co., (Maine) Pfd.	50,000 00	50,000 00	25,000 00
Royal-Gem Mills Co., Pfd. (St. Johnsville, N. Y.)	49,250 00	50,000 00	47,500 00
Standish Water & Construction Co. (Portland Me.)	7,480 00	43,800 00	6,570 00
Union Mills (Hudson, N. Y.), Pfd.	47,500 00	50,000 00	47,500 00
Warren Water Supply Co. (Warren Me.)	5,000 00	5,000 00	4,500 00
Totals	\$2,122,962 31	\$1,768,316 60	\$2,291,659 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 3 per cent. ....			\$13,406,350 00
Same for reversionary additions. ....			272,554 00
Same for annuities. ....			18,435 00
Total. ....			\$13,697,339 00
Deduct net value of risks reinsured. ....			3,250 00
Net reserve. ....			\$13,694,089 00
Present value of supplementary contracts, <i>not</i> involving life contingencies			40,171 00
Death losses in process of adjustment. ....			\$31,608 51
Death losses reported, not proofs received. ....			36,208 90
Matured endowments due and unpaid. ....			2,083 25
Death losses and other policy claims resisted. ....			1,000 00
Total policy claims. ....			70,900 66
Premiums paid in advance, including surrender values so applied. ....			2,453 73
Unearned interest and rent paid in advance. ....			2,920 45
Commissions to agents, due or accrued. ....			550 00
Salaries, rents, commissions and other accounts, due or accrued. ....			10,000 00
Medical examiner's and legal fees due or accrued. ....			5,000 00
State, county and municipal taxes due or accrued. ....			35,000 00
Dividends or other profits due policy holders. ....			8,139 86
Unassigned funds (surplus). ....			971,673 25
Total liabilities. ....			\$14,840,897 95

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1907. ....	\$52,638 00	
Received during the year on old policies. ....	784 00	\$53,422 00
Deductions during the year as follows:		
Used in payment of losses and claims. ....	\$7,273 00	
Used in payment of dividends to policyholders. ....	924 00	
Redeemed by maker in cash. ....	931 00	
Total reduction of premium note account. ....		9,128 00
Balance, note assets at end of the year. ....		\$44,294 00

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	27,742	\$39,011,804		
Endowment.....	13,284	17,031,287		
All other.....	3,676	6,365,892		
Additions by dividends.....	-	433,524	44,702	\$62,842,507

NEW POLICIES ISSUED.

Whole life.....	1,282	\$2,027,052		
Endowment.....	418	528,152		
All other.....	147	384,824		
Additions by dividends.....	-	44,838	1,847	\$2,984,866

OLD POLICIES REVIVED.

Whole life.....	55	\$88,708		
Endowment.....	30	44,500		
All other.....	10	16,000		
Additions by dividends.....	-	1,518	95	\$150,726

OLD POLICIES INCREASED.

Whole life.....	4	\$3,500		
Endowment.....	22	10,269	26	\$13,769

Total.....			46,670	\$65,991,868
Policies terminated during the year.....			3,296	5,034,902
*Policies in force Dec. 31, 1908.....			43,374	\$60,956,966
Annuities in force Dec. 31, 1908.....			35	2,654

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	10,362	\$11,097,409 02
Policies issued during the year.....	461	589,855 90
Total.....	10,823	\$11,687,264 92
Deduct policies ceased to be in force.....	604	661,230 20
Policies in force in Maine, December 31, 1908.....	10,219	\$11,026,034 72
Losses and claims unpaid December 31, of the previous year.....	10	\$12,322 43
Losses and claims incurred during the year.....	100	95,764 73
Total.....	110	\$108,087 16
Losses and claims settled during the year.....	99	98,527 49
Losses and claims unpaid Dec. 31, 1908.....	11	\$9,559 67
Premiums received.....		444,285 51

\*Policies reinsured, 3, \$20,000.



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LIFE INSURANCE COMPANIES OF OTHER STATES.

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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, 1908.

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# 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.....	\$876,091 05	
Surrender values applied to pay first year's premiums.....	42,877 87	
<hr/>		
Total first year's premiums on original policies.....	\$918,968 92	
Dividends applied to purchase paid-up additions and annuities.....	23,908 48	
Surrender values applied to purchase paid-up insurance and annuities.....	354,638 32	
Consideration for original annuities involving life contingencies.....	72,438 12	
Consideration for supplementary contracts involving life contingencies.....	14,000 00	
<hr/>		
Total new premiums.....	\$1,383,953 84	
Renewal premiums.....	8,916,742 93	
Dividends applied to pay renewal premiums.....	330,212 49	
Surrender values applied to pay renewal premiums.....	1,823 05	
<hr/>		
Total renewal premiums.....	\$9,248,778 47	
Total premium income.....	\$10,632,732 31	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....	20,375 00	
Dividends left with the company to accumulate at interest.....	64,315 68	
Interest on mortgage loans.....	\$2,039,915 37	
Interest on collateral loans.....	63,118 17	
Interest on bonds and dividends on stocks.....	1,020,591 48	
Interest on premium notes, policy loans or liens.....	442,978 19	
Interest on bank deposits.....	76,284 94	
Interest on other debts due the company.....	159 41	
Discount on claims paid in advance.....	3,916 18	
Rents—including company's own occupancy.....	46,506 25	3,693,469 99
<hr/>		
Profit on sale or maturity of ledger assets.....		46,851 90
Increase in book value of ledger assets.....		1,700 00
<hr/>		
Total income, life department.....	\$14,459,444 88	
Premium income, accident department.....	4,820,195 52	
<hr/>		
Total income.....	\$19,279,640 40	
Ledger assets Dec. 31, 1907.....	84,482,457 84	
<hr/>		
Total.....	\$103,762,098 24	

DISBURSEMENTS.

Death claims.....	\$3,353,962 02
Matured endowments.....	2,349,739 00
<hr/>	
Total death claims and endowments.....	\$5,703,701 02
Annuities involving life contingencies.....	18,435 66
Premium notes voided by lapse.....	209 95
Surrender values paid in cash.....	1,420,254 81
Surrender values applied to pay new premiums.....	42,877 87
Surrender values applied to pay renewal premiums.....	1,823 05
Surrender values applied to purchase paid-up insurance and annuities.....	354,638 32
Dividends paid policy holders in cash.....	324,781 00
Dividends applied to pay renewal premiums.....	330,212 49
Dividends applied to purchase paid-up additions and annuities.....	23,908 48
Dividends left with the company to accumulate at interest.....	64,315 63
Total paid policy holders.....	\$8,285,158 33
Expense of adjustment of claims.....	6,089 55
Supplementary contracts <i>not</i> involving life contingencies.....	21,242 80
Dividends held on deposit surrendered during the year.....	22,952 01
Dividends to stockholders.....	200,000 00
Commissions and bonuses to agents.....	844,882 20
Commuted renewal commissions.....	18,806 95
Salaries and allowances for agencies, including managers, agents and clerks.....	75,504 60
Agency supervision, traveling and all other agency expenses.....	41,899 93
Medical examiners fees and inspection of risks.....	79,777 50
Salaries and all other compensation of officers and home office employes	237,990 24
Rents—including company's own occupancy.....	66,344 27
Advertising, printing, stationery and postage.....	137,416 84
Legal expenses.....	8,253 37
Furniture, fixtures and safes.....	15,413 06
Insurance taxes, licenses and department fees.....	8,971 18
Taxes on real estate.....	11,356 18
Repairs and expenses (other than taxes) on real estate.....	34,052 28
Loss on sale or maturity of ledger assets.....	37,255 50
State taxes on premiums.....	102,826 99
All other licenses, fees and taxes.....	254,498 36
Investment expense.....	23,933 70
Miscellaneous expenditures.....	2,558 79
Decrease in book value of ledger assets.....	86,421 92
Agents balances charged off.....	144 79
<hr/>	
Total disbursements, life department.....	\$10,673,751 34
Total disbursements, accident department.....	4,580,429 21
<hr/>	
Total disbursements.....	\$15,254,180 55
<hr/>	
Balance.....	\$88,507,917 69

LEDGER ASSETS.

Book value of real estate.....	\$615,132 63
Mortgage loans on real estate.....	43,253,713 09
Loans secured by collateral.....	1,316,770 65
Loans on company's policies assigned as collateral.....	7,063,194 00
Premium notes on policies in force.....	235,429 73
Book value of stocks and bonds—excluding interest.....	29,660,086 58
Cash in office and deposited in banks, not on interest.....	2,255,371 68
Deposited in trust companies and banks on interest.....	3,968,590 19

Bills receivable.....	\$103,306 73
Agents balances.....	36,322 41

Total ledger assets..... \$88,507,917 69

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,074,275 70	
Interest due and accrued on bonds.....	384,113 64	
Interest due and accrued on collateral loans.....	18,163 81	
Interest due on premium notes, loans or liens.....	243,932 77	
Interest accrued on other assets.....	1,084 28	
Rents accrued on company's property or lease.....	475 00	\$1,722,045 20

Market value of stocks and bonds over book value..... 721,165 79

	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$5,965 43	\$597,966 29	
Gross deferred premiums.....	45,646 39	392,178 11	
Total.....	\$51,611 82	\$990,144 40	
Deduct loading.....	10,030 99	182,903 01	
Net uncollected and deferred premiums.....	\$41,580 83	\$807,241 39	\$48,822 22
Gross premiums in course of collection.....			590,337 87

Gross assets..... \$92,390,288 77

## DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$47,180 53	
Bills receivable.....	103,306 73	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	931 10	
Gross premiums in course of collection written prior to Oct. 1.....	114,245 71	\$265,664 07

Total admitted assets..... \$92,124,624 70

## LIABILITIES.

Net present value of all outstanding policies computed by the American Experience table of mortality with interest at 3 and 3½ per cent.....	\$77,274,159 00	
Same for reversionary additions.....	238 00	
Same for annuities.....	235,571 00	
Total.....	\$77,509,968 00	
Deduct net value of risks re-insured.....	50,159 00	
Net reserve.....		\$77,459,809 00
Reserve for health and accident benefits.....		12,330 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		238,979 00
Surrender values claimable on policies cancelled.....		8,079 00
Death losses in process of adjustment.....	\$125,823 00	
Death losses reported, no proofs received.....	57,505 00	
Matured endowments due and unpaid.....	55,205 00	



Death losses and other policy claims resisted.....	\$31,814 44	
Annuity claims, involving life contingencies, due and unpaid.....		64 41
<hr/>		
Total policy claims.....		\$270,411 85
Dividends left with the company to accumulate at interest.....		373,197 87
Premiums paid in advance, including surrender values so applied.....		50,659 38
Unearned interest and rent paid in advance.....		191,729 97
Commissions due on premium notes, when paid.....		2,319 59
Commissions to agents, due or accrued.....		16,883 04
Cost of collection on uncollected and deferred premiums in excess of loading.....		8,570 14
Medical examiner's and legal fees due or accrued.....		10,314 00
State, county and municipal taxes due or accrued.....		380,633 93
Dividends or other profits due policy holders.....		73,240 92
Dividends apportioned to deferred dividend policies, payable during 1909.....		190,677 39
Held for deferred dividends.....		337,727 54
Special reserve.....		976,848 00
Liabilities, accident department.....		3,753,013 04
Cash capital.....		2,000,000 00
Unassigned funds (surplus).....		5,769,201 04
<hr/>		
Total liabilities.....		\$92,124,624 70

PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....	\$259,709 17	
Received during the year on new policies.....	4,593 61	
Received during the year on old policies.....	7,224 78	\$271,527 56
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$16,388 83	
Used in purchase of surrendered policies.....	2,903 12	
Voided by lapse.....	299 95	
Used in payment of dividends to policyholders..	4,905 76	
Redeemed by maker in cash.....	11,690 17	
<hr/>		
Total reduction of premium note account.....		36,097 83
<hr/>		
Balance, note assets at end of the year.....		\$235,429 73

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	29,551	\$46,126,575		
Endowment.....	109,269	191,343,149		
All other.....	15,219	33,557,844		
Additions by dividends.....	-	6	154,039	\$271,027,574 00

## NEW POLICIES ISSUED.

Endowment.....	8,883	\$17,645,810		
All other.....	7,233	11,030,683	16,116	\$28,676,493 00

## OLD POLICIES REVIVED.

Whole life.....	1	\$6,907		
Endowment.....	54	125,508		
All other.....	11	29,500	66	\$161,915 00

## OLD POLICIES INCREASED.

Whole life.....	-	\$486 00		
Endowment.....	-	3,000 00		
All other.....	-	2,042 00		
Additions by dividends.....	-	517 74	-	\$6,045 74

Total.....			170,221	\$299,872,027 74
Policies terminated during the year.....			9,976	20,206,801 00
*Policies in force Dec. 31, 1908.....			160,245	279,665,226 74
Annuities in force Dec. 31, 1908.....			57	17,565 49

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,617	\$2,072,225
Policies issued during the year.....	217	373,870
Total.....	1,834	\$2,446,095
Deduct policies ceased to be in force.....	211	306,383
Policies in force in Maine, December 31, 1908.....	1,623	\$2,139,712
Losses and claims unpaid December 31, of the previous year.....	4	\$2,889
Losses and claims incurred during the year.....	64	80,684
Total.....	68	\$83,573
Losses and claims settled during the year.....	64	78,684
Losses and claims unpaid Dec. 31, 1908.....	4	\$4,889
Premiums received.....		70,604 48

\*Policies reinsured 52, \$364,254.

COLUMBIAN NATIONAL LIFE INSURANCE  
COMPANY,  
BOSTON, MASS.

INCORPORATED IN 1902. COMMENCED BUSINESS IN 1902.

ARTHUR E. CHILDS, *President.*

WM. H. BROWN, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

First year's premiums on original policies.....	\$120,318 08	
Surrender values applied to pay first year's premiums	45 85	
<hr/>		
Total first year's premiums on original policies	\$120,363 93	
Dividends applied to purchase paid-up additions and annuities.....	586 21	
Surrender values applied to purchase paid-up insurance and annuities.....	15,290 08	
Consideration for original annuities involving life contingencies.....	95 04	
<hr/>		
Total new premiums.....	\$136,335 26	
Industrial premiums.....	34,598 89	
Renewal premiums.....	1,055,747 63	
Dividends applied to pay renewal premiums.....	41,250 93	
Surrender values applied to pay renewal premiums....	2,162 96	
Renewal premiums for deferred annuities.....	632 41	
<hr/>		
Total renewal premiums.....	\$1,134,392 82	
Total premium income.....		\$1,270,728 08
Interest on mortgage loans.....	\$56,951 88	
Interest on collateral loans.....	1,272 50	
Interest on bonds and dividends on stocks.....	91,728 77	
Interest on premium notes, policy loans or liens.....	19,324 02	
Interest on bank deposits.....	11,013 25	
Interest on other debts due the company.....	1,980 54	
Discount on surrenders paid in advance.....	63 98	182,334 94
<hr/>		
Profit on sale or maturity of ledger assets.....		2,762 92
Received from American Investment Securities Co.....		15,000 00
Sale of furniture and fixtures.....		1,061 84
Property sold on foreclosure.....		3,773 03
Advance deposits.....		66 78
Increase in book value of ledger assets.....		592 33
Agents' balances charged off.....		11 50
<hr/>		
Total income, life department.....	\$1,476,731 42	
Premium income, accident department.....	22,179 21	
<hr/>		
Total income.....	\$1,498,910 63	
Ledger assets Dec. 31, 1907.....	4,095,381 32	
<hr/>		
Total.....	\$5,594,291 95	

## 434 COLUMBIAN NATIONAL LIFE INSURANCE COMPANY.

## DISBURSEMENTS.

Death claims.....	\$204,470 80
Annuities involving life contingencies.....	514 60
Premium notes voided by lapse.....	15,945 47
Surrender values paid in cash.....	130,448 57
Surrender values applied to pay new premiums.....	45 85
Surrender values applied to pay renewal premiums.....	2,162 96
Surrender values applied to purchase paid-up insurance and annuities..	15,290 08
Dividends paid policy holders in cash.....	7,772 49
Dividends applied to pay renewal premiums.....	41,250 93
Dividends applied to purchase paid-up additions and annuities.....	586 21
Total paid policy holders.....	\$418,487 96
Expense of adjustment of claims.....	3,315 54
Supplementary contracts <i>not</i> involving life contingencies.....	1,000 00
Dividends to stockholders.....	70,000 00
Commissions and bonuses to agents.....	54,240 27
Salaries and allowances for agencies, including managers, agents and clerks.....	91,921 97
Agency supervision, traveling and all other agency expenses.....	18,666 97
Medical examiners fees and inspection of risks.....	13,051 41
Salaries and all other compensation of officers and home office employes	93,076 83
Rents.....	35,825 04
Advertising, printing, stationery and postage.....	30,660 48
Legal expenses.....	9,324 71
Furniture, fixtures and safes.....	987 88
Insurance taxes, licenses and department fees.....	4,331 88
Taxes on personal property.....	49 07
Loss on sale or maturity of ledger assets.....	5 00
State taxes on premiums.....	13,963 25
Traveling expenses.....	10,828 52
Agents balances charged off.....	100 00
Decrease in book value of ledger assets.....	5,062 68
Miscellaneous expenditures.....	8,804 02
Total disbursements, life department.....	\$883,703 48
Total disbursements, accident department.....	40,023 68
Total disbursements.....	\$923,727 16
Balance.....	\$4,670,564 79

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$1,370,250 00
Loans on company's policies assigned as collateral.....	364,656 25
Premium notes on policies in force.....	72,416 24
Book value of stocks and bonds—excluding interest.....	2,447,915 63
Cash in office and deposited in banks, not on interest.....	22,570 34
Deposited in trust companies and banks on interest.....	325,539 04
Agents balances.....	66,366 19
Suspense account.....	642 89
Cash subject to cashiers draft.....	208 21
Total ledger assets.....	\$4,670,564 79

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$15,072 74
Interest due and accrued on bonds.....	17,976 92
Interest due and accrued on premium notes, loans or liens.....	2,418 60
Interest accrued on other assets.....	722 05
Total non-ledger assets.....	\$36,180 31

COLUMBIAN NATIONAL LIFE INSURANCE COMPANY. 435

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$20,270 55	\$101,787 72	
Gross deferred premiums.....	12,388 15	59,555 28	
Total.....	<u>\$32,658 70</u>	<u>\$161,343 00</u>	
Deduct loading.....	6,858 33	33,882 03	
Net uncollected and deferred ordinary premiums.....	\$25,800 37	\$127,460 97	\$153,261 34
Net uncollected industrial premiums.....			173 93
Premiums in course of collection, accident department.....			5,738 52
Gross assets.....			<u>\$4,865,928 89</u>

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$69,617 85	
Cash subject to cashiers draft.....	208 21	
Book value of ledger assets over market value.....	71,525 63	
Suspense account.....	642 89	
Deposits in suspended banks.....	848 88	
Loading on premium notes disallowed.....	15,207 41	\$158,050 87
Total admitted assets.....		<u>\$4,707,878 02</u>

LIABILITIES.

Net present value of all outstanding policies computed by the American Experience table of mortality with interest at 3½ per cent.....	\$2,980,782 00	
Same for reversionary additions.....	616 00	
Same for annuities.....	10,197 00	
Total.....	<u>\$2,991,595 00</u>	
Deduct net value of risks reinsured.....	4,745 00	
Net reserve.....		\$2,986,850 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		16,892 00
Surrender values claimable on policies cancelled.....		2,545 00
Death losses due and unpaid.....	\$3,271 40	
Death losses in process of adjustment.....	5,600 00	
Death losses reported, no proofs received.....	15,252 00	
Death losses and other policy claims resisted.....	31,710 50	
Total policy claims.....		<u>55,833 90</u>
Premiums paid in advance, including surrender values so applied.....		1,640 48
Unearned interest and rent paid in advance.....		6,415 31
Salaries, rents, commissions and other accounts, due or accrued.....		4,308 61
Medical examiner's and legal fees due or accrued.....		1,644 82
State, county and municipal taxes due or accrued.....		8,923 29
Dividends or other profits due policy holders.....		10,480 06
Unearned premiums on disability contracts.....		431 43
Advance deposits for premiums on applications not yet approved.....		527 27
Property sold on foreclosure.....		3,773 03
Liabilities, accident department.....		20,483 63
Cash capital.....		1,000,000 00
Unassigned funds (surplus).....		587,129 19
Total liabilities.....		<u>\$4,707,878 02</u>

436 COLUMBIAN NATIONAL LIFE INSURANCE COMPANY.

PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....	\$72,157 07	
Received during the year on new policies.....	26,293 48	
Received during the year on old policies.....	136,433 70	
Restored by revival of policies.....	187 96	\$235,072 21
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$193 58	
Used in purchase of surrendered policies.....	282 76	
Voided by lapse.....	16,133 43	
Used in payment of dividends to policyholders....	1,603 68	
Redeemed by maker in cash.....	144,442 52	
<hr/>		
Total reduction of premium note account.....		162,655 97
Balance, note assets at end of the year.....		\$72,416 24

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	5,830	\$23,665,654 00		
Endowment.....	2,261	5,732,817 50		
All other.....	1,271	6,102,223 00		
Additions by dividends.....	-	192 00	9,362	\$35,500,886 50

NEW POLICIES ISSUED.

Whole life.....	1,399	\$3,294,413 00		
Endowment.....	284	625,830 00		
All other.....	228	834,632 00		
Additions by dividends.....	-	993 00	1,911	\$4,755,868 00

OLD POLICIES REVIVED.

Whole life.....	93	\$264,890 00		
Endowment.....	71	61,000 00		
All other.....	5	25,000 00	169	\$350,890 00

OLD POLICIES INCREASED.

Whole life.....	-	\$44,431 00		
Endowment.....	-	21,694 00		
All other.....	-	23,338 00	-	89,463 00

Total.....	11,442	\$40,697,107 50		
Policies terminated during the year.....	1,737	6,342,132 50		

*Policies in force Dec. 31, 1908.....	9,705	\$34,354,975 00		
Annuities in force Dec. 31, 1908.....	6	514 60		
Industrial policies in force Dec. 31, 1908.....	3,763	537,274 00		

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	95	\$394,626
Policies issued during the year.....	71	128,260
<hr/>		
Total.....	166	\$522,886
Deduct policies ceased to be in force.....	37	108,910
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Policies in force in Maine, December 31, 1908.....	129	\$413,976

Premiums received.....	11,998
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\*Policies reinsured, 181, \$897,107.00.

CONNECTICUT GENERAL LIFE INSURANCE  
COMPANY,  
HARTFORD, CONN.

INCORPORATED IN 1865. COMMENCED BUSINESS IN 1865.

ROBERT W. HUNTINGTON, JR., *President*. GEORGE E. BULKELEY, *Secretary*

Cash Capital, \$150,000.

INCOME.

First year's premiums on original policies.....	\$158,824 19	
Surrender values applied to pay first year's premiums...	3,254 30	
<hr/>		
Total first year's premiums on original policies.....	\$162,078 49	
Dividends applied to purchase paid-up insurance and pure endowments.....	14,312 72	
Surrender values applied to purchase paid-up insurance.....	11,175 26	
Consideration for original annuities involving life contin- gencies.....	7,964 09	
<hr/>		
Total new premiums.....	\$195,530 56	
Renewal premiums.....	1,095,541 56	
Dividends applied to pay renewal premiums.....	53,438 33	
Surrender values applied to pay renewal premiums.....	964 92	
<hr/>		
Total renewal premiums.....	\$1,149,944 86	
Total premium income.....	\$1,345,475 42	
Dividends left with the company to accumulate at interest.....		3,545 85
Interest on mortgage loans.....	\$179,436 38	
Interest on bonds and dividends on stocks.....	119,283 17	
Interest on premium notes, policy loans or liens.....	47,732 60	
Interest on bank deposits.....	2,658 23	
Interest on other debts due the company.....	2,695 72	
Discount on claims paid in advance.....	196 35	
Rents—including company's own occupancy.....	20,525 44	372,527 89
<hr/>		
Profit on sale or maturity of ledger assets.....		440 31
Suspense account.....		110 44
Agents balances charged off.....		360 00
Increase in book value of ledger assets.....		1,751 75
<hr/>		
Total income.....	\$1,724,211 66	
Ledger assets Dec. 31, 1907.....		7,023,039 84
<hr/>		
Total.....	\$8,747,251 50	

DISBURSEMENTS.

Death claims and additions.....	\$275,263 85	
Matured endowments.....	217,892 00	
<hr/>		
Total death claims and endowments.....	\$493,155 85	
Annuities involving life contingencies.....	2,670 30	
Premium notes voided by lapse.....	23 96	
Surrender values paid in cash.....	113,037 31	
Surrender values applied to pay new premiums.....	3,254 30	
Surrender values applied to pay renewal premiums.....	964 92	

438 CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

Surrender values applied to purchase paid-up insurance.....	\$11,175 26
Dividends paid policy holders in cash.....	7,646 00
Dividends applied to pay renewal premiums.....	53,438 38
Dividends applied to purchase paid-up insurance and pure endowments.....	14,312 72
Dividends left with the company to accumulate at interest.....	3,545 85
Total paid policy holders..... \$703,224 85	
Expense of adjustment of claims.....	60 00
Supplementary contracts <i>not</i> involving life contingencies.....	1,060 00
Dividends held on deposit surrendered during the year.....	337 19
Dividends to stockholders.....	12,000 00
Commissions and bonuses to agents.....	146,789 48
Commuted renewal commissions.....	745 11
Allowances for agencies, including managers, agents and clerks.....	15,678 34
Agency supervision, traveling and all other agency expenses.....	3,016 29
Medical examiners fees and inspection of risks.....	12,092 51
Salaries and all other compensation of officers and home office employes.....	54,075 49
Rents—including company's own occupancy.....	5,000 00
Advertising, printing, stationery and postage.....	7,913 63
Legal expenses.....	482 98
Furniture, fixtures and safes.....	188 05
Insurance taxes, licenses and department fees.....	1,243 81
Taxes on real estate.....	3,253 06
Repairs and expenses (other than taxes) on real estate.....	12,452 64
Loss on sale or maturity of ledger assets.....	2,503 83
State taxes on premiums.....	7,624 16
All other licenses, fees and taxes.....	8,455 13
Decrease in book value of ledger assets.....	86,691 28
Miscellaneous expenditures.....	3,673 00
	<hr/>
Total disbursements.....	\$1,088,560 83
Balance.....	\$7,658,690 67

LEDGER ASSETS.

Book value of real estate.....	\$277,540 00
Mortgage loans on real estate.....	3,818,512 69
Loans on company's policies assigned as collateral.....	824,005 58
Premium notes on policies in force.....	56,370 23
Book value of stocks and bonds—excluding interest.....	2,520,889 17
Cash in office.....	3,046 88
Deposited in trust companies and banks on interest.....	158,228 53
Agents balances.....	97 59
	<hr/>
Total ledger assets.....	\$7,658,690 67

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$75,838 60		
Interest due and accrued on bonds.....	36,912 89		
Interest due and accrued on premium notes, loans or liens.....	18,162 33	\$130,913 82	
	<hr/>		
Market value of stocks and bonds over book value.....		116 43	
		<hr/>	
	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$5,816 11	\$48,339 23	
Gross deferred premiums.....	26,265 31	163,777 65	
	<hr/>	<hr/>	
Total.....	\$32,081 42	\$212,116 88	
Deduct loading.....	5,854 81	35,806 64	
	<hr/>	<hr/>	
Net uncollected and deferred premiums.....	\$26,226 61	\$176,310 24	202,536 85
		<hr/>	
Gross assets.....		\$7,992,257 77	



CONNECTICUT GENERAL LIFE INSURANCE COMPANY. 439

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$97 59	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	1,600 47	\$1,698 06
Total admitted assets.....		\$7,990,559 71

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.....	\$7,108,954 00	
Same for reversionary additions.....	48,208 00	
Same for annuities.....	31,398 00	
Total.....	\$7,188,560 00	
Deduct net value of risks reinsured.....	92,085 00	
Net reserve.....		\$7,096,475 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		262 00
Surrender values claimable on policies cancelled.....		3,706 37
Death losses reported, no proofs received.....	\$8,466 00	
Matured endowments due and unpaid.....	1,348 00	
Total policy claims.....		9,814 00
Dividends left with the company to accumulate at interest.....		6,020 32
Premiums paid in advance, including surrender values so applied.....		5,149 14
Unearned interest and rent paid in advance.....		5,636 07
Cost of collection on uncollected and deferred premiums in excess of loading.....		5,683 67
Salaries, rents, commissions and other accounts, due or accrued.....		612 65
Medical examiner's and legal fees due or accrued.....		387 35
State, county and municipal taxes due or accrued.....		23,775 77
Dividends to stockholders.....		6,000 00
Dividends or other profits due policy holders.....		9,110 13
Dividends apportioned to deferred dividend policies, payable during 1909.....		105,185 45
Surrender values in excess of reserve.....		8,052 56
Suspense account.....		110 44
Cash capital.....		150,000 00
Unassigned funds (surplus).....		554,578 79
Total liabilities.....		\$7,990,559 71

PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....	\$47,467 50	
Received during the year on old policies.....	32,321 49	\$79,788 99
Deductions during the year as follows:		
Used in purchase of surrendered policies.....	\$3,250 72	
Voided lapse.....	23 96	
Used in payment of dividends to policyholders.....	235 03	
Redeemed by maker in cash.....	19,909 05	
Total reduction of premium note account.....		23,418 76
Balance, note assets at end of the year.....		\$56,370 23

440 CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	11,226	\$19,243,768		
Endowment .....	9,756	12,356,389		
All other .....	1,403	4,814,817		
Additions by dividends .....	-	57,895	22,385	\$36,472,869

NEW POLICIES ISSUED.

Whole life .....	1,359	\$2,943,551		
Endowment .....	788	1,111,076		
All other .....	538	2,233,139		
Additions by dividends .....	-	23,970	2,685	\$6,311,736

OLD POLICIES REVIVED.

Whole life .....	21	\$69,385		
Endowment .....	5	53,000		
All other .....	2	10,000		
Additions by dividends .....	-	6	28	\$132,391

OLD POLICIES INCREASED.

Whole life .....	3	\$25,800		
Endowment .....	1	1,500		
All other .....	3	2,565		
Additions by dividends .....	-	115	7	\$29,980

Total .....			25,105	\$42,946,976
Policies terminated during the year .....			1,378	3,077,711 65
*Policies in force Dec. 31, 1908 .....			23,727	\$39,869,264 35
Annuities in force Dec. 31, 1908 .....			14	3,377 63

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	157	\$184,973
Policies issued during the year .....	83	161,109
Total .....	240	\$346,082
Deduct policies ceased to be in force .....	11	12,500
Policies in force in Maine, December 31, 1908 .....	229	\$333,582
Premiums received .....		11,775 50

\*Policies reinsured, \$2,300,132.

CONNECTICUT MUTUAL LIFE INSURANCE  
COMPANY,  
HARTFORD, CONN.

INCORPORATED IN 1846. COMMENCED BUSINESS IN 1846.

JOHN M. TAYLOR, *President.*

WILLIAM H. DEMING, *Secretary.*

INCOME.

First year's premiums on original policies.....	\$486,560 80	
Surrender values applied to pay first year's premiums	3,856 99	
Total first year's premiums on original policies	\$490,417 79	
Dividends applied to purchase paid-up additions and annuities.....	54 32	
Surrender values applied to purchase paid-up insurance and annuities.....	77,893 05	
Consideration for original annuities involving life contingencies.....	37,764 43	
Consideration for supplementary contracts involving life contingencies.....	318 57	
Total new premiums.....	\$606,448 16	
Renewal premiums.....	4,264,695 26	
Dividends applied to pay renewal premiums.....	926,655 33	
Surrender values applied to pay renewal premiums..	1,783 00	
Total renewal premiums.....	\$5,193,133 59	
Total premium income.....		\$5,799,581 75
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		13,789 75
Dividends left with the company to accumulate at interest.....		192,324 73
Interest on mortgage loans.....	\$1,241,057 45	
Interest on collateral loans.....	381 60	
Interest on bonds and dividends on stocks.....	1,261,960 45	
Interest on premium notes, policy loans or liens....	199,687 45	
Interest on bank deposits.....	14,885 26	
Interest on other debts due the company.....	150 57	
Discount on claims paid in advance.....	2,616 95	
Rents—including company's own occupancy.....	448,592 50	3,169,332 23
Profit on sale or maturity of ledger assets.....		34,243 08
Increase in book value of ledger assets.....		18,624 39
Total income.....		\$9,227,895 93
Ledger assets Dec. 31, 1907.....		65,318,939 71
Total.....		\$74,546,835 64

DISBURSEMENTS.

Death claims.....	\$4,144,548 17	
Matured endowments.....	251,032 95	
Total death claims and endowments.....		\$4,395,581 12
Annuities involving life contingencies.....		20,852 00

442 CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

Premium notes voided by lapse .....	\$342 00
Surrender values paid in cash .....	773,252 05
Surrender values applied to pay new premiums .....	3,856 99
Surrender values applied to pay renewal premiums .....	1,783 00
Surrender values applied to purchase paid-up insurance and annuities .....	77,893 05
Dividends paid policy holders in cash .....	305,376 81
Dividends applied to pay renewal premiums .....	926,655 33
Dividends applied to purchase paid-up additions and annuities .....	54 32
Dividends left with the company to accumulate at interest .....	192,324 73
Total paid policy holders .....	\$6,697,971 40
Expense of adjustment of claims .....	7,107 80
Supplementary contracts <i>not</i> involving life contingencies .....	797 49
Commissions and bonuses to agents .....	472,494 36
Salaries and allowances for agencies, including managers, agents and clerks .....	43,541 86
Agency supervision, traveling and all other agency expenses .....	39,529 03
Medical examiners fees and inspection of risks .....	31,679 06
Salaries and all other compensation of officers and home office employes .....	176,361 56
Rents—including company's own occupancy .....	46,003 33
Advertising, printing, stationery and postage .....	68,053 12
Legal expenses .....	9,655 95
Furniture, fixtures and safes .....	2,300 47
Insurance taxes, licenses and department fees .....	4,706 79
Taxes on real estate .....	129,751 03
Repairs and expenses (other than taxes) on real estate .....	201,211 59
Loss on sale or maturity of ledger assets .....	235,213 12
State taxes on premiums .....	60,181 42
All other licenses, fees and taxes .....	147,033 14
Agents balances charged off .....	71
Decrease in book value of ledger assets .....	125,825 76
Traveling expenses .....	9,547 47
Miscellaneous expenditures .....	4,542 89
Total disbursements .....	\$8,513,509 35
Balance .....	\$66,033,326 29

LEDGER ASSETS.

Book value of real estate .....	\$7,857,615 45
Mortgage loans on real estate .....	23,457,441 03
Loans on company's policies assigned as collateral .....	3,501,760 00
Premium notes on policies in force .....	340,801 19
Book value of stocks and bonds—excluding interest .....	29,324,846 25
Deposited in trust companies and banks on interest .....	1,001,023 15
Bills receivable .....	772 65
Agents balances .....	203 05
Due from real estate sold under land contract .....	548,863 52
Total ledger assets .....	\$66,033,326 29

NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$565,980 93
Interest accrued on bonds .....	275,037 90
Interest due and accrued on premium notes, loans or liens .....	150,497 36
Interest accrued on other assets .....	4,520 50
Rents due and accrued on company's property or lease .....	12,284 69
Total non-ledger assets .....	\$1,008,321 38
Market value of stocks and bonds over book value .....	159,861 15

CONNECTICUT MUTUAL LIFE INSURANCE COMPANY. 443

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported. . . . .	\$6,083 69	\$119,216 56	
Gross deferred premiums. . . . .	46,010 32	405,040 89	
Total. . . . .	\$52,094 01	\$524,257 45	
Deduct loading. . . . .	10,418 80	104,851 49	
Net uncollected and deferred premiums	\$41,675 21	\$419,405 96	\$461,081 17
Gross assets. . . . .			\$67,662,589 99

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances. . . . .	\$282 17		
Bills receivable. . . . .	772 65		
Premium notes and loans on policies and net premiums in excess of the net value of their policies. . . . .	1,544 51		\$2,599 33
Total admitted assets. . . . .			\$67,659,990 66

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. . . . .	\$60,751,474 00		
Same for reversionary additions. . . . .	54 00		
Same for annuities. . . . .	203,096 95		
Net reserve. . . . .			\$60,954,624 95
Present value of supplementary contracts, <i>not</i> involving life contingencies. . . . .			13,185 72
Surrender values claimable on policies cancelled. . . . .			153,956 00
Death losses due and unpaid. . . . .	\$58,757 80		
Death losses not yet due. . . . .	129,395 00		
Death losses reported, no proofs received. . . . .	151,001 00		
Matured endowments due and unpaid. . . . .	7,711 00		
Death losses and other policy claims resisted. . . . .	10,882 00		
Annuity claims, involving life contingencies, due and unpaid. . . . .	100 00		
Total policy claims. . . . .			357,846 80
Dividends left with the company to accumulate at interest. . . . .			1,481,854 09
Premiums paid in advance, including surrender values so applied. . . . .			28,354 04
Unearned interest and rent paid in advance. . . . .			103,905 46
State, county and municipal taxes due or accrued. . . . .			61,000 00
Dividends or other profits due policy holders. . . . .			91,650 21
Real estate contingent depreciation account. . . . .			300,000 00
Unassigned funds (surplus). . . . .			4,113,613 39
Total liabilities. . . . .			\$67,659,990 66

PREMIUM NOTE ACCOUNT.

On hand December 31, 1907. . . . .			\$374,343 68
Deductions during the year as follows:			
Used in payment of losses and claims. . . . .	\$11,339 22		
Used in purchase of surrendered policies. . . . .	2,127 95		
Voided by lapse. . . . .	342 00		
Used in payment of dividends to policyholders. . . . .	15,911 60		
Redeemed by maker in cash. . . . .	3,821 72		
Total reduction of premium note account. . . . .			33,542 49
Balance, note assets at end of the year. . . . .			\$340,801 19

444 CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	60,555	\$145,620,408		
Endowment.....	11,346	25,372,232		
All other.....	1,295	3,723,365	73,196	\$174,716,005 00

NEW POLICIES ISSUED.

Whole life.....	2,730	\$7,297,018		
Endowment.....	2,275	4,883,250		
All other.....	302	918,000		
Additions by dividends.....	-	120 48	5,307	\$13,098,388 48

OLD POLICIES REVIVED.

Whole life.....	23	\$66,914		
Endowment.....	3	7,000	26	\$73,914 00

OLD POLICIES INCREASED.

Whole life.....	1	\$26,671		
Endowment.....	7	10,084		
All other.....	-	5,000	8	\$41,755 00

Total.....			78,537	\$187,930,062 48
Policies terminated during the year.....			3,651	9,435,265 00
Policies in force Dec. 31, 1908.....			74,886	\$178,494,797 48
Annuities in force Dec. 31, 1908.....			65	21,678 76

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,248	\$3,443,773
Policies issued during the year.....	264	347,477
Total.....	2,512	\$3,791,250
Deduct policies ceased to be in force.....	140	217,975
Policies in force in Maine, December 31, 1908.....	2,372	\$3,573,275
Losses and claims unpaid December 31, of the previous year.....	6	\$8,791
Losses and claims incurred during the year.....	45	75,881
Total.....	51	\$84,672
Losses and claims settled during the year.....	50	82,672
Losses and claims unpaid Dec. 31, 1908.....	1	\$2,000
Premiums received.....		121,654 11

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.....	\$2,724,451 80	
Surrender values applied to pay first year's premiums.....	524 79	
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Total first year's premiums on original policies.....	\$2,724,976 59	
Dividends applied to purchase paid-up additions and annuities.....	603,042 06	
Surrender values applied to purchase paid-up insurance and annuities.....	1,746,924 52	
Consideration for original annuities involving life contingencies.....	408,259 67	
Consideration for supplementary contracts involving life contingencies.....	236,985 00	
<hr/>		
Total new premiums.....	\$5,720,187 84	
Renewal premiums.....	46,075,220 66	
Dividends applied to pay renewal premiums.....	667,472 53	
Surrender values applied to pay renewal premiums.....	24,303 84	
Renewal premiums for deferred annuities.....	13,265 78	
<hr/>		
Total renewal premiums.....	\$46,780,262 81	
Total premium income.....	\$52,500,450 65	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....	134,989 06	
Dividends left with the company to accumulate at interest.....	14,705 05	
Ledger assets other than premiums received for reinsurance.....	3,480 00	
Interest on mortgage loans.....	\$4,405,844 25	
Interest on collateral loans.....	384,035 61	
Interest on bonds and dividends on stocks.....	10,706,878 22	
Interest on premium notes, policy loans or liens.....	2,791,217 31	
Interest on bank deposits.....	351,078 70	
Interest on other debts due the company.....	306,578 80	
Discount on claims paid in advance.....	6,679 16	
Rents—including company's own occupancy.....	1,646,495 29	20,598,807 34
<hr/>		
Profit on sale or maturity of ledger assets.....	449,704 00	
Premiums on securities.....	20,497 00	
Agents' balances charged off.....	34,777 53	
Increase in book value of ledger assets.....	208,740 00	
From other sources.....	633 43	
<hr/>		
Total income.....	\$73,966,784 06	
Ledger assets Dec. 31, 1907.....	450,293,639 34	
<hr/>		
Total.....	\$524,260,423 40	

## DISBURSEMENTS.

Death claims and additions . . . . .	\$20,324,002 65
Matured endowments and additions . . . . .	4,830,170 10
<hr/>	
Total death claims and endowments . . . . .	\$25,154,172 75
Annuities involving life contingencies . . . . .	1,129,295 93
Surrender values paid in cash . . . . .	11,575,707 74
Surrender values applied to pay new premiums . . . . .	524 79
Surrender values applied to pay renewal premiums . . . . .	24,303 84
Surrender values applied to purchase paid-up insurance and annuities . . . . .	1,746,924 52
Dividends paid policy holders in cash . . . . .	6,725,781 15
Dividends applied to pay renewal premiums . . . . .	667,472 53
Dividends applied to purchase paid-up additions and annuities . . . . .	603,042 06
Dividends left with the company to accumulate at interest . . . . .	14,705 05
Total paid policy holders . . . . .	\$47,641,930 36
Expense of adjustment of claims . . . . .	7,176 76
Supplementary contracts <i>not</i> involving life contingencies . . . . .	219,597 34
Dividends held on deposit surrendered during the year . . . . .	14 99
Dividends to stockholders . . . . .	7,000 00
Commissions and bonuses to agents . . . . .	4,345,969 34
Commuted renewal commissions . . . . .	80,391 23
Salaries and allowances for agencies, including managers, agents and clerks . . . . .	738,389 22
Agency supervision, traveling and all other agency expenses . . . . .	627,705 44
Medical examiners fees and inspection of risks . . . . .	285,808 05
Salaries and all other compensation of officers and home office employes . . . . .	1,436,711 19
Rents—including company's own occupancy . . . . .	342,444 05
Advertising, printing, stationery and postage . . . . .	197,223 32
Legal expenses . . . . .	104,738 56
Furniture, fixtures and safes . . . . .	20,678 59
Insurance taxes, licenses and department fees . . . . .	5,803 01
Taxes on real estate . . . . .	335,067 30
Repairs and expenses (other than taxes) on real estate . . . . .	445,970 01
Loss on sale or maturity of ledger assets . . . . .	40,855 00
State taxes on premiums . . . . .	571,609 81
All other licenses, fees and taxes . . . . .	100,306 61
Agents' balances charged off . . . . .	13,279 42
Decrease in book value of ledger assets . . . . .	3,945,473 00
Losses on policy claims . . . . .	6,135 60
Foreign exchange . . . . .	13,508 89
Traveling expenses, conventions, etc . . . . .	71,799 56
Legislative expenses, examinations and audits . . . . .	23,969 39
Election expenses . . . . .	7,413 17
Life Presidents Association . . . . .	12,569 58
Miscellaneous expenditures . . . . .	36,151 45
<hr/>	
Total disbursements . . . . .	\$61,685,690 26
Balance . . . . .	\$462,574,733 14

## LEDGER ASSETS.

Book value of real estate . . . . .	\$27,459,417 15
Mortgage loans on real estate . . . . .	97,570,767 22
Loans secured by collateral . . . . .	3,972,250 00
Loans on company's policies assigned as collateral . . . . .	57,053,555 28
Book value of stocks and bonds—excluding interest . . . . .	259,812,291 00
Cash in office and deposited in banks, not on interest . . . . .	387,462 02
Deposited in trust companies and banks on interest . . . . .	11,735,203 12
Agents balances . . . . .	3,699,466 26
Cash in transit . . . . .	884,321 09
<hr/>	
Total ledger assets . . . . .	\$462,574,733 14



## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$556,018 32		
Interest due and accrued on bonds.....	2,856,291 31		
Interest accrued on collateral loans.....	24,727 89		
Interest due and accrued on other assets.....	55,579 95		
Rents due and accrued on company's property or lease.....	272,222 01	\$3,764,839 48	
Market value of real estate over book value.....			923,500 00
	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>
Gross premiums due and unreported..	\$30,985 55	\$4,492,515 73	
Gross deferred premiums.....	127,701 98	2,490,710 15	
Total.....	\$158,687 53	\$6,983,225 88	
Deduct loading.....	35,784 04	1,574,717 44	
Net uncollected and deferred premiums	\$122,903 49	\$5,408,508 44	\$5,531,411 93
Gross assets.....			\$472,794,484 55

## DEDUCT ASSETS NOT ADMITTED.

Supplies, printed matter and stationery.....	\$36,053 83		
Agents debit balances.....	4,059,092 21		
Book value of bonds and stocks over market value	5,860,220 37	\$9,955,366 41	
Total admitted assets.....			\$462,839,118 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.....	\$367,113,305 00		
Same for reversionary additions.....	4,512,836 00		
Same for annuities.....	11,388,657 00		
Total.....	\$383,014,798 00		
Deduct net value of risks reinsured.....	566,459 00		
Net reserve.....		\$382,448,339 00	
Present value of supplementary contracts, <i>not</i> involving life contingencies.....			1,704,541 00
Death losses due and unpaid.....	\$11,913 80		
Death losses in process of adjustment.....	320,753 25		
Death losses reported, no proofs received.....	1,641,552 26		
Matured endowments due and unpaid.....	659,337 29		
Death losses and other policy claims resisted.....	240,919 90		
Annuity claims, involving life contingencies, due and unpaid.....	52,704 70		
Total policy claims.....			2,927,181 20
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....			1,789 90
Dividends left with the company to accumulate at interest.....			14,909 96
Premiums paid in advance, including surrender values so applied.....			254,069 98
Unearned interest and rent paid in advance.....			1,459,357 01
Commissions to agents, due or accrued.....			81,643 39
Salaries, rents, commissions and other accounts, due or accrued.....			90,330 66
Medical examiner's and legal fees due or accrued.....			41,025 25

State, county and municipal taxes due or accrued .....	\$525,753 94
Dividends or other profits due policy holders .....	1,027,420 86
Cash capital .....	100,000 00
Unassigned funds (surplus) .....	72,162,755 99
<b>Total liabilities .....</b>	<b>\$462,839,118 14</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	354,373	\$944,511,360		
Endowment .....	145,288	351,310,928		
All other .....	12,253	37,782,964		
Additions by dividends .....	-	6,521,102	511,914	\$1,340,126,354

## NEW POLICIES ISSUED.

Whole life .....	16,486	\$48,471,972		
Endowment .....	5,106	11,154,182		
All other .....	5,666	28,095,326		
Additions by dividends .....	-	938,075	27,358	\$88,659,555

## OLD POLICIES REVIVED.

Whole life .....	397	\$1,213,025		
Endowment .....	313	534,176		
All other .....	2	1,000	712	\$1,748,201

## OLD POLICIES INCREASED.

Whole life .....	-	\$628,175		
Endowment .....	-	213,998		
All other .....	-	12,172	-	\$854,345

<b>Total .....</b>	<b>539,884</b>	<b>\$1,431,388,455</b>		
Policies terminated during the year .....	31,588			104,909,915
*Policies in force Dec. 31, 1908 .....	508,296	\$1,326,478,540		
Annuities in force Dec. 31, 1908 .....	3,526	1,168,876 03		

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	7,572	\$11,181,398 00
Policies issued during the year .....	272	868,650 00
<b>Total .....</b>	<b>7,844</b>	<b>\$12,050,048 00</b>
Deduct policies ceased to be in force .....	334	715,098 00

Policies in force in Maine, December 31, 1908. .... 7,510 \$11,334,950 00

Losses and claims unpaid December 31, of the previous year .....	8	\$18,738 00
Losses and claims incurred during the year .....	63	106,822 17
<b>Total .....</b>	<b>71</b>	<b>\$125,560 17</b>
Losses and claims settled during the year .....	68	118,560 17

Losses and claims unpaid Dec. 31, 1908 .....	3	\$7,000 00
Premiums received .....		402,314 53

\*Policies reinsured, \$7,544,048.00.

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.....	\$516,195 69	
Surrender values applied to pay first year's premiums	35 32	
		<hr/>
Total first year's premiums on original policies	\$516,231 01	
Dividends applied to purchase paid-up additions and annuities.....	44,418 57	
Surrender values applied to purchase paid-up insurance and annuities.....	59,582 00	
Consideration for original annuities involving life contingencies.....	1,596 03	
		<hr/>
Total new premiums.....	\$621,827 61	
Renewal premiums.....	3,825,226 74	
Dividends applied to pay renewal premiums.....	69,720 41	
Surrender values applied to pay renewal premiums..	8,668 92	
Renewal premiums for deferred annuities.....	3,585 64	
		<hr/>
Total renewal premiums.....	\$3,907,201 71	
Total premium income.....		\$4,529,029 32
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		7,000 00
Dividends left with company to accumulate at interest.....		1,609 99
Interest on mortgage loans.....	\$119,981 98	
Interest on collateral loans.....	14,093 36	
Interest on bonds and dividends on stocks.....	280,432 96	
Interest on premium notes, policy loans or liens.....	286,860 66	
Interest on bank deposits.....	5,735 79	
Interest on other debts due the company.....	26,690 80	
Rents—including company's own occupancy.....	81,190 93	814,986 48
		<hr/>
Profit on sale or maturity of ledger assets.....		3,880 28
Increase in book value of ledger assets.....		4,879 60
Policy exchange.....		65,619 00
Policy fees.....		107 00
From other sources.....		972 25
		<hr/>
Total income.....		\$5,428,083 92
Ledger assets Dec. 31, 1907.....		14,798,877 83
		<hr/>
Total.....		\$20,226,961 75

## DISBURSEMENTS.

Death claims and additions.....	\$1,375,449 45
Annuities involving life contingencies.....	3,280 09
Surrender values paid in cash.....	382,628 15
Surrender values applied to pay renewal premiums.....	8,704 24
Surrender values applied to purchase paid-up insurance and annuities.....	59,582 00
Dividends paid policy holders in cash.....	16,813 89
Dividends applied to pay renewal premiums.....	69,720 41
Dividends applied to purchase paid-up additions and annuities.....	44,418 57
Dividends left with the company to accumulate at interest.....	1,609 99
Total paid policy holders.....	\$1,962,206 79
Expense of adjustment of claims.....	7,131 34
Supplementary contracts <i>not</i> involving life contingencies.....	22,062 70
Commissions and bonuses to agents.....	409,033 15
Commuted renewal commissions.....	1,576 98
Salaries and allowances for agencies, including managers, agents and clerks.....	112,391 57
Agency supervision, traveling and all other agency expenses.....	50,979 45
Medical examiners fees and inspection of risks.....	48,589 40
Salaries and all other compensation of officers and home office employes.....	163,720 90
Rents—including company's own occupancy.....	55,784 93
Advertising, printing, stationery and postage.....	54,940 73
Legal expenses.....	12,613 43
Furniture, fixtures and safes.....	3,759 06
Insurance taxes, licenses and department fees.....	6,389 85
Taxes on real estate and investments.....	28,143 02
Repairs and expenses (other than taxes) on real estate.....	49,959 87
Loss on sale or maturity of ledger assets.....	1,029 79
State taxes on premiums.....	63,578 47
All other licenses, fees and taxes.....	2,035 89
Decrease in book value of ledger assets.....	104,253 22
Miscellaneous expenditures.....	9,642 34
Total disbursements.....	\$3,169,822 88
Balance.....	\$17,057,138 87

## LEDGER ASSETS.

Book value of real estate.....	\$1,334,604 18
Mortgage loans on real estate.....	2,979,784 06
Loans secured by collateral.....	178,281 50
Loans on company's policies assigned as collateral.....	5,001,197 39
Premium notes on policies in force.....	378,773 53
Book value of stocks and bonds—excluding interest.....	6,475,110 76
Cash in office.....	855 16
Deposited in trust companies and banks on interest.....	245,476 68
Bills receivable.....	12,993 03
Agents balances.....	450,062 58
Total ledger assets.....	\$17,057,138 87

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$55,969 14
Interest due and accrued on bonds.....	105,982 94
Interest accrued on collateral loans.....	997 66
Interest due and accrued on premium notes, loans or liens.....	69,287 18
Rents accrued on company's property or lease.....	333 00
Market value of real estate over book value.....	51,695 82
	\$232,569 92

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported....	\$1,390 24	\$136,119 69	
Gross deferred premiums.....	21,864 06	294,072 37	
<b>Total.....</b>	<b>\$23,254 30</b>	<b>\$430,192 06</b>	
Deduct loading.....	12,789 87	84,317 62	
Net uncollected and deferred premiums..	\$10,464 43	\$345,874 44	356,338 87
Gross assets.....			<b>\$17,697,743 48</b>

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$452,824 77	
Bills receivable.....	12,993 03	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	104,480 79	
Book value of bonds and stock over market value....	63,093 46	\$633,392 05
<b>Total admitted assets.....</b>		<b>\$17,064,351 43</b>

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.....	\$14,924,870 00	
Same for reversionary additions.....	7,858 00	
Same for annuities.....	125,185 00	
<b>Total.....</b>	<b>\$15,057,913 00</b>	
Deduct net value of risks reinsured.....	2,172 00	
Net reserve.....		\$15,055,741 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		209,705 92
Surrender values claimable on policies cancelled.....		8,854 65
Death losses in process of adjustment.....	\$7,500 00	
Death losses reported, no proofs received.....	70,681 00	
Death losses and other policy claims resisted.....	50,630 75	
<b>Total policy claims.....</b>		<b>128,811 75</b>
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		1,500 00
Dividends left with the company to accumulate at interest.....		1,634 14
Premiums paid in advance, including surrender values so applied.....		7,520 57
Unearned interest and rent paid in advance.....		73,808 72
Commissions due agents on premium notes, when paid.....		12,124 53
Commissions to agents, due or accrued.....		4,569 58
Salaries, rents, commissions and other accounts, due or accrued.....		9,013 91
Medical examiner's and legal fees due or accrued.....		6,324 00
State, county and municipal taxes due or accrued.....		44,055 35
Dividends or other profits due policy holders.....		11,349 84
Dividends apportioned to annual dividend policies, payable during 1909		89,466 14
Held for deferred dividends.....		396,214 41
Unassigned funds (surplus).....		1,003,656 92
<b>Total liabilities.....</b>		<b>\$17,064,351 43</b>

452 FIDELITY MUTUAL LIFE INSURANCE COMPANY.

PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....	\$374,656 05	
Received during the year on new policies.....	212,530 31	
Received during the year on old policies.....	1,014,501 36	\$1,601,687 72
Deductions during the year as follows:		
Redeemed by maker in cash.....		1,222,914 19
Balance, note assets at end of the year.....		\$378,773 53

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	30,942	\$61,387,548		
Endowment.....	14,425	26,306,646		
All other.....	13,572	31,751,218		
Additions by dividends.....	-	6,852	58,939	\$119,452,264

NEW POLICIES ISSUED.

Whole life.....	2,353	\$5,831,542		
Endowment.....	2,547	5,630,623		
All other.....	1,090	3,314,356	5,990	\$14,776,521

OLD POLICIES REVIVED.

Whole life.....	223	\$583,096		
Endowment.....	196	476,423		
All other.....	156	423,842	575	\$1,483,361

OLD POLICIES INCREASED.

Whole life.....	29	\$14,337		
Endowment.....	13	16,500		
All other.....	2	335,309		
Additions by dividends.....	-	9,794	44	\$375 940

Total.....			65,548	\$136,088,086
Policies terminated during the year.....			6,598	15,095,423
*Policies in force Dec. 31, 1908.....			58,950	\$120,992,663
Annuities in force Dec. 31, 1908.....			33	6,420 19

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	113	\$169,864
Policies issued during the year.....	137	198,840
Total.....	250	\$368,704
Deduct policies ceased to be in force.....	13	5,409
Policies in force in Maine, December 31, 1908.....	237	\$363,295
Losses and claims incurred during the year.....	2	\$2,000
Losses and claims settled during the year.....	2	2,000
Premiums received.....		10,616 14

\*Policies reinsured, 15, \$218,000.

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.....	\$254,185 08	
Dividends applied to purchase paid-up additions and annuities.....	228,731 38	
Consideration for original annuities involving life contingencies.....	30,921 33	
Consideration for supplementary contracts involving life contingencies.....	3,234 60	
<b>Total new premiums.....</b>	<b>\$517,072 39</b>	
Renewal premiums.....	2,782,303 20	
Dividends applied to pay renewal premiums.....	36,550 27	
Surrender values applied to pay renewal premiums....	208 62	
Renewal premiums for deferred annuities.....	30,966 59	
<b>Total renewal premiums.....</b>	<b>\$2,850,028 68</b>	
<b>Total premium income.....</b>		<b>\$3,367,101 07</b>
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		42,525 28
Dividends left with the company to accumulate at interest.....		1,476 80
Interest on mortgage loans.....	\$298,005 05	
Interest on bonds and dividends on stocks.....	423,119 76	
Interest on premium notes, policy loans or liens.....	162,444 12	
Interest on bank deposits.....	5,979 84	
Interest on other debts due the company.....	1,380 06	
Discount on claims paid in advance.....	98 11	
Rents—including company's own occupancy.....	99,107 15	990,134 09
Profit on sale or maturity of ledger assets.....		25,942 87
Profit and loss.....		207 68
Agents' balances charged off.....		1,517 94
Increase in book value of ledger assets.....		7,133 89
From other sources.....		375 00
<b>Total income.....</b>	<b>\$4,436,414 62</b>	
Ledger assets Dec. 31, 1907.....		20,233,584 70
<b>Total.....</b>		<b>\$24,669,999 32</b>

DISBURSEMENTS.

Death claims and additions.....	\$1,000,676 10
Matured endowments and additions.....	343,330 80
<b>Total death claims and endowments.....</b>	<b>\$1,344,006 90</b>

Annuities involving life contingencies .....	\$46,559 32
Surrender values paid in cash .....	465,145 27
Surrender values applied to pay renewal premiums .....	208 62
Dividends paid policy holders in cash .....	22,258 58
Dividends applied to pay renewal premiums .....	36,550 27
Dividends applied to purchase paid-up additions and annuities .....	228,731 38
Dividends left with the company to accumulate at interest .....	1,476 80
Total paid policy holders .....	\$2,144,937 14
Expense of adjustment of claims .....	1,171 63
Supplementary contracts <i>not</i> involving life contingencies .....	20,409 50
Dividends to stockholders .....	15,000 00
Commissions and bonuses to agents .....	340,624 84
Commuted renewal commissions .....	3,901 88
Salaries and allowances for agencies, including managers, agents and clerks .....	38,168 39
Agency supervision, traveling and all other agency expenses .....	10,334 35
Medical examiners fees and inspection of risks .....	16,576 99
Salaries and all other compensation of officers and home office employes .....	131,150 29
Rents—including company's own occupancy .....	24,000 00
Advertising, printing, stationery and postage .....	34,629 20
Legal expenses .....	3,020 97
Furniture, fixtures and sales .....	1,882 50
Insurance taxes, licenses and department fees .....	5,833 67
Taxes on real estate .....	13,477 48
Repairs and expenses (other than taxes) on real estate .....	35,082 20
Loss on sale or maturity of ledger assets .....	4,678 62
Decrease in book value of ledger assets .....	29,694 48
State taxes on premiums .....	41,611 57
All other licenses, fees and taxes .....	3,958 12
Investment expenses .....	20,637 25
Traveling expenses .....	4,107 11
Profit and loss .....	236 43
Miscellaneous expenditures .....	6,633 72
Total disbursements .....	\$2,951,758 33
Balance .....	\$21,718,240 99

## LEDGER ASSETS.

Book value of real estate .....	\$1,643,609 81
Mortgage loans on real estate .....	6,105,030 00
Loans on company's policies assigned as collateral .....	2,208,912 00
Premium notes on policies in force .....	614,855 53
Book value of stocks and bonds—excluding interest .....	10,797,189 63
Cash in office and deposited in banks, not on interest .....	19,847 92
Deposited in trust companies and banks on interest .....	300,811 60
Agents balances .....	27,984 50
Total ledger assets .....	\$21,718,240 99

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$25,400 49
Interest accrued on bonds .....	120,329 15
Interest due and accrued on premium notes, loans or liens .....	8,821 74
Rents accrued on company's property or lease .....	3,559 17
Total non-ledger assets .....	\$158,110 55



	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported . . . . .	\$4,501 96	\$165,728 45	
Gross deferred premiums . . . . .	27,358 68	199,356 65	
Total . . . . .	\$31,860 64	\$365,085 10	
Deduct loading . . . . .	6,982 71	87,309 73	
Net uncollected and deferred premiums . . . . .	\$24,877 93	\$277,775 37	\$302,653 30
Gross assets . . . . .			\$22,179,004 84

## DEDUCT ASSETS NOT ADMITTED.

Agents debit balances . . . . .	\$29,463 51	
Book value of bonds and stocks over market value . . . . .	440,639 63	\$470,103 14
Total admitted assets . . . . .		\$21,708,901 70

## 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. . . . .	\$17,649,063 00	
Same for reversionary additions . . . . .	1,992,211 00	
Same for annuities . . . . .	546,070 00	
Total . . . . .	\$20,187,344 00	
Deduct net value of risks reinsured . . . . .	122,892 00	
Net reserve . . . . .		\$20,064,452 00
Present value of supplementary contracts, <i>not</i> involving life contingencies . . . . .		149,297 00
Death losses reported, no proofs received . . . . .	\$73,098 11	
Matured endowments due and unpaid . . . . .	17,386 03	
Death losses and other policy claims resisted . . . . .	5,000 00	
Total policy claims . . . . .		95,484 14
Dividends left with the company to accumulate at interest . . . . .		1,499 80
Premiums paid in advance, including surrender values so applied . . . . .		33,074 21
Unearned interest and rent paid in advance . . . . .		85,448 27
Commissions to agents, due or accrued . . . . .		998 93
Cost of collections on uncollected and deferred premiums in excess of loading . . . . .		6,995 83
Medical examiner's and legal fees due or accrued . . . . .		16,798 00
State, county and municipal taxes due or accrued . . . . .		12,850 02
Dividends or other profits due policy holders . . . . .		4,825 56
Cash capital . . . . .		125,000 00
Unassigned funds (surplus) . . . . .		1,112,177 94
Total liabilities . . . . .		\$21,708,901 70

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1907 . . . . .	\$596,221 27	
Received during the year on old policies . . . . .	117,341 82	
Restored by revival of policies . . . . .	2,177 95	\$715,741 04
Deductions during the year as follows:		
Used in payment of losses and claims . . . . .	\$27,342 29	
Used in purchase of surrendered policies . . . . .	30,895 36	

Used in payment of dividends to policyholders..	\$11,988 64	
Redeemed by maker in cash.....	30,659 22	
Total reduction of premium note account.....		\$100,885 51
Balance, note assets at end of the year.....		\$614,855 53

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	34,885	\$63,229,501		
Endowment.....	9,568	14,737,844		
All other.....	2,638	5,539,783		
Additions by dividends.....	-	2,686,169	47,091	\$86,193,297

## NEW POLICIES ISSUED.

Whole life.....	2,490	\$5,141,100		
Endowment.....	619	993,750		
All other.....	841	2,428,655		
Additions by dividends.....	-	461,417	3,950	\$9,024,922

## OLD POLICIES REVIVED.

Whole life.....	98	\$190,000		
Endowment.....	34	41,000		
All other.....	11	13,000	143	\$244,000

## OLD POLICIES INCREASED.

Whole life.....	-	\$58,300		
Endowment.....	-	9,200		\$67,500

Total.....	51,184	\$95,529,719		
Policies terminated during the year.....	3,477	7,161,475		
*Policies in force Dec. 31, 1908.....	47,707	\$88,368,244		
Annuities in force Dec. 31, 1908.....	125	57,645 71		

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	505	\$641,867 00
Policies issued during the year.....	102	169,956 50
Total.....	607	\$811,823 50
Deduct policies ceased to be in force.....	54	78,100 50
Policies in force in Maine, December 31, 1908.....	553	\$733,723 00
Losses and claims unpaid December 31, of the previous year..	1	\$1,000 00
Losses and claims incurred during the year.....	4	8,088 50
Total.....	5	\$9,088 50
Losses and claims settled during the year.....	5	9,088 50
Premiums received.....		31,894 46

\*Policies reinsured, 72, \$903,778.

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 . . . . .	\$961,748 51	
Surrender values applied to pay first year's premiums . . . . .	393 41	
<hr/>		
Total first year's premiums on original policies . . . . .	\$962,141 92	
Dividends applied to purchase paid-up additions and annuities . . . . .	129,799 20	
Surrender values applied to purchase paid-up insurance and annuities . . . . .	52,098 09	
Consideration for supplementary contracts involving life contingencies . . . . .	5,120 00	
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Total new premiums . . . . .	\$1,149,159 21	
Renewal premiums . . . . .	15,616,226 73	
Dividends applied to pay renewal premiums . . . . .	1,290,955 40	
Surrender values applied to pay renewal premiums . . . . .	52,056 83	
<hr/>		
Total renewal premiums . . . . .	\$16,959,238 96	
Total premium income . . . . .	\$18,108,398 17	
Consideration for supplementary contracts <i>not</i> involving life contingencies . . . . .	8,454 00	
Dividends left with the company to accumulate at interest . . . . .	15,580 44	
Interest on mortgage loans . . . . .	\$837,826 97	
Interest on collateral loans . . . . .	5,422 44	
Interest on bonds and dividends on stocks . . . . .	1,075,877 25	
Interest on premium notes, policy loans or liens . . . . .	143,184 56	
Interest on bank deposits . . . . .	14,586 80	
Interest on other debts due the company . . . . .	4,326 56	
Discount on claims paid in advance . . . . .	896 38	
Rents—including company's own occupancy . . . . .	306,194 07	2,388,215 03
<hr/>		
Profit on sale or maturity of ledger assets . . . . .		21,095 40
Agents balances charged off . . . . .		2,155 11
Suspense account . . . . .		58,249 75
From other sources . . . . .		3,194 42
<hr/>		
Total income . . . . .	\$20,605,342 32	
Ledger assets Dec. 31, 1907 . . . . .	47,607,508 54	
<hr/>		
Total . . . . .	\$68,212,850 86	

DISBURSEMENTS.

Death claims and additions . . . . .	\$4,888,737 15	
Matured endowments and additions . . . . .	157,792 77	
<hr/>		
Total death claims and endowments . . . . .	\$5,046,529 92	

Annuities involving life contingencies	\$254 05
Premium notes voided by lapse	5,952 12
Surrender values paid in cash	788,140 85
Surrender values applied to pay new premiums	393 41
Surrender values applied to pay renewal premiums	52,056 83
Surrender values applied to purchase paid-up insurance and annuities	52,098 09
Dividends paid policy holders in cash	86,214 84
Dividends applied to pay renewal premiums	1,290,955 40
Dividends applied to purchase paid-up additions and annuities	129,799 20
Dividends left with the company to accumulate	15,580 44
Total paid policy holders	\$7,467,975 15
Expense of adjustment of claims	40,808 13
Supplementary contracts <i>not</i> involving life contingencies	36,234 38
Dividends held on deposit surrendered during the year	1,810 26
Commissions and bonuses to agents	2,906,208 34
Salaries and allowances for agencies, including managers, agents and clerks	842,340 52
Agency supervision, traveling and all other agency expenses	83,029 25
Medical examiners fees and inspection of risks	289,200 02
Salaries and all other compensation of officers and home office employes	538,345 27
Rents—including company's own occupancy	197,426 29
Advertising, printing, stationery and postage	219,594 36
Legal expenses	3,384 47
Furniture, fixtures and safes	21,394 40
Insurance taxes, licenses and department fees	13,254 78
Taxes on real estate	60,246 45
Repairs and expenses (other than taxes) on real estate	92,991 04
Loss on sale or maturity of ledger assets	1,779,11
State taxes on premiums	170,629 90
All other licenses, fees and taxes	33,513 58
Investment expense	46,902 99
Decrease in book value of ledger assets	325,801 88
Agents balances charged off	3,047 71
Miscellaneous expenditures	20,030 51
Total disbursements	\$13,415,948 79
Balance	\$54,796,902 07

## LEDGER ASSETS.

Book value of real estate	\$3,671,113 13
Mortgage loans on real estate	17,784,269 83
Loans on company's policies assigned as collateral	3,302,224 75
Premium notes on policies in force	254,083 97
Book value of stocks and bonds—excluding interest	28,804,146 25
Cash in office and deposited in banks, not on interest	22,915 33
Deposited in trust companies and banks on interest	924,447 61
Bills receivable	4,048 19
Furniture and fixtures	8,500 00
Loans on personal security	21,153 01
Total ledger assets	\$54,796,902 07

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages	\$298,701 04
Interest due and accrued on bonds	386,398 10
Interest due and accrued on premium notes, loans or liens	57,706 03
Rents due and accrued on company's property or lease	16,387 66
Market value of stocks and bonds over book value	53,962 69

JOHN HANCOCK MUTUAL LIFE INSURANCE CO. 459

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$107,611 58	\$509,314 35	
Gross deferred premiums	206,752 25	839,839 50	
Total	\$314,363 83	\$1,349,153 85	
Deduct loading	72,303 68	310,305 38	
Net uncollected and deferred ordinary premiums	\$242,060 15	\$1,038,848 47	\$1,280,908 62
Net uncollected industrial premiums			76,167 61
Gross assets			\$56,967,133 82

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes	\$8,500 00	
Agents debit balances	14,806 13	
Loans on personal security	21,153 01	
Bills receivable	4,048 19	
Balances held in suspended banks	5,138 04	\$53,645 37
Total admitted assets		\$56,913,488 45

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.	\$48,264,954 00	
Same for reversionary additions	517,177 00	
Total	\$48,782,131 00	
Deduct net value of risks reinsured	135,692 00	
Net reserve		\$48,646,439 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		191,278 00
Surrender values claimable on policies cancelled		175,679 00
Death losses due and unpaid	\$4,001 00	
Death losses in process of adjustment	12,518 55	
Death losses reported, no proofs received	147,125 50	
Matured endowments due and unpaid	728 00	
Death losses and other policy claims resisted	19,740 50	
Total policy claims		184,113 55
Dividends left with the company to accumulate		13,770 18
Premiums paid in advance, including surrender values so applied		193,254 59
Unearned interest and rent paid in advance		504 69
Commissions to agents, due or accrued		49,877 45
Salaries, rents, commissions and other accounts, due or accrued		52,970 38
Medical examiner's and legal fees due or accrued		4,287 00
State, county and municipal taxes due or accrued		216,125 04
Dividends or other profits due policy holders		85,971 00
Dividends apportioned to annual dividend policies, payable during 1909		142,407 05
Dividends apportioned to deferred dividend policies, payable during 1909		186,893 05
Held for deferred dividends		222,710 01
Reserve for contingencies		345,659 00
Suspense account		58,249 75
Unassigned funds (surplus)		6,143,299 71
Total liabilities		\$56,913,488 45

PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....	\$204,265 26	
Received during the year on old policies.....	131,331 29	
Restored by revival of policies.....	3,931 36	\$339,527 91
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$2,324 49	
Used in purchase of surrendered policies.....	8,978 55	
Voided by lapse.....	9,883 48	
Used in payment of dividends to policyholders....	26,855 15	
Redeemed by maker in cash.....	37,402 27	
<hr/>		
Total reduction of premium note account.....		85,443 94
<hr/>		
Balance, note assets at end of the year.....		\$254,083 97

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	85,686	\$141,375,628		
Endowment.....	21,481	28,606,479		
All other.....	4,170	12,941,858		
Additions by dividends.....	-	901,123	111,337	\$183,825,088

NEW POLICIES ISSUED.

Whole life.....	16,098	\$23,637,388		
Endowment.....	2,487	2,958,945		
All other.....	1,797	7,144,100	20,382	\$33,740,433

OLD POLICIES REVIVED.

Whole life.....	690	\$824,373		
Endowment.....	186	175,000		
All other.....	18	72,000	894	\$1,071,373

OLD POLICIES INCREASED.

Whole life.....	10	\$560,251		
Endowment.....	1	146,645		
All other.....	2	12,961		
Additions by dividends.....	-	198,944	13	\$918,801

Total.....			132,626	\$219,555,695
Policies terminated during the year.....			11,339	20,017,521

\*Policies in force Dec. 31, 1908..... 121,287 \$199,538,174

\*Policies reinsured, 51, \$727,041.

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	1,666,648	\$266,157,443		
Endowment.....	25,747	6,958,723	1,692,395	\$273,116,166
<b>NEW POLICIES ISSUED.</b>				
Whole life.....			305,311	\$47,580,000
<b>OLD POLICIES REVIVED.</b>				
Whole life.....	41,543	\$6,647,040		
Endowment.....	420	113,400	41,963	\$6,760,440
Total.....			2,039,669	\$327,456,606
Policies terminated during the year.....			301,248	46,553,298
Policies in force Dec. 31, 1908.....			1,738,421	\$280,903,308

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	226	\$362,335
Policies issued during the year.....	89	144,000
Total.....	315	\$506,335
Deduct policies ceased to be in force.....	14	22,473
Policies in force in Maine, December 31, 1908.....	301	\$483,862
Losses and claims unpaid December 31, of the previous year.....	1	\$3,000
Losses and claims incurred during the year.....	1	2,000
Total.....	2	\$5,000
Losses and claims settled during the year.....	2	5,000
Premiums received.....		15,863 72

## 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.....	\$131,976 90	
Surrender values applied to pay first year's premiums	7,239 01	
<b>Total first year's premiums on original policies</b>	<b>\$139,215 91</b>	
Dividends applied to purchase paid-up additions and annuities.....	4,642 46	
Surrender values applied to purchase paid-up insurance and annuities.....	244 00	
Consideration for original annuities involving life contingencies.....	195 93	
<b>Total new premiums.....</b>	<b>\$144,298 30</b>	
Renewal premiums.....	2,062,525 56	
Dividends applied to pay renewal premiums....	35,532 52	
Surrender values applied to pay renewal premiums....	3,899 48	
<b>Total renewal premiums.....</b>	<b>\$2,101,957 56</b>	
<b>Total premium income.....</b>	<b>\$2,246,255 86</b>	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		804 07
Dividends left with the company to accumulate at interest.....		734 82
Interest on mortgage loans.....	\$436,735 29	
Interest on collateral loans.....	9,489 58	
Interest on bonds and dividends on stocks.....	144,875 00	
Interest on premium notes, policy loans or liens.....	144,026 33	
Interest on bank deposits.....	10,047 20	
Interest on other debts due the company.....	1,876 82	
Rents—including company's own occupancy.....	300,331 38	1,047,381 60
Profit on sale or maturity of ledger assets.....		100 00
Increase in book value of ledger assets.....		9,732 17
From other sources.....		240 36
<b>Total income.....</b>	<b>\$3,305,248 88</b>	
Ledger assets Dec. 31, 1907.....	19,976,582 23	
<b>Total.....</b>	<b>\$23,281,831 11</b>	

## DISBURSEMENTS.

Death claims and additions.....	\$1,331,081 11
Matured endowments and additions.....	207,078 00

Total death claims and endowments..... \$1,538,159 11



Annuities involving life contingencies . . . . .	\$10,753 59
Premium notes voided by lapse . . . . .	13,617 69
Surrender values paid in cash . . . . .	421,474 65
Surrender values applied to pay new premiums . . . . .	7,239 01
Surrender values applied to pay renewal premiums . . . . .	3,899 48
Surrender values applied to purchase paid-up insurance and annuities . . . . .	244 00
Dividends paid policy holders in cash . . . . .	73,475 26
Dividends applied to pay renewal premiums . . . . .	35,532 52
Dividends applied to purchase paid-up additions and annuities . . . . .	4,642 46
Dividends left with the company to accumulate interest . . . . .	734 82
Total paid policy holders . . . . .	\$2,109,772 59
Expense of adjustment of claims . . . . .	169 35
Supplementary contracts <i>not</i> involving life contingencies . . . . .	1,350 00
Dividends held on deposit surrendered during the year . . . . .	16 70
Dividends to stockholders . . . . .	20,000 00
Commissions and bonuses to agents . . . . .	170,934 53
Commuted renewal commissions . . . . .	3,960 41
Salaries and allowances for agencies, including managers, agents and clerks . . . . .	20,338 60
Agency supervision, traveling and all other agency expenses . . . . .	19,492 79
Medical examiners fees and inspection of risks . . . . .	13,470 16
Salaries and all other compensation of officers and home office employes . . . . .	121,642 33
Rents—including company's own occupancy . . . . .	75,806 55
Advertising, printing, stationery and postage . . . . .	22,150 32
Legal expenses . . . . .	18,325 95
Furniture, fixtures and safes . . . . .	900 43
Insurance taxes, licenses and department fees . . . . .	6,328 92
Taxes on real estate . . . . .	72,271 18
Repairs and expenses (other than taxes) on real estate . . . . .	93,575 24
State taxes on premiums . . . . .	34,670 45
All other licenses, fees and taxes . . . . .	2,541 94
Decrease in book value of ledger assets . . . . .	49,646 08
Miscellaneous expenditures . . . . .	13,722 08
Total disbursements . . . . .	\$2,871,086 60
Balance . . . . .	\$20,410,744 51

LEDGER ASSETS.

Book value of real estate . . . . .	\$5,296,465 37
Mortgage loans on real estate . . . . .	8,240,075 00
Loans on company's policies assigned as collateral . . . . .	2,577,136 86
Premium notes on policies in force . . . . .	243,692 90
Book value of stocks and bonds—excluding interest . . . . .	3,208,374 08
Cash in office and deposited in banks, not on interest . . . . .	36,105 63
Deposited in trust companies and banks on interest . . . . .	773,459 99
Agents balances . . . . .	34,494 60
All other ledger assets . . . . .	940 08
Total ledger assets . . . . .	\$20,410,744 51

NON-LEDGER ASSETS.

Interest accrued on mortgages . . . . .	\$174,687 18
Interest accrued on bonds . . . . .	41,305 78
Interest due and accrued on premium notes, loans or liens . . . . .	22,639 00
Interest due and accrued on other assets . . . . .	4,576 90
Rents due and accrued on company's property or lease . . . . .	12,104 99
Total non-ledger assets . . . . .	\$255,313 85
Market value of real estate over book value . . . . .	3,234 63

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported . . . . .	\$1,074 93	\$128,882 27	
Gross deferred premiums . . . . .	4,434 00	66,794 00	
Total . . . . .	\$5,508 93	\$195,676 27	
Deduct loading . . . . .	1,225 74	43,537 97	
Net uncollected and deferred premiums . . . . .	\$4,283 19	\$152,138 30	\$156,421 49

Gross assets . . . . . \$20,825,714 48

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances . . . . .	\$36,272 13	
Book value of bonds and stocks over market value . . . . .	107,151 12	\$143,423 25
Total admitted assets . . . . .		\$20,682,291 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 3 and 3½ per cent. . . . .	\$18,332,908 00	
Same for reversionary additions . . . . .	29,827 00	
Same for annuities . . . . .	98,450 00	
Total . . . . .	\$18,461,185 00	
Deduct net value of risks reinsured . . . . .	83,504 00	
Net reserve . . . . .		\$18,377,681 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		20,171 00
Surrender values claimable on policies cancelled . . . . .		5,880 00
Death losses due and unpaid . . . . .	\$3,769 08	
Death losses in process of adjustment . . . . .	9,013 00	
Death losses reported, no proofs received . . . . .	30,317 00	
Matured endowments due and unpaid . . . . .	2,744 09	
Death losses and other policy claims resisted . . . . .	11,000 00	
Annuity claims, involving life contingencies, due and unpaid . . . . .	280 80	
Total policy claims . . . . .		57,123 97
Dividends left with the company to accumulate at interest . . . . .		728 89
Premiums paid in advance, including surrender values so applied . . . . .		20,739 40
Unearned interest and rent paid in advance . . . . .		71,816 62
Commissions due agents on premium notes, when paid . . . . .	9,750 14	
Commissions to agents, due or accrued . . . . .	1,200 00	
Salaries, rents, commissions and other accounts, due or accrued . . . . .	5,500 00	
Medical examiners and legal fees due or accrued . . . . .	770 00	
Dividends or other profits due policy holders . . . . .	16,113 73	
Dividends apportioned to annual dividend policies, payable during 1909	15,450 12	
Dividends apportioned to deferred dividend policies, payable during 1909	49,141 28	
Reserve for contingencies . . . . .	50,000 00	
Cash capital . . . . .	100,000 00	
Unassigned funds (surplus) . . . . .		1,880,225 08
Total liabilities . . . . .		\$20,682,291 23

PREMIUM NOTE ACCOUNT.

On hand December 31, 1907 . . . . .	\$260,501 28	
Received during the year on new policies . . . . .	25,299 53	
Received during the year on old policies . . . . .	371,703 37	
Restored by revival of policies . . . . .	5,460 87	\$662,965 05

Deductions during the year as follows:

Used in payment of losses and claims .....	\$14,422 53
Used in purchase of surrendered policies.....	5,004 55
Voided by lapse.....	19,078 56
Used in payment of dividends to policyholders...	768 57
Redeemed by maker in cash.....	379,997 94

Total reduction of premium note account..... \$419,272 15

Balance, note assets at end of the year..... \$243,692 90

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	29,685	\$60,092,124		
Endowment.....	3,595	6,393,292		
All other.....	577	2,535,888		
Additions by dividends.....	-	45,610	33,857	\$69,066,914

NEW POLICIES ISSUED.

Whole life.....	1,506	\$2,920,649		
Endowment.....	174	264,500		
All other.....	336	1,239,750		
Additions by dividends.....	-	4,232	2,016	\$4,429,131

OLD POLICIES REVIVED.

Whole life.....	108	\$220,604		
Endowment.....	21	28,602		
All other.....	2	8,000		
Additions by dividends.....	-	4	131	\$257,210

OLD POLICIES INCREASED.

Whole life.....	-	\$72,102		
Endowment.....	-	15,570		
All other.....	-	126,775		
			-	\$214,447

Total.....			36,004	\$73,967,702
Policies terminated during the year.....			2,517	6,437,235
*Policies in force Dec. 31, 1908.....			33,487	\$67,530,467
Annuities in force Dec. 31, 1908.....			41	10,968 78

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	182	\$242,742
Policies issued during the year.....	3	3,300
Total.....	185	\$246,042
Deduct policies ceased to be in force.....	9	13,020
Policies in force in Maine, December 31, 1908.....	176	\$233,022
Losses and claims incurred during the year.....	4	\$8,000
Losses and claims settled during the year.....	4	8,000
Premiums received.....		7,435 44

\*Policies reinsured 74, \$789,595.

MASSACHUSETTS MUTUAL LIFE INSURANCE  
COMPANY,  
SPRINGFIELD, MASS.

INCORPORATED IN 1851. COMMENCED BUSINESS IN 1851.

WM. W. McCLENCH, *President.*

WHEELER H. HALL, *Secretary.*

INCOME.

First year's premiums on original policies.....	\$716,876 49	
Dividends applied to purchase paid-up additions and annuities.....	85,576 94	
Consideration for supplementary contracts involving life contingencies.....	1,382 32	
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Total new premiums.....	\$803,835 75	
Renewal premiums.....	6,045,537 54	
Dividends applied to pay renewal premiums.....	1,009,938 79	
<hr/>		
Total renewal premiums.....	\$7,055,476 33	
Total premium income.....		\$7,859,312 08
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		59,998 62
Dividends left with the company to accumulate at interest.....		130,252 61
Interest on mortgage loans.....	\$828,005 73	
Interest on bonds and dividends on stocks.....	869,761 94	
Interest on premium notes, policy loans or liens.....	396,009 23	
Interest on bank deposits.....	12,042 27	
Interest on other debts due the company.....	2,564 39	
Discount on claims paid in advance.....	207 78	
Rents—including company's own occupancy.....	13,831 05	2,122,422 39
<hr/>		
Agents balances charged off.....		246 34
Increase in book value of ledger assets.....		30,400 00
Profit and loss.....		4,873 58
<hr/>		
Total income.....		\$10,207,505 62
Ledger assets Dec. 31, 1907.....		45,233,849 58
<hr/>		
Total.....		\$55,441,355 20

DISBURSEMENTS.

Death claims and additions.....	\$2,342,553 97	
Matured endowments and additions.....	286,043 00	
<hr/>		
Total death claims and endowments.....	\$2,628,596 97	
Premium notes voided by lapse.....	25,624 05	
Surrender values paid in cash.....	793,961 16	
Dividends paid policy holders in cash.....	151,167 34	
Dividends applied to pay renewal premiums.....	1,009,938 79	
Dividends applied to purchase paid-up additions and annuities.....	85,576 94	
Dividends left with the company to accumulate at interest.....	130,252 61	
Total paid policy holders.....	\$4,825,117 86	

MASSACHUSETTS MUTUAL LIFE INSURANCE CO. 467

Expense of adjustment of claims .....	\$1,194 88
Supplementary contracts <i>not</i> involving life contingencies .....	50,234 92
Dividends held on deposit surrendered during the year .....	47,693 25
Commissions and bonuses to agents .....	679,887 39
Salaries and allowances for agencies, including managers, agents and clerks .....	79,644 07
Agency supervision, traveling and all other agency expenses .....	8,503 87
Medical examiners fees and inspection of risks .....	56,061 50
Salaries and all other compensation of officers and home office employes .....	190,777 05
Rents—including company's own occupancy .....	60,480 71
Advertising, printing, stationery and postage .....	93,744 97
Legal expenses .....	25 00
Furniture, fixtures and safes .....	24,798 37
Insurance taxes, licenses and department fees .....	5,695 45
Taxes on real estate .....	13,268 14
Repairs and expenses (other than taxes) on real estate .....	6,966 10
State taxes on premiums .....	88,542 02
All other licenses, fees and taxes .....	44,188 61
Mortgage loan expense .....	17,623 92
Decrease in book value of ledger assets .....	86,940 00
Premiums on securities purchased .....	49,280 50
Traveling expenses .....	5,914 72
Miscellaneous expenditures .....	22,911 67

Total disbursements ..... \$6,459,494 97

Balance ..... \$48,981,860 23

LEDGER ASSETS.

Book value of real estate .....	\$1,201,956 87
Mortgage loans on real estate .....	17,774,391 93
Loans on company's policies assigned as collateral .....	6,634,831 00
Premium notes on policies in force .....	878,787 73
Book value of stocks and bonds—excluding interest .....	21,727,624 00
Cash in office and deposited in banks, not on interest .....	516,222 47
Deposited in trust companies and banks on interest .....	245,410 33
Bills receivable .....	2,635 90

Total ledger assets ..... \$48,981,860 23

NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$251,449 69	
Interest accrued on bonds .....	325,290 06	
Interest due and accrued on premium notes, loans or liens .....	147,797 99	
Interest accrued on other assets .....	76 19	\$724,613 93

Market value of real estate over book value .....	25,761 92
Market value of stocks and bonds over book value .....	406,515 00
Due from other companies for losses or claims on policies reinsured .....	10,000 00

	<i>New Business.</i>	<i>Renewals.</i>
Gross premiums due and unreported ....	\$8,536 09	\$393,443 46
Gross deferred premiums .....	69,492 18	747,135 09

Total .....	\$78,028 27	\$1,140,578 55
Deduct loading .....	19,975 24	291,988 12

Net uncollected and deferred premiums \$58,053 03      \$848,590 43      906,643 46

Gross assets ..... \$51,055,394 54

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$2,635 90
Total admitted assets.....	\$51,052,758 64

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.....	\$45,255,582 00
Same for reversionary additions.....	781,089 00
Same for annuities.....	29,418 00
Total.....	\$46,066,089 00
Deduct net value of risks reinsured.....	711,181 00
Net reserve.....	\$45,354,908 00
Present value of supplementary contracts <i>not</i> involving life contingencies.....	311,196 08
Death losses in process of adjustment.....	\$58,290 00
Death losses reported, no proofs received.....	141,523 00
Matured endowments due and unpaid.....	769 00
Death losses and other policy claims resisted.....	20,000 00
Total policy claims.....	220,582 00
Dividends left with the company to accumulate at interest.....	572,790 20
Premiums paid in advance, including surrender values so applied.....	26,401 77
Unearned interest and rent paid in advance.....	118 18
Salaries, rents, commissions and other accounts, due or accrued.....	7,847 92
Medical examiner's and legal fees due or accrued.....	14,535 00
State, county and municipal taxes due or accrued.....	127,903 43
Dividends or other profits due policy holders.....	74,589 46
Dividends apportioned to annual dividend policies, payable during 1909.....	465,228 64
Dividends apportioned to 20 year term policies.....	9,008 86
Unassigned funds (surplus).....	3,867,649 10
Total liabilities.....	\$51,052,758 64

PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....	\$824,750 07	
Received during the year on old policies.....	256,292 73	
Restored by revival policies.....	18,524 02	\$1,099,566 82
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$29,584 03	
Used in purchase of surrendered policies.....	35,157 33	
Voided by lapse.....	44,148 07	
Used in payment of dividends to policyholders.....	72,843 86	
Redeemed by maker in cash.....	39,045 80	
Total reduction of premium note account.....		220,779 09
Balance, note assets at end of the year.....		\$878,787 73

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	81,179	\$183,677,389		
Endowment.....	10,960	19,096,224		
All other.....	3,099	9,284,374		
Additions by dividends.....	-	1,417,273	95,238	\$213,475,260

NEW POLICIES ISSUED.

Whole life.....	6,851	\$15,146,718		
Endowment.....	1,232	1,942,345		
All other.....	1,679	5,557,511	9,762	\$22,646,574

OLD POLICIES REVIVED.

Whole life.....	50	\$77,173		
Endowment.....	2	5,000		
All other.....	11	62,500	63	\$144,673

OLD POLICIES INCREASED.

Whole life.....	-	\$117,045		
Endowment.....	-	4,714		
All other.....	-	10,983		
Additions by dividends.....	-	150,465	-	\$283,207

Total.....			105,063	\$236,549,714
Policies terminated during the year.....			4,754	12,163,097
*Policies in force Dec. 31, 1908.....			100,309	\$224,386,617

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,790	\$2,731,732
Policies issued during the year.....	146	254,670
Total.....	1,936	\$2,986,402
Deduct policies ceased to be in force.....	49	88,211
Policies in force in Maine, December 31, 1908.....	1,887	\$2,900,191
Losses and claims unpaid December 31, of the previous year..	4	\$6,615
Losses and claims incurred during the year.....	26	40,896
Total.....	30	\$47,511
Losses and claims settled during the year.....	27	38,911
Losses and claims unpaid Dec. 31, 1908.....	3	\$8,600
Premiums received.....		108,968 35

\*Policies reinsured \$2,957,447.

## 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.....	\$8,885,963 01	
Surrender values applied to pay first year's premiums	85,281 96	
<hr/>		
Total first year's premiums on original policies	\$8,971,244 97	
Dividends applied to purchase paid-up additions and annuities.....	90,447 70	
Consideration for original annuities involving life contingencies.....	57,983 13	
<hr/>		
Total new premiums.....	\$9,119,675 80	
Renewal premiums.....	54,705,771 49	
Dividends applied to pay renewal premiums.....	2,398,394 58	
Surrender values applied to pay renewal premiums..	25,967 05	
<hr/>		
Total renewal premiums.....	\$57,130,133 12	
Total premium income.....		\$66,249,808 92
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		12,236 00
Interest on mortgage loans.....	\$4,277,952 20	
Interest on collateral loans.....	197,012 77	
Interest on bonds and dividends on stocks.....	3,861,068 83	
Interest on premium notes, policy loans or liens....	320,428 65	
Interest on bank deposits.....	139,942 73	
Interest on other debts due the company.....	19,796 48	
Discount on claims paid in advance.....	9 26	
Rents—including company's own occupancy.....	1,221,802 17	10,038,013 09
<hr/>		
Profit on sale or maturity of ledger assets.....		136,978 36
Agents' balances charged off.....		299 59
Agents deposits in lieu of bonds.....		31,263 62
Increase in book value of ledger assets.....		144,577 92
Forfeits applied for real estate loans.....		8,750 00
Taxes refunded.....		75,712 66
Suspense account.....		19,928 48
From other sources.....		14,774 60
<hr/>		
Total income.....		\$76,732,343 24
Ledger assets Dec. 31, 1907.....		202,550,757 36
<hr/>		
Total.....		\$279,283,100 60

## DISBURSEMENTS.

Death claims and additions.....	\$18,354,208 46	
Matured endowments.....	393,460 50	
<hr/>		
Total death claims and endowments.....		\$18,747,668 96



Annuities involving life contingencies . . . . .	\$151,727 03
Premium notes voided by lapse . . . . .	65,965 93
Surrender values paid in cash . . . . .	1,592,041 65
Surrender values applied to pay new premiums . . . . .	85,281 96
Surrender values applied to pay renewal premiums . . . . .	25,967 05
Dividends paid policy holders in cash . . . . .	1,139,894 48
Dividends applied to pay renewal premiums . . . . .	2,398,394 58
Dividends applied to purchase paid-up additions and annuities . . . . .	90,447 70
Total paid policy holders . . . \$24,297,389 34	
Expense of adjustment of claims . . . . .	36,882 13
Supplementary contracts <i>not</i> involving life contingencies . . . . .	5,261 99
Dividends to stockholders . . . . .	140,000 00
Commissions and bonuses to agents . . . . .	8,560,554 88
Commuted renewal commissions . . . . .	995,836 99
Salaries and allowances for agencies, including managers, agents and clerks . . . . .	2,581,475 67
Agency supervision, traveling and all other agency expenses . . . . .	764,334 35
Medical examiners fees and inspection of risks . . . . .	814,315 54
Salaries and all other compensation of officers and home office employes . . . . .	2,780,135 43
Rents—including company's own occupancy . . . . .	834,948 71
Advertising, printing, stationery and postage . . . . .	585,125 89
Legal expenses . . . . .	52,685 17
Furniture, fixtures and safes . . . . .	28,135 47
Insurance taxes, licenses and department fees . . . . .	6,237 79
Taxes on real estate . . . . .	174,099 69
Repairs and expenses (other than taxes) on real estate . . . . .	387,865 65
Loss on sale or maturity of ledger assets . . . . .	663,599 38
State taxes on premiums . . . . .	946,209 41
All other licenses, fees and taxes . . . . .	71,828 16
Agents' balances charged off . . . . .	580 26
Decrease in book value of ledger assets . . . . .	50,097 78
Metropolitan Staff Savings Fund . . . . .	52,679 76
Legislative expense . . . . .	19,175 82
Real estate deposits returned . . . . .	35,251 33
Profit and loss . . . . .	143 53
Miscellaneous expenditures . . . . .	219,785 49
	<hr/>
Total disbursements . . . . .	\$45,104,635 61
Balance . . . . .	\$234,178,464 99

## LEDGER ASSETS.

Book value of real estate . . . . .	\$22,444,627 78
Mortgage loans on real estate . . . . .	90,795,319 02
Loans secured by collateral . . . . .	2,192,702 00
Loans on company's policies assigned as collateral . . . . .	8,372,904 04
Premium notes on policies in force . . . . .	859,443 84
Book value of stocks and bonds—excluding interest . . . . .	104,608,322 69
Cash in office and deposited in banks, not on interest . . . . .	116,534 46
Deposited in trust companies and banks on interest . . . . .	4,659,454 33
Agents balances . . . . .	40,131 40
Advanced to superintendents for death claims . . . . .	13,025 00
Advanced for fire insurance . . . . .	2,062 75
Supplies . . . . .	8,849 04
Other ledger assets . . . . .	65,088 64
	<hr/>
Total ledger assets . . . . .	\$234,178,464 99

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages . . . . .	\$1,190,808 02
Interest due and accrued on bonds . . . . .	1,312,920 25

Interest accrued on collateral loans . . . . .	\$36,649 09	
Interest due and accrued on premium notes, loans or liens . . . . .	182,659 41	
Interest due on other assets . . . . .	1,400 00	
Rents due and accrued on company's property or lease . . . . .	10,309 64	\$2,734,746 41

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported . . . . .	\$87,340 21	\$1,154,016 76	
Gross deferred premiums . . . . .	862,098 10	3,821,321 12	
Total . . . . .	\$949,438 31	\$4,975,337 88	
Deduct loading . . . . .	161,404 51	845,807 44	
Net uncollected and deferred premiums	\$788,033 80	\$4,129,530 44	4,917,564 24
Fifty per cent industrial premiums due and unpaid . . . . .			383,358 73
Gross assets . . . . .			\$242,214,134 37

## DEDUCT ASSETS NOT ADMITTED.

Supplies . . . . .	\$8,849 04	
Agents debit balances . . . . .	40,131 40	
Premium notes and loans on policies and net premi- ums in excess of the net value of their policies . . . . .	260,405 61	
Book value of ledger assets over market value . . . . .	4,977,387 13	\$5,286,773 18
Total admitted assets . . . . .		\$236,927,361 19

## LIABILITIES.

Net present value of all outstanding policies com- puted by the Actuaries table of mortality with in- terest at 4 per cent. and the American Experience table with interest at 3½ per cent. . . . .	\$205,216,604 00	
Same for reversionary additions . . . . .	274,922 00	
Same for annuities . . . . .	1,096,862 00	
Total . . . . .	\$206,588,388 00	
Deduct net value of risks reinsured . . . . .	117,572 00	
Net reserve . . . . .		\$206,470,816 00
Present value of supplementary contracts, <i>not</i> involving life contingen- cies . . . . .		51,616 00
Surrender values claimable on policies cancelled . . . . .		106,516 59
Death losses in process of adjustment . . . . .	252,518 56	
Death losses reported, no proofs received . . . . .	134,908 00	
Death losses and other policy claims resisted . . . . .	54,811 90	
Total policy claims . . . . .		492,238 46
Premiums paid in advance, including surrender values so applied . . . . .		194,174 45
Unearned interest and rent paid in advance . . . . .		65,315,71
Commissions to agents, due or accrued . . . . .		65,167 89
Cost of collection on uncollected and deferred premiums in excess of loading . . . . .		168,000 14
Salaries, rents, commissions and other accounts, due or accrued . . . . .		62,808 00
Medical examiner's and legal fees due or accrued . . . . .		189,439 92
State, county and municipal taxes due or accrued . . . . .		500,000 00
Dividends or other profits due policy holders . . . . .		115,295 39
Dividends apportioned to annual dividend policies, payable during 1909		4,037,076 38
Dividends apportioned to deferred dividend policies, payable during 1909 . . . . .		99,849 35

Held for deferred dividends.....	\$251,400 58
Special Massachusetts reserve.....	1,664,075 00
Premiums subject to return.....	18,000 00
Agents cash deposits in lieu of bonds.....	183,522 62
Deposits on real estate account.....	15,988 26
Fire Insurance Fund.....	19,275 73
Other liabilities.....	33,877 60
Cash capital.....	2,000,000 00
Unassigned funds (surplus).....	20,122,907 12

Total liabilities..... \$236,927,361 19

PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....	\$780,453 03	
Received during the year on old policies.....	194,044 13	\$974,497 16

Deductions during the year as follows:

Used in payment of losses and claims.....	\$18,852 41
Used in purchase of surrendered policies.....	24,480 12
Voided by lapse.....	65,965 93
Redeemed by maker in cash.....	5,754 86

Total reduction of premium note account..... 115,053 32

Balance, note assets at end of the year..... \$859,443 84

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	247,857	\$250,726,476		
Endowment.....	356,585	218,165,327		
All other.....	2,480	17,858,703		
Additions by dividends.....	-	312,589	606,922	\$487,063,095

NEW POLICIES ISSUED.

Whole life.....	51,297	\$45,861,921		
Endowment.....	80,927	50,147,515		
All other.....	1,022	4,739,263		
Additions by dividends.....	-	136,650	133,246	\$100,885,349

OLD POLICIES REVIVED.

Whole life.....	8,995	\$8,662,989		
Endowment.....	16,166	9,512,447		
All other.....	35	185,025		
Additions by dividends.....	-	5,141	25,196	\$18,365,602

OLD POLICIES INCREASED.

Whole life.....	-	\$4,625		
All other.....	-	51,221	-	\$55,846

Total.....			765,364	\$606,369,892
Policies terminated during the year.....			106,259	79,430,514

*Policies in force Dec. 31, 1908.....			659,105	\$526,939,378
Annuities in force Dec. 31, 1908.....			290	155,983 31

\*Policies reinsured, 21, \$431,813.00.

## EXHIBIT OF INDUSTRIAL POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount</i>
Whole life.....	3,668,444	\$530,324,367		
Endowment.....	5,096,040	779,670,607		
All other.....	248,603	7,888,512	9,013,087	\$1,317,883,486
<b>NEW POLICIES ISSUED.</b>				
Whole life.....	964,829	\$148,613,320		
Endowment.....	564,487	59,882,132		
All other.....	3,856	149,784	1,533,172	\$208,645,236
<b>OLD POLICIES REVIVED.</b>				
Whole life.....	82,976	\$3,062,453		
Endowment.....	153,561	24,381,946	236,537	\$37,444,399
<b>OLD POLICIES INCREASED.</b>				
Whole life.....			-	\$118,839
Tal.....			10,782,796	\$1,564,091,960
Policies terminated during the year.....			1,481,795	\$229,140,535
Policies in force Dec. 31, 1908.....			9,301,001	\$1,334,951,425

## ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	7,819	\$5,149,559
Policies issued during the year.....	1,741	1,166,893
Total.....	9,560	\$6,316,452
Deduct policies ceased to be in force.....	1,274	816,368
Policies in force in Maine, December 31, 1908....	8,286	\$5,500,084
Losses and claims unpaid December 31, of the previous year.....	5	\$2,934 00
Losses and claims incurred during the year.....	61	37,453 00
Total.....	66	\$40,387 00
Losses and claims settled during the year.....	63	38,887 00
Losses and claims unpaid Dec. 31, 1908.....	3	\$1,500 00
Premiums received.....		247,675 62

## INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	66,020	\$10,838,821
Policies issued during the year.....	11,972	1,826,053
Total.....	77,992	\$12,664,874
Deduct policies ceased to be in force.....	9,227	1,630,121
Policies in force in Maine, December 31, 1908..	68,765	\$11,134,753
Losses and claims unpaid December 31, of the previous year.....	4	\$486 65
Losses and claims incurred during the year.....	889	94,560 25
Total.....	893	\$95,046 90
Losses and claims settled during the year.....	890	94,861 00
Losses and claims unpaid Dec. 31, 1908.....	3	\$185 90
Premiums received.....		363,680 92

MUTUAL LIFE INSURANCE COMPANY,  
NEW YORK, N. Y.

INCORPORATED IN 1842. COMMENCED BUSINESS IN 1843.

CHAS. A. PEABODY, *President*.      WILLIAM J. EASTON,  
WILLIAM FREDERICK DIX } *Secretaries*.

INCOME.

First year's premiums on original policies.....	\$2,815,716	32
Surrender values applied to pay first year's premiums	37,457	62
<hr/>		
Total first year's premiums on original policies	\$2,853,173	94
Dividends applied to purchase paid-up additions and annuities.....	6,888,387	54
Consideration for original annuities involving life contingencies.....	585,055	60
Consideration for supplementary contracts involving life contingencies.....	547,746	49
<hr/>		
Total new premiums.....	\$10,874,363	57
Renewal premiums.....	47,155,649	39
Dividends applied to pay renewal premiums.....	78,306	65
Surrender values applied to pay renewal premiums..	865,253	31
Renewal premiums for deferred annuities.....	21,080	37
<hr/>		
Total renewal premiums.....	\$48,120,289	72
Total premium income.....	\$58,994,653	29
Consideration for supplementary contracts <i>not</i> involving life contingencies.....	366,872	52
Dividends left with the company to accumulate at interest.....	6,789	05
Interest on mortgage loans.....	\$5,983,008	28
Interest on collateral loans.....	634,886	43
Interest on bonds and dividends on stocks.....	12,596,285	53
Interest on premium notes, policy loans or liens....	3,085,590	56
Interest on bank deposits.....	190,989	01
Interest on other debts due the company.....	139,136	72
Rents—including company's own occupancy.....	1,670,663	41
<hr/>		
Profit on sale or maturity of ledger assets.....	609,367	75
Collections or deposits.....	237,569	59
Agents balances charged off.....	25,869	03
Increase in book value of ledger assets.....	337,895	04
From other sources.....	450	60
<hr/>		
Total income.....	\$84,880,026	81
Ledger assets Dec. 31, 1907.....	495,158,421	46
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Total.....	\$580,038,448	27

DISBURSEMENTS.

Death claims and additions.....	\$21,664,819	77
Matured endowments and additions.....	5,140,930	60
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Total death claims and endowments.....	\$26,805,750	37
Annuities involving life contingencies.....	2,736,925	49
Surrender values paid in cash.....	13,906,058	35
Surrender values applied to pay new premiums.....	37,457	62

Surrender values applied to pay renewal premiums . . . . .	\$865,253 31
Dividends paid policy holders in cash . . . . .	1,337,772 65
Dividends applied to pay renewal premiums . . . . .	78,306 65
Dividends applied to purchase paid-up additions and annuities . . . . .	6,888,387 54
Dividends left with the company to accumulate at interest . . . . .	6,789 05
Total paid policy holders . . . . .	\$52,662,701 03
Expense of adjustment of claims . . . . .	42,197 55
Supplementary contracts <i>not</i> involving life contingencies . . . . .	296,560 55
Dividends held on deposit surrendered during the year . . . . .	19 19
Commissions and bonuses to agents . . . . .	2,025,296 92
Commuted renewal commissions . . . . .	5,046 24
Salaries and allowances for agencies, including managers, agents and clerks . . . . .	1,049,355 36
Agency supervision, traveling and all other agency expenses . . . . .	808,272 37
Medical examiners fees and inspection of risks . . . . .	247,797 16
Salaries and all other compensation of officers and home office employes . . . . .	1,195,943 54
Rents—including company's own occupancy . . . . .	540,148 28
Advertising, printing, stationery and postage . . . . .	465,253 68
Legal and legislative expenses . . . . .	44,325 53
Furniture, fixtures and safes . . . . .	29,086 98
Insurance taxes, licenses and department fees . . . . .	16,548 59
Taxes on real estate . . . . .	380,496 15
Repairs and expenses (other than taxes) on real estate . . . . .	461,538 83
Agents' balances charged off . . . . .	51,398 31
Loss on sale or maturity of ledger assets . . . . .	4,072 61
State tax premiums . . . . .	639,719 82
All other licenses, fees and taxes . . . . .	69,634 73
Traveling expenses . . . . .	69,084 80
Decrease in book value of ledger assets . . . . .	3,483,024 30
Election expenses . . . . .	13,816 06
Examination by public accountants and by state department . . . . .	16,104 45
Investment expenses . . . . .	16,690 95
Deposits for pending insurance . . . . .	68,331 66
Miscellaneous expenditures . . . . .	53,805 33
Total disbursements . . . . .	\$64,756,270 97
Balance . . . . .	\$515,282,177 30

## LEDGER ASSETS.

Book value of real estate . . . . .	\$26,196,029 54
Mortgage loans on real estate . . . . .	126,120,961 39
Loans secured by collateral . . . . .	2,500,000 00
Loans on company's policies assigned as collateral . . . . .	63,048,558 17
Book value of stocks and bonds—excluding interest . . . . .	293,297,068 71
Cash in office and deposited in banks, not on interest . . . . .	795,630 27
Deposited in trust companies and banks on interest . . . . .	3,130,991 77
Agents balances . . . . .	95,003 20
Supplies . . . . .	30,155 26
Suspense account . . . . .	67,778 99
Total ledger assets . . . . .	\$515,282,177 30

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages . . . . .	\$1,686,146 64
Interest due and accrued on bonds . . . . .	1,869,639 10
Interest accrued on collateral loans . . . . .	67,500 00
Interest accrued on loans . . . . .	30,162 78
Interest due and accrued on other assets . . . . .	9,806 11
Rents due and accrued on company's property or lease . . . . .	187,510 40
Market value of stocks over book value . . . . .	15,981,933 38

MUTUAL LIFE INSURANCE COMPANY.

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	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported..	\$25,268 65	\$3,205,339 69	
Gross deferred premiums .....	152,441 38	2,180,504 15	
Total .....	\$177,710 03	\$5,385,843 84	
Deduct loading .....	46,204 60	1,400,319 40	
Net uncollected and deferred premiums	\$131,505 43	\$3,985,524 44	4,117,029 87

Gross assets..... \$539,231,905 58

DEDUCT ASSETS NOT ADMITTED.

Supplies.....	\$30,155 26	
Agents debit balances.....	95,003 20	
Cash advanced to or in hand of officers or agents...	8,320 23	
Suspense account.....	59,458 76	\$192,937 45

Total admitted assets..... \$539,038,968 13

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. ....	\$391,267,569 00	
Same for reversionary additions .....	12,896,734 00	
Same for annuities.....	29,030,243 00	
Total .....	\$433,194,546 00	
Deduct net value of risks reinsured.....	56,830 00	
Net reserve.....		\$433,137,716 00
Present value of supplementary contracts, <i>not</i> involving contingencies.....		2,202,326 11
Surrender values claimable on policies cancelled.....		39,938 93
Death losses due and unpaid.....	\$442,055 08	
Death losses in process of adjustment.....	963,350 21	
Death losses reported, no proofs received.....	895,305 00	
Matured endowments due and unpaid.....	132,064 48	
Death losses and other policy claims resisted.....	527,843 51	
Annuity claims, involving life contingencies, due and unpaid.....	181,561 81	
Total policy claims.....		3,142,180 09
Due and unpaid on supplementary contracts <i>not</i> involving contingencies.....		1,335 53
Dividends left with the company to accumulate at interest.....		6,769 86
Premiums paid in advance, including surrender values so applied.....		517,700 95
Unearned interest and rent paid in advance.....		1,308,991 52
Commissions to agents, due or accrued.....		3,882 54
Salaries, rents, commissions and other accounts, due or accrued.....		13,720 06
Medical examiner's and legal fees due or accrued.....		12,412 60
State, county and municipal taxes for 1909.....		631,853 07
Dividends or other profits due policy holders.....		191,222 41
Dividends apportioned to annual dividend policies, payable during 1909.....		1,484,648 38
Dividends apportioned to deferred dividend policies, payable during 1909.....		9,607,634 00
Held for deferred dividends.....		69,675,127 53
Reserve for contingencies.....		16,169,863 67
Deposits on account of pending insurance.....		82,440 35
Due for collection and deposits.....		809,204 53
Total liabilities.....		\$539,038,968 13

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life .....	516,124	\$1,173,802,267		
Endowment .....	118,323	238,977,028		
All other .....	6,766	21,584,488		
Additions by dividends.....	-	18,388,625	641,213	\$1,452,752,408

## NEW POLICIES ISSUED.

Whole life .....	22,793	\$51,738,533		
Endowment .....	4,382	7,483,998		
All other .....	7,054	23,781,667		
Additions by dividends.....	-	10,922,794	34,229	\$93,926,992

## OLD POLICIES REVIVED.

Whole life .....	514	\$1,136,603		
Endowment .....	202	382,508		
All other .....	13	57,100		
Additions by dividends.....	-	430	729	\$1,576,641

## OLD POLICIES INCREASED.

Whole life .....	43	-		
Endowment .....	12	-		
All other .....	4	-	59	-

Total .....			676,230	\$1,548,256,041
Policies terminated during the year.....			36,484	109,856,238
*Policies in force Dec. 31, 1908.....			639,746	\$1,438,399,803
Annuities in force Dec. 31, 1908.....			10,243	2,830,222 68

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	8,067	\$13,703,027 00
Policies issued during the year .....	263	514,654 29
Total .....	8,330	\$14,217,681 29
Deduct policies ceased to be in force.....	383	731,001 29
Policies in force in Maine, December 31, 1908.....	7,947	\$13,486,680 00
Losses and claims unpaid December 31, of the previous year.....	1	\$2,000 00
Losses and claims incurred during the year.....	150	316,060 29
Total .....	151	\$318,060 29
Losses and claims settled during the year.....	146	312,260 29
Losses and claims unpaid Dec. 31, 1908.....	5	\$5,800 00
Premiums received .....		418,970 98

\*Policies reinsured, 116, \$5,020,960.



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.....	\$1,911,275 43	
Dividends applied to purchase paid-up additions and annuities.....	411,146 09	
Consideration for original annuities involving life contingencies.....	150,582 49	
<hr/>		
Total new premiums.....	\$2,473,004 01	
Renewal premiums.....	13,239,163 24	
Dividends applied to pay renewal premiums.....	1,614,241 14	
Surrender values applied to pay renewal premiums..	13,358 53	
Renewal premiums for deferred annuities.....	5,131 58	
<hr/>		
Total renewal premiums.....	\$14,871,894 49	
Total premium income.....		\$17,344,898 50
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		1,172,010 47
Interest on mortgage loans.....	\$2,719,398 26	
Interest on collateral loans.....	65,659 93	
Interest on bonds and dividends on stocks.....	1,374,753 79	
Interest on premium notes, policy loans or liens....	1,093,340 62	
Interest on bank deposits.....	24,918 91	
Interest on other debts due the company.....	1,774 36	
Discount on claims paid in advance.....	1,387 18	
Rents.....	135,290 29	5,416,523 34
<hr/>		
Profit on sale or maturity of ledger assets.....		20,610 44
<hr/>		
Total income.....	\$23,954,042 75	
Ledger assets Dec. 31, 1907.....		109,161,963 80
<hr/>		
Total.....	\$133,116,006 55	

DISBURSEMENTS.

Death claims and additions.....	\$5,828,498 21	
Matured endowments and additions.....	1,899,245 28	
<hr/>		
Total death claims and endowments.....	\$7,727,743 49	
Annuities involving life contingencies.....	173,600 42	
Premium notes voided by lapse.....	7,545 05	
Surrender values paid in cash.....	2,490,819 42	
Surrender values applied to pay renewal premiums.....	13,358 53	
Dividends paid policy holders in cash.....	381,856 21	
Dividends applied to pay renewal premiums.....	1,614,241 14	
Dividends applied to purchase paid-up additions and annuities.....	411,146 09	
Total paid policy holders...\$12,820,310 35		
Expense of adjustment of claims.....		2,298 92
Supplementary contracts <i>not</i> involving life contingencies.....		172,952 35

Commissions and bonuses to agents.....	\$1,714,487 24
Commuted renewal commissions.....	7,392 10
Salaries and allowances for agencies, including managers, agents and clerks.....	27,129 83
Agency supervision, traveling and all other agency expenses.....	20,749 05
Medical examiners fees and inspection of risks.....	120,656 06
Salaries and all other compensation of officers and home office employes	414,877 55
Rents.....	27,850 17
Advertising, printing, stationery and postage.....	125,367 27
Legal expenses.....	43,396 80
Furniture, fixtures and safes.....	15,132 49
Insurance taxes, licenses and department fees.....	13,759 50
Taxes on real estate.....	56,417 40
Repairs and expenses (other than taxes) on real estate.....	44,921 66
Loss on sale or maturity of ledger assets.....	20,562 89
State taxes on premiums.....	179,653 07
All other licenses, fees and taxes.....	161,526 13
Mortgage loan expense.....	50,698 58
Decrease in book value of ledger assets.....	174,000 00
Expense of examination by New Jersey Insurance Department.....	14,435 45
Books and supplies.....	21,766 66
Premiums on securities purchased.....	81,613 85
Miscellaneous expenditures.....	48,198 55
Total disbursements.....	\$16,380,153 92
Balance.....	\$116,735,852 63

## LEDGER ASSETS.

Book value of real estate.....	\$3,688,053 54
Mortgage loans on real estate.....	54,240,785 55
Loans secured by collateral.....	2,552,400 00
Loans on company's policies assigned as collateral.....	15,922,056 24
Premium notes on policies in force.....	5,398,049 46
Book value of bonds—excluding interest.....	33,578,840 71
Cash in office and deposited in banks, not on interest.....	171,708 02
Deposited in trust companies and banks on interest.....	1,149,368 69
Agents balances.....	34,590 42
Total ledger assets.....	\$116,735,852 63

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,262,686 52		
Interest due and accrued on bonds.....	291,517 96		
Interest due and accrued on premium notes, loans or liens.....	615,516 12	\$2,169,720 60	
Market value of bonds over book value.....		884,024 80	
	<i>New</i>		
	<i>Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported..	\$21,089 72	\$573,108 68	
Gross deferred premiums.....	139,630 06	986,345 87	
Total.....	\$160,719 78	\$1,559,454 55	
Deduct loading.....	32,143 96	311,890 91	
Net uncollected and deferred premiums	\$128,575 82	\$1,247,563 64	1,376,139 46
Gross assets.....		\$121,165,737 49	

## DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$36,105 84
Total admitted assets.....	\$121,129,631 65

## 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.....	\$103,011,406 00
Same for reversionary additions.....	4,242,662 00
Same for annuities.....	1,699,760 00
Net reserve.....	\$108,953,828 00
Present value of supplementary contracts <i>not</i> involving life contingencies.....	1,042,137 07
Death losses in process of adjustment.....	\$142,985 66
Death losses no proofs received.....	300,000 00
Matured endowments due and unpaid.....	55,983 00
Death losses and other policy claims resisted.....	60,906 88
Total policy claims.....	559,875 54
Premiums paid in advance, including surrender values so applied....	95,137 40
Unearned interest and rent paid in advance.....	23,735 94
Commissions to agents, due or accrued.....	7,489 00
Cost of collection on uncollected and deferred premiums in excess of loading.....	29,829 59
Salaries, rents, commissions and other accounts, due or accrued.....	50,000 00
Medical examiner's and legal fees due or accrued.....	47,850 00
State, county and municipal taxes due or accrued.....	300,000 00
Dividends or other profits due policy holders.....	336,108 75
Dividends apportioned to annual dividend policies, payable during 1909	2,603,721 02
Reserve for suspended mortality.....	1,483,268 00
Unassigned funds (surplus).....	5,596,651 34
Total liabilities.....	\$121,129,631 65

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....	\$5,157,557 54
Received during the year on new policies.....	6,620 80
Received during the year on old policies.....	1,047,927 31
Deductions during the year as follows:	
Used in payment of losses and claims.....	\$185,970 91
Used in purchase of surrendered policies.....	270,742 93
Voided by lapse.....	7,545 05
Used in payment of dividends to policyholders	6,393 94
Redeemed by maker in cash.....	343,403 36
Total reduction of premium note account.....	\$14,056 19
Balance, note assets at end of the year.....	\$5,398,049 46

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	150,402	\$348,596,942		
Endowment.....	32,836	70,468,254		
All other.....	6,364	14,241,244		
Additions by dividends.....	-	7,436,550	189,602	\$440,742,990

## NEW POLICIES ISSUED.

Whole life.....	18,229	\$42,836,988		
Endowment.....	2,258	4,571,949		
All other.....	1,580	5,232,150		
Additions by dividends.....	-	702,397	22,067	\$53,343,484

## OLD POLICIES REVIVED.

Whole life.....	130	\$287,900		
Endowment.....	33	93,552		
All other.....	5	14,205		
Additions by dividends.....	-	8,396	168	\$404,053

## OLD POLICIES INCREASED.

Whole life.....	11	\$56,069		
Endowment.....	-	58,574		
All other.....	1	3,000		
Additions by dividends.....	-	333	12	\$117,976

Total.....			211,849	\$494,608,503
Policies terminated during the year.....			11,030	25,361,076
Policies in force Dec. 31, 1908.....			200,819	\$469,247,427
Annuities in force Dec. 31, 1908.....			793	250,114 19

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	3,842	\$5,623,088
Policies issued during the year.....	370	643,220
Total.....	4,212	\$6,266,308
Deduct policies ceased to be in force.....	305	435,520
Policies in force in Maine, December 31, 1908.....	3,907	\$5,830,788
Losses and claims unpaid December 31, of the previous year.....	13	\$9,075
Losses and claims incurred during the year.....	115	147,768
Total.....	128	\$156,843
Losses and claims settled during the year.....	120	150,331
Losses and claims unpaid Dec. 31, 1908.....	8	\$6,512
Premiums received.....		211,830 67

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.....	\$428,863 62	
Surrender values applied to pay first year's premiums.....	148 02	
<hr/>		
Total first year's premiums on original policies.....	\$429,011 64	
Dividends applied to purchase paid-up additions and annuities.....	12,178 83	
Consideration for original annuities involving life contingencies.....	434,127 80	
<hr/>		
Total new premiums.....	\$875,318 27	
Renewal premiums.....	4,913,735 79	
Dividends applied to pay renewal premiums.....	183,702 72	
Renewal premiums for deferred annuities.....	1,325 68	
<hr/>		
Total renewal premiums.....	\$5,098,764 19	
Total premium income.....	\$5,974,082 46	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		11,000 00
Dividends left with the company to accumulate at interest.....		51 97
Interest on mortgage loans.....	\$841,651 12	
Interest on bonds and dividends on stocks.....	646,343 00	
Interest on premium notes, policy loans or liens.....	364,181 71	
Interest on bank deposits.....	17,985 64	
Interest on other debts due the company.....	9,590 58	
Discount on claims paid in advance.....	150 24	
Rents—including company's own occupancy.....	35,982 81	1,915,885 10
<hr/>		
Profit on sale or maturity of ledger assets.....		23,994 70
Agents' balances charged off.....		27,337 10
From other sources.....		6,217 23
<hr/>		
Total income.....	\$7,958,568 56	
Ledger assets Dec. 31, 1907.....	39,279,362 86	
<hr/>		
Total.....	\$47,237,931 42	

DISBURSEMENTS.

Death claims and additions.....	\$1,483,587 32	
Matured endowments and additions.....	554,641 73	
<hr/>		
Total death claims and endowments.....	\$2,038,229 05	
Annuities involving life contingencies.....	277,890 26	
Surrender values paid in cash.....	853,997 95	
Surrender values applied to pay new premiums.....	148 02	
Dividends paid policy holders in cash.....	83,874 62	
Dividends applied to pay renewal premiums.....	183,702 72	
Dividends applied to purchase paid-up additions and annuities.....	12,178 83	
Dividends left with the company to accumulate at interest.....	51 97	
Total paid policy holders.....	\$3,450,073 42	

Expense of adjustment of claims .....	\$162 25
Supplementary contracts <i>not</i> involving life contingencies .....	7,413 60
Commissions and bonuses to agents .....	548,823 56
Commuted renewal commissions .....	7,527 09
Salaries and allowances for agencies, including managers, agents and clerks .....	71,686 69
Agency supervision, traveling and all other agency expenses .....	15,402 35
Medical examiners fees and inspection of risks .....	38,260 19
Salaries and all other compensation of officers and home office employes .....	138,824 84
Rents—including company's own occupancy .....	48,217 32
Advertising, printing, stationery and postage .....	68,289 08
Legal expenses .....	390 30
Furniture, fixtures and safes .....	3,394 94
Insurance taxes, licenses and department fees .....	4,867 66
Taxes on real estate .....	7,649 73
Repairs and expenses (other than taxes) on real estate .....	13,137 51
Loss on sale or maturity of ledger assets .....	8,719 38
State taxes on premiums .....	106,727 22
All other licenses, fees and taxes .....	39,658 30
Traveling expenses .....	805 22
Decrease in book value of ledger assets .....	31,500 00
Investment expense .....	25,908 64
Premium on bonds .....	45,888 18
Agents balances charged off .....	16,540 01
Miscellaneous expenditures .....	10,691 71
Total disbursements .....	\$4,710,559 19
Balance .....	\$42,527,372 23

## LEDGER ASSETS.

Book value of real estate .....	\$450,500 00
Mortgage loans on real estate .....	17,421,651 85
Loans on company's policies assigned as collateral .....	5,476,012 47
Premium notes on policies in force .....	1,630,729 31
Book value of bonds—excluding interest .....	16,418,211 24
Cash in office and deposited in banks, not on interest .....	20,701 59
Deposited in trust companies and banks on interest .....	1,108,013 10
Agents balances .....	1,552 67
Total ledger assets .....	\$42,527,372 23

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$366,579 96	
Interest accrued on bonds .....	241,296 89	
Interest due and accrued on premium notes, loans or liens .....	227,845 32	
Interest accrued on other assets .....	2,133 00	
Rents due and accrued on company's property or lease .....	2,620 21	\$840,475 38
Market value of bonds over book value .....		1,535 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported .....	\$5,206 78	\$362,385 99	
Gross deferred premiums .....	34,310 24	433,019 02	
Total .....	\$39,517 02	\$795,405 01	
Deduct loading .....	9,790 42	168,444 49	
Net uncollected and deferred premiums .....	\$29,726 60	\$626,960 52	656,687 12
Gross assets .....			\$44,026,069 73

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances .....	\$3,287 02	
Premium notes and loans on policies and net premiums in excess of net value of their policies .....	78 20	\$3,365 22
<hr/>		
Total admitted assets .....		\$44,022,704 51

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. ....	\$34,410,905 00	
Same for reversionary additions .....	80,964 00	
Same for annuities .....	3,122,673 00	
<hr/>		
Net reserve .....		\$37,614,542 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		75,109 00
Surrender values claimable on policies cancelled .....		6,392 79
Death losses in process of adjustment .....	\$11,000 00	
Death losses reported, no proofs received .....	74,616 00	
Matured endowments due and unpaid .....	3,796 00	
Death losses and other policy claims resisted .....	18,000 00	
Annuity claims, involving life contingencies, due and unpaid .....	7,878 98	
<hr/>		
Total policy claims .....		115,290 98
Dividends left with the company to accumulate at interest .....		51 97
Premiums paid in advance, including surrender values so applied .....		8,904 58
Unearned interest and rent paid in advance .....		398 45
Cost of collection on uncollected and deferred premiums in excess of load- ing .....		7,486 83
Salaries, rents, commissions and other accounts, due or accrued .....		15,000 00
Medical examiner's and legal fees due or accrued .....		4,584 50
State, county and municipal taxes due or accrued .....		142,129 05
Dividends or other profits due policy holders .....		17,980 46
Dividends apportioned to annual dividend policies, payable during 1909		223,117 89
Dividends apportioned to deferred dividend policies, payable during 1909		307,837 23
Held for deferred dividends .....		3,757,034 01
Extra life rate endowment reserve .....		204,586 82
Real estate taxes accrued .....		2,731 48
Unassigned funds (surplus) .....		1,519,526 47
<hr/>		
Total liabilities .....		\$44,022,704 51

PREMIUM NOTE ACCOUNT.

On hand December 31, 1907 .....	\$1,483,941 93	
Received during the year on old policies .....	459,029 89	\$1,942,971 82
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims .....	\$43,320 95	
Used in purchase of surrendered policies .....	137,576 45	
Redeemed by maker in cash .....	131,345 11	
<hr/>		
Total reduction of premium note account .....		312,242 51
<hr/>		
Balance, note assets at end of the year .....		\$1,630,729 31

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	44,646	\$90,814,540		
Endowment.....	27,159	45,961,699		
All other.....	6,534	14,881,801		
Additions by dividends.....	-	121,241	78,339	\$151,779,281

## NEW POLICIES ISSUED.

Whole life.....	2,605	\$5,536,014		
Endowment.....	1,140	1,666,461		
All other.....	3,349	8,582,120		
Additions by dividends.....	-	22,285	7,094	\$15,806,880

## OLD POLICIES REVIVED.

Whole life.....	94	\$192,733		
Endowment.....	53	68,732		
All other.....	35	86,120		
Additions by dividends.....	-	34	182	\$347,619

## OLD POLICIES INCREASED.

Whole life.....	-	4,415		
All other.....	-	1,007		\$5,422

Total.....			85,615	\$167,939,202
Policies terminated during the year.....			6,221	13,791,359
Policies in force Dec. 31, 1908.....			79,394	\$154,147,843
Annuities in force Dec. 31, 1908.....			951	318,011 54

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,408	\$1,999,608 54
Policies issued during the year.....	153	191,078 98
Total.....	1,561	\$2,190,687 52
Deduct policies ceased to be in force.....	111	217,213 71
Policies in force in Maine, December 31, 1908.....	1,450	\$1,973,473 81
Losses and claims unpaid December 31, of the previous year..	1	\$48 00
Losses and claims incurred during the year.....	13	37,911 35
Total.....	14	\$37,959 35
Losses and claims settled during the year.....	13	37,911 35
Losses and claims unpaid Dec. 31, 1908.....	1	\$48 00
Premiums received.....		74,087 02



NEW ENGLAND MUTUAL LIFE INSURANCE  
COMPANY,  
BOSTON, MASS.

INCORPORATED IN 1835. COMMENCED BUSINESS IN 1843.

ALFRED D. FOSTER, *President.*

J. A. BARBEY, *Secretary.*

INCOME.

First year's premiums on original policies.....	\$545,273 86	
Dividends applied to purchase paid-up additions....	132,128 60	
Surrender values applied to purchase paid-up insurance	5,297 26	
Consideration for supplementary contracts involving life contingencies.....	5,055 22	
<hr/>		
Total new premiums.....	\$687,754 94	
Renewal premiums.....	5,032,458 65	
Dividends applied to pay renewal premiums.....	725,359 74	
Surrender values applied to pay renewal premiums..	9,661 30	
<hr/>		
Total renewal premiums.....	\$5,767,479 69	
Total premium income.....		\$6,455,234 63
Consideration for supplementary contracts <i>not</i> involving life contin- gencies.....		34,262 00
Interest on mortgage loans.....	\$495,593 15	
Interest on collateral loans.....	52,737 63	
Interest on bonds and dividends on stocks.....	1,061,901 60	
Interest on premium notes, policy loans or liens.....	262,266 67	
Interest on bank deposits.....	11,535 59	
Discount on endowment claims paid in advance.....	1,006 88	
Rents—including company's own occupancy.....	222,342 56	2,107,384 08
<hr/>		
Profit on sale or maturity of ledger assets.....		76,987 50
Increase in book value of ledger assets.....		1 04
Profit and loss.....		85 48
<hr/>		
Total income.....		\$8,673,954 73
Ledger assets Dec. 31, 1907.....		43,829,377 35
<hr/>		
Total.....		\$52,503,332 08

DISBURSEMENTS.

Death claims and additions.....	\$2,345,106 84
Matured endowments and additions.....	474,645 18
<hr/>	
Total death claims and endowments.....	\$2,819,752 02
Premium notes voided by lapse.....	11,217 68
Surrender values paid in cash.....	817,442 67
Surrender values applied to pay renewal premiums.....	9,661 30
Surrender values applied to purchase paid-up insurance.....	5,297 26
Dividends paid policy holders in cash.....	108,477 16
Dividends applied to pay renewal premiums.....	725,359 74
Dividends applied to purchase paid-up additions.....	132,128 60
Total paid policy holders... \$4,629,336 43	

Expense of adjustment of claims .....	\$586 01
Supplementary contracts <i>not</i> involving life contingencies .....	9,932 28
Supplementary contracts involving life contingencies .....	5,000 00
Commissions and bonuses to agents .....	533,954 63
Commuted renewal commissions .....	5,895 39
Salaries and allowances for agencies, including managers, agents and clerks .....	114,231 98
Agency supervision, traveling and all other agency expenses .....	7,548 33
Medical examiners fees and inspection of risks .....	48,442 61
Salaries and all other compensation of officers and home office employes .....	192,054 75
Rents—including company's own occupancy .....	43,853 57
Advertising, printing, stationery and postage .....	59,329 89
Legal expenses .....	1,104 25
Furniture, fixtures and safes .....	19,621 49
Insurance taxes, licenses and department fees .....	12,356 00
Taxes on real estate .....	46,565 78
Repairs and expenses (other than taxes) on real estate .....	80,542 49
State tax premiums .....	67,505 27
All other licenses, fees and taxes .....	39,752 36
Premium on bonds purchased .....	37,422 25
Decrease in book value of ledger assets .....	77,000 94
Miscellaneous expenditures .....	9,389 46
<b>Total disbursements .....</b>	<b>\$6,041,426 16</b>
<b>Balance .....</b>	<b>\$46,461,905 92</b>

## LEDGER ASSETS.

Book value of real estate .....	\$2,428,380 00
Mortgage loans on real estate .....	11,388,433 34
Loans secured by collateral .....	581,000 00
Loans on company's policies assigned as collateral .....	5,222,370 07
Premium notes on policies in force .....	701,740 22
Book value of stocks and bonds—excluding interest .....	25,261,519 00
Cash in office .....	621 54
Deposited in trust companies and banks on interest .....	877,841 75
<b>Total ledger assets .....</b>	<b>\$46,461,905 92</b>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$100,761 20	
Interest due and accrued on bonds .....	178,509 59	
Interest accrued on collateral loans .....	2,457 57	
Interest due and accrued on premium notes, loans or liens .....	80,920 94	
Interest accrued on other assets .....	599 55	
Rents due and accrued on company's property or lease .....	11,562 16	\$374,811 01

Market value of stocks and bonds over book value..... 833,393 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported .....	—	\$219,615 95	
Gross deferred premiums .....	79,875 86	80,239 15	
<b>Total .....</b>	<b>\$79,875 86</b>	<b>\$299,855 10</b>	
Deduct loading .....	18,539 19	69,596 36	
<b>Net uncollected and deferred premiums ..</b>	<b>\$61,336 67</b>	<b>\$230,258 74</b>	<b>291,595 41</b>
<b>Total admitted assets .....</b>			<b>\$47,961,705 34</b>

## 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. ....	\$41,404,485 68	
Same for reversionary additions .....	715,116 07	
Same for annuities .....	25,209 38	
Net reserve .....		\$42,144,811 13
Present value of supplementary contracts, <i>not</i> involving life contingencies .....		193,437 78
Death losses due and unpaid .....	\$2,580 00	
Death losses in process of adjustment .....	120,492 48	
Death losses reported, no proofs received .....	94,717 00	
Matured endowments due and unpaid .....	62,633 57	
Death losses and other policy claims resisted .....	5,000 00	
Total policy claims .....		285,423 05
Premiums paid in advance, including surrender values so applied .....		51,009 06
Unearned interest and rent paid in advance .....		138 72
Commissions due agents on premium notes, when paid .....		27,991 48
Commissions to agents, due or accrued .....		2,957 73
Cost of collection on uncollected and deferred premiums in excess of loading .....		20,908 73
Salaries, rents, commissions and other accounts, due or accrued .....		6,232 61
Medical examiner's and legal fees due or accrued .....		1,077 11
State, county and municipal taxes due or accrued .....		105,970 10
Dividends or other profits due policy holders .....		201,233 60
Dividends apportioned to annual dividend policies, payable during 1909 .....	1,200,000 00	
Dividends apportioned to deferred dividend policies, payable during 1909 .....	96,453 85	
Held for deferred dividends .....	121,731 95	
Unassigned funds (surplus) .....	3,502,328 44	
Total liabilities .....		\$47,961,705 34

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1907 .....	\$662,833 06	
Received during the year on old policies .....	1,108,358 91	
Restored by revival of policies .....	1,906 00	\$1,773,097 97
Deductions during the year as follows:		
Used in payment of losses and claims .....	\$16,741 30	
Used in purchase of surrendered policies .....	13,304 81	
Voided by lapse .....	12,508 18	
Used in payment of dividends to policyholders .....	760 00	
Redeemed by maker in cash .....	1,028,043 46	
Total reduction of premium note account .....		1,071,357 75
Balance, note assets at end of the year .....		\$701,740 22

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	42,717	\$98,326,446		
Endowment.....	28,978	66,010,510		
All other.....	4,102	13,403,210		
Additions by dividends.....	-	1,132,154	75,797	\$178,872,320

## NEW POLICIES ISSUED.

Whole life.....	5,143	\$11,738,779		
Endowment.....	896	1,831,693		
All other.....	1,052	3,706,610		
Additions by dividends.....	-	218,313	7,091	\$17,495,395

## OLD POLICIES REVIVED.

Whole life.....	62	\$124,310		
Endowment.....	14	18,137		
All other.....	12	38,000	88	\$180,447

## OLD POLICIES INCREASED.

Whole life.....	42	\$188,127		
Endowment.....	8	77,949		
All other.....	1	22,616		
Additions by dividends.....	-	712	51	\$289,404

Total.....			83,027	\$196,837,566
Policies terminated during the year.....			4,490	11,923,708
Policies in force Dec. 31, 1908.....			78,537	\$184,913,858

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	2,498	\$4,155,344
Policies issued during the year.....	179	372,803
Total.....	2,677	\$4,528,147
Deduct policies ceased to be in force.....	382	804,175

Policies in force in Maine, December 31, 1908..... 2,295 \$3,723,972

Losses and claims unpaid December 31, of the previous year..	14	\$6,729 00
Losses and claims incurred during the year.....	78	112,328 51

Total.....	92	\$119,057 51
Losses and claims settled during the year.....	82	118,328 51

Losses and claims unpaid Dec. 31, 1908.....	10	\$729 00
Premiums received.....		123,994 47

## NEW YORK LIFE INSURANCE COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1841. COMMENCED BUSINESS IN 1845.

DARWIN P. KINGSLEY, <i>President.</i>	JOHN C. McCALL,	} <i>Secretaries</i>
	SEYMOUR M. BALLARD	

## INCOME.

First year's premiums on original policies.....	\$5,424,856 35	
Dividends applied to purchase paid-up additions and annuities.....	479,212 80	
Consideration for original annuities involving life contingencies.....	436,221 51	
Consideration for supplementary contracts involving life contingencies.....	48,821 00	
	<hr/>	
Total new premiums.....	\$6,389,111 66	
Renewal premiums.....	71,331,005 25	
Dividends applied to pay renewal premiums.....	699,996 44	
Surrender values applied to pay renewal premiums..	16,611 55	
Renewal premiums for deferred annuities.....	22,200 40	
	<hr/>	
Total renewal premiums.....	\$72,069,813 64	
Total premium income.....		\$78,458,925 30
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		272,954 78
Dividends left with the company to accumulate at interest.....		1,258 65
Interest on mortgage loans.....	\$2,363,915 99	
Interest on collateral loans.....	34,861 11	
Interest on bonds.....	15,238,937 53	
Interest on premium notes policy loans or liens.....	4,414,464 94	
Interest on bank deposits.....	264,222 12	
Interest on other debts due the company.....	2,378 44	
Discount on claims paid in advance.....	667 18	
Rents—including company's own occupancy.....	1,032,739 55	23,352,186 86
	<hr/>	
Profit on sale or maturity of ledger assets.....		27,530 13
Advanced commissions repaid.....		50,346 35
Policy fees.....		30,539 29
Increase in book value of ledger assets.....		196,414 18
City of New York for damages.....		35,125 00
Profit and loss.....		10,713 75
	<hr/>	
Total income.....		\$102,435,994 29
Ledger assets Dec. 31, 1907.....		503,681,718 38
	<hr/>	
Total.....		\$606,117,712 67

## DISBURSEMENTS.

Death claims and additions.....	\$22,131,290 77
Matured endowments and additions.....	6,460,520 57
<hr/>	
Total death claims and endowments.....	\$28,591,811 34
Annuities involving life contingencies.....	1,739,250 24
Surrender values paid in cash.....	12,801,190 82
Surrender values applied to pay renewal premiums.....	16,611 55
Dividends paid policy holders in cash.....	4,861,926 56
Dividends applied to pay renewal premiums.....	699,996 44
Dividends applied to purchase paid-up additions and annuities.....	479,212 80
Dividends left with the company to accumulate at interest.....	1,258 65
Total paid policy holders.....	\$49,191,258 40
Expense of adjustment of claims.....	28,994 02
Supplementary contracts <i>not</i> involving life contingencies.....	154,801 80
Commissions and bonuses to agents.....	3,435,249 70
Commuted renewal commissions.....	82,746 41
Salaries and allowances for agencies, including managers, agents and clerks.....	1,630,045 04
Agency supervision, traveling and all other agency expenses.....	392,222 27
Medical examiners fees and inspection of risks.....	300,697 65
Salaries and all other compensation of officers and home office employes.....	1,401,672 08
Rents—including company's own occupancy.....	545,838 66
Advertising, printing, stationery and postage.....	534,867 90
Legal expenses.....	35,233 37
Furniture, fixtures and safes.....	86,623 98
Insurance taxes, licenses and department fees.....	16,849 95
Taxes on real estate.....	168,697 83
Repairs and expenses (other than taxes) on real estate.....	296,506 97
Loss on sale or maturity of ledger assets.....	341 69
State taxes on premiums.....	788,280 19
All other licenses, fees and taxes.....	138,330 08
Decrease in book value of ledger assets.....	242,157 89
Commissions advanced.....	7,081 93
Nylic contracts.....	494,882 03
Custody of securities.....	14,993 07
Legislative expenses and president's association.....	27,245 39
Election expenses.....	34,736 02
Fidelity bonds.....	8,700 49
Expense of examination by New York department.....	18,925 03
Profit and loss.....	19,880 82
Miscellaneous expenditures.....	74,148 59
<hr/>	
Total disbursements.....	\$60,172,009 25
<hr/>	
Balance.....	\$545,945,703 42

## LEDGER ASSETS.

Book value of real estate.....	\$12,645,993 97
Mortgage loans on real estate.....	58,706,413 36
Loans secured by collateral.....	500,000 00
Loans on company's policies assigned as collateral.....	82,631,137 09
Premium notes on policies in force.....	4,685,504 35
Book value of bonds—excluding interest.....	377,518,182 19
Cash in office and deposited in banks, not on interest.....	1,589,503 15
Deposited in trust companies and banks on interest.....	7,553,918 45
Branch office balances.....	1,291 70
Cash in branch offices.....	113,759 16
<hr/>	
Total ledger assets.....	\$545,945,703 42

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$485,833	17	
Interest due and accrued on bonds.....	5,294,353	26	
Interest accrued on collateral loans.....	20,000	00	
Interest accrued on premium notes, loans or liens....	211,997	20	
Interest accrued on other assets.....	34,042	79	
Rents due and accrued on company's property or lease.....	16,620	42	\$6,062,846 84

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported..	\$83,118 49	\$4,726,256 10	
Gross deferred premiums.....	330,770 00	4,745,179 00	
Total.....	\$413,888 49	\$9,471,435 10	
Deduct loading.....	103,472 12	2,367,858 78	
Net uncollected and deferred premiums	\$310,416 37	\$7,103,576 32	7,413,992 69
Gross assets.....			\$559,422,542 95

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$2,001,531	17	
Branch office balances.....	134,341	02	\$2,135,872 19
Total admitted assets.....			\$557,286,670 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.....	\$441,016,398	00	
Same for reversionary additions.....	2,624,660	00	
Same for annuities.....	15,711,022	00	
Total.....	\$459,352,080	00	
Deduct net value of risks re-insured.....	142,669	00	
Net reserve.....			\$459,209,411 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....			2,319,830 24
Surrender values claimable on policies cancelled.....			267,687 36
Death losses in process of adjustment.....	\$765,446	13	
Death losses reported, no proofs received.....	1,888,427	63	
Matured endowments due and unpaid.....	328,881	10	
Death losses and other policy claims resisted.....	231,780	62	
Annuity claims, involving life contingencies, due and unpaid.....	141,435	83	
Total policy claims.....			3,355,971 31
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....			199 38
Dividends left with the company to accumulate at interest.....			1,277 52
Premiums paid in advance, including surrender values so applied.....			812,888 13
Unearned interest and rent paid in advance.....			1,950,242 71
Commissions due agents on premium notes, when paid.....			48,648 60
Commissions to agents, due or accrued.....			10,511 22
Salaries, rents, commissions and other accounts, due or accrued.....			161,324 86
Medical examiner's and legal fees due or accrued.....			28,825 03

State, county and municipal taxes due or accrued.....	\$762,673 63
Dividends or other profits due policy holders.....	412,617 76
Dividends apportioned to annual dividend policies, payable during 1909.....	1,665,027 00
Dividends apportioned to deferred dividend policies, payable during 1909.....	5,937,878 16
Held for deferred dividends.....	67,181,561 00
Reserve for death claims not yet reported at home office.....	500,000 00
Due agents under Nylie contracts.....	26,770 01
Reserve for Nylie contracts.....	557,081 00
Additional reserve voluntarily set aside in excess of State's requirements	3,129,402 00
War risk funds.....	501,000 00
Mortality fluctuation fund.....	500,000 00
Security fluctuation and general contingency fund.....	7,945,842 84
<b>Total liabilities.....</b>	<b>\$557,286,670 76</b>

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....	\$4,142,391 58	
Received during the year on old policies.....	1,211,103 53	
Restored by revival of policies.....	55,482 44	\$5,408,977 55
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$55,372 57	
Used in purchase of surrendered policies.....	180,637 23	
Used in payment of dividends to policyholders.....	492 83	
Redeemed by maker in cash.....	486,970 57	
<b>Total reduction of premium note account.....</b>	<b>723,473 20</b>	
<b>Balance, note assets at end of the year.....</b>	<b>\$4,685,504 35</b>	

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	608,381	\$1,249,398,877		
Endowment.....	334,233	621,558,205		
All other.....	39,834	130,534,152		
Additions by dividends.....	-	3,849,950	982,448	\$2,005,341,184

## NEW POLICIES ISSUED.

Whole life.....	44,820	\$104,800,300		
Endowment.....	15,970	27,439,400		
All other.....	1,842	7,145,000		
Additions by dividends.....	-	540,551	62,632	\$139,925,251

## OLD POLICIES REVIVED.

Whole life.....	1,176	\$2,958,600		
Endowment.....	738	1,434,500		
All other.....	58	119,200		
Additions by dividends.....	-	528	1,972	\$4,512,828



## OLD POLICIES INCREASED.

Whole life .....	-	\$3,094,972	
Endowment .....	-	3,784,647	
All other .....	-	6,523,161	
Additions by dividends.....	-	4	\$13,402,784
Total .....	1,047,052		\$2,163,182,047
Policies terminated during the year.....	68,843		169,622,446
*Policies in force Dec. 31, 1908.....	978,209		\$1,993,559,601
Annuities in force Dec. 31, 1908.....	9,922		2,015,895 53

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year .....	5,555	\$7,922,890
Policies issued during the year .....	361	561,019
Total .....	5,916	\$8,483,909
Deduct policies ceased to be in force .....	328	572,715
Policies in force in Maine, December 31, 1908. ....	5,588	\$7,911,194
Losses and claims unpaid December 31, of the previous year .....	4	\$9,820 48
Losses and claims incurred during the year .....	82	117,867 24
Total .....	86	\$127,687 72
Losses and claims settled during the year.....	83	125,594 72
Losses and claims unpaid Dec. 31, 1908.....	3	\$2,093 00
Premiums received.....		295,020 75

\*Policies reinsured \$2,958,801.

NORTHWESTERN MUTUAL LIFE INSURANCE  
COMPANY,  
MILWAUKEE, WIS.

INCORPORATED IN 1857. COMMENCED BUSINESS IN 1858.

GEO. C. MARKHAM, *President*.

A. S. HATHAWAY, *Secretary*.

INCOME.

First year's premiums on original policies .....	\$3,457,622 29	
Dividends applied to purchase paid-up additions and annuities .....	1,092,207 11	
Consideration for original annuities involving life contingencies .....	137,699 79	
Consideration for supplementary contracts involving life contingencies .....	1,330 19	
<hr/>		
Total new premiums .....	\$4,688,859 38	
Renewal premiums .....	26,210,102 78	
Dividends applied to pay renewal premiums .....	4,393,890 95	
Renewal premiums for deferred annuities .....	2,193 66	
<hr/>		
Total renewal premiums .....	\$30,606,187 39	
Total premium income .....		\$35,295,046 77
Consideration for supplementary contracts <i>not</i> involving life contingencies .....		167,989 14
Dividends left with the company to accumulate at interest .....		888 41
Interest on mortgage loans .....	\$5,831,533 36	
Interest on bonds and dividends on stocks .....	3,131,117 85	
Interest on premium notes, policy loans or liens .....	1,619,250 98	
Interest on bank deposits .....	46,576 64	
Interest on other debts due the company .....	249,398 80	
Discount on claims paid in advance .....	14,206 14	
Rents—including company's own occupancy .....	244,750 18	11,136,833 95
<hr/>		
Profit on sale or maturity of ledger assets .....		31,224 19
Increase in book value of ledger assets .....		34,422 23
Profit and loss .....		759 31
<hr/>		
Total income .....		\$46,667,164 00
Ledger assets Dec. 31, 1907 .....		229,749,766 83
<hr/>		
Total .....		\$276,416,930 83

DISBURSEMENTS.

Death claims and additions .....	\$8,674,491 36	
Matured endowments and additions .....	1,966,469 27	
<hr/>		
Total death claims and endowments .....	\$10,640,960 63	
Annuities involving life contingencies .....	72,381 82	
Premium notes voided by lapse .....	8,198 39	
Surrender values paid in cash .....	6,798,004 22	
Dividends paid policy holders in cash .....	3,941,146 28	
Dividends applied to pay renewal premiums .....	4,393,890 95	
Dividends applied to purchase paid-up additions and annuities .....	1,092,207 11	
Dividends left with the company to accumulate at interest .....		888 41
Total paid policy holders .....	\$26,947,677 81	

Expense of adjustment of claims .....	\$3,975 17
Supplementary contracts <i>not</i> involving life contingencies.....	158,221 99
Commissions and bonuses to agents.....	3,532,306 68
Salaries and allowances of agencies, including managers, agents and clerks.....	6,166 62
Agency supervision, traveling and all other agency expenses.....	1,699 00
Medical examiners fees and inspection of risks.....	196,281 33
Salaries and all other compensation of officers and home office employes.....	690,379 61
Rents—including company's own occupancy.....	62,648 76
Advertising, printing, stationery and postage.....	234,370 98
Legal expenses.....	3,674 47
Furniture, fixtures and safes.....	11,249 93
Insurance taxes, licenses and department fees.....	23,310 35
Taxes on real estate.....	51,145 17
Repairs and expenses (other than taxes) on real estate.....	100,030 80
State taxes on premiums.....	385,668 32
All other licenses, fees and taxes.....	400,636 53
Decrease in book value of ledger assets.....	148,455 61
Loan expenses.....	159,859 15
Legislative expenses.....	99 52
Traveling expenses.....	939 31
Miscellaneous expenditures.....	525 00
<b>Total disbursements.....</b>	<b>\$33,119,322 11</b>
<b>Balance.....</b>	<b>\$243,297,608 72</b>

LEDGER ASSETS.

Book value of real estate.....	\$2,112,626 68
Mortgage loans on real estate.....	129,213,585 24
Loans on company's policies assigned as collateral.....	33,440,200 51
Premium notes on policies in force.....	533,804 13
Book value of bonds—excluding interest.....	74,814,688 95
Cash in office.....	104,665 41
Deposited in trust companies and banks on interest.....	3,078,037 80
<b>Total ledger assets.....</b>	<b>\$243,297,608 72</b>

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,884,368 13
Interest due and accrued on bonds.....	1,093,496 26
Interest due and accrued on premium notes, loans or liens.....	1,063,361 11
Rents accrued on company's property or lease.....	14,553 76
	<b>\$4,055,779 26</b>

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported..	\$18,060 00	\$1,404,108 04	
Gross deferred premiums.....	269,681 00	1,670,120 00	
<b>Total.....</b>	<b>\$287,741 00</b>	<b>\$3,074,228 04</b>	
Deduct loading.....	63,303 02	676,330 17	
<b>Net uncollected and deferred premiums</b>	<b>\$224,437 98</b>	<b>\$2,397,897 87</b>	<b>2,622,335 85</b>
<b>Gross assets.....</b>			<b>\$249,975,723 83</b>

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$1,950,503 95
Total admitted assets.....	\$248,025,219 88

## 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.....		\$205,117,933 00
Same for reversionary additions.....		6,973,500 00
Same for annuities.....		961,440 00
Net reserve.....		\$213,052,873 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		1,270,245 00
Surrender values claimable on policies cancelled.....		5,948 34
Death losses due and unpaid.....	\$67,464 03	
Death losses in process of adjustment.....	196,364 74	
Death losses reported, no proofs received.....	206,621 49	
Matured endowments due and unpaid.....	140,317 96	
Death losses and other policy claims resisted.....	123,698 46	
Annuity claims, involving life contingencies, due and unpaid.....		568 80
Total policy claims.....		735,035 48
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		2,167 20
Dividends left with the company to accumulate at interest.....		903 66
Premiums paid in advance, including surrender values so applied.....		37,380 28
Unearned interest and rent paid in advance.....		679 93
Commissions to agents due or accrued.....		82,787 88
Salaries, rents, commissions and other accounts, due or accrued.....		18,707 84
Medical examiner's and legal fees due or accrued.....		49,810 75
State, county and municipal taxes due or accrued.....		256,622 56
Dividends or other profits due policy holders.....		699,411 56
Dividends apportioned to annual dividend policies, payable during 1909.....		6,520,551 27
Dividends apportioned to deferred dividend policies, payable during 1909.....		3,979,448 73
Held for deferred dividends.....		16,847,000 00
Unassigned funds (surplus).....		4,465,646 40
Total liabilities.....		\$248,025,219 88

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....	\$365,876 02	
Received during the year on old policies.....	409,029 01	
Restored by revival of policies.....	3,646 52	\$778,551 55
Deductions during the year as follows.		
Used in payment of losses and claims.....	\$14,861 91	
Used in purchase of surrendered policies.....	25,006 69	
Voided lapse.....	11,844 91	
Used in payment of dividends to policyholders.....	77,542 87	
Redeemed by maker in cash.....	115,491 04	
Total reduction of premium note account.....		244,747 42
Balance, note assets at end of the year.....		\$533,804 13

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	234,751	\$571,712	250	
Endowment.....	96,998	209,916,645		
All other.....	29,335	88,148,274		
Additions by dividends.....	-	11,786,423	361,084	\$881,563,592

## NEW POLICIES ISSUED.

Whole life.....	24,853	\$65,735,113		
Endowment.....	5,490	10,691,800		
All other.....	9,272	33,346,796		
Additions by dividends.....	-	2,806,748	39,615	\$112,580,457

## OLD POLICIES REVIVED.

Whole life.....	335	\$875,378		
Endowment.....	110	196,660		
All other.....	137	500,600		
Additions by dividends.....	-	301	582	\$1,572,939

## OLD POLICIES INCREASED.

Whole life.....	208	-		
Endowment.....	33	-		
All other.....	101	-	342	-

Total.....	401,623		\$995,716,988
Policies terminated during the year.....	19,285		51,140,370
Policies in force Dec. 31, 1908.....	382,338		\$944,576,618
Annuities in force Dec. 31, 1908.....	272		66,449 00

## BUSINESS IN MAINE.

	Number.	Amount.
Policies in force December 31st of the previous year.....	4591	\$7,380,855
Policies issued during the year.....	408	612,500
Total.....	4999	\$7,993,355
Deduct policies ceased to be in force.....	278	421,798
Policies in force in Maine, December 31, 1908.....	4721	\$7,571,557
Losses and claims unpaid December 31, of the previous year..	3	\$22,000
Losses and claims incurred during the year.....	47	70,937
Total.....	50	\$92,937
Losses and claims settled during the year.....	46	79,937
Losses and claims unpaid Dec. 31, 1908.....	4	\$13,000
Premiums received.....		293,488 77

## 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.....	\$1,629,882 38	
Surrender values applied to pay first year's premiums	2,162 05	
<hr/>		
Total first year's premiums on original policies	\$1,632,044 43	
Dividends applied to purchase paid-up additions and annuities.....	125,527 41	
Surrender values applied to purchase paid-up insurance and annuities.....	238,362 86	
Consideration for original annuities involving life contingencies.....	272,437 04	
Consideration for supplementary contracts involving life contingencies.....	6,228 47	
<hr/>		
Total new premiums.....	\$2,274,600 21	
Renewal premiums.....	12,795,919 39	
Dividends applied to pay renewal premiums.....	1,120,430 64	
Surrender values applied to pay renewal premiums	20,564 24	
Renewal premiums for deferred annuities.....	9,037 14	
<hr/>		
Total renewal premiums.....	\$13,945,951 41	
Total premium income.....		\$16,220,551 62
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		280,828 58
Interest on mortgage loans.....	\$1,931,427 29	
Interest on collateral loans.....	97,834 44	
Interest on bonds and dividends on stocks.....	1,605,600 36	
Interest on premium notes, policy loans or liens.....	732,196 08	
Interest on bank deposits.....	31,949 36	
Interest on other debts due the company.....	15,608 05	
Discount on claims paid in advance.....	3,312 64	
Rents—including company's own occupancy.....	148,621 90	4,566,550 12
<hr/>		
Profit on sale or maturity of ledger assets.....		28,545 65
Bonuses on collateral loans.....		11,238 47
Commissions on mortgages.....		1,500 00
Suspended bank dividend.....		546 66
Agents' balances charged off.....		118 20
<hr/>		
Total income.....		\$21,109,879 30
Ledger assets Dec. 31, 1907.....		89,065,678 35
<hr/>		
Total.....		\$110,175,557 65

DISBURSEMENTS.

Death claims and additions.....	\$4,317,447 38	
Matured endowments and additions.....	1,185,029 98	
<hr/>		
Total death claims and endowments.....		\$5,502,477 36
Annuities involving life contingencies.....		266,774 07
Premium notes voided by lapse.....		65,790 56
Surrender values paid in cash.....		1,433,507 95
Surrender values applied to pay new premiums.....		2,162 05
Surrender values applied to pay renewal premiums.....		20,564 24
Surrender values applied to purchase paid-up insurance and annuities.....		238,362 86
Dividends paid policy holders in cash.....		237,797 25
Dividends applied to pay renewal premiums.....		1,120,430 64
Dividends applied to purchase paid-up additions and annuities.....		125,527 41
Total paid policy holders.....	\$9,013,394 39	
Expense of adjustment of claims.....		6,062 77
Supplementary contracts <i>not</i> involving life contingencies.....		167,329 79
Commissions and bonuses to agents.....		1,598,345 11
Commuted renewal commissions.....		46,697 92
Salaries and allowances for agencies, including managers, agents and clerks.....		108,768 26
Agency supervision, traveling and all other agency expenses.....		11,783 76
Medical examiners fees and inspection of risks.....		124,407 59
Salaries and all other compensation of officers and home office employes.....		349,153 54
Rents—including company's own occupancy.....		121,623 83
Advertising, printing, stationery and postage.....		106,154 73
Legal expenses.....		10,939 93
Furniture, fixtures and safes.....		9,821 81
Insurance taxes, licenses and department fees.....		14,175 76
Taxes on real estate.....		30,120 05
Repairs and expenses (other than taxes) on real estate.....		68,841 10
Loss on sale or maturity of ledger assets.....		165 00
State taxes on premiums.....		233,183 67
All other licenses, fees and taxes.....		224,887 18
Decrease in book value of ledger assets.....		492,153 30
Loss on mortgage.....		485 00
Agents' balances charged off.....		7,846 70
Miscellaneous expenditures.....		56,284 13
<hr/>		
Total disbursements.....		\$12,802,625 32
Balance.....		\$97,372,932 33

LEDGER ASSETS.

Book value of real estate.....	\$2,155,708 22
Mortgage loans on real estate.....	39,345,534 93
Loans secured by collateral.....	2,426,892 56
Loans on company's policies assigned as collateral.....	12,727,957 00
Premium notes on policies in force.....	1,991,548 61
Book value of stocks and bonds—excluding interest.....	37,741,097 78
Cash in office.....	5,862 30
Deposited in trust companies and banks on interest.....	566,453 11
Bills receivable.....	297,738 73
Agents' balances.....	10,649 65
Bills receivable for premiums.....	103,489 44
<hr/>	
Total ledger assets.....	\$97,372,932 33

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$621,576 05	
Interest accrued on bonds.....	570,740 59	
Interest accrued on collateral loans.....	22,330 50	
Interest due and accrued on premium notes, loans or liens.....	4,799 55	
Interest due and accrued on other assets.....	2,454 23	
Rents due and accrued on company's property or lease.....	2,057 11	\$1,223,958 03

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported..	-	\$1,190,447 73	
Gross deferred premiums.....	\$1,078 24	1,039,700 79	
Total.....	\$81,078 24	\$2,230,148 52	
Deduct loading.....	17,188 59	472,791 49	
Net uncollected and deferred premiums	\$63,889 65	\$1,757,357 03	1,821,246 68
Net deferred annuities.....			5,135 83
Secured profits on real estate under contract of sale.....			2,950 00
Gross assets.....			\$100,426,222 87

## DEDUCT ASSETS NOT ADMITTED.

Agents' debit balances.....	\$10,745 21	
Cash advanced to or in hands of officers or agents..	297,738 73	
Bills receivable.....	103,489 44	
Book value of bonds and stocks over market value	291,846 23	\$703,819 61
Total admitted assets.....		\$99,722,403 26

## 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.	\$77,372,166 00	
Same for reversionary additions.....	1,129,934 00	
Same for annuities.....	2,954,416 00	
Total.....	\$81,456,516 00	
Deduct net value of risks re-insured.....	136,808 00	
Net reserve.....		\$81,319,708 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		1,796,522 00
Death losses in process of adjustment.....	\$448,440 68	
Matured credits, awaiting proof.....	31,252 00	
Death losses and other policy claims resisted.....	7,510 00	
Total policy claims.....		487,202 68
Premiums paid in advance, including surrender values so applied....	50,468 72	
Unearned interest and rent paid in advance.....	433,299 98	
Commissions due agents on premium notes, when paid.....	31,533 87	
Medical examiner's and legal fees due or accrued.....	11,683 00	
State, county and municipal taxes due or accrued.....	515,501 79	
Dividends or other profits due policy holders.....	230,590 06	
Dividends apportioned to annual dividend policies, payable during 1909	2,600,000 00	
Dividends apportioned to deferred dividend policies, payable during 1909.....		243,130 44



Held for deferred dividends.....	\$6,618,527 35
Trust deposits.....	6,562 00
Special 3½% reserve.....	1,905,640 00
Unassigned funds (surplus).....	3,472,033 37
<b>Total liabilities.....</b>	<b>\$99,722,403 26</b>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....	\$1,624,236 09	
Received during the year on new policies.....	18,439 70	
Received during the year on old policies.....	645,279 26	
Restored by revival of policies.....	7,218 11	\$2,295,173 16
<b>Deductions during the year as follows:</b>		
Used in payment of losses and claims.....	\$62,352 64	
Used in purchase of surrendered policies.....	47,108 67	
Voided by lapse.....	73,008 67	
Used in payment of dividends to policyholders.....	77,613 55	
Redeemed by maker in cash.....	43,541 02	
<b>Total reduction of premium note account.....</b>	<b>303,624 55</b>	
<b>Balance, note assets at end of the year.....</b>	<b>\$1,991,548 61</b>	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number</i>	<i>Total Amount.</i>
Whole life.....	98,330	\$229,383,936		
Endowment.....	40,957	83,585,125		
All other.....	33,658	111,418,748		
Additions by dividends.....	-	1,568,461	172,945	\$425,956,270

NEW POLICIES ISSUED.

Whole life.....	8,194	\$21,980,165		
Endowment.....	2,071	4,584,056		
All other.....	6,730	29,661,103	16,995	\$56,225,324

OLD POLICIES REVIVED.

Whole life.....	786	\$1,643,413		
Endowment.....	361	518,721		
All other.....	3,409	7,366,919		
Additions by dividends.....	-	204,981	4,556	\$9,734,034

OLD POLICIES INCREASED.

Whole life.....	128	\$392,454		
Endowment.....	90	311,132		
All other.....	470	1,461,933	688	\$2,165,519

<b>Total.....</b>	<b>195,184</b>	<b>\$494,081,147</b>		
<b>Policies terminated during the year.....</b>	<b>17,666</b>	<b>47,392,911</b>		

* Policies in force Dec. 31, 1908.....	177,518	\$446,688,236		
Annuities in force Dec. 31, 1908.....	1,231	478,221 12		

\* Policies reinsured, \$3,951,900.

504 PHENIX MUTUAL LIFE INSURANCE COMPANY.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	3,052	\$4,125,672
Policies issued during the year.....	343	573,885
<b>Total.....</b>	<b>3,395</b>	<b>\$4,699,557</b>
Deduct policies ceased to be in force.....	179	285,085
<b>Policies in force in Maine, December 31, 1908.....</b>	<b>3,216</b>	<b>\$4,414,472</b>
Losses and claims unpaid December 31, of the previous year.....	4	\$2,219 00
Losses and claims incurred during the year.....	23	48,132 58
<b>Total.....</b>	<b>27</b>	<b>\$50,351 58</b>
Losses and claims settled during the year.....	25	49,256 58
Losses and claims unpaid Dec. 31, 1908.....	2	\$1,095 00
Premiums received.....		167,236 36

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.....	\$453,857 97	
Surrender values applied to pay first year's premiums.....	2,566 80	
<b>Total first year's premiums on original policies.....</b>	<b>\$456,424 77</b>	
Dividends applied to purchase paid-up additions and annuities.....	115,536 00	
Surrender values applied to purchase paid-up insurance and annuities.....	82,883 00	
Consideration for original annuities involving life contingencies.....	15,324 00	
Consideration for supplementary contracts involving life contingencies.....	13,988 00	
<b>Total new premiums.....</b>	<b>\$684,155 77</b>	
Renewal premiums.....	3,201,246 79	
Dividends applied to pay renewal premiums.....	318,208 83	
Surrender values applied to pay renewal premiums.....	10,957 06	
<b>Total renewal premiums.....</b>	<b>\$3,530,412 68</b>	
<b>Total premium income.....</b>		<b>\$4,214,568 45</b>
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		6,500 00
Dividends left with the company to accumulate at interest.....		38,895 38
Interest on mortgage loans.....	\$740,387 29	
Interest on bonds and dividends on stocks.....	277,235 52	
Interest on premium notes, policy loans or liens.....	141,898 40	

PHOENIX MUTUAL LIFE INSURANCE COMPANY. 505

Interest on bank deposits.....	\$12,281 41	
Interest on other debts due the company.....	294 76	
Discount on claims paid in advance.....	634 85	
Rents—including company's own occupancy.....	42,432 48	\$1,215,164 71
<hr/>		
Profit on sale or maturity of ledger assets.....		50 00
Agents balances charged off.....		6,973 08
Increase in book value of ledger assets.....		1,989 00
From other sources.....		354 13
<hr/>		
Total income.....		\$5,484,494 75
Ledger assets Dec. 31, 1907.....		23,226,408 70
<hr/>		
Total.....		\$28,710,903 45

DISBURSEMENTS.

Death claims and additions.....	\$1,242,571 17	
Matured endowments and additions.....	270,149 35	
<hr/>		
Total death claims and endowments.....		\$1,512,720 52
Annuities involving life contingencies.....		12,632 32
Premium notes voided by lapse.....		643 02
Surrender values paid in cash.....		401,612 02
Surrender values applied to pay new premiums.....		2,566 80
Surrender values applied to pay renewal premiums.....		10,957 06
Surrender values applied to purchase paid-up insurance and annuities..		82,883 00
Dividends paid policy holders in cash.....		9,441 16
Dividends applied to pay renewal premiums.....		318,208 83
Dividends applied to purchase paid-up additions and annuities.....		115,536 00
Dividends left with the company to accumulate at interest.....		38,895 38
Total paid policy holders.....	\$2,506,096 11	
Expense of adjustment of claims.....		441 64
Supplementary contracts <i>not</i> involving life contingencies.....		4,857 67
Dividends held on deposit surrendered during the year.....		5,332 60
Commissions and bonuses to agents.....		395,399 06
Commuted renewal commissions.....		453 17
Salaries and allowances for agencies, including managers, agents and clerks.....		120,291 54
Agency supervision, traveling and all other agency expenses.....		11,325 37
Medical examiners fees and inspection of risks.....		37,717 27
Salaries and all other compensation of officers and home office employes		131,186 16
Rents—including company's own occupancy.....		11,642 28
Advertising, printing, stationery and postage.....		44,390 68
Legal expenses.....		2,081 47
Furniture, fixtures and safes.....		8,183 14
Insurance taxes, licenses and department fees.....		5,897 71
Taxes on real estate.....		4,543 46
Repairs and expenses (other than taxes) on real estate.....		21,520 44
Loss on sale or maturity of ledger assets.....		2,117 50
State taxes on premiums.....		43,408 60
All other licenses, fees and taxes.....		60,782 94
Traveling expenses.....		2,285 28
Foreclosure expenses.....		167 52
Decrease in book value of ledger assets.....		5,480 83
Agents balances charged off.....		4,299 87
Miscellaneous expenditures.....		6,746 85
<hr/>		
Total disbursements.....		\$3,436,649 16
<hr/>		
Balance.....		\$25,274,254 29

506 PHOENIX MUTUAL LIFE INSURANCE COMPANY.

LEDGER ASSETS.

Book value of real estate.....		\$508,406 03	
Mortgage loans on real estate.....		15,035,407 00	
Loans on company's policies assigned as collateral.....		2,661,948 82	
Premium notes on policies in force.....		132,895 79	
Book value of stocks and bonds—excluding interest.....		6,386,859 72	
Cash in office.....		614 26	
Deposited in trust companies and banks on interest.....		548,122 67	
Total ledger assets.....			\$25,274,254 29

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$288,660 18		
Interest due and accrued on bonds.....	49,970 31		
Interest due on premium notes, loans or liens.....	11,339 87		\$349,970 36
Market value of stocks and bonds over book value.....			424 88
	<i>New</i>	<i>Renewals.</i>	
	<i>Business.</i>		
Gross premiums due and unreported.....	\$5,279 83	\$181,244 49	
Gross deferred premiums.....	29,274 34	200,707 41	
Total.....	\$34,554 17	\$381,951 90	
Deduct loading.....	8,893 44	83,236 26	
Net uncollected and deferred premiums..	\$25,660 73	\$298,715 64	324,376 37
Gross assets.....			\$25,949,025 90

DEDUCT ASSETS NOT ADMITTED.

Premium notes and loans on policies and net premiums in excess of the net value of their policies.....		\$224 80
Total admitted assets.....		\$25,948,801 10

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.....	\$23,369,854 00	
Same for reversionary additions.....	720,164 00	
Same for annuities.....	124,075 00	
Total.....	\$24,214,093 00	
Deduct net value of risks reinsured.....	128,820 00	
Net reserve.....		\$24,085,273 00
Present value of supplementary contracts, <i>not</i> involving life contingencies.....		22,275 00
Surrender values claimable on policies cancelled.....		21,777 00
Death losses in process of adjustment.....	\$2,690 00	
Death losses reported, no proofs received.....	40,000 00	
Total policy claims.....		42,690 00
Dividends left with the company to accumulate at interest.....		59,303 00
Premiums paid in advance, including surrender values so applied.....		49,473 00
Unearned interest and rent paid in advance.....		69,590 00
Cost of collection on uncollected and deferred premiums in excess of loading.....		6,656 00

Medical examiner's and legal fees due or accrued . . . . .	\$3,406 00	
State, county and municipal taxes due or accrued . . . . .	43,408 00	
Dividends or other profits due policy holders . . . . .	40,119 00	
Dividends apportioned to annual dividend policies, payable during 1909	165,194 00	
Dividends apportioned to deferred dividend policies, payable during 1909	33,747 00	
Held for deferred dividends . . . . .	129,004 00	
Reserve for paid-up option . . . . .	10,000 00	
Unassigned funds (surplus) . . . . .	1,166,886 10	
<b>Total liabilities . . . . .</b>	<b>\$25,948,801 10</b>	

PREMIUM NOTE ACCOUNT.

On hand December 31, 1907 . . . . .	\$156,596 73	
Received during the year . . . . .	3,386 00	
Restored by revival of policies . . . . .	180 00	\$160,162 73
<b>Deductions during the year as follows:</b>		
Used in payment of losses and claims . . . . .	\$18,140 99	
Used in purchase of surrendered policies . . . . .	1,929 36	
Voided by lapse . . . . .	823 02	
Used in payment of dividends to policyholders . . . . .	1 85	
Redeemed by maker in cash . . . . .	6,371 72	
<b>Total reduction of premium note account . . . . .</b>	<b>27,266 94</b>	
<b>Balance, note assets at end of the year . . . . .</b>	<b>\$132,895 79</b>	

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Number.</i>	<i>Total Amount.</i>
Whole life . . . . .	16,896	\$30,673,047		
Endowment . . . . .	35,430	59,044,425		
All other . . . . .	5,298	12,352,819		
Additions by dividends . . . . .	-	1,010,427	57,624	\$103,080,718

NEW POLICIES ISSUED.

Whole life . . . . .	75	\$297,637		
Endowment . . . . .	4,636	9,040,945		
All other . . . . .	1,604	5,051,654		
Additions by dividends . . . . .	-	186,798	6,315	\$14,577,034

OLD POLICIES REVIVED.

Whole life . . . . .	5	\$11,045		
Endowment . . . . .	42	52,789		
All other . . . . .	6	26,503		
Additions by dividends . . . . .	-	2,264	53	\$92,601

OLD POLICIES INCREASED.

Whole life . . . . .	-	\$10,100		
Endowment . . . . .	-	27,250		
All other . . . . .	-	13,407	-	\$50,757

<b>Total . . . . .</b>			<b>63,992</b>	<b>\$117,801,110</b>
<b>Policies terminated during the year . . . . .</b>			<b>4,222</b>	<b>8,873,922</b>

*Policies in force Dec. 31, 1908 . . . . .	59,770	\$108,927,188		
Annuities in force Dec. 31, 1908 . . . . .	80	12,930,42		

\*Policies reinsured, 190, \$2,295,295.

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,018	\$1,108,088
Policies issued during the year.....	75	111,000
Total.....	1,093	\$1,219,088
Deduct policies ceased to be in force.....	68	79,144
Policies in force in Maine, December 31, 1908.....	1,025	\$1,139,944
Losses and claims incurred during the year.....	15	\$16,081
Losses and claims settled during the year.....	15	16,081
Premiums received.....		\$46,261 35

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.....	\$638,153 64	
Dividends applied to purchase paid-up additions and annuities.....	198,540 75	
Surrender values applied to purchase paid-up in- surance and annuities.....	91,887 00	
Consideration for original annuities involving life contingencies.....	76,553 19	
Total new premiums.....	\$1,005,134 58	
Renewal premiums.....	5,991,386 47	
Dividends applied to pay renewal premiums.....	756,194 21	
Renewal premiums for deferred annuities.....	367 80	
Total renewal premiums.....	\$6,747,948 48	
Total premium income.....		\$7,753,083 06
Consideration for supplementary contracts <i>not</i> involving life con- tingencies.....		121,786 85
Interest on mortgage loans.....	\$722,844 46	
Interest on collateral loans.....	193,245 29	
Interest on bonds and dividends on stocks.....	1,594,160 98	
Interest on premium notes, policy loans or liens....	381,020 04	
Interest on bank deposits.....	3,037 17	
Interest on other debts due the company.....	311 95	

Discount on claims paid in advance.....	\$102 12	
Rents.....	161,710 34	\$3,056,432 35
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Profit on sale or maturity of ledger assets.....		83,816 01
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Total income.....		\$11,015,118 27
Ledger assets Dec. 31, 1907.....		59,052,857 40
<hr/>		
Total.....		\$70,067,975 67

DISBURSEMENTS.

Death claims and additions.....	\$1,836,666 71	
Matured endowments and additions.....	2,608,793 59	
<hr/>		
Total death claims and endowments.....		\$4,445,460 30
Annuities involving life contingencies.....		84,841 69
Surrender values paid in cash.....		641,910 43
Surrender values applied to purchase paid-up insurance and annuities.....		91,887 00
Dividends paid policy holders in cash.....		178,416 00
Dividends applied to pay renewal premiums.....		756,194 21
Dividends applied to purchase paid-up additions and annuities.....		198,540 75
Total paid policy holders.....	\$6,397,250 38	
Expense of adjustment of claims.....		225 00
Supplementary contracts <i>not</i> involving life contingencies.....		44,712 87
Commissions and bonuses to agents.....		630,385 02
Salaries and allowances for agencies, including managers, agents and clerks.....		24,255 76
Agency supervision, traveling and all other agency expenses.....		16,835 02
Medical examiners fees and inspection of risks.....		35,991 53
Salaries and all other compensation of officers and home office employes.....		332,634 39
Rents.....		25,850 26
Advertising, printing, stationery and postage.....		75,245 76
Legal expenses.....		4,715 00
Furniture, fixtures and safes.....		18,941 65
Insurance taxes, licenses and department fees.....		7,039 99
Taxes on real estate.....		47,591 71
Repairs and expenses (other than taxes) on real estate.....		46,769 89
Loss on sale or maturity of ledger assets.....		2,815 00
State taxes on premiums.....		99,670 89
All other licenses, fees and taxes.....		13,589 11
Decrease in book value of ledger assets.....		45,008 86
Miscellaneous expenditures.....		36,321 18
<hr/>		
Total disbursements.....		\$7,905,849 27
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Balance.....		\$62,162,126 40

LEDGER ASSETS.

Book value of real estate.....	\$2,219,662 60	
Mortgage loans on real estate.....	14,504,746 41	
Loans secured by collateral.....	2,671,092 65	
Loans on company's policies assigned as collateral.....	6,810,904 00	
Premium notes on policies in force.....	2,568 17	
Book value of stocks and bonds—excluding interest.....	35,751,151 76	
Deposited in trust companies and banks on interest.....	202,000 81	
<hr/>		
Total ledger assets.....		\$62,162,126 40

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$221,936 36		
Interest accrued on bonds.....	483,572 92		
Interest accrued on collateral loans.....	25,477 92		
Interest due and accrued on premium notes, loans or liens.....	85,136 30		
Rents due and accrued on company's property or lease.....	8,499 95		\$824,623 45
Market value of stocks and bonds over book value.....			3,337,244 24
	<i>New</i>	<i>Business.</i>	<i>Renewals.</i>
Gross premiums due and unreported....	-		\$337,531 75
Gross deferred premiums.....	61,846 84		832,567 55
Total.....	\$61,846 84	\$1,170,099 30	
Deduct loading.....	11,627 21	219,978 67	
Net uncollected and deferred premiums.....	\$50,219 63	\$950,120 63	1,000,340 26
Total admitted assets.....			\$67,324,334 35

## 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 3½ per cent.....	\$54,037,392 00		
Same for reversionary additions.....	1,688,205 00		
Same for annuities.....	716,796 00		
Net reserve.....			\$56,442,393 00
Present value of supplementary contracts, <i>not</i> involving life contin- gencies.....			499,272 00
Surrender values claimable on policies cancelled.....			191,782 00
Death losses due and unpaid.....	\$77,695 37		
Death losses reported, no proofs received.....	55,493 00		
Matured endowments due and unpaid.....	11,896 00		
Annuity claims, involving life contingencies, due and unpaid.....	1,001 90		
Total policy claims.....			146,086 27
Premiums paid in advance, including surrender values so applied....			360,222 56
Unearned interest and rent paid in advance.....			281 37
Commissions to agents, due or accrued.....			7,599 32
Salaries, rents, commissions and other accounts, due or accrued....			84 25
Medical examiner's and legal fees due or accrued.....			3,515 00
State, county and municipal taxes due or accrued.....			111,483 44
Dividends or other profits due policy holders.....			106,636 00
Dividends apportioned to annual dividend policies, payable during 1909			635,000 00
Cash capital.....			1,000,000 00
Unassigned funds (surplus).....			7,819,979 14
Total liabilities.....			\$67,324,334 35



## PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....	\$3,382 83	
Received during the year on old policies.....	338 45	\$3,721 28
<hr/>		
Deductions during the year as follows		
Used in payment of dividends to policyholders.....	\$676 36	
Redeemed by maker in cash.....	476 75	
<hr/>		
Total reduction of premium note account.....		1,153 11
<hr/>		
Balance, note assets at end of the year.....		\$2,568 17

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	7,602	\$25,285,344		
Endowment.....	56,138	137,757,595		
All other.....	7,300	26,665,145		
Additions by dividends.....	-	2,278,702	71,040	\$191,986,786

## NEW POLICIES ISSUED.

Whole life.....	794	\$2,214,515		
Endowment.....	5,039	10,746,983		
All other.....	2,190	8,920,806		
Additions by dividends.....	-	309,079	8,023	\$22,191,383

## OLD POLICIES REVIVED.

Whole life.....	43	\$126,870		
Endowment.....	243	495,863		
All other.....	50	228,766		
Additions by dividends.....	-	2,218	336	\$853,717

## OLD POLICIES INCREASED.

Whole life.....	-	\$5,433		
Endowment.....	-	22,500		
All other.....	-	7,500	-	\$35,433

Total.....			79,399	\$215,067,319
<hr/>				
Policies terminated during the year.....			4,688	13,881,974
<hr/>				
Policies in force Dec. 31, 1908.....			74,711	\$201,185,345
Annuities in force Dec. 31, 1908.....			313	86,589 61

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,078	\$1,852,259
Policies issued during the year.....	155	254,914
<hr/>		
Total.....	1,233	\$2,107,173
Deduct policies ceased to be in force.....	81	158,516
<hr/>		
Policies in force in Maine, December 31, 1908.....	1,152	\$1,948,657
<hr/>		
Losses and claims incurred during the year.....	4	\$7,461
Losses and claims settled during the year.....	4	7,461
Premiums received.....		72,608 86

## 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.....	\$6,629,516 49	
Surrender values applied to pay first year's premiums	5,328 11	
		<hr/>
Total first year's premiums on original policies	\$6,634,844 60	
Dividends applied to purchase paid-up additions and annuities.....	67,782 02	
Surrender values applied to purchase paid-up insurance and annuities.....	1,188,176 80	
Consideration for original annuities involving life contingencies.....	43,958 95	
Consideration for supplementary contracts involving life contingencies.....	937 43	
		<hr/>
Total new premiums.....	\$7,935,699 80	
Renewal premiums.....	45,030,491 19	
Dividends applied to pay renewal premiums.....	249,877 28	
Surrender values applied to pay renewal premiums..	13,422 73	
Renewal premiums for deferred annuities.....	790 63	
		<hr/>
Total renewal premiums.....	\$45,294,581 83	
Total premium income.....	\$53,230,281 63	
Consideration for supplementary contracts <i>not</i> involving life contingencies.....	59,611 00	
Interest on mortgage loans.....	\$1,330,755 88	
Interest on collateral loans.....	428,869 83	
Interest on bonds and dividends on stocks.....	3,699,650 86	
Interest on premium notes, policy loans or liens....	478,182 21	
Interest on bank deposits.....	289,327 75	
Interest on other debts due the company.....	16,653 89	
Rents—including company's own occupancy.....	789,984 97	7,033,424 89
		<hr/>
Profit on sale or maturity of ledger assets.....		13,654 70
From other sources.....		62 20
		<hr/>
Total income.....	\$60,337,034 42	
Ledger assets Dec. 31, 1907.....	145,817,990 18	
		<hr/>
Total.....	\$206,155,024 60	

DISBURSEMENTS.

Death claims and additions.....	\$14,402,159 10
Matured endowments and additions.....	232,886 77
<hr/>	
Total death claims and endowments.....	\$14,635,045 87
Annuities involving life contingencies.....	68,999 60
Surrender values paid in cash.....	1,502,384 48
Surrender values applied to pay new premiums.....	5,328 11
Surrender values applied to pay renewal premiums.....	13,422 73
Surrender values applied to purchase paid-up insurance and annuities.....	1,188,176 80
Dividends paid policy holders in cash.....	1,765,096 63
Dividends applied to pay renewal premiums.....	249,877 28
Dividends applied to purchase paid-up additions and annuities.....	67,782 02
Total paid policy holders....	\$19,496,113 52
Expense of adjustment of claims.....	15,511 86
Supplementary contracts <i>not</i> involving life contingencies.....	36,126 97
Dividends to stockholders.....	200,000 00
Commissions and bonuses to agents.....	7,756,478 62
Commuted renewal commissions.....	67,804 00
Salaries and allowances for agencies, including managers, agents and clerks.....	2,733,039 65
Agency supervision, traveling and all other agency expenses.....	339,655 71
Medical examiners fees and inspection of risks.....	576,243 80
Salaries and all other compensation of officers and home office employes.....	1,876,844 10
Rents—including company's own occupancy.....	696,925 85
Advertising, printing, stationery and postage.....	703,177 16
Legal expenses.....	33,942 33
Furniture, fixtures and safes.....	86,291 55
Insurance taxes, licenses and department fees.....	28,763 87
Taxes on real estate.....	187,859 04
Repairs and expenses (other than taxes) on real estate.....	253,350 98
Loss on sale or maturity of ledger assets.....	243,467 19
State tax premiums.....	741,170 52
All other licenses, fees and taxes.....	292,101 67
Investment expense.....	23,879 18
Decrease in book value of ledger assets.....	120,114 92
Expenses of audit by accountants.....	7,500 00
Law libraries.....	748 25
Premiums on surety bonds.....	2,521 01
Miscellaneous expenditures.....	108,709 21
<hr/>	
Total disbursements.....	\$36,628,340 96
Balance.....	\$169,526,683 64

LEDGER ASSETS.

Book value of real estate.....	\$12,110,144 80
Mortgage loans on real estate.....	31,565,741 39
Loans secured by collateral.....	7,052,840 00
Loans on company's policies assigned as collateral.....	8,590,781 86
Premium notes on policies in force.....	1,470,293 03
Book value of stocks and bonds—excluding interest.....	97,337,107 75
Cash in office and deposited in banks, not on interest.....	560,320 20
Deposited in trust companies and banks on interest.....	10,839,454 61
<hr/>	
Total ledger assets.....	\$169,526,683 64

514 PRUDENTIAL INSURANCE COMPANY OF AMERICA.

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$613,518 73	
Interest due and accrued on bonds.....	1,254,663 40	
Interest due and accrued on collateral loans.....	49,562 03	
Interest due and accrued on premium notes, loans or liens.....	25,823 13	
Interest due and accrued on other assets.....	1,190 00	
Rents due and accrued on company's property or lease.....	13,309 90	\$1,958,067 19

	<i>New</i>	
	<i>Business.</i>	<i>Renewals.</i>
Gross premiums due and unreported..	\$55,683 37	\$921,155 71
Gross deferred premiums.....	386,629 44	2,846,302 23
Total.....	\$442,312 81	\$3,767,457 94
Deduct loading.....	66,605 88	715,583 39

Net uncollected and deferred ordinary premiums.....	\$375,706 93	\$3,051,874 55	\$3,427,581 48
Net uncollected industrial premiums.....			230,619 24
Stationery and printed matter.....			10,000 00
Furniture, fixtures and safes.....			50,000 00
Law libraries.....			6,889 55
Gross assets.....			\$175,209,841 10

DEDUCT ASSETS NOT ADMITTED.

Stationery and printed matter.....	\$10,000 00	
Furniture, fixtures and safes.....	50,000 00	
Book value of bonds and stocks over market value..	1,404,243 00	
Law libraries.....	6,889 55	
Deposits in suspended banks.....	76 39	\$1,471,213 94
Total admitted assets.....		\$173,738,627 16

LIABILITIES.

Net present value of all outstanding policies com- puted by the Actuaries table of mortality with in- terest at 4 per cent and the American Experience table with interest at 3 and 3½ per cent.....	\$131,457,438 00	
Same for reversionary additions.....	321,292 00	
Same for annuities.....	670,066 00	
Special reserve to make total reserve equal "Net Reserve" according to Massachu- setts standard.....	\$3,467,674 00	
Total.....	\$135,916,470 00	
Deduct net value of risks reinsured.....	556,955 00	
Net reserve.....		\$135,359,515 00
Present value of supplementary contracts, <i>not</i> involving life contingen- cies.....		437,271 10
Surrender values claimable on policies cancelled.....		409,877 00
Death losses in process of adjustment.....	\$166,903 18	
Death losses reported, no proofs received.....	458,328 97	
Matured endowments due and unpaid.....	12,558 90	
Death losses and other policy claims resisted.....	65,802 53	
Total policy claims.....		703,593 58

Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		\$1,325 00
Premiums paid in advance, including surrender values so applied.....		487,175 38
Unearned interest and rent paid in advance.....		244,597 90
Commissions due agents on premium notes, when paid.....		177 80
Commissions to agents <b>due or accrued</b> .....		10,774 90
Salaries, rents, commissions and other accounts, due or accrued.....		34,840 16
Medical examiner's and legal fees due or accrued.....		113,135 69
State, county and municipal taxes due or accrued.....		962,382 74
Dividends or other profits due policy holders.....		130,688 66
Dividends apportioned to annual dividend policies, payable during 1909.....		26,422 74
Dividends apportioned to deferred dividend policies, payable during 1909.....		267,631 99
Held for deferred dividends.....	14,623,279 37	
Special reserve for industrial policies.....	1,000,000 00	
Cost of voluntary dividend making industrial policies paid up at age 75.....	271,191 00	
Cash capital.....	2,000,000 00	
Unassigned funds (surplus).....	16,654,747 15	
<b>Total liabilities.....</b>		<b>\$173,738,627 16</b>

PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....	\$1,153,452 10	
Received during the year on old policies.....	1,229,965 49	
Restored by revival of policies.....	51,927 80	\$2,435,345 39
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$18,659 09	
Used in purchase of surrendered policies.....	302,857 59	
Used in payment of dividends to policyholders.....	1,459 19	
Redeemed by maker in cash.....	642,076 49	
<b>Total reduction of premium note account.....</b>		<b>965,052 36</b>
<b>Balance, note assets at end of the year.....</b>		<b>\$1,470,293 03</b>

EXHIBIT OF ORDINARY POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	303,319	\$361,318,548		
Endowment.....	115,072	105,384,577		
All other.....	19,638	29,883,316		
Additions by dividends.....	-	489,432	438,029	\$497,075,873

NEW POLICIES ISSUED.

Whole life.....	51,672	\$63,750,741		
Endowment.....	16,890	14,871,891		
All other.....	3,886	10,218,323		
Additions by dividends.....	-	130,390	72,448	\$88,971,345

OLD POLICIES REVIVED.

Whole life.....	2,283	\$2,131,317		
Endowment.....	1,457	871,801		
All other.....	96	295,180		
Additions by dividends.....	-	8	3,836	\$3,298,306

516 PRUDENTIAL INSURANCE COMPANY OF AMERICA.

OLD POLICIES INCREASED.				
Whole life.....	-	\$210,200		
Endowment.....	-	371,165		
All other.....	-	91,537		
Additions by dividends.....	-	17	-	\$672,919
<b>Total.....</b>			<b>514,313</b>	<b>\$590,018,443</b>
Policies terminated during the year.....			41,278	46,524,534
<b>*Policies in force Dec. 31, 1908.....</b>			<b>473,035</b>	<b>\$543,493,909</b>
Annuitants in force Dec. 31, 1908.....			260	78,233 32

EXHIBIT OF INDUSTRIAL POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total. Amount.</i>
Whole life.....	6,552,062	\$815,645,512		
Endowment.....	217,181	22,273,077		
All other.....	83,550	2,369,662		
Additions by dividends.....	-	2,921	6,852,793	\$840,291,172

NEW POLICIES ISSUED.

Whole life.....	1,143,049	\$147,719,443		
Endowment.....	163,467	18,787,993	1,306,516	\$166,507,436

OLD POLICIES REVIVED.

Whole life.....	244,768	\$33,070,516		
Endowment.....	8,703	931,464	253,471	\$34,001,980

OLD POLICIES INCREASED.

Whole life.....	-			\$16,267,392
<b>Total.....</b>			<b>8,412,780</b>	<b>\$1,057,067,980</b>
Policies terminated during the year.....			1,154,076	166,010,542
<b>Policies in force Dec. 31, 1908.....</b>			<b>7,258,704</b>	<b>\$891,057,438</b>



ORDINARY BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,580	\$1,524,998
Policies issued during the year.....	221	227,935
<b>Total.....</b>	<b>1,801</b>	<b>\$1,752,933</b>
Deduct policies ceased to be in force.....	168	163,826
<b>Policies in force in Maine, December 31, 1908....</b>	<b>1,633</b>	<b>\$1,589,107</b>
Losses and claims unpaid December 31, of the previous year.....	1	\$500 00
Losses and claims incurred during the year.....	21	18,186 94
<b>Total.....</b>	<b>22</b>	<b>\$18,686 94</b>
Losses and claims settled during the year.....	20	16,156 49
<b>Losses and claims unpaid Dec. 31, 1908.....</b>	<b>2</b>	<b>\$2,530 45</b>
<b>Premiums received.....</b>		<b>65,675 12</b>

\*Policies reinsured, 176, \$5,499,109.

SECURITY MUTUAL LIFE INSURANCE COMPANY. 517

INDUSTRIAL BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	11,134	\$1,563,494
Policies issued during the year.....	3,504	497,175
 Total.....	14,638	\$2,060,669
Deduct policies ceased to be in force.....	2,043	293,505
<hr/>		
Policies in force in Maine, December 31, 1908.....	12,595	\$1,767,164
<hr/>		
Losses and claims unpaid December 31, of the previous year.....	5	\$678 00
Losses and claims incurred during the year.....	156	17,882 54
<hr/>		
Total.....	161	\$18,560 54
Losses and claims settled during the year.....	160	18,482 54
 Losses and claims unpaid Dec. 31, 1908.....	1	\$78 00
Premiums received.....		63,159 09

SECURITY MUTUAL LIFE INSURANCE COMPANY,  
BINGHAMTON, N. Y.

INCORPORATED IN 1886. COMMENCED BUSINESS IN 1887.

FREDERIC WILLIAM JENKINS, *President.* CHARLES A. LADUE, *Secretary.*

INCOME.

First year's premiums on original policies.....	\$87,692 49	
Dividends applied to purchase paid-up additions and annuities.....	3,576 66	
Surrender values applied to purchase paid-up insurance and annuities.....	8,168 77	
<hr/>		
Total new premiums.....	\$99,437 92	
Renewal premiums.....	1,402,997 95	
Dividends applied to pay renewal premiums.....	24,122 19	
Surrender values applied to pay renewal premiums....	710 98	
<hr/>		
Total renewal premiums.....	\$1,427,831 12	
Total premium income.....		\$1,527,269 04
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		28,100 00
Dividends left with the company to accumulate at interest.....		181 69
Interest on mortgage loans.....	\$25,229 25	
Interest on bonds and dividends on stocks.....	52,997 00	
Interest on premium notes, policy loans or liens.....	93,086 41	
Interest on bank deposits.....	7,090 08	
Interest on other debts due the company.....	4,583 40	
Discount on claims paid in advance.....	2,340 00	
Rents—including company's own occupancy.....	51,109 20	236,435 34

518 SECURITY MUTUAL LIFE INSURANCE COMPANY.

Agents' balances charged off.....	\$558 27
Increase in book value of ledger assets.....	16,348 91
From other sources.....	90 11
	<hr/>
Total income.....	\$1,808,983 36
Ledger assets Dec. 31, 1907.....	4,655,204 10
	<hr/>
Total.....	\$6,464,187 46

DISBURSEMENTS.

Death claims and additions.....	\$587,602 78
Annuities involving life contingencies.....	292 57
Premium notes voided by lapse.....	1,130 28
Surrender values paid in cash.....	199,198 92
Surrender values applied to pay renewal premiums.....	710 98
Surrender values applied to purchase paid-up insurance and annuities.....	8,168 77
Dividends paid policy holders in cash.....	7,235 99
Dividends applied to pay renewal premiums.....	24,122 19
Dividends applied to purchase paid-up additions and annuities.....	3,576 66
Dividends left with the company to accumulate at interest.....	181 69
Total paid policy holders.....	\$832,220 83
Expense of adjustment of claims.....	3,024 40
Supplementary contracts <i>not</i> involving life contingencies.....	250 00
Commissions and bonuses to agents.....	126,412 36
Salaries and allowances for agencies, including managers, agents and clerks.....	53,568 42
Agency supervision, traveling and all other agency expenses.....	30,645 02
Medical examiners fees and inspection of risks.....	12,286 27
Salaries and all other compensation of officers and home office employes.....	87,645 34
Rents—including company's own occupancy.....	25,182 36
Advertising, printing, stationery and postage.....	21,257 52
Legal expenses.....	4,775 81
Furniture, fixtures and safes.....	9,558 93
Insurance taxes, licenses and department fees.....	4,476 99
Taxes on real estate.....	7,752 77
Repairs and expenses (other than taxes) on real estate.....	15,904 69
Loss on sale or maturity of ledger assets.....	25 00
State taxes on premiums.....	21,686 72
Agents' balances charged off.....	40,841 07
Cancellation sundry contracts.....	37,500 00
Decrease in book value of ledger assets.....	1,066 45
Premiums on bonds.....	14,368 75
Policy liens lapsed.....	15,872 34
Miscellaneous expenditures.....	2,974 55
	<hr/>
Total disbursements.....	\$1,369,296 59
	<hr/>
Balance.....	\$5,094,890 87

LEDGER ASSETS.

Book value of real estate.....	\$718,769 65
Mortgage loans on real estate.....	665,950 00
Loans on company's policies assigned as collateral.....	1,833,019 52
Premium notes on policies in force.....	32,047 08
Book value of stocks and bonds—excluding interest.....	1,545,631 00
Cash in office and deposited in banks, not on interest.....	41,300 14
Deposited in trust companies and banks on interest.....	208,133 37
Bills receivable.....	990 00
Agents balances.....	49,050 11
	<hr/>
Total ledger assets.....	\$5,094,890 87



SECURITY MUTUAL LIFE INSURANCE COMPANY. 519

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$11,860 89	
Interest accrued on bonds.....	13,887 49	
Interest accrued on premium notes, loans or liens.....	36,993 64	
Interest accrued on other assets.....	840 50	
Rents accrued on company's property or lease.....	666 67	\$64,249 19
<hr/>		
Market value of real estate over book value.....		11,000 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$8,606 03	\$86,031 34	
Gross deferred premiums.....	9,258 68	108,599 55	
<hr/>			
Total.....	\$17,864 71	\$194,630 89	
Deduct loading.....	3,572 94	38,926 18	
<hr/>			
Net uncollected and deferred premiums.....	\$14,291 77	\$155,704 71	\$169,996 48
<hr/>			
Gross assets.....			\$5,340,136 54

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$49,050 11	
Bills receivable.....	990 00	
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	20,802 10	
Book value of bonds over market value.....	38,921 00	
Account of German Bank, Buffalo, N. Y.....	246 87	\$110,010 08
<hr/>		
Total admitted assets.....		\$5,230,126 46

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.....	\$4,338,330 00	
Same for reversionary additions.....	4,135 00	
Same for annuities.....	152,669 00	
<hr/>		
Net reserve.....		\$4,495,134 00
Present value of supplementary contracts, <i>not</i> involving life contingencies		28,100 00
Surrender values claimable on policies cancelled.....		29,445 34
Death losses in process of adjustment.....	\$6,066 30	
Death losses reported, no proofs received.....	40,407 80	
Death losses and other policy claims resisted.....	10,000 00	
<hr/>		
Total policy claims.....		\$56,474 10
Dividends left with the company to accumulate at interest.....		184 70
Premiums paid in advance, including surrender values so applied.....		8,983 20
Unearned interest and rent paid in advance.....		9,034 70
Commissions to agents, due or accrued.....		25,071 08
Salaries, rents, commissions and other accounts, due or accrued.....		6,269 54
Medical examiner's and legal fees due or accrued.....		1,225 00
State, county and municipal taxes due or accrued.....		25,000 00
Dividends or other profits due policy holders.....		10,786 21
Dividends apportioned to annual dividend policies, payable during 1909		12,234 12
Dividends apportioned to deferred dividend policies, payable during 1909		1,100 00
Held for deferred dividends.....		14,200 12
Building account.....		11,000 00
Expense of examination by New York Insurance Department.....		3,368 75
All other liabilities.....		1,319 74
Unassigned funds (surplus).....		491,195 86
<hr/>		
Total liabilities.....		\$5,230,126 46

520 SECURITY MUTUAL LIFE INSURANCE COMPANY.

PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....	\$30,465 65	
Received during the year on new policies.....	18 61	
Received during the year on old policies.....	5,065 55	
Restored by revival of policies.....	579 71	\$36,129 52
<hr/>		
Deductions during the year as follows:		
Used in payment of losses and claims.....	\$560 24	
Used in purchase of surrendered policies.....	1,011 59	
Voided by lapse.....	1,709 91	
Redeemed by maker in cash.....	800 70	
<hr/>		
Total reduction of premium note account.....		4,082 44
<hr/>		
Balance, note assets at end of the year.....		\$32,047 08

EXHIBIT OF POLICIES.

POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	17,364	\$31,535,262		
Endowment.....	4,003	5,490,661		
All other.....	6,683	9,899,628		
Additions by dividends.....	-	1,548,418	28,050	\$48,473,969

NEW POLICIES ISSUED.

Whole life.....	910	\$2,254,814		
Endowment.....	490	744,100		
All other.....	558	1,244,672	1,958	\$4,243,586

OLD POLICIES REVIVED.

Whole life.....	266	\$425,325		
Endowment.....	123	140,982		
All other.....	219	521,790	608	\$1,088,097

OLD POLICIES INCREASED.

Whole life.....	-	\$3,914		
Additions by dividends.....	-	153,958	-	\$157,872

Total.....			30,616	\$53,963,524
Policies terminated during the year.....			3,945	8,227,075
Policies in force Dec. 31, 1908.....			26,671	\$45,736,449
Annuities in force Dec. 31, 1908.....			2	292 57

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	219	\$279,308
Policies issued during the year.....	37	36,780
<hr/>		
Total.....	256	\$316,088
Deduct policies ceased to be in force.....	20	24,066
<hr/>		
Policies in force in Maine, December 31, 1908.....	236	\$292,022
Losses and claims unpaid December 31 of the previous year....	1	\$250
Losses and claims incurred during the year.....	1	2,000
<hr/>		
Total.....	2	\$2,250
Losses and claims settled during the year.....	2	2,250
<hr/>		
Premiums received.....		\$10,021 33

\* STATE MUTUAL LIFE ASSURANCE COMPANY.

WORCESTER, MASS.

INCORPORATED IN 1844. COMMENCED BUSINESS IN 1845.

A. G. BULLOCK, *President.*

BURTON H. WRIGHT, *Secretary.*

INCOME.

First year's premiums on original policies.....	\$342,616 50	
Dividends applied to purchase paid-up additions and annuities.....	124,831 77	
Consideration for original annuities involving life contingencies.....	25,141 19	
Consideration for supplementary contracts involving life contingencies.....	843 00	
<hr/>		
Total new premiums.....	\$493,432 46	
Renewal premiums.....	3,770,439 70	
Dividends applied to pay renewal premiums.....	423,312 04	
<hr/>		
Total renewal premiums.....	\$4,193,751 74	
Total premium income.....		\$4,687,184 20
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		26,128 84
Dividends left with the company to accumulate at interest.....		190,681 15
Interest on mortgage loans.....	\$223,905 86	
Interest on collateral loans.....	15,362 68	
Interest on bonds and dividends on stocks.....	827,062 56	
Interest on premium notes, policy loans or liens.....	197,749 09	
Interest on bank deposits.....	9,515 05	
Interest on other debts due the company.....	18,542 12	
Discount on claims paid in advance.....	3,521 22	
Rents—including company's own occupancy.....	116,072 19	1,411,730 77
<hr/>		
Profit on sale or maturity of ledger assets.....		987 50
Policies surrendered to other companies.....		12,533 13
Sale of rights.....		114 60
Profit and loss.....		2,454 25
<hr/>		
Total income.....	\$6,331,814 44	
Ledger assets Dec. 31, 1907.....		29,667,561 35
<hr/>		
Total.....		\$35,999,375 79

DISBURSEMENTS.

Death claims and additions.....	\$1,384,339 47	
Matured endowments and additions.....	579,016 84	
<hr/>		
Total death claims and endowments.....	\$1,963,356 31	
Annuities involving life contingencies.....	8,482 89	
Premium notes voided by lapse.....	1,463 00	
Surrender values paid in cash.....	814,064 17	

\*Readmitted April 1, 1909.

Dividends paid policy holders in cash.....	\$36,318 65
Dividends applied to pay renewal premiums.....	423,312 04
Dividends applied to purchase paid-up additions and annuities.....	124,831 77
Dividends left with the company to accumulate at interest.....	190,681 <sup>15</sup>
Total paid policy holders.....	\$3,562,509 98
Expense of adjustment of claims.....	827 59
Supplementary contracts <i>not</i> involving life contingencies.....	8,088 99
Dividends held on deposit surrendered during the year.....	17,749 12
Commissions and bonuses to agents.....	370,879 06
Commuted renewal commissions.....	585 38
Salaries and allowances for agencies, including managers, agents and clerks.....	67,881 33
Agency supervision, traveling and all other agency expenses.....	4,865 14
Medical examiners fees and inspection of risks.....	21,929 30
Salaries and all other compensation of officers and home office employes.....	95,116 81
Rents—including company's own occupancy.....	32,280 84
Advertising, printing, stationery and postage.....	32,812 77
Legal expenses.....	254 40
Furniture, fixtures and safes.....	3,978 74
Insurance taxes, licenses and department fees.....	5,350 66
Taxes on real estate.....	22,677 23
Repairs and expenses (other than taxes) on real estate.....	38,407 43
Loss on sale of maturity of ledger assets.....	16,360 37
State taxes on premiums.....	40,506 78
All other licenses, fees and taxes.....	1,679 62
Taxes on reserves.....	36,935 97
Premiums on bonds purchased.....	24,381 80
Profit and loss.....	1,035 67
Agents balances charged off.....	24 06
Miscellaneous expenditures.....	11,278 96
Total disbursements.....	\$4,418,398 00
Balance.....	\$31,580,977 79

## LEDGER ASSETS.

Book value of real estate.....	\$1,683,650 00
Mortgage loans on real estate.....	4,904,258 84
Loans secured by collateral.....	29,465 00
Loans on company's policies assigned as collateral.....	3,566,097 00
Premium notes on policies in force.....	71,574 00
Book value of stocks and bonds—excluding interest.....	20,878,225 00
Cash in office.....	3,765 85
Deposited in trust companies and banks on interest.....	429,507 33
Loans on personal security.....	14,434 77
Total ledger assets.....	\$31,580,977 79

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$64,306 57	
Interest due and accrued on bonds.....	269,851 33	
Interest due and accrued on collateral loans.....	677 79	
Interest due and accrued on premium notes, loans or liens.....	53,915 95	
Interest due and accrued on other assets.....	1,378 98	
Rents due and accrued on company's property or lease.....	13,679 85	\$403,810 47
Market value of stocks and bonds over book value.....		3,533 00
Due from other companies for losses or claims on policies reinsured.....		5,000 00

	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported	\$7,294 32	\$283,452 42	
Gross deferred premiums	45,423 18	350,852 27	
Total	\$52,717 50	\$634,304 69	
Deduct loading	12,388 61	149,061 60	
Net uncollected and deferred premiums	\$40,328 89	\$485,243 09	525,571 98
Gross assets			\$32,518,893 24

## DEDUCT ASSETS NOT ADMITTED.

Loans on personal security	\$14,434 77	
20% of premium notes	14,314 80	\$28,749 57
Total admitted assets		\$32,490,143 67

## 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.	\$27,767,577 00	
Same for reversionary additions	1,229,489 00	
Same for annuities	77,805 00	
Total	\$29,074,871 00	
Deduct net value of risks reinsured	221,472 00	
Net reserve		\$28,853,399 00
Present value of supplementary contracts <i>not</i> involving life contingencies		133,622 00
Death losses reported, no proofs received		151,320 00
Dividends left with the company to accumulate at interest		172,932 03
Premiums paid in advance, including surrender values so applied		61,002 00
State, county and municipal taxes due or accrued		77,500 00
Dividends or other profits due policy holders		79,923 66
Dividends apportioned to annual dividend policies, payable during 1909		104,913 68
Dividends apportioned to deferred dividend policies, payable during 1909		17,856 91
Held for deferred dividends		147,624 09
Extra reserve on annuities		15,133 00
Unassigned funds (surplus)		2,674,917 30
Total liabilities		\$32,490,143 67

## PREMIUM NOTE ACCOUNT.

Received during the year on old policies	\$245,666 00	
Restored by revival of policies	967 00	\$246,633 00
Deductions during the year as follows:		
Used in payment of losses and claims	\$182 00	
Used in purchase of surrendered policies	1,988 00	
Voided by lapse	2,460 00	
Redeemed by maker in cash	170,429 00	
Total reduction of premium note account		175,059 00
Balance, note assets at end of the year		\$71,574 00

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	23,723	\$61,785,998		
Endowment.....	21,469	51,019,856		
All other.....	2,520	6,965,952		
Additions by dividends.....	-	1,953,988	47,712	\$121,725,794

## NEW POLICIES ISSUED.

Whole life.....	2,763	\$7,265,562		
Endowment.....	622	1,116,000		
All other.....	512	1,545,700		
Additions by dividends.....	-	213,734	3,897	\$10,140,996

## OLD POLICIES REVIVED.

Whole life.....	34	\$79,887		
Endowment.....	10	16,000		
All other.....	4	9,000	48	\$104,887

## OLD POLICIES INCREASED.

Whole life.....	-	\$85,802		
Endowment.....	-	36,532		
All other.....	5	37,357	5	\$159,691

Total.....			51,662	\$132,131,368
Policies terminated during the year.....			3,067	8,668,735
*Policies in force Dec. 31, 1908.....			48,595	\$123,462,633
Annuities in force Dec. 31, 1908.....			36	9,516,33

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	378	\$650,018
Policies issued during the year.....	19	51,313
Total.....	397	\$701,331
Deduct policies ceased to be in force.....	35	52,596
Policies in force in Maine, December 31, 1908.....	362	\$648,735
Losses and claims incurred during the year.....	14	\$15,675 39
Losses and claims settled during the year.....	13	14,766 39
Losses and claims unpaid Dec. 31, 1908.....	1	\$909 00
Premiums received.....		24,912 55

\*Policies reinsured, \$1,383,500.

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.....	\$784,231 32	
Surrender values applied to pay first year's premiums.....	135 14	
<hr/>		
Total first year's premiums on original policies.....	\$784,366 46	
Dividends applied to purchase paid-up additions and annuities.....	19,931 00	
Consideration for original annuities involving life contingencies.....	29,937 45	
<hr/>		
Total new premiums.....	\$834,234 91	
Renewal premiums.....	5,397,638 92	
Dividends applied to pay renewal premiums.....	35,050 42	
Surrender values applied to pay renewal premiums.....	3,145 83	
Renewal premiums for deferred annuities.....	491 58	
<hr/>		
Total renewal premiums.....	\$5,436,326 75	
Total premium income.....		\$6,270,561 66
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		738,023 92
Interest on mortgage loans.....	\$758,745 93	
Interest on bonds and dividends on stocks.....	1,069,448 79	
Interest on premium notes, policy loans or liens.....	294,904 10	
Interest on bank deposits.....	4,936 09	
Discount on claims paid in advance.....	3,704 38	
Rents—including company's own occupancy.....	130,375 68	2,262,114 97
<hr/>		
Profit on sale or maturity of ledger assets.....		57,320 60
Agents' balances previously charged off.....		58 77
<hr/>		
Total income.....		\$9,328,079 92
Ledger assets Dec. 31 1907.....		44,823,918 73
<hr/>		
Total.....		\$54,151,998 65

DISBURSEMENTS.

Death claims and additions.....	\$2,289,123 57	
Matured endowments.....	762,013 92	
<hr/>		
Total death claims and endowments.....		\$3,051,137 49
Annuities involving life contingencies.....		28,600 80
Surrender values paid in cash.....		522,268 42
Surrender values applied to pay new premiums.....		135 14
Surrender values applied to pay renewal premiums.....		3,145 83
Dividends applied to pay renewal premiums.....		35,050 42
Dividends applied to purchase paid-up additions and annuities.....		19,931 00
<hr/>		
Total paid policy holders.....		\$3,660,269 10

Expense of adjustment of claims .....	\$2,357 11
Supplementary contracts <i>not</i> involving life contingencies .....	327,944 27
Dividends to stockholders .....	50,000 00
Commissions and bonuses to agents .....	526,506 64
Commuted renewal commissions .....	23,784 21
Salaries and allowances for agencies, including managers, agents and clerks .....	155,164 62
Agency supervision, traveling and all other agency expenses .....	49,744 32
Medical examiners fees and inspection of risks .....	55,455 71
Salaries and all other compensation of officers and home office employes .....	158,295 38
Rents—including company's own occupancy .....	71,512 37
Advertising, printing, stationery and postage .....	83,713 68
Legal expenses .....	3,693 16
Furniture, fixtures and safes .....	19,602 89
Taxes on real estate .....	28,818 93
Repairs and expenses (other than taxes) on real estate .....	80,744 02
Loss on sale or maturity of ledger assets .....	6,160 00
State taxes on premiums .....	87,679 39
Insurance department licenses and fees .....	6,078 00
All other licenses, fees and taxes .....	15,396 14
Decrease in book value of ledger assets .....	302,775 00
Agents' balances charged off .....	521 59
Miscellaneous expenditures .....	16,502 32
Total disbursements .....	\$5,732,718 85
Balance .....	\$48,419,279 80

## LEDGER ASSETS.

Book value of real estate .....	\$1,366,632 00
Mortgage loans on real estate .....	15,676,676 03
Loans on company's policies assigned as collateral .....	6,057,390 70
Premium notes on policies in force .....	4,173 13
Book value of stocks and bonds—excluding interest .....	24,589,928 55
Cash in office and deposited in banks, not on interest .....	7,226 30
Deposited in trust companies and banks on interest .....	711,335 03
Bills receivable .....	4,292 73
Agents balances .....	1,625 33
Total ledger assets .....	\$48,419,279 80

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$236,360 40	
Interest accrued on bonds .....	339,753 67	\$576,114 07
	<i>New</i>	
	<i>Business.</i>	<i>Renewals.</i>
Gross premiums due and unreported .....	\$5,160 00	\$358,797 88
Gross deferred premiums .....	67,301 05	501,709 90
Total .....	\$72,461 05	\$860,507 78
Deduct loading .....	11,956 07	94,655 86
Net uncollected and deferred premiums .....	\$60,504 98	\$765,851 92
Gross assets .....		\$49,821,750 77



## DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$1,625 33	
Bills receivable.....	4,292 73	
Book value of ledger assets over market value....	358,657 44	\$364,575 50
<hr/>		
Total admitted assets.....		\$49,457,175 27

## LIABILITIES.

Net present value of all outstanding policies computed by the American Experience table of mortality with interest at 3 and 3½ per cent.....	\$43,928,651 00	
Same for reversionary additions.....	59,591 00	
Same for annuities.....	285,939 00	
<hr/>		
Total.....	\$44,274,181 00	
Deduct net value of risks re-insured.....	965,087 00	
<hr/>		
Net reserve.....		\$43,309 094 00
Reserve for health and accident benefits.....		13,500 00
Present value of supplementary contracts <i>not</i> involving life contingencies.....		3,042,582 00
Surrender values claimable on policies cancelled.....		20,000 00
Death losses in process of adjustment.....	\$15,172 74	
Death losses reported, no proofs received.....	76,121 74	
Matured endowments due and unpaid.....	779 00	
Death losses and other policy claims resisted.....	27,500 00	
<hr/>		
Total policy claims.....		\$119,573 48
Due and unpaid on supplementary contracts <i>not</i> involving life contingencies.....		1,333 34
Premiums paid in advance, including surrender values so applied....		69,350 52
Unearned interest and rent paid in advance.....		147,452 05
Salaries, rents, commissions and other accounts, due or accrued....		18,272 87
Medical examiner's and legal fees due or accrued.....		4,621 31
State, county and municipal taxes due or accrued.....		88,925 00
Dividends or other profits due policy holders.....		4,282 65
Dividends apportioned to annual dividend policies, payable during 1909		3,529 52
Held for deferred dividends.....		55,725 00
Unassigned funds (surplus).....		2,558,933 53
<hr/>		
Total liabilities.....		\$49,457,175 27

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....		\$7,019 72
Deductions during the year as follows:		
Used in purchase of surrendered policies.....	\$15 78	
Redeemed by maker in cash.....	2,830 81	
<hr/>		
Total reduction of premium note account.....		2,846 59
<hr/>		
Balance, note assets at end of the year.....		\$4,173 13

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	<i>Number.</i>	<i>Amount.</i>	<i>Total Number.</i>	<i>Total Amount.</i>
Whole life.....	45,714	\$117,366,989		
Endowment.....	20,557	43,562,223		
All other.....	7,931	19,328,905		
Additions by dividends.....	-	77,303	74,202	\$180,335,420

## NEW POLICIES ISSUED.

Whole life.....	5,753	\$15,517,489		
Endowment.....	1,504	2,661,653		
All other.....	2,711	7,204,701		
Additions by dividends.....	-	36,233	9,968	\$25,420,076

## OLD POLICIES REVIVED.

Whole life.....	189	\$476,292		
Endowment.....	79	141,811		
All other.....	28	69,585		
Additions by dividends.....	-	181	296	\$687,869

## OLD POLICIES INCREASED.

Whole life.....	-	\$12,148		
Endowment.....	-	1,000		
All other.....	-	58,139	-	\$71,287

Total.....			\$4,466	\$206,514,652
Policies terminated during the year.....			5,113	12,747,197
* Policies in force Dec. 31, 1908.....			79,353	\$193,767,455
Annuities in force Dec. 31, 1908.....			125	32,970

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	1,509	\$2,137,739
Policies issued during the year.....	155	228,267
Total.....	1,664	\$2,366,006
Deduct policies ceased to be in force.....	99	130,978
Policies in force in Maine, December 31, 1908.....	1,565	\$2,235,028
Losses and claims unpaid December 31, of the previous year.....	2	\$6,000 00
Losses and claims incurred during the year.....	13	38,454 95
Total.....	15	\$44,454 95
Losses and claims settled during the year.....	15	43,454 95
Losses and claims unpaid Dec. 31, 1908.....		\$1,000 00
Premiums received.....		76,785 19

\* Policies reinsured, 602; \$6,744,802.

UNION CENTRAL LIFE INSURANCE COMPANY,  
CINCINNATI, OHIO.

INCORPORATED IN 1867. COMMENCED BUSINESS IN 1867.

JESSE R. CLARK, *President.*

JOHN D. SAGE, *Secretary.*

\* Cash Capital, \$500,000.

INCOME.

First year's premiums on original policies.....	\$1,019,632 12	
Dividends applied to purchase paid-up additions and annuities.....	245,149 69	
Surrender values applied to purchase paid-up insurance and annuities.....	70,567 05	
Consideration for original annuities involving life contingencies.....	12,183 37	
<hr/>		
Total new premiums.....	\$1,347,532 23	
Renewal premiums.....	7,613,540 48	
Dividends applied to pay renewal premiums.....	562,926 30	
Surrender values applied to pay renewal premiums.....	107,443 33	
<hr/>		
Total renewal premiums.....	\$8,283,910 11	
Total premium income.....		\$9,631,442 34
Consideration for supplementary contracts <i>not</i> involving life contingencies.....		54,600 00
Interest on mortgage loans.....	\$3,216,857 06	
Interest on bonds.....	200 00	
Interest on premium notes, policy loans or liens.....	611,139 65	
Interest on bank deposits.....	10,340 19	
Interest on other debts due the company.....	580 09	
Rents—including company's own occupancy.....	17,975 57	3,857,092 56
<hr/>		
Profit on sale or maturity of ledger assets.....		1,467 15
Profit and loss.....		35,793 52
Surrendered reinsurance.....		2,670 80
<hr/>		
Total income.....		\$13,583,066 37
Ledger assets Dec. 31, 1907.....		60,090,937 31
<hr/>		
Total.....		\$73,674,003 68

DISBURSEMENTS.

Death claims and additions.....	\$2,137,586 00	
Matured endowments and additions.....	702,885 09	
<hr/>		
Total death claims and endowments.....		\$2,840,471 09
Annuities involving life contingencies.....		25,506 23
Premium notes voided by lapse.....		239,491 37

\*Includes stock dividend of \$400,000.

Surrender values paid in cash .....	\$467,707 94
Surrender values applied to pay renewal premiums .....	107,443 33
Surrender values applied to purchase paid-up insurance and annuities ..	70,567 05
Dividends paid policy holders in cash .....	358,683 38
Dividends applied to pay renewal premiums .....	562,926 30
Dividends applied to purchase paid-up additions and annuities .....	245,149 69
Total paid policy holders .....	\$4,917,946 38
Expense of adjustment of claims .....	1,703 66
Supplementary contracts <i>not</i> involving life contingencies .....	64,746 00
Dividends to stockholders .....	430,000 00
Commissions and bonuses to agents .....	946,987 39
Commuted renewal commissions .....	30,970 39
Salaries and allowances for agencies, including managers, agents and clerks .....	34,907 31
Agency supervision, traveling and all other agency expenses .....	49,337 91
Medical examiners fees and inspection of risks .....	53,382 89
Salaries and all other compensation of officers and home office employes	257,358 29
Rents—including company's own occupancy .....	37,374 81
Advertising, printing, stationery and postage .....	105,848 50
Legal expenses .....	22,574 32
Furniture, fixtures and safes .....	8,718 94
Insurance taxes, licenses and department fees .....	15,203 87
Taxes on real estate .....	7,741 71
Repairs and expenses (other than taxes) on real estate .....	3,711 78
Loss on sale or maturity of ledger assets .....	554 73
State taxes on premiums .....	158,160 68
All other licenses, fees and taxes .....	13,860 48
Taxes under judgments of Ohio courts .....	952,676 78
Mortgage loan expense .....	211,896 41
Mortgage expense .....	39,901 14
Profit and loss .....	47,499 01
Total disbursements .....	\$8,413,063 38
Balance .....	\$65,260,940 30

## LEDGER ASSETS.

Book value of real estate .....	\$457,999 55
Mortgage loans on real estate .....	53,296,444 94
Loans on company's policies assigned as collateral .....	8,917,902 69
Premium notes on policies in force .....	2,067,772 70
Book value of bonds—excluding interest .....	25,000 00
Cash in office and deposited in banks, not on interest .....	40,395 92
Deposited in trust companies and banks on interest .....	440,229 80
Agents balances .....	15,194 70
Total ledger assets .....	\$65,260,940 30

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$1,981,723 94
Interest accrued on bonds .....	50 00
Interest due and accrued on premium notes, loans or liens .....	372,207 65
Rents due and accrued on company's property or lease .....	539 45
Market value of bonds over book value .....	812 50

## UNION CENTRAL LIFE INSURANCE COMPANY.

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	<i>New Business.</i>	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$3,401 65	\$308,547 19	
Gross deferred premiums.....	11,425 43	95,904 67	
<b>Total.....</b>	<b>\$14,827 08</b>	<b>\$404,451 86</b>	
Deduct loading.....	2,965 42	80,890 37	
<b>Net uncollected and deferred premiums..</b>	<b>\$11,861 66</b>	<b>\$323,561 49</b>	<b>\$335,423 15</b>
Gross assets.....			\$67,951,696 99

## DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$15,194 70	
Book value of real estate over market value.....	3,256 89	\$18,451 59
<b>Total admitted assets.....</b>		<b>\$67,933,245 40</b>

## 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.....	\$54,184,003 00	
Same for reversionary additions.....	1,094,307 00	
Same for annuities.....	208,869 00	
<b>Total.....</b>	<b>\$55,487,179 00</b>	
Deduct net value of risks reinsured.....	602,044 00	
<b>Net reserve.....</b>		<b>\$54,885,135 00</b>
Present value of supplementary contracts <i>not</i> involving life contingencies.....		451,745 00
Death losses in process of adjustment.....	\$75,839 42	
Death losses reported, no proofs received.....	51,744 00	
Matured endowments due and unpaid.....	3,778 00	
Death losses and other policy claims resisted.....	40,439 58	
<b>Total policy claims.....</b>		<b>171,801 00</b>
Premiums paid in advance, including surrender values so applied.....		146,142 01
Commissions due agents on premium notes, when paid.....		246,767 63
Commissions to agents, due or accrued.....		5,639 90
State, county and municipal taxes due or accrued.....		332,129 47
Dividends or other profits due policy holders.....		42,663 38
Held for deferred dividends.....		9,126,476 00
Net unpaid and deferred reinsurance premiums.....		25,631 90
Surplus derived from non-participating policies.....		480,386 84
Cash capital.....		500,000 00
Surplus derived from participating policies.....		1,518,727 27
<b>Total liabilities.....</b>		<b>\$67,933,245 40</b>

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1907.....	\$2,053,465 00	
Received during the year on new policies.....	769,669 05	
Received during the year on old policies.....	4,785,998 14	\$7,609,132 19
<b>Deductions during the year as follows:</b>		
Used in payment of losses and claims.....	\$25,335 64	
Used in purchase of surrendered policies.....	42,652 34	
Voided by lapse.....	239,491 37	
Used in payment of dividends to policyholders..	1,653 03	
Redeemed by maker in cash.....	5,232,227 11	
<b>Total reduction of premium note account.....</b>		<b>5,541,359 49</b>
<b>Balance, note assets at end of the year.....</b>		<b>\$2,067,772 70</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	Number.	Amount.	Total Number.	Total Amount.
Whole life.....	111,432	\$207,779,951		
Endowment.....	21,314	35,460,922		
All other.....	4,377	11,646,151		
Additions by dividends.....	-	1,677,542	137,123	\$256,564,566

## NEW POLICIES ISSUED.

Whole life.....	9,379	\$20,905,560		
Endowment.....	2,386	3,793,580		
All other.....	1,126	4,330,100		
Additions by dividends.....	-	483,785	12,891	\$29,513,025

## OLD POLICIES REVIVED.

Whole life.....	204	\$409,480		
Endowment.....	44	77,500		
All other.....	24	69,500		
Additions by dividends.....	-	3,318	272	\$559,798

## OLD POLICIES INCREASED.

Whole life.....	-	\$89,152		
Endowment.....	-	10,000	-	\$99,152

Total.....	150,286		\$286,736,541
Policies terminated during the year.....	7,843		17,669,241
*Policies in force Dec. 31, 1908.....	142,443		\$269,067,300
Annuities in force Dec. 31, 1908.....	86		25,054,05

## BUSINESS IN MAINE.

	Number.	Amount.
Policies in force December 31st of the previous year.....	464	\$743,625
Policies issued during the year.....	24	31,500
Total.....	488	\$775,125
Deduct policies ceased to be in force.....	26	51,000
Policies in force in Maine, December 31, 1908.....	462	\$724,125
Losses and claims incurred during the year.....	6	\$7,268
Losses and claims settled during the year.....	5	6,268
Losses and claims unpaid Dec. 31, 1908.....	1	\$1,000
Premiums received.....		26,080 78

\*Policies reinsured, 576, \$6,978,413.

UNITED STATES LIFE INSURANCE COMPANY,  
NEW YORK, N. Y.

INCORPORATED IN 1850. COMMENCED BUSINESS IN 1850.

JOHN P. MUNN, *President.*

A. WHEELRIGHT, *Secretary.*

Cash Capital, \$264,000.

INCOME.

First year's premiums on original policies.....	\$22,210 90	
Surrender values applied to pay first year's premiums	221 33	
Total first year's premiums on original policies	\$22,432 23	
Dividends applied to purchase paid-up additions and annuities.....	1,732 65	
Surrender values applied to purchase paid-up in- surance and annuities.....	25,039 52	
Total new premiums.....	\$49,204 40	
Renewal premiums.....	964,050 16	
Dividends applied to pay renewal premiums.....	5,561 50	
Surrender values applied to pay renewal premiums	220 56	
Renewal premiums for deferred annuities.....	2,334 00	
Total renewal premiums.....	\$972,166 22	
Total premium income.....		\$1,021,370 62
Consideration for supplementary contracts <i>not</i> involving life contin- gencies.....		1,366 00
Interest on mortgage loans.....	\$208,573 75	
Interest on collateral loans.....	8,000 00	
Interest on bonds and dividends on stocks.....	125,916 41	
Interest on premium notes, policy loans or liens....	81,031 42	
Interest on bank deposits.....	1,190 05	
Interest on other debts due the company.....	7 50	
Rents.....	28,174 75	\$452,893 88
Borrowed money.....		80,000 00
Agents' balances charged off.....		14 44
Total income.....		\$1,555,644 94
Ledger assets Dec. 31, 1907.....		8,626,559 81
Total.....		\$10,182,204 75

## DISBURSEMENTS.

Death claims and additions.....	\$515,163 68	
Matured endowments and additions.....	142,177 00	
		<hr/>
Total death claims and endowments.....		\$657,340 68
Annuities involving life contingencies.....		18,144 45
Premium notes voided by lapse.....		63,322 16
Surrender values paid in cash.....		375,925 52
Surrender values applied to pay new premiums.....		221 33
Surrender values applied to pay renewal premiums.....		220 56
Surrender values applied to purchase paid-up insurance and annuities.....		25,039 52
Dividends paid policy holders in cash.....		64,296 21
Dividends applied to pay renewal premiums.....		5,561 50
Dividends applied to purchase paid-up additions and annuities.....		1,732 65
Total paid policy holders...\$1,211,804 58		
Expense of adjustment of claims.....		24,051 39
Supplementary contracts <i>not</i> involving life contingencies.....		3,433 33
Dividends to stockholders.....		18,480 00
Commissions and bonuses to agents.....		83,365 08
Salaries and allowances for agencies, including managers, agents and clerks.....		9,797 03
Agency supervision, traveling and all other agency expenses.....		7,043 30
Medical examiners fees and inspection of risks.....		2,539 79
Salaries and all other compensation of officers and home office employes.....		65,231 98
Rents.....		26,743 19
Advertising, printing, stationery and postage.....		23,652 54
Legal expenses.....		3,366 02
Furniture, fixtures and safes.....		89 05
Insurance taxes, licenses and department fees.....		3,827 29
Taxes on real estate.....		6,164 09
Repairs and expenses (other than taxes) on real estate.....		15,689 18
Loss on sale or maturity of ledger assets.....		3,321 00
State taxes on premiums.....		11,927 97
All other licenses, fees and taxes.....		982 66
Traveling expenses.....		2,705 46
Agents' balances charged off.....		16,586 50
Commissions on investments.....		62 50
Unearned interest returned.....		912 87
Interest on bank loans.....		276 11
Borrowed money repaid.....		80,000 00
Miscellaneous expenditures.....		5,558 12
		<hr/>
Total disbursements.....		\$1,627,611 03
		<hr/>
Balance.....		\$8,554,593 72

## LEDGER ASSETS.

Book value of real estate.....	\$325,880 97
Mortgage loans on real estate.....	3,858,065 00
Loans secured by collateral.....	100,000 00
Loans on company's policies assigned as collateral.....	1,247,698 03
Premium notes on policies in force.....	58,477 22
Book value of stocks and bonds—excluding interest.....	2,847,081 31
Cash in office and deposited in banks, not on interest.....	11,970 54
Deposited in trust companies and banks on interest.....	100,672 13
Bills receivable.....	205 00
Agents balances.....	4,543 52
	<hr/>
Total ledger assets.....	\$8,554,593 72



NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$45,480 90	
Interest accrued on bonds.....	33,827 42	
Interest accrued on collateral loans.....	1,000 00	
Interest due and accrued on premium notes, loans or liens.....	22,533 23	
Interest accrued on other assets.....	190 00	
Rents due on company's property or lease.....	309 57	\$103,341 12
<hr/>		
Market value of stocks and bonds over book value.....		14,802 56
	<i>Renewals.</i>	
Gross premiums due and unreported.....	\$85,113 52	
Gross deferred premiums.....	22,881 68	
<hr/>		
Total.....	\$107,995 20	
Deduct loading.....	23,758 94	
<hr/>		
Net uncollected and deferred premiums.....		84,236 26
<hr/>		
Gross assets.....		\$8,756,973 66

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$4,605 24	
Bills receivable.....	205 00	
Premium notes and loans on policies and net pre- miums in excess of the net value of their policies	1,984 00	
Book value of real estate over market value.....	16,880 97	\$23,675 21
<hr/>		
Total admitted assets.....		\$8,733,298 45

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 3½ per cent.....	\$7,902,580 00	
Same for reversionary additions.....	67,884 00	
Same for annuities.....	155,270 00	
<hr/>		
Total.....	\$8,125,734 00	
Deduct net value of risks re-insured.....	53,266 00	
<hr/>		
Net reserve.....		\$8,072,468 00
Present value of supplementary contracts <i>not</i> involving life contin- gencies.....		45,576 00
Surrender values claimable on policies cancelled.....		7,422 77
Death losses in process of adjustment.....	\$7,394 33	
Death losses reported, no proofs received.....	69,112 71	
Matured endowments due and unpaid.....	10,677 00	
Death losses and other policy claims resisted.....	8,503 09	
<hr/>		
Total policy claims.....		\$95,687 13
Premiums paid in advance, including surrender values so applied....	1,393 40	
Unearned interest and rent paid in advance.....	25,139 83	
Commissions due agents on premium notes, when paid.....	8,092 00	
Commissions to agents, due or accrued.....	1,328 57	
Salaries, rents, commissions and other accounts, due or accrued....	2,054 74	
Medical examiner's and legal fees due or accrued.....	7,871 50	
Dividends or other profits due policy holders.....	5,809 32	

Dividends apportioned to annual dividend policies, payable during 1909	\$94 00
Dividends apportioned to deferred dividend policies, payable during 1909	7,578 00
Interest due on capital stock	9,240 00
Cash capital	264,000 00
Unassigned funds (surplus)	179,543 19
<b>Total liabilities</b>	<b>\$8,733,298 45</b>

## PREMIUM NOTE ACCOUNT.

On hand December 31, 1907	\$1,213,694 77	
Received during the year on new policies	6,497 00	
Received during the year on old policies	647,171 21	
Restored by revival of policies	5,374 08	\$1,872,737 06
Deductions during the year as follows:		
Used in payment of losses and claims	\$50,270 39	
Used in purchase of surrendered policies	88,136 02	
Voided by lapse	73,466 24	
Used in payment of dividends to policyholders	508 03	
Redeemed by maker in cash	354,181 13	
<b>Total reduction of premium note account</b>		<b>566,561 81</b>
<b>Balance, note assets at end of the year</b>		<b>\$1,306,175 25</b>

## EXHIBIT OF POLICIES.

## POLICIES AND ADDITIONS IN FORCE DEC. 31, 1907.

	Number.	Amount.	Total Number.	Total Amount.
Whole life	11,793	\$22,225,939		
Endowment	2,914	4,562,786		
All other	3,650	8,126,255		
Additions by dividends	-	103,098	18,357	\$35,018,078

## NEW POLICIES ISSUED.

Whole life	266	\$467,500		
Endowment	61	79,000		
All other	286	775,249		
Additions by dividends	-	940	613	\$1,322,689

## OLD POLICIES REVIVED.

Whole life	50	\$98,470		
Endowment	12	35,000		
All other	16	29,520	78	\$162,990

## OLD POLICIES INCREASED.

Whole life	64	\$62,076		
Endowment	10	2,858		
All other	74	108,288	148	\$173,222

<b>Total</b>			19,196	\$36,676,979
Policies terminated during the year			1,938	3,987,072
* Policies in force Dec. 31, 1908			17,258	\$32,689,907
Annuitants in force Dec. 31, 1909			44	20,951 95

\* Policies reinsured, 27; \$254,000.

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31st of the previous year.....	81	\$92,040
Policies issued during the year.....	2	4,000
Total.....	83	\$96,040
Deduct policies ceased to be in force.....	14	20,790
Policies in force in Maine, December 31, 1908....	69	\$75,250
Losses and claims incurred during the year.....	3	\$2,110
Losses and claims settled during the year.....	1	1,000
Losses and claims unpaid Dec. 31, 1908.....	2	\$1,110
Premiums received.....	2	1,780 28



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MAINE MISCELLANEOUS INSURANCE COMPANIES.

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ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF  
MISCELLANEOUS INSURANCE COMPANIES OF THE STATE  
OF MAINE, SHOWING THEIR CONDITION ON THE  
31st DAY OF DECEMBER, 1908.

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# 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) .....	\$1,901 20
Ledger assets Dec. 31, 1907 .....	426 64
Total .....	\$2,327 84

## DISBURSEMENTS.

Net amount paid for losses and claims (plate glass) .....	\$741 97
Commissions or brokerage .....	756 36
Legal expenses .....	44 21
Printing and stationery .....	3 00
Postage, telegraph, telephone and express .....	50
Total disbursements .....	\$1,546 04
Balance .....	\$781 80

## LEDGER ASSETS.

Cash in office and in bank .....	\$781 80
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## NON-LEDGER ASSETS.

Interest accrued on assets .....	\$13 64
Premium notes .....	2,387 98
Total admitted assets .....	\$3,183 42

## LIABILITIES.

Losses and claims,	
Plate glass (in process of adjustment) .....	\$26 00
Surplus to policy holders .....	\$3,157 42
Total liabilities .....	\$3,183 42

## EXHIBIT OF PREMIUMS.

	<i>Plate Glass</i>
In force December 31, 1907 .....	\$1,303 25
Written during the year .....	1,981 17
Totals .....	\$3,284 42
Expired and cancelled .....	1,383 22
In force December 31, 1908 .....	\$1,901 20

## BUSINESS ALL IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Plate glass .....	\$1,901 20	\$741 97

MAINE INSURANCE COMPANY.

PORTLAND, MAINE.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1908.

PASCAL P. GILMORE, *President*.

DAVID E. MOULTON, *Secretary*.

Cash Capital, \$100,000.

INCOME.

Net premiums received, viz:		
Accident.....	\$28,458 21	
Health.....	13,387 26	
Plate glass.....	1,015 31	
Net premium income.....		\$42,860 78
Interest on bonds.....	\$4,466 11	
Interest on deposits.....	651 40	
Interest from all other sources.....	3 62	5,121 13
Brokerage.....		46 33
Profit on sale or maturity of ledger assets.....		6 25
Increase in book value of ledger assets.....		4,913 75
Total income.....		\$52,948 24
Net amount paid in for capital stock and surplus.....		124,598 56
Total.....		\$177,546 80

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$4,488 50	
Health.....	3,062 44	
Plate glass.....	120 77	
Net payments to policy holders.....		\$7,671 71
Investigation and adjustment of claims.....		40 79
Commissions or brokerage.....		14,918 38
Salaries, fees and compensation of officers and home office employes.....		8,281 30
Salaries and expenses of agents not paid by commissions.....		2,828 13
Medical examiners fees and salaries.....		107 75
Rents.....		758 42
All other taxes, licenses and insurance department fees.....		365 97
Legal expenses.....		50 00
Advertising.....		54 85
Printing and stationery.....		4,058 67
Postage, telegraph, telephone and express.....		523 70
Furniture and fixtures.....		899 58
Traveling and office expenses.....		2,053 00
Advances to agents charged off.....		1,309 25
Miscellaneous expenditures.....		656 71
Total disbursements.....		\$44,578 21
Balance.....		\$132,968 59

## LEDGER ASSETS.

Book value of bonds.....	\$106,900 00
Cash in office and in bank.....	25,861 12
Bills receivable.....	20 00
Accounts receivable.....	140 00
Agents balances.....	47 47
Total ledger assets.....	\$132,968 59

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$1,564 55
Gross premiums in course of collection.....	15,880 10
Gross assets.....	\$150,413 24

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$20 00	
Gross premiums in course of collection—written prior to Oct. 1.....	408 21	
Accounts receivable.....	140 00	
Agents balances.....	47 47	\$615 68
Total admitted assets.....		\$149,797 56

## LIABILITIES.

	<i>In Process of</i>		<i>Reported</i>
	<i>Adjustment.</i>	<i>No Proofs.</i>	
Losses and claims, viz:			
Accident.....	\$32 86	\$1,022 00	
Health.....	30 00	659 28	
Plate glass.....	14 00	38 39	
Totals.....	\$76 86	\$1,719 67	\$1,796 53
Deduct reinsurance.....			200 00
Net unpaid claims.....			\$1,596 53
Unearned premiums on outstanding risks.....			22,425 19
Commissions due agents and brokers.....			2,926 72
Salaries and other miscellaneous expenses due or accrued.....			246 68
Due for reinsurance.....			267 18
Accrued commissions.....			173 79
Cash capital.....		\$100,000 00	
Surplus over all liabilities.....		22,161 47	
Surplus to policy holders.....			\$122,161 47
Total liabilities.....			\$149,797 56

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Plate Glass.</i>
Written during the year.....	\$43,545 69	\$22,622 46	\$1,326 97
Expired and cancelled.....	14,682 38	7,155 91	88 17
In force December 31, 1908.....	\$28,863 31	\$15,466 55	\$1,238 80
Deduct amount reinsured.....	597 29	121 00	-
Net premiums in force.....	\$28,266 02	\$15,345 55	\$1,238 80



BUSINESS ALL IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$28,458 21	\$4,488 50
Health.....	13,387 26	3,062 44
Plate glass.....	1,015 31	120 77
Totals.....	<u>\$42,860 78</u>	<u>\$7,671 71</u>

\* 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).....		\$1,186 82
Interest on bonds.....	\$222 50	
Interest on deposits.....	193 19	415 69
Borrowed money.....		<u>1,450 00</u>
Total income.....		\$3,052 51
Ledger assets Dec. 31, 1907.....		<u>11,679 39</u>
Total.....		<u>\$14,731 90</u>

DISBURSEMENTS.

Net amount paid for losses and claims (live stock).....		\$2,625 00
Commissions or brokerage.....		282 20
Salaries of officers.....		600 00
Traveling expense.....		59 04
Rents.....		210 00
All other taxes, licenses and insurance department fees.....		42 02
Printing.....		5 40
Postage, telephone and express.....		11 53
Interest.....		46 17
State treasurer for care of deposit.....		38 49
Miscellaneous expenditures.....		141 42
Total disbursements.....		<u>\$4,061 27</u>
Balance.....		<u>\$10,670 63</u>

\* Discontinued business October 17, 1908 and company in process of dissolution.

## LEDGER ASSETS.

Cash in office and in bank .....	\$430 83
Deposit with State treasurer .....	10,000 00
Agents balances .....	239 80
	<hr/>
Total ledger assets .....	\$10,670 63

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$76 45
	<hr/>
Gross assets .....	\$10,747 08

## DEDUCT ASSETS NOT ADMITTED.

Agents balances .....	\$239 80
	<hr/>
Total admitted assets .....	\$10,507 28

## LIABILITIES.

Salaries and other miscellaneous expenses due or accrued .....	\$700 00
Due and to become due for borrowed money .....	1,450 00
Cash capital .....	\$10,000 00
Impairment of capital stock .....	1,642 72
	<hr/>
Surplus to policy holders .....	\$8,357 28
	<hr/>
Total liabilities .....	\$10,507 28

## EXHIBIT OF PREMIUMS.

	<i>Live Stock.</i>
In force December 31, 1907 .....	\$1,424 95
Written during the year .....	2,180 21
	<hr/>
Total .....	\$3,605 16
Expired and canceled .....	3,605 16

## BUSINESS ALL IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Live stock .....	\$1,186 82	\$2,625 00

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MISCELLANEOUS INSURANCE COMPANIES OF  
OTHER STATES AND COUNTRIES.

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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, 1908.

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ÆTNA ACCIDENT AND LIABILITY COMPANY,  
HARTFORD, CONN.

INCORPORATED IN 1883. COMMENCED BUSINESS IN 1907.

M. G. BULKELEY, *President.*

J. S. ROWE, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received, viz:		
Plate glass.....	\$129 22	
Automobile property damage, .....	48,664 46	
Net premium income.....		\$48,793 68
Interest on mortgage loans.....	\$17,582 87	
Interest on collateral loans.....	502 29	
Interest on bonds and dividends on stocks.....	8,586 11	
Interest on deposits.....	2 57	26,673 84
Total income.....		\$75,467 52
Ledger assets Dec. 31, 1907.....		759,687 23
Total.....		\$835,154 75

DISBURSEMENTS.

Net amount paid for losses and claims (automobile property damage).....	\$6,923 23
Commissions or brokerage.....	11,746 48
Salaries, fees and compensation of officers and home office employes.....	2,589 66
Salaries and expenses of agents not paid by commissions.....	422 30
Inspections.....	30 14
Rents.....	500 00
All other taxes, licenses and insurance department fees.....	9,771 27
Legal expenses.....	50 00
Advertising.....	86 84
Printing and stationery.....	3,936 46
Postage, telegraph, telephone and express.....	277 74
Furniture and fixtures.....	826 71
Interest or dividends to stockholders.....	20,000 00
State taxes on premiums.....	60 55
Miscellaneous expenditures.....	217 63
Total disbursements.....	\$57,439 01
Balance.....	\$777,715 74

LEDGER ASSETS.

Mortgage loans on real estate .....	\$450,500 00	
Loans secured by collateral .....	25,000 00	
Book value of bonds .....	238,406 25	
Cash in office and in bank .....	63,339 80	
Bills receivable.....*	469 69	
Total ledger assets.....		\$777,715 74

NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$4,723 27	
Interest accrued on bonds .....	1,625 00	
Interest accrued on collateral loans .....	625 00	\$6,973 27
Gross premiums in course of collection .....		13,315 17
Gross assets.....		\$798,004 18

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$469 69	
Gross premiums in course of collection—written prior to Oct. 1 .....	1,516 84	
Book value of ledger assets over market value.....	1,406 25	\$3,392 78
Total admitted assets.....		\$794,611 40

LIABILITIES.

	<i>In Process of</i>		
	<i>Adjustment.</i>	<i>Resisted.</i>	
Losses and claims, viz:			
Automobile property damage.....	\$7,459 75	\$1,708 00	\$9,167 75
Unearned premiums on outstanding risks.....			27,796 79
Commissions due agents and brokers.....			3,162 84
Salaries and other miscellaneous expenses due or accrued.....			500 00
State, county and municipal taxes due or accrued.....			7,660 82
Cash capital.....	\$500,000 00		
Surplus over all liabilities.....	246,323 20		
Surplus to policy holders.....			746,323 20
Total liabilities.....			\$794,611 40

EXHIBIT OF PREMIUMS.

	<i>Automobile</i>	<i>Burglary</i>	<i>Plate Glass.</i>
	<i>property damage.</i>	<i>and Theft.</i>	
In force December 31, 1907.....	\$4,537 99	—	—
Written during the year.....	65,904 82	3,479 56	\$798 03
Totals.....	\$70,442 81	\$3,479 56	\$798 03
Expired and cancelled.....	18,883 40	329 10	—
In force December 31, 1908.....	\$51,559 41	\$3,150 46	\$798 03

BUSINESS IN MAINE.

Automobile property damage.....	<i>Premiums</i> <i>Received.</i>
	\$217 62

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.....	\$1,515,270 33	
Health.....	247,432 91	
Liability.....	2,999,912 03	
Workmen's collective.....	57,580 25	
Net premium income.....		\$4,820,195 52
Interest on mortgage loans.....	\$2,039,915 37	
Interest on collateral loans.....	63,118 17	
Interest on bonds and dividends on stocks.....	1,020,591 48	
Interest on deposits.....	76,284 94	
Interest from all other sources.....	447,053 78	
Rents—including company's own occupancy.....	46,506 25	3,693,469 99
Profit on sale or maturity of ledger assets.....		46,851 90
Increase in book value of ledger assets.....		1,700 00
Total income, accident department.....		\$8,562,217 41
Premium income, life department.....		10,717,422 99
Total income.....		\$19,279,640 40
Ledger assets Dec. 31, 1907.....		84,482,457 84
Total.....		\$103,762,098 24

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$594,171 38	
Health.....	112,273 10	
Liability.....	1,549,752 92	
Workmen's collective.....	24,135 07	
Net payments to policy holders.....		\$2,280,332 47
Investigation and adjustment of claims.....		185,541 60
Commissions or brokerage.....		1,320,469 22
Salaries, fees and compensation of officers and home office employes.....		181,668 49
Salaries and expenses of agents not paid by commissions.....		69,817 70
Medical examiners fees and salaries.....		12,245 49
Inspections.....		101,049 40
Rents—including company's own occupancy.....		59,253 67

All other taxes, licenses and insurance department fees.....	\$7,441 49
Legal expenses.....	4,427 76
Advertising.....	20,105 62
Printing and stationery.....	70,404 55
Postage, telegraph, telephone and express.....	50,064 40
Furniture and fixtures.....	23,624 10
Interest or dividends to stockholders.....	100,000 00
State taxes on premiums.....	72,830 89
Repairs other than on real estate.....	1,958 09
Investment expense.....	466 56
Profit and loss.....	9,024 22
Miscellaneous expenditures.....	9,703 49
Total disbursements, accident department.....	\$4,580,429 21
Total disbursements, life department.....	10,673,751 34
Total disbursements.....	\$15,254,180 55
Balance.....	\$88,507,917 69

LEDGER ASSETS.

Book value of real estate.....	\$615,132 63
Mortgage loans on real estate.....	43,253,713 09
Loans secured by collateral.....	1,316,770 65
Book value of bonds and stocks.....	29,660,086 58
Cash in office and in bank.....	6,223,961 87
Bills receivable.....	103,306 73
Loans made to policy holders on this company's policy assigned as collateral.....	7,063,194 00
Premium notes in force, of which \$1,539.06 is for the first year's premiums.....	235,429 73
Agents balances.....	36,322 41
Total ledger assets.....	\$88,507,917 69

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,074,275 70
Interest due and accrued on bonds.....	384,113 64
Interest due and accrued on collateral loans.....	18,163 81
Interest due on premium notes, policy loans or liens.....	243,932 77
Interest accrued on other assets.....	1,084 28
Rents accrued on company's property.....	475 00
Market value of bonds and stocks over book value.....	721,165 79
Gross premiums in course of collection.....	590,337 87
Net amount of uncollected and deferred premiums.....	848,822 22
Gross assets.....	\$92,390,288 77

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$103,306 73
Gross premiums in course of collection—written prior to Oct. 1.....	114,245 71
Agents balances.....	47,180 53
Premium notes and loans on policies and net premiums in excess of the net value of their policies.....	931 10
Total admitted assets.....	\$92,124,624 70

## LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted.</i>	
Accident.....	\$74,039 15	\$41,400 00	\$88,123 89	
Health.....	3,950 22	2,250 00	-	
Workmen's collective...	4,470 08	-	-	
Unpaid claims.....	\$82,459 45	\$43,650 00	\$88,123 89	\$214,233 34
Special reserve for unpaid liability losses.....				1,419,600 00
Unearned premiums on outstanding risks.....				1,905,128 93
Commissions due agents and brokers.....				134,412 96
Salaries and other miscellaneous expenses due or accrued.....				10,000 00
State, county and municipal taxes due or accrued.....				69,637 81
Liabilities, life department.....				80,602,410 62
Cash capital.....		\$2,000,000 00		
Surplus over all liabilities.....		5,769,201 04		
Surplus to policy holders.....				7,769,201 04
Total liabilities.....				\$92,124,624 70

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1907.....	\$1,412,709 86	\$238,676 09	\$2,171,666 33
Written during the year.....	1,958,748 81	335,555 98	3,528,819 15
Totals.....	\$3,371,458 67	\$574,232 07	\$5,700,485 48
Expired and canceled.....	2,004,560 52	317,000 22	3,616,963 60
In force December 31, 1908.....	\$1,366,898 15	\$257,231 85	\$2,083,521 88
Deduct amount re-insured.....	1,526 50	-	-
Net premiums in force.....	\$1,365,371 65	\$257,231 85	\$2,083,521 88
			<i>Workmen's Collective.</i>
In force December 31, 1907.....			\$15,230 91
Written during the year.....			98,675 67
Total.....			\$113,906 58
Expired and canceled.....			87,264 15
In force December 31, 1908.....			\$26,642 43

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$3,394 28	\$1,443 26
Health.....	466 50	181 78
Liability.....	*9,143 61	5,036 27
Workmen's collective.....	-	613 88
Totals.....	\$13,004 39	\$7,275 19

\* Includes Workmen's Collective.



AMERICAN BONDING COMPANY,  
BALTIMORE, MD.

INCORPORATED IN 1894. COMMENCED BUSINESS IN 1895.

GEORGE CATOR, *President.*

WM. E. P. DUVALL, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received, viz:		
Fidelity .....	\$199,498 70	
Surety .....	483,779 20	
Burglary and theft .....	134,694 71	
Net premium income .....		\$817,972 68
Interest on mortgage loans .....	\$588 20	
Interest on bonds and dividends on stocks .....	50,813 36	
Interest on deposits .....	2,517 20	
Interest from all other sources .....	553 73	
Rents .....	87 25	54,559 74
Net income from collateral deposits .....		4,281 61
Profit on sale or maturity of ledger assets .....		1,189 31
Increase in book value of ledger assets .....		51,212 00
Total income .....		\$929,215 34
Ledger assets Dec. 31, 1907 .....		1,338,349 37
Total .....		\$2,267,564 71

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Fidelity .....	\$25,364 16	
Surety .....	112,296 03	
Burglary and theft .....	40,577 42	
Net payments to policy holders .....		\$178,237 61
Investigation and adjustment of claims .....		34,441 43
Commissions or brokerage .....		223,346 31
Salaries, fees and compensation of officers and home office employes .....		97,499 99
Salaries and expenses of agents not paid by commissions .....		75,670 36
Inspections .....		1,898 53
Rents .....		10,567 50
Repairs and expenses on real estate .....		54 45
Taxes on real estate .....		163 40
All other taxes, licenses and insurance department fees .....		20,992 50
Legal expenses .....		11,406 00
Advertising .....		8,396 01
Printing and stationery .....		11,742 32
Postage, telegraph, telephone and express .....		9,095 01

Furniture and fixtures . . . . .	\$6,598 76
Interest or dividends to stockholders . . . . .	50,000 00
State taxes on premiums . . . . .	15,942 21
Profit and loss . . . . .	357 37
Depreciation in collateral deposit investment . . . . .	2,691 00
Decrease in premiums paid in advance . . . . .	661 70
Miscellaneous expenditures . . . . .	16,520 25
Agents' balances charged off . . . . .	1,806 00
Loss on sale or maturity of ledger assets . . . . .	2,410 37
Decrease in book value of ledger assets . . . . .	2,250 00
<b>Total disbursements . . . . .</b>	<b>\$782,749 08</b>
<b>Balance . . . . .</b>	<b>\$1,484,815 63</b>

## LEDGER ASSETS.

Book value of real estate . . . . .	\$12,742 56
Mortgage loans on real estate . . . . .	8,450 00
Book value of bonds and stocks . . . . .	1,233,964 00
Cash in office and in bank . . . . .	188,401 76
Due from City of Camden, N. J. . . . .	8,000 00
Deposits with banks in receivers hands . . . . .	33,257 31
<b>Total ledger assets . . . . .</b>	<b>\$1,484,815 63</b>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds . . . . .	\$7,829 93
Gross premiums in course of collection . . . . .	192,825 77
<b>Gross assets . . . . .</b>	<b>\$1,685,471 33</b>

## DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1 . . . . .	65,668 10
<b>Total admitted assets . . . . .</b>	<b>\$1,619,803 23</b>

## LIABILITIES.

Losses and claims, viz:	<i>In Process of</i>		<i>Resisted.</i>	
	<i>Adjustment.</i>	<i>No Proofs.</i>		
Fidelity . . . . .	\$9,422 10	\$1,929 15	\$33,875 35	
Surety . . . . .	40,449 29	30,883 50	118,833 33	
Burglary and theft . . . . .	13,408 03	-	3,700 00	
Unpaid claims . . . . .	\$63,279 42	\$32,812 65	\$156,408 68	\$252,500 75
Unearned premiums on outstanding risks . . . . .				495,755 11
Commissions due agents and brokers . . . . .				31,789 41
State, county and municipal taxes due or accrued . . . . .				15,000 00
Due for return premiums . . . . .				1,973 36
Due for reinsurance . . . . .				13,098 40
Advance premiums . . . . .				6,132 93
Cash capital . . . . .			\$500,000 00	
Surplus over all liabilities . . . . .			303,553 27	
<b>Surplus to policy holders . . . . .</b>				<b>803,553 27</b>
<b>Total liabilities . . . . .</b>				<b>\$1,619,803 23</b>

## EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Burglary and Theft.</i>
In force December 31, 1907.....	\$204,736 35	\$599,581 77	\$135,130 19
Written during the year.....	238,852 22	630,207 98	210,403 60
Totals.....	\$443,588 57	\$1,229,789 75	\$345,533 79
Expired and canceled.....	231,684 78	573,921 05	151,810 31
In force December 31, 1908.....	\$211,903 79	\$655,868 70	\$193,723 48
Deduct amount reinsured.....	15,208 05	52,785 49	23,996 41
Net premiums in force.....	\$196,695 74	\$603,083 21	\$169,727 07

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Fidelity } .....	\$2,431 18	\$500 00
Surety } .....		
Burglary and theft.....	196 92	-
Totals.....	\$2,628 10	\$500 00

## AMERICAN CREDIT-INDEMNITY COMPANY,

NEW YORK, N. Y.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

S. M. PHELAN, *President.*E. M. TREAT, *Secretary.*

Cash Capital, \$1,000,000.

## INCOME.

Net premiums received (credit).....	\$1,386,866 76
Interest on collateral loans.....	\$883 06
Interest on bonds.....	91,923 24
Interest on deposits.....	991 29
Interest from all other sources.....	5,764 51
Premium notes charged off.....	2,457 24
Profit on sale or maturity of ledger assets.....	12,180 95
Total income.....	\$1,501,067 05
Ledger assets Dec. 31, 1907.....	2,509,109 92
Total.....	\$4,010,176 97

## DISBURSEMENTS.

Net amount paid for losses and claims (credit).....	\$1,155,505 79
Investigation and adjustment of claims.....	37,031 55
Commissions or brokerage.....	387,108 93
Salaries, fees and compensation of officers and home office employes....	80,498 43
Rents.....	20,389 43
Mercantile agencies.....	2,998 49
All other taxes, licenses and insurance department fees.....	6,158 71
Legal expenses.....	7,487 96
Advertising.....	14,705 74
Printing and stationery.....	5,041 56
Postage, telegraph, telephone and express.....	8,683 70
Traveling expense.....	1,441 90
Dividends to stockholders.....	150,000 00
State taxes on premiums.....	21,293 53
Interest and discount.....	6,841 19
Premium notes.....	564 67
Loss on sale or maturity of ledger assets.....	16,184 44
Miscellaneous expenditures.....	4,508 47
Total disbursements.....	<u>\$1,926,444 49</u>
Balance.....	\$2,083,732 48

## LEDGER ASSETS.

Book value of bonds.....	\$1,801,941 83
Cash in office and in bank.....	143,865 24
Bills receivable.....	19,851 74
Premium notes.....	50,604 54
Furniture and fixtures.....	43,821 30
Agents balances.....	23,647 83
Total ledger assets.....	<u>\$2,083,732 48</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$11,840 00
Gross premiums in course of collection.....	81,120 00
Accounts owned, purchased on payment of losses.....	79,911 54
Gross assets.....	<u>\$2,256,604 02</u>

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$19,851 74	
Furniture and fixtures.....	43,821 30	
Premium notes past due, doubtful.....	2,738 94	
Agents balances.....	23,647 83	
Book value of bonds over market value.....	32,596 83	\$122,656 64
Total admitted assets.....		<u>\$2,133,947 38</u>

## LIABILITIES.

	<i>In Process of</i>		
Losses and claims, viz:	<i>Adjustment.</i>	<i>Resisted.</i>	
Credit.....	\$45,807 26	\$13,850 00	\$59,657 26
Special reserve for credit losses.....			236,979 57
Unearned premiums on outstanding risks.....			620,135 67
Commissions due agents and brokers.....			16,586 90
State, county and municipal taxes due or accrued.....			19,732 50

AMERICAN SURETY COMPANY.

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Advance premiums .....		\$2,765 00
Cash capital .....	\$1,000,000 00	
Surplus over all liabilities.....	178,090 48	
		<hr/>
Surplus to policy holders .....		1,178,090 48
		<hr/>
Total liabilities.....		\$2,133,947 38

EXHIBIT OF PREMIUMS.

		<i>Credit.</i>
In force December 31, 1907.....	\$1,223,973 78	
Written during the year.....	1,473,256 23	
		<hr/>
Totals .....	\$2,697,230 01	
Expired and canceled .....	1,456,958 67	
		<hr/>
In force December 31, 1908.....		\$1,240,271 34

BUSINESS IN MAINE.

	<i>Premiums</i>	<i>Losses</i>
	<i>Received.</i>	<i>Paid.</i>
Credit.....	\$16,702 50	\$6,177 84

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 .....	\$957,810 34	
Surety .....	1,143,240 94	
		<hr/>
Net premium income.....		\$2,101,051 28
Interest on collateral loans.....	\$786 20	
Interest on bonds and dividends on stocks.....	123,432 77	
Interest on deposits.....	16,800 74	
Interest from all other sources.....	126 54	
Rents—including company's own occupancy.....	331,277 74	472,423 99
		<hr/>
Checks in course of collection.....		752 24
Premiums paid in advance.....		1,042 59

Borrowed money .....	\$100,000 00
Profit on sale or maturity of ledger assets .....	11,754 69
Total income .....	\$2,687,024 79
Ledger assets Dec. 31, 1907 .....	6,519,443 22
Total .....	\$9,206,468 01

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Fidelity .....	\$264,336 27
Surety .....	189,788 88
Net payments to policy holders .....	\$454,125 15
Investigation and adjustment of claims .....	23,678 75
Commissions or brokerage .....	172,872 14
Salaries, fees and compensation of officers and home office employes ..	284,839 01
Salaries and expenses of agents not paid by commissions ..	490,184 01
Inspections .....	13,061 76
Rents—including company's own occupancy .....	42,780 00
Repairs and expenses on real estate .....	164,040 91
Taxes on real estate .....	59,252 95
All other taxes, licenses and insurance department fees .....	22,989 16
Legal expenses .....	1,611 90
Advertising .....	9,081 36
Printing and stationery .....	35,981 79
Postage, telegraph, telephone and express .....	22,514 74
Furniture and fixtures .....	11,109 79
Interest or dividends to stockholders .....	250,000 00
State taxes on premiums .....	27,668 89
Chairman, finance committee for services and expenses .....	49,815 41
Borrowed money repaid .....	200,000 00
Interest .....	5,174 28
Loss on sale or maturity of ledger assets .....	10,250 00
Total disbursements .....	\$2,351,032 00
Balance .....	\$6,855,436 01

## LEDGER ASSETS.

Book value of real estate .....	\$3,156,337 64
Mortgage loans on real estate .....	20,000 00
Loans secured by collateral .....	164,750 00
Book value of bonds and stocks .....	2,880,136 18
Cash in office and in bank .....	634,212 19
Total ledger assets .....	\$6,855,436 01

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$6,215 00
Interest accrued on collateral loans .....	2,955 56
Interest accrued on other assets .....	4,250 00
Rents due and accrued on company's property .....	12,267 91
Gross premiums in course of collection .....	339,243 26
Gross assets .....	\$7,220,367 74

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1 .....	\$108,130 41	
Book value of bonds and stocks over market value .....	24,890 85	\$133,021 26
Total admitted assets .....		\$7,087,346 48

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported, No Proofs.</i>	<i>Resisted.</i>	
Fidelity .....	\$58,434 14	\$126,195 03	\$24,833 05	
Surety .....	50,699 75	182,073 47	145,278 56	
Unpaid claims .....	\$109,133 89	\$308,268 50	\$170,111 61	\$587,514 00
Unearned premiums on outstanding risks .....				1,183,613 84
Commissions due agents and brokers .....				10,264 32
Salaries and other miscellaneous expenses due or accrued .....				12,500 00
State, county and municipal taxes due or accrued .....				27,238 33
Advance premiums .....				26,848 79
Checks in course of collection .....				2,094 38
Reserve for expenses in transit .....				25,000 00
Cash capital .....			\$2,500,000 00	
Surplus over all liabilities .....			2,712,272 82	
Surplus to policy holders .....				5,212,272 82
Total liabilities .....				\$7,087,346 48

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>
In force December 31, 1907 .....	\$854,733 40	\$1,371,331 38
Written during the year .....	1,080,637 60	1,541,091 55
Totals .....	\$1,935,371 00	\$2,912,422 93
Expired and canceled .....	1,062,560 54	1,464,938 81
In force December 31, 1908 .....	\$872,810 46	\$1,447,484 12

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Fidelity .....	\$2,542 62	\$60 00
Surety .....	2,948 52	-
Totals .....	\$5,491 14	\$60 00

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	}	\$365,666 21
Surety		
Interest on mortgage loans	\$6,309 10	
Interest on collateral loans	268 00	
Interest on bonds and dividends on stocks	20,220 76	
Interest on deposits	2,272 35	
Interest from all other sources	296 98	
Rents	3,531 05	32,898 24
<hr/>		
Income from all their sources		433 35
<hr/>		
Total income		\$398,997 80
Ledger assets Dec. 31, 1907		738,608 44
<hr/>		
Total		\$1,137,606 24

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Fidelity	}	\$133,812 24
Surety		
Investigation and adjustment of claims		5,841 90
Commissions or brokerage		100,851 55
Salaries, fees and compensation of officers and home office employes		30,819 41
Salaries and expenses of agents not paid by commissions		9,975 00
Inspections		1,835 86
Rents		4,869 96
Repairs and expenses on real estate		2,137 86
Taxes on real estate		204 28
All other taxes, licenses and insurance department fees		7,187 86
Legal expenses		14,485 82
Advertising		999 78
Printing and stationery		4,021 99
Postage, telegraph, telephone and express		2,738 38
Furniture and fixtures		304 61
State taxes on premiums		5,514 75
Agency expense		22,754 60
Detection and arrest		3,038 46
Development expense		5,595 64



Loss on sale or maturity of ledger assets.....	\$2,249 34
Miscellaneous expenditures.....	6,371 12
<hr/>	
Total disbursements.....	\$365,610 41
<hr/>	
Balance.....	\$771,995 83

LEDGER ASSETS.

Book value of real estate.....		\$36,346 56
Mortgage loans on real estate.....		98,725 94
Loans secured by collateral.....		6,222 45
Book value of bonds and stocks.....		493,337 35
Cash in office and in bank.....		105,230 05
Advanced to agents.....		31,469 90
Interest accrued on mortgage loans.....		663 58
<hr/>		
Total ledger assets.....		\$771,995 83

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$1,238 17	
Interest due and accrued on bonds.....	4,398 46	
Interest due and accrued on collateral loans.....	45 50	
Interest due and accrued on other assets.....	375 00	\$6,057 13
<hr/>		
Market value of real estate over book value.....		1,428 44
Gross premiums in course of collection.....		119,941 34
<hr/>		
Gross assets.....		\$899,422 74

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to			
Oct. 1.....	\$31,082 23		
Book value of bonds and stocks over market value.....	19,298 55		
Depreciation, collateral loans.....	1,516 03		
Interest accrued on mortgage loans.....	663 58		
Advanced to agents.....	31,469 90	\$84,030 29	
<hr/>			
Total admitted assets.....			\$815,392 45

LIABILITIES.

		<i>In Process of Reported</i>			
Losses and claims, viz:	<i>Adjusted.</i>	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Resisted.</i>	
Fidelity }.....	\$283 78	\$11,104 84	\$12,561 85	\$39,682 68	\$63,633 15
Surety }.....					
Unearned premiums on outstanding risks.....					172,331 21
Commissions due agents and brokers.....					9,352 86
Salaries and other miscellaneous expenses due or accrued.....					887 81
State, county and municipal taxes due or accrued.....					10,500 00
Due for reinsurance.....					2,321 92
Cash capital.....			\$500,000 00		
Surplus over all liabilities.....			56,365 50		
<hr/>					
Surplus to policy holders.....					556,365 50
<hr/>					
Total liabilities.....					\$815,392 45

## EXHIBIT OF PREMIUMS.

	<i>Fidelity and Surety.</i>
In force December 31, 1907.....	\$313,011 24
Written during the year.....	471,977 94
	<hr/>
Totals.....	\$784,989 18
Expired and canceled.....	432,532 61
	<hr/>
In force December 31, 1908.....	\$352,456 57
Deduct amount reinsured.....	13,825 43
	<hr/>
Net premiums in force.....	\$338,631 14

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Fidelity } .....	
Surety } .....	\$147 92

## 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.....	}	\$294,507 97
Health.....		
Liability.....		970,738 08
Plate glass.....		128,864 21
Steam boiler.....		70,716 04
Installment.....		30,837 14
Fly wheel.....		2,872 83
Workmen's collective.....		449 85
		<hr/>
Net premium income.....		\$1,498,986 12
Policy fees required or represented by applications.....		377 00
Interest on bonds and dividends on stocks.....	\$63,076 33	
Interest on deposits.....	709 62	
Interest from all other sources.....	140 74	63,926 69
		<hr/>
Syndicate profits.....		107 57
Suspense account.....		395 47

## CASUALTY COMPANY OF AMERICA.

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Agents' balances previously charged off.....	\$136 24
Profit on sale or maturity of ledger assets.....	3,296 88
<b>Total income.....</b>	<b>\$1,567,225 97</b>
Ledger assets Dec. 31, 1907.....	1,635,999 36
<b>Total.....</b>	<b>\$3,203,225 33</b>

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident.....	}	\$118,855 41
Health.....		
Liability.....		422,282 62
Plate glass.....		51,793 65
Steam boiler.....		26,863 47
Installment.....		13,422 56
Workmen's collective.....		57,662 01

Net payments to policy holders.....	\$690,879 72
Investigation and adjustment of claims.....	88,449 82
Commissions or brokerage.....	416,185 32
Salaries, fees and compensation of officers and home office employes..	147,683 34
Salaries and expenses of agents not paid by commissions.....	20,618 22
Medical examiners fees and salaries.....	1,375 00
Inspections.....	74,458 48
Rents.....	17,098 68
All other taxes, licenses and insurance department fees.....	4,649 76
Legal expenses.....	7,253 83
Advertising.....	1,774 10
Printing and stationery.....	19,444 13
Postage, telegraph, telephone and express.....	15,140 58
Furniture and fixtures.....	2,988 35
Interest or dividends to stockholders.....	30,000 00
State taxes on premiums.....	26,417 01
City and agents advances.....	25,489 90
Contingent commissions.....	17,876 22
Agents' balances charged off.....	2,800 80
Loss on sale or maturity of ledger assets.....	32,878 66
Decrease in book value of ledger assets.....	3,476 05
Miscellaneous expenditures.....	11,730 02
<b>Total disbursements.....</b>	<b>\$1,658,667 99</b>
<b>Balance.....</b>	<b>\$1,544,557 34</b>

## LEDGER ASSETS.

Book value of bonds and stocks.....	\$1,414,268 38
Cash in office and in bank.....	130,288 96
<b>Total ledger assets.....</b>	<b>\$1,544,557 34</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$16,228 35
Market value of bonds and stocks over book value.....	5,353 74
Gross premiums in course of collection.....	308,822 93
Due from other companies for reinsurance.....	2,822 33
<b>Gross assets.....</b>	<b>\$1,877,784 69</b>

## DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$31,141 20
Total admitted assets .....	\$1,846,643 49

## LIABILITIES.

Losses and claims, viz:

	<i>In Process of Reported.</i>				
	<i>Adjusted.</i>	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Resisted.</i>	
Accident.....	\$1,456 65	\$5,551 82	\$15,453 09	\$8,312 50	
Health.....					
Plate glass.....	-	1,505 38	-	-	
Steam boiler.....	-	11,549 11	-	-	
Installment.....	-	2,529 00	-	-	
Workmen's collective	-	11,234 43	-	-	
Totals.....	\$1,456 65	\$32,369 74	\$15,453 09	\$8,312 50	\$57,591 98
Deduct reinsurance.....					1,116 66
Net unpaid claims.....					\$56,475 32
Special reserve for unpaid liability losses.....					230,126 00
Unearned premiums on outstanding risks.....					704,528 73
Commissions due agents and brokers.....					69,764 19
Salaries and other miscellaneous expenses due or accrued.....					2,049 93
State, county and municipal taxes due or accrued.....					18,238 48
Due for reinsurance.....					14,467 09
Suspense account.....					395 47
Cash capital.....			\$500,000 00		
Surplus over all liabilities.....			250,598 28		
Surplus to policy holders.....					750,598 28
Total liabilities.....					\$1,846,643 49

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Liability.</i>
In force December 31, 1907.....	\$266,510 51	\$799,835 75
Written during the year.....	458,605 94	1,138,861 59
Totals.....	\$725,116 45	\$1,938,697 34
Expired and canceled.....	441,184 13	1,177,163 87
In force December 31, 1908.....	\$283,932 32	\$761,533 47
Deduct amount re-insured.....	18,369 62	17,374 92
Net premiums in force.....	\$265,562 70	\$744,158 55
	<i>Steam Boiler.</i>	<i>Plate Glass.</i>
In force December 31, 1907.....	\$308,417 37	\$97,855 98
Written during the year.....	150,402 85	174,141 48
Totals.....	\$458,820 22	\$271,997 46
Expired and canceled.....	207,063 00	135,178 14
In force December 31, 1908.....	\$251,757 22	\$136,819 32
Deduct amount reinsured.....	340 81	-
Net premiums in force.....	\$251,416 41	\$136,819 32

COLUMBIAN NATIONAL LIFE INSURANCE COMPANY. 563

	<i>Fly Wheel.</i>	<i>Workmen's Collective.</i>	<i>Installment.</i>
In force December 31, 1907.....	\$6,333 00	\$59,658 27	-
Written during the year.....	7,328 45	69,889 75	\$30,908 89
Totals.....	\$13,661 45	\$129,548 02	\$30,908 89
Expired and canceled.....	1,771 68	119,495 29	30,908 89
In force December 31, 1908.....	\$11,889 77	\$10,052 73	-

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$4,754 89	\$6,705 29
Liability.....	29,055 52	18,760 00
Plate glass.....	693 44	21 00
Steam boiler.....	5,459 53	-
Workmen's collective.....	22,756 12	11,501 11
Totals.....	\$62,719 50	\$36,987 40

COLUMBIAN NATIONAL LIFE INSURANCE  
COMPANY,  
(ACCIDENT DEPARTMENT.)

BOSTON, MASS.

INCORPORATED IN 1902. COMMENCED BUSINESS IN 1902.

ARTHUR E. CHILDS, *President.*

WM. H. BROWN, *Secretary.*

Cash Capital, \$1,000,000.

INCOME.

Net premiums received, viz:		
Accident.....	\$16,907 73	
Health.....	5,271 48	
Net premium income.....		\$22,179 21
Interest on mortgage loans.....	\$56,951 88	
Interest on collateral loans.....	1,272 50	
Interest on bonds and dividends on stocks.....	91,728 77	
Interest on deposits.....	11,013 25	
Interest from all other sources.....	21,368 54	182,334 94
Profit on sale or maturity of ledger assets.....		2,762 92
Received from American Investment Securities Co.....		15,000 00
Sale of furniture and fixtures.....		1,061 84
Property sold on foreclosure.....		3,773 03
Advance deposits.....		466 78

564 COLUMBIAN NATIONAL LIFE INSURANCE COMPANY.

Increase in book value of ledger assets .....	\$592 33
Agents' balances previously charged off .....	11 50
<hr/>	
Total income, accident department .....	\$228,182 55
Premium income, life department .....	1,270,728 08
<hr/>	
Total income .....	\$1,498,910 63
Ledger assets Dec. 31, 1907 .....	4,095,381 32
<hr/>	
Total .....	\$5,594,291 95

DISBURSEMENTS.

Net amount paid for losses and claims, viz:	
Accident .....	\$1,574 69
Health .....	808 56
<hr/>	
Net payments to policy holders .....	\$2,383 25
Investigation and adjustment of claims .....	111 71
Commissions or brokerage .....	5,123 64
Salaries, fees and compensation of officers and home office employees .....	10,191 63
Salaries and expenses of agents not paid by commissions .....	13,064 50
Inspections .....	2 00
Rents .....	4,028 19
All other taxes, licenses and insurance department fees .....	40 00
Advertising .....	578 86
Printing and stationery .....	1,026 62
Postage, telegraph, telephone and express .....	709 50
Furniture and fixtures .....	35 40
Advanced deposits returned .....	23 25
Traveling expense .....	1,252 40
Miscellaneous expenditures .....	1,452 73
<hr/>	
Total disbursements, accident department .....	\$40,023 68
Total disbursements, life department .....	883,703 48
<hr/>	
Total disbursements .....	\$923,727 16
<hr/>	
Balance .....	\$4,670,564 79

LEDGER ASSETS.

Mortgage loans on real estate .....	\$1,370,250 00
Book value of bonds and stocks .....	2,447,915 63
Cash in office and in bank .....	348,109 38
Suspense account .....	642 89
Loans on company's policies assigned as collateral .....	364,656 25
Premium notes on policies in force .....	72,416 24
Agents balances .....	66,366 19
Cash subject to cashier's draft .....	208 21
<hr/>	
Total ledger assets .....	\$4,670,564 79

NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$15,072 74
Interest due and accrued on bonds .....	17,976 92
Interest due and accrued on premium notes, loans or liens .....	2,418 60
Interest accrued on other assets .....	722 05
<hr/>	
Gross premiums in course of collection .....	5,898 02
Net uncollected and deferred premiums .....	153,435 27
<hr/>	
Gross assets .....	\$4,866,088 39

DEDUCT ASSETS NOT ADMITTED.

Agents debit balances.....	\$69,617 85	
Cash subject to cashier's draft.....	208 21	
Gross premiums in course of collection--written prior to Oct. 1.....	159 50	
Book value of ledger assets over market value.....	71,525 63	
Suspense account.....	642 89	
Deposits in suspended banks.....	848 88	
Loading on premium notes disallowed.....	15,207 41	\$158,210 37
		<hr/>
Total admitted assets.....		\$4,707,878 02

LIABILITIES.

		<i>Reported</i>
Losses and claims, viz:		<i>No Proofs.</i>
Accident.....		\$140 00
Health.....		420 00
		<hr/>
Unpaid claims.....		\$560 00
Unearned premiums on outstanding risks.....		18,597 51
Commissions due agents and brokers.....		758 02
State, county and municipal taxes due or accrued.....		400 00
Advance premiums.....		60 00
Advance deposits.....		108 10
Liabilities, life department.....		3,100,265 20
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	587,129 19	
		<hr/>
Surplus to policy holders.....		1,587,129 19
		<hr/>
Total liabilities.....		\$4,707,878 02

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
Written during the year.....	\$28,164 17	\$12,485 06
Expired and canceled.....	6,970 50	4,653 48
	<hr/>	<hr/>
In force December 31, 1908.....	\$21,193 67	\$7,831 58
Deduct amount reinsured.....	626 27	321 75
	<hr/>	<hr/>
Net premiums in force.....	\$20,567 40	\$7,509 83

BUSINESS IN MAINE.

	<i>Premiums</i>
	<i>Received.</i>
Accident.....	\$176 50
Health.....	70 00
	<hr/>
Totals.....	\$246 50

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.....	\$1,778,669 18
Health.....	392,816 20

Net premium income.....	\$2,171,485 38
Policy fees required or represented by applications.....	\$192,815 51
Interest on mortgage loans.....	\$31,461 34
Interest on collateral loans.....	535 00
Interest on bonds and dividends on stocks.....	15,906 40
Interest on deposits.....	691 62
Interest from all other sources.....	27 12
Rents.....	3,067 50
	51,688 98
Suspense account.....	471 62
Agents' balances previously charged off.....	740 35
Profit on sale or maturity of ledger assets.....	387 50
Increase in book value of ledger assets.....	9,627 60
	\$2,427,216 94
Total income.....	\$2,427,216 94
Ledger assets Dec. 31, 1907.....	1,339,105 21
	\$3,766,322 15

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident.....	\$797,724 44
Health.....	145,890 41

Net payments to policy holders.....	\$943,614 85
Investigation and adjustment of claims.....	11,630 81
Policy fees retained by agents.....	192,815 51
Commissions or brokerage.....	516,570 85
Salaries, fees and compensation of officers and home office employees.....	220,450 67
Salaries and expenses of agents not paid by commissions.....	227,175 98
Medical examiners fees and salaries.....	10,616 76
Rents.....	31,709 79
Repairs and expenses on real estate.....	151 20
Taxes on real estate.....	225 05
All other taxes, licenses and insurance department fees.....	7,825 07
Legal expenses.....	28,262 24
Advertising.....	13,719 13



Printing and stationery .....	\$30,572 83
Postage, telegraph, telephone and express .....	27,664 27
Interest or dividends to stockholders .....	60,000 00
State taxes on premiums .....	41,151 74
Suspense account.....	653 64
Exchange .....	1,701 17
Agents' balances charged off .....	14,430 77
Loss on sale or maturity of ledger assets.....	1,668 75
Decrease in book value of ledger assets.....	2,425 00
Miscellaneous expenditures .....	20,366 75
Total disbursements .....	<u>\$2,405,402 83</u>
Balance .....	\$1,360,919 32

## LEDGER ASSETS.

Book value of real estate .....	\$58,879 76
Mortgage loans on real estate .....	557,363 00
Book value of bonds and stocks .....	361,377 60
Cash in office and in bank .....	152,626 97
Bills receivable.....	4,127 77
Cash in hands of treasurer and paymasters in transit.....	118,233 03
Furniture and fixtures .....	44,030 36
Agents balances .....	64,280 83
Total ledger assets.....	<u>\$1,360,919 32</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages .....	\$5,006 42	
Interest accrued on bonds.....	6,353 33	\$11,359 75
Market value of real estate over book value.....		280 20
Gross premiums in course of collection .....		558,812 20
Gross assets.....		<u>\$1,931,371 51</u>

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$4,127 77	
Furniture and fixtures.....	44,030 36	
Agents balances .....	64,280 83	\$112,438 96
Total admitted assets .....		<u>\$1,818,932 55</u>

## LIABILITIES.

	<i>In Process of Reported</i>			
Losses and claims, viz:	<i>Adjustment. No Proofs. Resisted.</i>			
Accident.....	\$12,711 36	\$91,691 02	\$24,475 00	
Health.....	2,018 60	10,016 02	1,875 00	
Totals.....	<u>\$14,729 96</u>	<u>\$101,707 04</u>	<u>\$26,350 00</u>	\$142,787 00
Deduct reinsurance.....				<u>8,087 00</u>
Net unpaid claims.....				\$134,700 00
Unearned premiums on outstanding risks.....				732,246 20
Commissions due agents and brokers.....				104,980 48
Salaries and other miscellaneous expenses due or accrued.....				11,063 27
State, county and municipal taxes due or accrued.....				30,000 00
Due for reinsurance.....				14,734 83
Advance premiums .....				1,516 25

Suspense account.....		\$471 62
Contingent reserve.....		100,000 00
Cash capital.....	\$300,000 00	
Surplus over all liabilities.....	389,219 90	
		<hr/>
Surplus to policy holders.....		689,219 90
		<hr/>
Total liabilities.....		\$1,818,932 55

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1907.....	\$1,787,672 56	\$93,580 95
Written during the year.....	2,164,646 36	479,477 68
	<hr/>	<hr/>
Totals.....	\$3,952,318 92	\$573,058 63
Expired and canceled.....	2,535,768 87	476,845 53
	<hr/>	<hr/>
In force December 31, 1908.....	\$1,416,550 05	\$96,213 10
Deduct amount reinsured.....	48,270 76	—
	<hr/>	<hr/>
Net premiums in force.....	\$1,368,279 29	\$96,213 10

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$12,987 62	\$3,111 69
Health.....	7,728 00	3,310 12
	<hr/>	<hr/>
Totals.....	\$20,715 62	\$6,421 81

## 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.....	\$67,763 29
Health.....	22,686 34
Liability.....	208,588 57
Fidelity.....	69,198 00
Surety.....	262,053 93
Plate glass.....	72,728 54
Steam boiler.....	5,071 14
Burglary and theft.....	70,975 82
Sprinkler.....	1,441 75
Workmen's collective.....	33,773 60
	<hr/>

Net premium income..... \$814,280 98

EMPIRE STATE SURETY COMPANY.

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Interest on mortgage loans . . . . .	\$11,009 34	
Interest on bonds and dividends on stocks . . . . .	25,491 68	
Interest on deposits . . . . .	3,981 89	
Interest from all other sources . . . . .	883 30	
Rents . . . . .	238 62	\$41,604 83
<hr/>		
Payable on mortgages . . . . .		4,750 00
Agents' balances previously charged off . . . . .		17 58
Profit on sale or maturity of ledger assets . . . . .		3,383 00
<hr/>		
Total income . . . . .		\$864,036 39
Ledger assets Dec. 31, 1907 . . . . .		1,223,425 57
<hr/>		
Total . . . . .		\$2,087,461 96

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident . . . . .	\$24,378 70	
Health . . . . .	6,920 22	
Liability . . . . .	51,293 00	
Fidelity . . . . .	13,463 11	
Surety . . . . .	44,107 82	
Plate glass . . . . .	41,255 42	
Burglary and theft . . . . .	23,580 44	
Workmen's collective . . . . .	25,654 76	
<hr/>		
Net payments to policy holders . . . . .		\$230,653 47
Investigation and adjustment of claims . . . . .		75,773 49
Commissions or brokerage . . . . .		212,135 39
Salaries, fees and compensation of officers and home office employes . . . . .		90,245 14
Salaries and expenses of agents not paid by commissions . . . . .		55,789 89
Inspections . . . . .		4,387 69
Rents . . . . .		28,578 75
Repairs and expenses on real estate . . . . .		161 17
Taxes on real estate . . . . .		1,073 46
All other taxes, licenses and insurance department fees . . . . .		9,814 59
Legal expenses . . . . .		1,124 64
Advertising . . . . .		14,341 45
Printing and stationery . . . . .		16,755 40
Postage, telegraph, telephone and express . . . . .		14,916 57
Furniture and fixtures . . . . .		4,389 44
State taxes on premiums . . . . .		11,758 80
Interest and exchange . . . . .		175 57
Traveling expenses . . . . .		7,977 56
Agents' balances charged off . . . . .		179 56
Adjusting mortgage interest . . . . .		175 00
Loss on sale or maturity of ledger assets . . . . .		1,425 00
Miscellaneous expenditures . . . . .		20,438 55
<hr/>		
Total disbursements . . . . .		\$802,270 58
<hr/>		
Balance . . . . .		\$1,285,191 38

LEDGER ASSETS.

Book value of real estate . . . . .	\$66,193 94
Mortgage loans on real estate . . . . .	257,015 24
Book value of bonds and stocks . . . . .	650,631 40
Cash in office and in bank . . . . .	103,715 31
Bills receivable . . . . .	5,628 41
Accounts receivable . . . . .	11,691 66
Advanced on contracts . . . . .	96,599 33
Cash in hands of agents . . . . .	18,847 76

Rents paid in advance.....		\$1,556 67
Cash in suspended banks.....		48,005 55
Advanced on commissions.....		3,250 22
Deposited with city treasurer, Albany, N. Y.....		10,044 33
Deposited with Ohio court.....		12,000 00
Audited vouchers.....		11 56
		<hr/>
Total ledger assets.....		\$1,285,191 38

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$3,262 27	
Interest due and accrued on bonds.....	5,252 49	
Interest due and accrued on other assets.....	9 84	
Rents due and accrued on company's property.....	133 32	\$8,657 92
		<hr/>
Gross premiums in course of collection.....		281,492 50
		<hr/>
Gross assets.....		\$1,575,341 80

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$5,628 41	
Gross premiums in course of collection—written prior to Oct. 1.....	103,115 69	
Advanced on contracts unsecured.....	71,004 30	
Advanced on commissions.....	3,250 22	
Book value of ledger assets over market value.....	62,317 16	
Deposited with Ohio court.....	12,000 00	
Audited vouchers.....	11 56	\$257,327 34
		<hr/>
Total admitted assets.....		\$1,318,014 46

## LIABILITIES.

Losses and claims, viz:

	<i>In Process of</i>			
	<i>Adjusted.</i>	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Reported, Resisted.</i>
Accident.....	\$1,140 06	\$5,255 00	\$7,975 00	\$600 00
Health.....	815 97	542 85	785 00	250 00
Fidelity.....	557 04	6,906 37	1,579 24	11,904 06
Surety.....	5,604 34	17,910 99	3,961 03	40,093 02
Plate glass.....	1,461 55	3,039 75	416 21	1,443 87
Burglary and theft..	14,470 19	1,022 05	1,905 50	2,312 34
Workmen's collective	-	-	1,859 25	-
			<hr/>	
Totals.....	\$24,049 15	\$34,677 01	\$18,481 23	\$56,603 29
Deduct reinsurance.....				5,857 94
				<hr/>
Net unpaid claims.....				\$127,952 74
Special reserve for unpaid liability losses.....				44,342 31
Unearned premiums on outstanding risks.....				417,394 65
Commissions due agents and brokers.....				43,686 53
Salaries and other miscellaneous expenses due or accrued.....				5,901 11
State, county and municipal taxes due or accrued.....				13,028 49
Discounted notes received for premiums.....				14,603 15
Due for re-insurance.....				2,257 29
Payable on mortgages.....				4,750 00
Due for co-insurance.....				3,982 85
Cash capital.....			\$500,000 00	
Surplus over all liabilities.....			140,115 34	
			<hr/>	
Surplus to policy holders.....				640,115 34
				<hr/>
Total liabilities.....				\$1,318,014 46

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1907.....	\$45,263 94	\$14,449 90	\$189,913 05
Written during the year.....	111,049 40	47,525 61	294,831 52
Totals.....	\$156,313 34	\$61,975 51	\$484,744 57
Expired and canceled.....	89,971 11	30,823 65	302,149 46
In force December 31, 1908.....	\$66,342 23	\$31,151 86	\$182,595 11
Deduct amount re-insured.....	1,534 27	435 50	319 89
Net premiums in force.....	\$64,807 96	\$30,716 36	\$182,275 22
	<i>Fidelity.</i>	<i>Surety.</i>	<i>Plate Glass.</i>
In force December 31, 1907.....	\$63,111 88	\$244,689 72	\$72,425 64
Written during the year.....	83,379 73	344,970 13	104,943 04
Totals.....	\$146,491 61	\$589,659 85	\$177,368 68
Expired and canceled.....	73,140 21	272,253 01	99,797 74
In force December 31, 1908.....	\$73,351 40	\$317,406 84	\$77,570 94
Deduct amount reinsured.....	4,706 20	4,264 44	507 04
Net premiums in force.....	\$68,645 20	\$313,142 40	\$77,063 90
		<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>
In force December 31, 1907.....		\$8,626 81	\$73,304 68
Written during the year.....		7,794 30	122,469 93
Totals.....		\$16,421 11	\$195,774 61
Expired and canceled.....		5,165 34	103,278 34
In force December 31, 1908.....		\$11,255 77	\$92,496 27
Deduct amount re-insured.....		-	9,618 76
Net premiums in force.....		\$11,255 77	\$82,877 51
		<i>Sprinkler.</i>	<i>Workmen's Collective.</i>
In force December 31, 1907.....		\$1,584 50	-
Written during the year.....		2,294 70	33,509 16
Totals.....		\$3,879 20	\$33,509 16
Expired and canceled.....		2,191 30	30,802 46
In force December 1, 1908.....		\$1,687 90	\$2,706 70

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$25 00	-
Liability.....	18 90	-
Fidelity.....	272 15	-
Surety.....	695 13	-
Plate glass.....	178 55	75 00
Totals.....	\$1,189 73	\$75 00

EMPLOYERS' LIABILITY ASSURANCE  
CORPORATION,  
LONDON, ENGLAND.

INCORPORATED IN 1880. COMMENCED BUSINESS IN 1881.

SAMUEL APPLETON, *Manager*, Boston, Mass.

**Statutory Deposit, \$350,000.**

INCOME.

Net premiums received, viz:

Accident.....	\$228,961 31	
Health.....	30,684 21	
Liability.....	2,650,699 32	
Fidelity.....	89,661 73	
Steam boiler.....	3,402 68	
Burglary and theft.....	69,761 01	
Automobile property damage.....	25,720 92	
Workmen's collective.....	22,090 53	
	<hr/>	
Net premium income.....		\$3,120,981 71
Interest on bonds.....	\$148,259 48	
Interest on deposits.....	1,408 11	149,667 59
	<hr/>	
Agents' balances previously charged off.....		2,085 47
Profit on sale or maturity of ledger assets.....		50 00
Increase in book value of ledger assets.....		\$107,337 50
		<hr/>
Total income.....		\$3,380,122 27
Ledger assets Dec. 31, 1907.....		3,958,670 63
		<hr/>
Total.....		\$7,338,792 90

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident.....	\$107,512 99	
Health.....	15,382 80	
Liability.....	1,006,400 91	
Fidelity.....	34,763 50	
Burglary and theft.....	16,399 48	
Automobile property damage.....	2,099 61	
Workmen's collective.....	8,218 97	
	<hr/>	
Net payments to policy holders.....		\$1,190,778 26
Investigation and adjustment of claims.....		264,298 02
Commissions or brokerage.....		832,960 54
Salaries, fees and compensation of officers and home office employes.....		77,987 28
Salaries and expenses of agents not paid by commissions.....		28,984 73
Inspections.....		37,619 53

Rents .....	\$30,195 68
All other taxes, licenses and insurance department fees .....	8,805 94
Legal expenses .....	2,401 64
Advertising .....	3,859 50
Printing and stationery .....	24,798 54
Postage, telegraph, telephone and express .....	16,991 80
Furniture and fixtures .....	2,610 30
State taxes on premiums .....	51,607 51
Remitted to home office .....	442,608 40
Investment expense .....	203 25
Agents' balances charged off .....	1,970 47
Decrease in book value of ledger assets .....	265,017 93
	<hr/>
Total disbursements .....	\$3,283,699 32
	<hr/>
Balance .....	\$4,055,093 58

## LEDGER ASSETS.

Book value of bonds .....	\$4,004,845 00
Cash in office and in bank .....	4,477 40
Cash deposited with trustees .....	45,771 18
	<hr/>
Total ledger assets .....	\$4,055,093 58

## NON-LEDGER ASSETS.

Interest due and accrued on bonds .....	\$51,609 33
Gross premiums in course of collection .....	598,236 79
	<hr/>
Gross assets .....	\$4,704,939 70

## DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection--written prior to Oct. 1 .....	\$20,871 09
	<hr/>
Total admitted assets .....	4,684,068 61

## LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident .....	\$37,505 00	\$150 00	
Health .....	1,870 00	-	
Fidelity .....	32,600 00	4,525 00	
Burglary and theft .....	4,595 00	2,820 00	
Automobile property damage .....	6,390 00	-	
Workmen's collective .....	1,300 00	-	
	<hr/>	<hr/>	
Unpaid claims .....	\$84,260 00	\$7,495 00	\$91,755 00
Special reserve for unpaid liability losses .....			972,338 89
Unearned premiums on outstanding risks .....			1,443,564 89
Commissions due agents and brokers .....			163,298 80
Salaries and other miscellaneous expenses due or accrued .....			40,000 00
State, county and municipal taxes due or accrued .....			35,000 00
Statutory deposit .....	\$350,000 00		
Surplus over all liabilities .....	1,588,111 03		
	<hr/>	<hr/>	
Surplus to policy holders .....			1,938,111 03
	<hr/>	<hr/>	
Total liabilities .....			\$4,684,068 61

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1907.....	\$213,642 22	\$42,068 01	\$2,227,354 51
Written during the year.....	256,302 45	52,939 37	3,102,076 60
Totals.....	\$469,944 67	\$95,007 38	\$5,329,431 11
Expired and canceled.....	255,575 54	52,290 16	2,973,763 52
In force December 31, 1908.....	\$214,369 13	\$42,717 22	\$2,355,667 59
Deduct amount reinsured.....	371 07	70 00	231 36
Net premiums in force.....	\$213,998 06	\$42,647 22	\$2,355,436 23
		<i>Fidelity.</i>	<i>Burglary and Theft.</i>
In force December 31, 1907.....		\$78,152 32	\$62,478 97
Written during the year.....		103,511 26	84,313 05
Totals.....		\$181,663 58	\$146,792 02
Expired and canceled.....		101,730 40	63,539 43
In force December 31, 1908.....		\$79,933 18	\$83,252 59
Deduct amount reinsured.....		18 75	415 00
Net premiums in force.....		\$79,914 43	\$82,837 59
		<i>Steam Boiler.</i>	<i>Auto. Property Damage.</i>
In force December 31, 1907.....		\$4,281 16	-
Written during the year.....		5,721 38	\$41,636 55
Totals.....		\$10,002 54	\$41,636 55
Expired and canceled.....		599 00	13,355 66
In force December 31, 1908.....		\$9,403 54	\$28,280 89
			<i>Workmen's Collective.</i>
In force December 31, 1907.....			\$15,715 13
Written during the year.....			31,537 27
Totals.....			\$47,252 40
Expired and canceled.....			28,773 12
In force December 31, 1908.....			\$18,479 28

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$5,792 65	\$1,089 10
Health.....	1,538 12	301 78
Liability.....	31,699 65	7,653 93
Fidelity.....	2,293 85	1,625 00
Burglary and theft.....	769 54	400 00
Automobile property damage.....	401 60	103 26
Totals.....	\$42,495 41	\$11,173 07



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.....	}	\$284,980 12
Health.....		
Policy fees required or represented by applications.....		24,732 00
Interest on bonds and dividends on stocks.....	\$5,960 92	
Interest on deposits.....	90 17	6,051 09
		\$315,763 21
Total income.....		\$315,763 21
Ledger assets Dec. 31, 1907.....		176,395 90
		\$492,159 11

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	}	\$121,934 87
Health.....		
Policy fees retained by agents.....		24,497 48
Commissions or brokerage.....		71,025 58
Salaries, fees and compensation of officers and home office employes....		18,855 54
Salaries and expenses of agents not paid by commissions.....		4,734 83
Medical examiners fees and salaries.....		1,417 50
Rents.....		6,251 95
State taxes on premiums.....		5,016 65
All other taxes, licenses and insurance department fees.....		2,017 80
Legal expenses.....		309 55
Advertising.....		833 79
Printing and stationery.....		4,976 13
Postage, telegraph, telephone and express.....		5,989 31
Furniture and fixtures.....		269 50
Interest or dividends to stockholders.....		14,000 00
Premiums on bonds purchased.....		1,933 12
Miscellaneous expenditures.....		1,875 89
		\$285,939 49
Total disbursements.....		\$285,939 49
Balance.....		\$206,219 62

LEDGER ASSETS.

Book value of bonds and stocks.....	\$183,500 00
Cash in office and in bank.....	22,719 62
	\$206,219 62
Total ledger assets.....	\$206,219 62

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$2,323 09
Market value of bonds and stocks over book value.....	5,413 00
	<hr/>
Total admitted assets.....	\$213,955 71

## LIABILITIES.

## Losses and claims, viz:

Accident.....	} (in process of adjustment)	\$15,910 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.....	3,666 50	
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	85,879 21	
	<hr/>	
Surplus to policy holders.....	185,879 21	
	<hr/>	
Total liabilities.....	\$213,955 71	

## EXHIBIT OF PREMIUMS.

	<i>Accident and Health</i>
In force December 31, 1907.....	\$4,185 50
Written during the year.....	285,426 00
	<hr/>
Totals.....	\$289,611 50
Expired and canceled.....	285,945 00
	<hr/>
In force December 31, 1908.....	\$3,636 50

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$4,376 64	\$2,001 16
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 .....	\$1,705,177 51
Health .....	976,377 50
Liability .....	1,900,697 20
Fidelity .....	345,439 40
Plate glass .....	365,914 12
Steam boiler .....	342,901 36
Burglary and theft .....	587,706 00
Fly wheel .....	78,732 77
Workmen's collective .....	24,575 22

Net premium income .....		\$6,327,521 08
Interest on bonds and dividends on stocks .....	\$269,808 99	
Interest on deposits .....	1,260 36	
Interest from all other sources .....	977 37	
Rents—including company's own occupancy .....	73,952 65	345,999 37
Munich Reinsurance Company contract .....		1,581 49
Fidelity reserve fund .....		1,209 66
Suspense account .....		760 25
Profit and loss .....		1,371 78
Agents' balances previously charged off .....		743 71

Total income .....		\$6,679,187 34
Ledger assets Dec. 31, 1907 .....		7,007,105 22
Total .....		\$13,686,292 56

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident .....	\$807,972 14
Health .....	468,403 90
Liability .....	616,999 68
Fidelity .....	153,509 63
Plate glass .....	120,580 31
Steam boiler .....	21,986 12
Burglary and theft .....	207,862 41
Fly wheel .....	23,451 82
Workmen's collective .....	8,610 32

Net payments to policy holders .....	\$2,429,376 33
Investigation and adjustment of claims .....	461,754 14
Commissions or brokerage .....	1,735,961 54

Salaries, fees and compensation of officers and home office employes....	\$501,547 04
Salaries and expenses of agents not paid by commissions.....	344,172 83
Medical examiners fees and salaries.....	6,616 28
Inspections.....	215,865 87
Rents—including company's own occupancy.....	49,916 29
Repairs and expenses on real estate.....	34,526 60
Taxes on real estate.....	16,325 74
State taxes on premiums.....	99,436 36
All other taxes, licenses and insurance department fees.....	19,266 76
Legal expenses.....	6,332 15
Advertising.....	19,344 62
Printing and stationery.....	84,348 98
Postage, telegraph, telephone and express.....	36,615 99
Furniture and fixtures.....	5,645 83
Interest or dividends to stockholders.....	160,000 00
Interest.....	3,209 28
Exchange and collection fees.....	2,670 30
Subscriptions.....	564 59
Profit and loss.....	148,10
Advance premiums.....	5,953 49
Agents' balances charged off.....	608 90
Loss on sale or maturity of ledger assets.....	564 37
Miscellaneous expenditures.....	22,130 36
<b>Total disbursements.....</b>	<b>\$6,262,902 54</b>
<b>Balance.....</b>	<b>\$7,423,390 02</b>

## LEDGER ASSETS.

Book value of real estate.....	\$970,499 58
Book value of bonds and stocks.....	6,160,752 35
Cash in office and in bank.....	210,502 73
Bills receivable.....	1,210 54
Agents balances and sundry ledger accounts.....	80,424 82
<b>Total ledger assets.....</b>	<b>\$7,423,390 02</b>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$40,523 31
Interest accrued on other assets.....	3,193 82
Rents accrued on company's property.....	704 60
<b>Market value of bonds and stocks over book value.....</b>	<b>395,860 72</b>
Gross premiums in course of collection.....	993,588 90
Account Munich Reinsurance Co.....	47,477 62
<b>Gross assets.....</b>	<b>\$8,904,738 99</b>

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$1,210 54
Gross premiums in course of collection—written prior to Oct. 1.....	125,740 35
Agents balances and sundry ledger accounts.....	80,424 82
Account Munich Reinsurance Co.....	47,477 62
<b>Total admitted assets.....</b>	<b>\$8,649,885 66</b>

LIABILITIES.

Losses and claims, viz:	<i>In Process of</i>		<i>Reported</i>	<i>Resisted.</i>	
	<i>Adjustment.</i>	<i>No Proofs.</i>			
Accident.....	\$144,515 00	\$40,297 46	\$55,000 00		
Health.....	71,925 65	37,724 90	1,975 00		
Fidelity.....	42,320 81	-	35,468 89		
Plate glass.....	9,177 60	-	800 00		
Steam boiler.....	7,455 00	-	5,250 00		
Burglary and theft.....	43,044 00	-	4,475 00		
Fly wheel.....	-	-	1,000 00		
Totals.....	\$318,438 06	\$78,022 36	\$103,968 89	\$500,429 31	
Deduct reinsurance.....				1,809 71	
Net unpaid claims.....				\$498,619 60	
Special reserve for unpaid liability losses.....				1,130,978 02	
Unearned premiums on outstanding risks.....				3,570,269 09	
Commissions due agents and brokers.....				232,516 76	
Salaries and other miscellaneous expenses due or accrued.....				38,224 73	
State, county and municipal taxes due or accrued.....				76,703 21	
Interest due or accrued.....				1,225 00	
Due for reinsurance.....				8,221 17	
Advance premiums.....				18,904 03	
Fidelity reserve fund.....				9,791 82	
Munich Reinsurance Company contract.....				47,477 62	
Suspense account.....				3,652 80	
All other liabilities.....				1,467 81	
Cash capital.....			\$1,000,000 00		
Surplus over all liabilities.....			2,011,834 00		
Surplus to policy holders.....				3,011,834 00	
Total liabilities.....				\$8,649,885 66	

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1907.....	\$1,895,416 55	\$953,581 96	\$1,666,639 13
Written during the year.....	2,742,889 12	1,551,500 39	2,311,612 69
Totals.....	\$4,638,305 67	\$2,505,082 35	\$3,978,251 82
Expired and canceled.....	2,735,476 42	1,468,377 95	2,287,576 97
In force December 31, 1908.....	\$1,902,829 25	\$1,036,704 40	\$1,690,674 85
Deduct amount reinsured.....	129 28	15 96	101 04
Net premiums in force.....	\$1,902,699 97	\$1,036,688 44	\$1,690,573 81
		<i>Fidelity.</i>	<i>Plate Glass.</i>
In force December 31, 1907.....		\$322,532 55	\$353,284 94
Written during the year.....		448,282 14	457,586 37
Totals.....		\$770,814 69	\$810,871 31
Expired and canceled.....		400,932 67	442,421 38
In force December 31, 1908.....		\$369,882 02	\$368,449 93
Deduct amount reinsured.....		4,865 71	94 69
Net premiums in force.....		\$365,016 31	\$368,355 24

## FIDELITY AND CASUALTY COMPANY.

	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>
In force December 31, 1907.....	\$781,844 11	\$737,444 80
Written during the year.....	499,541 53	765,649 64
Totals.....	\$1,281,385 64	\$1,503,094 44
Expired and canceled.....	508,658 49	752,415 57
In force December 31, 1908.....	\$772,727 15	\$750,678 87
Deduct amount reinsured.....	-	3,539 83
Net premiums in force.....	\$772,727 15	\$747,139 04
	<i>Fly Wheel.</i>	<i>Workmen's Collective.</i>
In force December 31, 1907.....	\$142,357 94	\$20,407 79
Written during the year.....	100,636 17	33,059 63
Totals.....	\$242,994 11	\$53,467 42
Expired and canceled.....	75,009 03	28,696 09
In force December 31, 1908.....	\$167,985 08	\$24,771 33

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$8,471 15	\$11,915 88
Health.....	4,006 48	639 80
Liability.....	13,291 98	1,323 01
Fidelity.....	916 58	-
Plate glass.....	917 51	273 10
Steam boiler.....	7,975 21	-
Burglary and theft.....	3,580 74	-
Fly wheel.....	617 50	-
Totals.....	\$39,777 15	\$14,151 79

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 .....	\$1,339 660 92
Surety .....	330,544 06

Net premium income.....	\$1,670,204 98
Inspections .....	492 45
Interest on collateral loans.....	\$2,924 99
Interest on bonds and dividends on stocks.....	196,897 76
Interest on deposits.....	1,429 11
Interest from all other sources .....	19 12
Rents—including company's own occupancy.....	61,738 58
	263,009 56
Commissions and fees .....	37 45
Profit and loss .....	621 11
Agents' balances previously charged off.....	340 69
Profit on sale or maturity of ledger assets.....	10,346 00
Increase in book value of ledger assets.....	100,894 00
	Total income.....
	\$2,045,946 24
Ledger assets Dec. 31, 1907.....	5,644 792 50
	Total.....
	\$7,690,738 74

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Fidelity .....	\$385,751 17
Surety .....	122,866 62

Net payments to policy holders .....	\$508,617 79
Investigation and adjustment of claims.....	30,865 19
Commissions or brokerage.....	443,406 91
Salaries, fees and compensation of officers and home office employes..	175,125 08
Salaries and expenses of agents not paid by commissions.....	50,468 67
Inspections .....	23,604 44
Rents—including company's own occupancy.....	12,687 50
Repairs and expenses on real estate.....	18,508 27
Taxes on real estate.....	17,010 87
All other taxes, licenses and insurance department fees.....	48,049 06
Legal expenses.....	46,811 98
Advertising.....	2,140 64
Printing and stationery .....	10,272 18

Postage, telegraph, telephone and express.....	\$10,937 26
Furniture and fixtures.....	4,118 19
Interest or dividends to stockholders.....	290,000 00
State taxes on premiums.....	23,786 24
Brokerage.....	443 75
Development expenses.....	4,861 44
Traveling expenses.....	10,878 90
Agents' balances charged off.....	1,304 19
Loss on sale or maturity of ledger assets.....	12 50
Decrease in book value of ledger assets.....	4,965 00
Miscellaneous expenditures.....	10,580 79
	<hr/>
Total disbursements.....	\$1,749,456 84
Balance.....	\$5,941,281 90

## LEDGER ASSETS.

Book value of real estate.....	\$757,000 00
Loans secured by collateral.....	106,700 00
Book value of bonds and stocks.....	4,418,589 00
Cash in bank.....	550,301 18
Advanced on contracts.....	83,529 22
New York Excise Fund.....	25,162 50
	<hr/>
Total ledger assets.....	\$5,941,281 90

## NON-LEDGER ASSETS.

Rents due on company's property.....	\$2,944 02
Gross premiums in course of collection.....	222,423 05
	<hr/>
Gross assets.....	\$6,166,648 97

## DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	43,727 27
	<hr/>
Total admitted assets.....	\$6,122,921 70

## LIABILITIES.

Losses and claims, viz:

	<i>Adjusted.</i>	<i>In Process of Adjustment.</i>	<i>Reported No Proofs.</i>	<i>Resisted.</i>	
Fidelity.....	\$2,479 83	\$217,698 11	\$13,037 52	\$80,326 42	
Surety.....	-	-	-	313,585 00	
	<hr/>	<hr/>	<hr/>	<hr/>	
Unpaid claims... ..	\$2,479 83	\$217,698 11	\$13,037 52	\$393,911 42	\$627,126 88
Unearned premiums on outstanding risks.....					911,584 15
Commissions due agents and brokers.....					44,673 94
State, county and municipal taxes due or accrued.....					35,000 00
Due for re-insurance.....					1,130 06
Advance premiums.....					2,341 95
Cash capital.....				\$2,000,000 00	
Surplus over all liabilities.....				2,501,064 72	
				<hr/>	
Surplus to policy holders.....					4,501,064 72
					<hr/>
Total liabilities.....					\$6,122,921 70



## EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>
In force December 31, 1907.....	\$1,189,070 91	\$347,508 05
Written during the year.....	1,568,304 20	354,843 04
Totals.....	<u>\$2,757,375 21</u>	<u>\$702,351 09</u>
Expired and canceled.....	1,326,733 24	340,358 01
In force December 31, 1908.....	\$1,430,641 97	\$361,993 08
Deduct amount reinsured.....	40,552 50	1,535 00
Net premiums in force.....	<u>\$1,390,089 47</u>	<u>\$360,458 08</u>

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Fidelity.....	\$1,441 09	\$1,800 52
Surety.....	1,713 74	-
Totals.....	<u>\$3,154 83</u>	<u>\$1,800 52</u>

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.....	\$67,411 96	
Liability.....	795,183 94	
Burglary and theft.....	22,480 12	
Workmen's collective.....	78,652 64	
Net premium income.....		<u>\$963,728 66</u>
Policy fees required or represented by applications.....		4,421 34
Interest on bonds.....	\$43,447 93	
Interest on deposits.....	1,013 45	44,461 38
Received from home office.....		<u>5,374 19</u>
Total income.....		<u>\$1,017,985 57</u>
Ledger assets Dec. 31, 1907.....		1,336,807 13
Total.....		<u>\$2,354,792 70</u>

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident .....	\$33,329 16	
Liability .....	395,584 57	
Burglary and theft .....	5,908 05	
Workmen's collective .....	48,769 22	
<hr/>		
Net payments to policy holders .....		\$483,591 00
Investigation and adjustment of claims .....		87,685 38
Policy fees retained by agents .....		4,421 34
Commissions or brokerage .....		247,378 42
Salaries, fees and compensation of officers and home office employes .....		43,060 12
Salaries and expenses of agents not paid by commissions .....		31,948 04
Inspections .....		12,000 30
Rents .....		7,269 00
All other taxes, licenses and insurance department fees .....		5,818 68
Legal expenses .....		1,827 58
Advertising .....		4,465 12
Printing and stationery .....		10,133 77
Postage, telegraph, telephone and express .....		5,344 02
Furniture and fixtures .....		304 92
State taxes on premiums .....		14,996 35
Remitted to home office .....		31,774 89
Loss on sale or maturity of ledger assets .....		7,908 33
Decrease in book value of ledger assets .....		2,571 21
Miscellaneous expenditures .....		7,576 65
<hr/>		
Total disbursements .....		\$1,010,075 12
<hr/>		
Balance .....		\$1,344,717 58

## LEDGER ASSETS.

Book value of bonds .....	\$1,278,857 30	
Cash in office and in bank .....	61,656 27	
Cash in hand of trustees .....	4,204 01	
<hr/>		
Total ledger assets .....		\$1,344,717 58

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	13,271 87	
Interest accrued on other assets .....	115 12	\$13,386 99
<hr/>		
Gross premiums in course of collection .....		178,237 12
<hr/>		
Gross assets .....		\$1,536,341 69

## DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to		
Oct. 1 .....	\$4,459 27	
Book value of bonds over market value .....	38,087 30	\$42,546 57
<hr/>		
Total admitted assets .....		\$1,493,795 12

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident .....	\$8,805 00	\$600 00	
Burglary and theft .....	9,635 00	-	
Marine .....	5,000 00	-	
Workmen's collective .....	69,191 30	-	
	<hr/>	<hr/>	
Totals .....	\$92,631 30	\$600 00	\$92,631 30
Deduct reinsurance .....			3,260 00
			<hr/>
Net unpaid claims .....			\$89,971 30
Special reserve for unpaid liability losses .....			318,449 27
Unearned premiums on outstanding risks .....			357,403 90
Commissions due agents and brokers .....			44,145 51
Salaries and other miscellaneous expenses due or accrued .....			5,400 00
State, county and municipal taxes due or accrued .....			7,500 00
Advance premiums .....			455 60
Reserve for contingencies .....			175,000 00
Statutory deposit .....		\$250,000 00	
Surplus over all liabilities .....		245,469 54	
		<hr/>	
Surplus to policy holders .....			495,469 54
			<hr/>
Total liabilities .....			\$1,493,795 12

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Liability.</i>
In force December 31, 1907 .....	\$28,378 10	\$568,009 71
Written during the year .....	85,809 10	923,128 22
	<hr/>	<hr/>
Totals .....	\$114,187 20	\$1,491,137 93
Expired and canceled .....	76,361 47	882,473 15
	<hr/>	<hr/>
In force December 31, 1908 .....	\$37,825 73	\$608,664 78
Deduct amount reinsured .....	2,627 47	519 75
	<hr/>	<hr/>
Net premiums in force .....	\$35,198 26	\$608,145 03
	<hr/>	<hr/>
	<i>Burglary and Theft.</i>	<i>Workmen's Collective.</i>
In force December 31, 1907 .....	\$16,705 26	\$40,980 66
Written during the year .....	33,857 62	88,199 14
	<hr/>	<hr/>
Totals .....	\$50,562 88	\$129,179 80
Expired and canceled .....	20,457 67	87,507 85
	<hr/>	<hr/>
In force December 31, 1908 .....	\$30,105 21	\$41,671 95
Deduct amount reinsured .....	5,815 77	-
	<hr/>	<hr/>
Net premiums in force .....	\$24,289 44	\$41,671 95

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident .....	\$806 73	\$334 67
Liability .....	1,261 82	90 00
Burglary and theft .....	81 25	-
	<hr/>	<hr/>
Totals .....	\$2,149 80	\$424 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.....	£865,777 93
Health.....	258,612 00
Liability.....	495,118 25
Burglary and theft.....	141,574 92
Automobile property damage.....	75,213 00
<hr/>	
Net premium income.....	\$1,836,296 10
Policy fees required or represented by applications.....	112,454 00
Interest on bonds and dividends on stocks.....	\$38,331 39
Interest on deposits.....	1,374 97
Rents—including company's own occupancy.....	16,333 12      56,039 48
<hr/>	
Reinsurance—General Accident Insurance Company.....	268,142 72
Received from home office.....	122,348 04
Profit on sale or maturity of ledger assets.....	322 50
Increase in book value of ledger assets.....	2,307 96
<hr/>	
Total income.....	\$2,397,910 80
Ledger assets Dec. 31, 1907.....	1,203,808 67
<hr/>	
Total.....	£3,601,719 47

DISBURSEMENTS.

Net amount paid for losses and claims, viz:	
Accident.....	\$341,304 96
Health.....	129,563 62
Liability.....	188,469 14
Burglary and theft.....	62,445 38
Automobile property damage.....	21,210 25
<hr/>	
Net payments to policy holders.....	\$742,993 35
Investigation and adjustment of claims.....	14,286 65
Policy fees retained by agents.....	112,454 00
Commissions or brokerage.....	603,011 51
Salaries, fees and compensation of officers and home office employes..	134,924 15
Medical examiners fees and salaries.....	17,347 49
Inspections.....	8,709 23
Rents—including company's own occupancy.....	28,379 71
Repairs and expenses on real estate.....	4,048 42
Taxes on real estate.....	1,940 25

GENERAL ACCIDENT FIRE AND LIFE ASSURANCE COR. 587

All other taxes, licenses and insurance department fees.....	\$10,055 72
Legal expenses.....	5,289 18
Advertising.....	800 00
Printing and stationery.....	26,044 31
Postage, telegraph, telephone and express.....	16,775 69
Furniture and fixtures.....	7,059 94
State taxes on premiums.....	28,867 99
Remitted to home office.....	107,009 53
Traveling expenses.....	13,605 57
Loss on sale or maturity of ledger assets.....	1,630 56
Decrease in book value of ledger assets.....	15,812 47
Miscellaneous expenditures.....	29,804 30

Total disbursements..... \$1,930,850 02

Balance..... \$1,670,869 45

LEDGER ASSETS.

Book value of real estate.....	\$213,160 58
Book value of bonds and stocks.....	1,315,392 14
Cash in office and in bank.....	142,014 23
Accounts receivable.....	302 50

Total ledger assets..... \$1,670,869 45

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$13,270 68	
Interest accrued on other assets.....	741 70	\$14,012 38

Gross premiums in course of collection..... 305,348 62

Gross assets..... \$1,990,230 45

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$29,964 06	
Book value of ledger assets over market value.....	92,509 91	
Accounts receivable.....	302 50	\$122,776 47

Total admitted assets..... \$1,867,453 98

LIABILITIES.

Losses and claims, viz:

	<i>In Process of</i>	<i>Reported.</i>		
	<i>Adjusted.</i>	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Revised.</i>
Accident.....	\$577 50	\$52,291 16	\$3,465 00	\$25,331 38
Health.....	172 50	18,965 59	1,035 00	7,953 37
Burglary and theft.....	-	9,260 00	4,630 00	1,000 00
Automobile property damage.....	-	28,255 17	11,744 83	450 00

Totals..... \$750 00 \$108,771 92 \$20,874 83 \$34,734 75 \$165,131 50

Deduct re-insurance..... 12,513 50

Net unpaid claims.....	\$152,618 00
Special reserve for unpaid liability losses.....	185,656 24
Unearned premiums on outstanding risks.....	641,986 35
Commissions due agents and brokers.....	90,749 20
Salaries and other miscellaneous expenses due or accrued.....	15,000 00
State, county and municipal taxes due or accrued.....	40,738 00

588 GENERAL ACCIDENT FIRE AND LIFE ASSURANCE COR.

Advance premiums .....	\$14,435 56
Reserve for contingent liabilities.....	100,000 00
Unearned premiums, General Accident Insurance Company.....	24,096 97
Statutory deposit.....	\$250,000 00
Surplus over all liabilities.....	352,173 66
Surplus to policy holders.....	602,173 66
Total liabilities.....	\$1,867,453 98

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1907.....	\$283,760 81	\$84,759 72	\$397,609 10
Written during the year.....	985,672 13	294,424 53	815,460 77
Totals.....	\$1,269,432 94	\$379,184 25	\$1,213,069 87
Expired and canceled.....	910,825 07	272,064 62	668,783 21
In force December 31, 1908.....	\$358,607 87	\$107,119 63	\$544,286 66
Deduct amount reinsured.....	21,967 62	6,561 74	20,031 84
Net premiums in force.....	\$336,640 25	\$100,557 89	\$524,254 82

	<i>Burglary and Theft.</i>	<i>Auto. Property Damage.</i>
In force December 31, 1907.....	\$153,040 42	-
Written during the year.....	216,638 60	\$151,453 16
Totals.....	\$369,679 02	\$151,453 16
Expired and canceled.....	161,450 19	36,691 59
In force December 31, 1908.....	\$208,228 83	\$114,761 57
Deduct amount re-insured.....	17,515 15	-
Net premiums in force.....	\$190,713 68	\$114,761 57

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$12,594 85	\$4,146 44
Health.....	4,192 73	1,382 15
Liability.....	2,635 74	2,287 11
Burglary and theft.....	152 57	-
Totals.....	\$19,575 89	\$7,815 70

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.....	\$293,773 80
Health.....	105,199 27
Net premium income.....	\$398,973 07
Policy fees required or represented by applications.....	37,655 54
Interest on bonds and dividends on stocks.....	\$16,137 71
Interest on deposits.....	565 94   16,703 65
Total income.....	\$453,332 26
Ledger assets Dec. 31, 1907.....	426,717 83
Total.....	\$880,050 09

DISBURSEMENTS.

Net amount paid for losses and claims, viz:	
Accident.....	\$99,508 39
Health.....	41,218 79
Net payments to policy holders.....	\$140,727 18
Investigation and adjustment of claims.....	3,308 23
Policy fees retained by agents.....	37,655 54
Commissions or brokerage.....	127,472 25
Salaries, fees and compensation of officers and home office employes.....	43,881 54
Salaries and expenses of agents not paid by commissions.....	6,858 54
Medical examiners fees and salaries.....	1,008 00
Rents.....	3,240 00
Licenses and insurance department fees.....	1,735 29
Legal expenses.....	2,896 25
Advertising.....	1,518 04
Printing and stationery.....	8,564 62
Postage, telegraph, telephone and express.....	5,537 66
Furniture and fixtures.....	229 85
Interest or dividends to stockholders.....	10,000 00
State taxes on premiums.....	7,576 20
Traveling expenses.....	6,756 99
Agents' balances charged off.....	255 76
Loss on sale or maturity of ledger assets.....	3,356 69
Miscellaneous expenditures.....	2,061 15
Total disbursements.....	\$414,639 78
Balance.....	\$465,410 31

590 GREAT EASTERN CASUALTY AND INDEMNITY COMPANY.

LEDGER ASSETS.

Book value of bonds and stocks.....	\$431,168 75	
Cash in office and in bank.....		34,241 56
Total ledger assets.....	\$465,410 31	

NON-LEDGER ASSETS.

Interest due and accrued on bank deposits.....	\$41 81	
Interest due and accrued on bonds.....	3,004 16	\$3,045 97
Market value of bonds and stocks over book value.....		2,268 75
Gross premiums in course of collection.....		31,237 73
Stock dividends declared.....		250 00
Gross assets.....	\$502,212 76	

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct 1.....	\$1,328 25	
Total admitted assets.....	\$500,884 51	

LIABILITIES.

Losses and claims, viz:

	<i>Reported.</i>	<i>No Proofs.</i>	<i>Resisted.</i>	
Accident.....	\$7,152 22	\$11,050 00		
Health.....	4,015 51	—		
Unpaid claims.....	\$11,167 73	\$11,050 00	\$22,217 73	
Unearned premiums on outstanding risks.....			107,552 31	
Commissions due agents and brokers.....			9,571 03	
State, county and municipal taxes due or accrued.....			7,000 00	
Advance premiums.....			4,287 01	
Cash capital.....	\$200,000 00			
Surplus over all liabilities.....	150,256 43			
Surplus to policy holders.....			350,256 43	
Total liabilities.....			\$500,884 51	

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1907.....	\$162,700 05	\$32,855 63
Written during the year.....	359,852 03	136,788 61
Totals.....	\$522,552 08	\$169,644 24
Expired and canceled.....	339,325 23	133,810 14
In force December 31, 1908.....	\$183,226 85	\$35,834 10
Deduct amount reinsured.....	3,956 33	—
Net premiums in force.....	\$179,270 52	\$35,834 10

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$11,507 64	\$3,816 21
Health.....	5,709 19	3,270 37
Totals.....	\$17,216 83	\$7,086 58



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, viz:		
Steam boiler.....	\$1,156,801 56	
Fly wheel.....	785 00	
		<hr/>
Net premium income.....	\$1,157,586 56	
Inspections.....		10,824 84
Interest on mortgage loans.....	\$53,231 12	
Interest on bonds and dividends on stocks.....	117,805 34	
Interest on deposits.....	2,075 20	
Interest from all other sources.....	534 53	
Rents.....	61 50	173,707 69
		<hr/>
Agents' balances previously charged off.....		350 00
Profit on sale or maturity of ledger assets.....		6,710 00
		<hr/>
Total income.....	\$1,349,179 09	
Ledger assets Dec. 31, 1907.....		3,914,050 76
		<hr/>
Total.....	\$5,263,229 85	

DISBURSEMENTS.

Net amount paid for losses and claims (steam boiler).....	\$90,935 35
Commissions or brokerage.....	280,824 56
Salaries, fees and compensation of officers and home office employes..	57,354 46
Salaries and expenses of agents not paid by commissions.....	127,578 15
Inspections.....	468,243 53
Repairs and expenses on real estate.....	7,146 05
Taxes on real estate.....	2,041 27
All other taxes, licenses and insurance department fees.....	26,713 61
Legal expenses.....	1,155 19
Advertising.....	2,486 33
Printing and stationery.....	18,289 55
Postage, telegraph, telephone and express.....	18,476 26
Furniture and fixtures.....	3,540 75
Interest or dividends to stockholders.....	100,000 00
State taxes on premiums.....	19,149 16
Loss on sale or maturity of ledger assets.....	2,582 01
	<hr/>
Total disbursements.....	\$1,226,516 23
	<hr/>
Balance.....	\$4,036,713 62

LEDGER ASSETS.

Book value of real estate.....		\$95,100 00
Mortgage loans on real estate.....		1,024,865 00
Book value of bonds and stocks.....		2,750,509 57
Cash in office and in bank.....		143,227 09
Cash in hands of agents.....		23,011 96
		<hr/>
Total ledger assets.....		\$4,036,713 62

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$25,965 64	
Interest accrued on bonds.....	35,154 54	\$61,120 18
	<hr/>	
Market value of bonds and stocks over book value.....		52,571 78
Gross premiums in course of collection.....		400,770 62
		<hr/>
Gross assets.....		\$4,551,176 20

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....		\$126,749 79
		<hr/>
Total admitted assets.....		\$4,424,426 41

LIABILITIES.

Losses and claims, viz:		
Steam boiler (in process of adjustment).....		\$28,382 11
Unearned premiums on outstanding risks.....		1,885,729 16
Commissions due agents and brokers.....		54,804 17
State, county and municipal taxes due and accrued.....		25,000 00
Special reserve for obligations of Boiler Inspections and Insurance Company of Canada.....		12,476 54
Cash capital.....	\$1,000,000 00	
Surplus over all liabilities.....	1,418,034 43	
	<hr/>	
Surplus to policy holders.....		2,418,034 43
		<hr/>
Total liabilities.....		\$4,424,426 41

EXHIBIT OF PREMIUMS.

	<i>Steam Boiler.</i>	<i>Fly Wheel.</i>
In force Dec. 31, 1907.....	\$3,716,839 84	-
Written during the year.....	1,379,647 76	\$847 50
	<hr/>	
Totals.....	\$5,096,487 60	\$847 50
Expired and canceled.....	1,398,987 66	-
	<hr/>	
In force Dec. 31, 1908.....	\$3,697,499 94	\$847 50

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Steam boiler.....	\$7,380 93	\$178 16

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).....		\$503,119 75
Interest on bonds and dividends on stocks.....	\$20,030 03	
Rents—including company's own occupancy.....	18,985 91	39,015 94
Borrowed money.....		12,000 00
Total income.....		\$554,135 69
Ledger assets Dec. 31, 1907.....		788,112 32
Total.....		\$1,342,248 01

DISBURSEMENTS.

Net amount paid for losses and claims, (plate glass).....	\$184,326 69
Commissions or brokerage.....	175,226 22
Salaries, fees and compensation of officers and home office employes..	57,298 32
Salaries and expenses of agents not paid by commissions.....	582 61
Rents—including company's own occupancy.....	8,023 42
Repairs and expenses on real estate.....	4,686 08
Taxes on real estate.....	6,133 45
All other taxes, licenses and insurance department fees.....	8,037 01
Legal expenses.....	1,398 91
Advertising.....	2,479 36
Printing and stationery.....	2,945 21
Postage, telegraph, telephone and express.....	5,124 98
Furniture and fixtures.....	40 00
Interest or dividends to stockholders.....	50,000 00
State taxes on premiums.....	6,664 23
Borrowed money repaid.....	12,000 00
Interest on borrowed money.....	243 45
Agents' balances charged off.....	31 21
Loss on sale or maturity of ledger assets.....	702 81
Miscellaneous expenditures.....	3,802 15
Total disbursements.....	\$529,746 11
Balance.....	\$812,501 90

LEDGER ASSETS.

Book value of real estate.....	\$245,763 18
Book value of bonds and stocks.....	536,143 63
Cash in office and in bank.....	30,595 09
Total ledger assets.....	\$812,501 90

## NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$3,004 98	
Rents accrued on company's property .....	295 83	\$3,300 81
<hr/>		
Market value of real estate over book value .....		19,236 82
Gross premiums in course of collection .....		104,707 44
Salvage glass on hand .....		7,689 32
Sundry accounts .....		145 00
<hr/>		
Gross assets .....		\$947,581 29

## DEDUCT ASSETS NOT ADMITTED.

Salvage glass on hand .....	\$7,689 32	
Sundry accounts .....	145 00	
Gross premiums in course of collection—written prior to Oct. 1 .....	2,766 14	
Book value of bonds and stocks over market value .....	51,623 63	\$62,224 09
<hr/>		
Total admitted assets .....		\$885,357 20

## LIABILITIES.

Losses and claims, viz:

	<i>Adjusted.</i>	<i>In Process of Adjustment.</i>	
Plate glass .....	\$13,523 10	\$5,202 14	\$18,735 24
Unearned premiums on outstanding risks .....			282,369 15
Commissions due agents and brokers .....			33,980 43
Salaries and other miscellaneous expenses due or accrued .....			16 01
State, county and municipal taxes due or accrued .....			6,500 00
Due for return premiums .....			2,635 08
Cash capital .....	\$250,000 00		
Surplus over all liabilities .....	291,121 29		
<hr/>			
Surplus to policy holders .....			541,121 29
<hr/>			
Total liabilities .....			\$885,357 20

## EXHIBIT OF PREMIUMS.

	<i>Plate Glass.</i>
In force Dec. 31, 1907 .....	\$545,619 38
Written during the year .....	574,719 80
<hr/>	
Expired and canceled .....	\$1,120,339 18
Expired and canceled .....	558,964 63
<hr/>	
In force Dec. 31, 1908 .....	\$561,374 55

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Plate glass .....	\$2,308 58	\$291 05

## 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 .....	\$873,757 63
Health .....	72,318 57
Liability .....	1,671,852 68
Plate glass .....	268,115 59
Steam boiler .....	183,788 41
Burglary and theft .....	272,368 60
Sprinkler .....	143,230 22
Fly wheel .....	16,161 37
Automobile property damage .....	10,178 78
Workmen's collective .....	20,645 77

Net premium income .....		\$3,532,417 62
Interest on bonds and dividends on stocks .....	\$120,454 21	
Interest on deposits .....	1,361 21	
Interest from all other sources .....	5,885 99	
Rents—including company's own occupancy .....	36,518 44	164,219 85
Profit on sale or maturity of ledger assets .....		6,816 05
Increase in book value of ledger assets .....		117,753 77
Total income .....		\$3,821,207 29
Ledger assets Dec. 31, 1907 .....		3,518,123 80
Total .....		\$7,339,331 09

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident .....	\$408,921 73
Health .....	43,558 67
Liability .....	619,825 63
Plate glass .....	115,114 81
Steam boiler .....	10,960 12
Burglary and theft .....	80,326 90
Sprinkler .....	38,592 77
Fly wheel .....	10,933 66
Automobile property damage .....	1,762 91
Workmen's collective .....	8,611 26

Net payments to policy holders .....	\$1,338,608 46
Investigation and adjustment of claims .....	246,779 31
Commissions or brokerage .....	995,082 49
Salaries, fees and compensation of officers and home office employes .....	177,363 75
Salaries and expenses of agents not paid by commissions .....	199,685 51

Medical examiners fees and salaries . . . . .	\$2,850 00
Inspections . . . . .	87,625 58
Rents—including company's own occupancy . . . . .	17,787 19
Repairs and expenses on real estate . . . . .	10,328 57
Taxes on real estate . . . . .	6,198 96
All other taxes, licenses and insurance department fees . . . . .	29,278 24
Legal expenses . . . . .	1,250 00
Advertising . . . . .	45,515 77
Printing and stationery . . . . .	31,335 33
Postage, telegraph, telephone and express . . . . .	5,902 33
Furniture and fixtures . . . . .	7,137 99
Interest or dividends to stockholders . . . . .	112,500 00
State taxes on premiums . . . . .	42,908 55
Traveling expenses . . . . .	2,124 21
Loss on sale or maturity of ledges assets . . . . .	935 00
Decrease in book value of ledger assets . . . . .	10,709 25
Miscellaneous expenditures . . . . .	7,814 76
	•
Total disbursements . . . . .	\$3,379,721 25
Balance . . . . .	\$3,959,609 84

## LEDGER ASSETS.

Book value of real estate . . . . .	\$506,630 98
Book value of bonds and stocks . . . . .	3,219,496 01
Cash in office and in bank . . . . .	101,877 49
Bills receivable . . . . .	7,180 90
Ground rent . . . . .	100,000 00
Agents balances . . . . .	24,424 46
	•
Total ledger assets . . . . .	\$3,959,609 84

## NON-LEDGER ASSETS.

Interest accrued on bonds . . . . .	\$20,636 68
Gross premiums in course of collection . . . . .	584,164 18
	•
Gross assets . . . . .	\$4,564,410 70

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable . . . . .	\$7,180 90	
Gross premiums in course of collection—written prior to Oct. 1 . . . . .	35,584 62	
Agents balances . . . . .	24,424 46	\$67,189 98
	•	
Total admitted assets . . . . .		\$4,497,220 72

## LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident . . . . .	\$71,766 35	\$19,350 00	
Health . . . . .	4,073 92	150 00	
Plate glass . . . . .	12,271 67	2,081 00	
Steam boiler . . . . .	1,192 00	9,450 00	
Burglary and theft . . . . .	19,637 40	2,450 00	
Sprinkler . . . . .	1,300 00	1,150 00	
Physicians defense . . . . .	175 00	3,375 00	
Fly wheel . . . . .	—	750 00	
	•	•	
Unpaid claims . . . . .	\$110,416 34	\$38,756 00	\$149,172 34

Special reserve for unpaid liability losses . . . . .	\$630,380 55
Unearned premiums on outstanding risks . . . . .	1,663,688 00
Commissions due agents and brokers . . . . .	150,859 38
State, county and municipal taxes due or accrued . . . . .	49,996 54
Due for reinsurance . . . . .	2,981 63
Cash capital . . . . .	\$750,000 00
Surplus over all liabilities . . . . .	1,100,142 28
Surplus to policy holders . . . . .	1,850,142 28
Total liabilities . . . . .	\$4,497,220 72

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1907 . . . . .	\$545,667 49	\$43,971 55	\$1,214,530 38
Written during the year . . . . .	1,269,960 15	117,370 87	1,997,998 03
Totals . . . . .	\$1,815,627 64	\$161,342 42	\$3,212,528 41
Expired and canceled . . . . .	991,987 93	92,477 46	2,004,432 78
In force December 31, 1908 . . . . .	\$823,639 71	\$68,864 96	\$1,208,095 63
Deduct amount reinsured . . . . .	47,049 73	330 25	493 00
Net premiums in force . . . . .	\$776,589 98	\$68,534 71	\$1,207,602 63
			<i>Plate Glass.</i>
In force December 31, 1907 . . . . .			\$205,654 43
Written during the year . . . . .			337,937 94
Totals . . . . .			\$543,592 37
Expired and canceled . . . . .			262,446 90
In force December 31, 1908 . . . . .			\$281,145 47
Deduct amount reinsured . . . . .			53 99
Net premiums in force . . . . .			\$281,091 48
			<i>Burglary and Theft.</i>
In force December 31, 1907 . . . . .		\$390,343 61	\$331,419 03
Written during the year . . . . .		237,902 65	368,845 85
Totals . . . . .		\$628,246 26	\$700,264 88
Expired and canceled . . . . .		222,580 27	328,719 28
In force December 31, 1908 . . . . .		\$405,665 99	\$371,545 60
Deduct amount reinsured . . . . .		-	26,531 32
Net premiums in force . . . . .		\$405,665 99	\$345,014 28
			<i>Sprinkler.</i>
In force December 31, 1907 . . . . .		\$134,262 18	\$16,301 39
Written during the year . . . . .		177,739 54	22,459 27
Totals . . . . .		\$312,001 72	\$38,760 66
Expired and canceled . . . . .		160,337 85	13,269 60
In force December 31, 1908 . . . . .		\$151,663 87	\$25,491 06

	<i>Auto Property Damage.</i>	<i>Workmen's Collective.</i>
In force December 31, 1907.....	-	\$15,495 83
Written during the year.....	14,166 88	30,110 58
Totals.....	\$14,166 88	\$45,606 41
Expired and canceled.....	2,096 59	28,912 29
In force December 31, 1908.....	\$12,070 29	\$16,694 12

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$6,079 97	\$5,981 29
Health.....	608 57	1,528 19
Liability.....	9,241 19	2,058 15
Plate glass.....	1,084 40	545 35
Steam boiler.....	928 18	604 50
Burglary and theft.....	882 66	-
Sprinkler.....	128 43	-
Fly wheel.....	15 00	-
Automobile property damage.....	44 50	-
Workmen's collective.....	55 57	-
Totals.....	\$19,068 47	\$10,717 48

## \* MASSACHUSETTS ACCIDENT COMPANY,

BOSTON, MASS.

INCORPORATED IN 1908. COMMENCED BUSINESS IN 1908.

G. LEONARD McNEILL, *President.*I. M. HATHAWAY, *Secretary.*

Cash Capital, \$100,000.

## INCOME.

Net premiums received, viz:		
Accident.....	}	\$49,897 08
Health.....		
Policy fees required or represented by applications.....		7,707 00
Interest on bonds.....	\$786 64	
Interest on deposits.....	49 16	
Interest from all other sources.....	126 24	962 04
Total income.....		\$58,566 12
Ledger assets, Sept. 30, 1908.....		187,433 45
Total.....		\$245,999 57

\* Formerly Massachusetts Mutual Accident Association, business transacted for three months.



DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident .....	}	\$16,819 08
Health .....		
Investigation and adjustment of claims.....		154 36
Policy fees retained by agents.....		7,708 00
Commissions or brokerage.....		9,787 50
Salaries, fees and compensation of officers and home office employes....		6,713 06
Salaries and expenses of agents not paid by commissions.....		269 98
Medical examiners fees and salaries.....		360 50
Rents.....		1,347 60
Licenses and insurance department fees.....		292 09
Legal expenses.....		637 50
Advertising.....		435 07
Printing and stationery.....		2,390 18
Postage, telegraph, telephone and express.....		1,377 78
Furniture and fixtures.....		238 60
Purchase and retirement of capital stock of the Massachusetts Mutual Accident Association.....		35,000 00
Coupon contract extension.....		532 90
Traveling expenses.....		98 33
Miscellaneous expenditures.....		1,323 34
		<hr/>
Total disbursements.....		\$85,485 87
		<hr/>
Balance.....		\$160,513 70

LEDGER ASSETS.

Book value of bonds.....	\$118,819 04
Cash in office and in bank.....	41,079 91
Bills receivable.....	614 75
	<hr/>
Total ledger assets.....	\$160,513 70

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$714 95
Gross premiums in course of collection.....	1,677 79
Furniture and fixtures.....	5,000 00
Supplies.....	2,500 00
	<hr/>
Gross assets.....	\$170,406 44

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$614 75	
Furniture and fixtures.....	5,000 00	
Supplies, printed matter and stationery.....	2,500 00	
Gross premiums in course of collection—written prior to Oct.1.....	462 78	
Book value of ledger assets over market value.....	2,269 04	\$10,846 57
	<hr/>	
Total admitted assets.....		\$159,559 87

LIABILITIES.

Losses and claims, viz:				
	<i>In Process of</i>	<i>Reported</i>		
	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Resisted.</i>	
Accident and health.....	\$157 50	\$6,059 99	\$7,236 50	\$13,453 99
Deduct re-insurance.....				2,500 00
				<hr/>
Net unpaid claims.....				\$10,953 99
Unearned premiums on outstanding risks.....				28,886 00
Commissions due agents and brokers.....				982 62

600 MASSACHUSETTS BONDING AND INSURANCE COMPANY.

Salaries and other miscellaneous expenses due or accrued.....	\$1,962 25
State, county and municipal taxes due or accrued.....	404 14
Cash capital.....	\$100,000 00
Surplus over all liabilities.....	16,370 87
Surplus to policy holders.....	<u>\$116,370 87</u>
Total liabilities.....	\$159,559 87

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force September 30, 1908,.....	\$56,039 88
Written during the year.....	<u>52,294 85</u>
Totals.....	\$108,334 73
Expired and canceled.....	<u>50,562 73</u>
In force December 31, 1908.....	\$57,772 00

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$5,151 13	\$2,486 54
Health.....		

MASSACHUSETTS BONDING AND INSURANCE  
COMPANY,  
BOSTON, MASS.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

T. J. FALVEY, *President.*

JOHN T. BURNETT, *Secretary.*

Cash Capital, \$500,000.

INCOME.

Net premiums received, viz:		
Fidelity.....	\$74,543 19	
Surety.....	117,552 25	
Burglary and theft.....	<u>36,087 01</u>	
Net premium income.....		\$228,182 45
Interest on bonds.....	\$21,581 96	
Interest on deposits.....	<u>3,328 91</u>	24,910 87
Collateral credited to salvage.....		<u>100 00</u>
Total income.....		\$353,193 32

MASSACHUSETTS BONDING AND INSURANCE COMPANY. 601

Ledger assets Dec. 31, 1907.....	\$732,757 28	
Error in 1907 statement.....	921 25	\$733,678 53
Total.....		\$986,871 85

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Fidelity.....	\$93 21	
Burglary and theft.....	6,151 11	
Net payments to policy holders.....		\$6,244 32
Investigation and adjustment of claims.....		37 35
Commissions or brokerage.....		63,664 37
Salaries, fees and compensation of officers and home office employes.....		48,204 89
Salaries and expenses of agents not paid by commissions.....		4,322 29
Rents.....		7,772 91
All other taxes, licenses and insurance department fees.....		14,445 35
Legal expenses.....		1,941 12
Advertising.....		5,433 35
Printing and stationery.....		12,148 99
Postage, telegraph, telephone and express.....		4,792 20
Furniture and fixtures.....		3,764 55
Traveling expenses.....		6,414 21
Improvements on leased building.....		3,450 32
Miscellaneous expenditures.....		2,678 19
Total disbursements.....		\$185,314 41
Balance.....		\$801,557 44

LEDGER ASSETS.

Book value of bonds.....	\$626,563 87
Cash in office and in bank.....	174,993 57
Total ledger assets.....	\$801,557 44

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$3,055 40
Market value of bonds over book value.....	22,786 13
Gross premiums in course of collection.....	63,740 50
Gross assets.....	\$891,139 47

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$10,408 69	
Collateral credited to salvage.....	100 00	\$10,508 69
Total admitted assets.....		\$880,630 78

LIABILITIES.

Losses and claims, viz:

	<i>In Process of</i>			
	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Resisted.</i>	
Fidelity.....	\$1,528 10	-	-	
Surety.....	3,111 93	-	\$350 00	
Burglary and theft.....	396 35	\$1,552 25	-	
Totals.....	\$5,036 38	\$1,552 25	\$350 00	\$6,938 63
Deduct reinsurance.....				7 50

602 MASSACHUSETTS BONDING AND INSURANCE COMPANY.

Net unpaid claims.....	\$6,931 13
Unearned premiums on outstanding risks.....	145,414 97
Commissions due agents and brokers.....	12,052 77
Salaries and other miscellaneous expenses due or accrued.....	8,063 28
State, county and municipal taxes due or accrued.....	3,794 60
Due for return premiums.....	21 46
Due for reinsurance.....	1,811 63
Advance premiums.....	964 60
Cash capital.....	\$500,000 00
Surplus over all liabilities.....	201,576 34
Surplus to policy holders.....	701,576 34
Total liabilities.....	\$880,630 78

EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Burglary and Theft.</i>
In force December 31, 1907.....	\$2,610 35	\$2,662 46	\$1,387 39
Written during the year.....	106,621 82	156,717 85	72,574 05
Totals.....	\$109,232 17	\$159,380 31	\$73,961 44
Expired and canceled.....	18,985 13	21,802 66	16,485 45
In force December 31, 1908.....	\$90,247 04	\$137,577 65	\$57,475 99
Deduct amount reinsured.....	2,113 32	8,858 37	5,838 89
Net premiums in force.....	\$88,133 72	\$128,719 28	\$51,637 10

BUSINESS IN MAINE.

	<i>Premiums Received.</i>
Fidelity.....	\$416 40
Surety.....	250 66
Burglary and theft.....	88 73
Totals.....	\$755 79

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.....	\$89,550 84	
Health.....	15,232 33	
Plate glass.....	470,906 25	
	<hr/>	
Net premium income.....		\$575,689 42
Interest on bonds and dividends on stocks.....	\$19,366 00	
Interest on deposits.....	957 77	20,323 77
	<hr/>	
Agents' balances previously charged off.....		23 93
		<hr/>
Total income.....		\$596,037 12
Ledger assets, Dec. 31, 1907.....		592,519 55
		<hr/>
Total.....		\$1,188,556 67

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$29,864 63	
Health.....	6,123 33	
Plate glass.....	164,733 27	
	<hr/>	
Net payments to policy holders.....		\$200,721 23
Investigation and adjustment of claims.....		614 26
Commissions or brokerage.....		203,731 49
Salaries, fees and compensation of officers and home office employes.....		65,907 30
Salaries and expenses of agents not paid by commissions.....		14,128 42
Medical examiners fees and salaries.....		1,300 30
Rents.....		7,475 04
All other taxes, licenses and insurance department fees.....		7,728 49
Legal expenses.....		1,633 81
Advertising.....		2,479 50
Printing and stationery.....		5,279 77
Postage, telegraph, telephone and express.....		4,516 05
Furniture and fixtures.....		204 25
Interest or dividends to stockholders.....		20,000 00
State taxes on premiums.....		8,909 05
Agents' balances charged off.....		694 20
Miscellaneous expenditures.....		3,501 63
		<hr/>
Total disbursements.....		\$548,824 79
		<hr/>
Balance.....		\$639,731 88

604 METROPOLITAN CASUALTY INSURANCE COMPANY.

LEDGER ASSETS.

Book value of bonds and stocks.....	\$568,006 20
Cash in office and in bank.....	71,725 68
Total ledger assets.....	\$639,731 88

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$4,279 13
Gross premiums in course of collection.....	103,573 38
Gross assets.....	\$747,584 39

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$644 51	
Book value of ledger assets over market value.....	19,866 20	\$20,510 71
Total admitted assets.....		\$727,073 68

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported, No Proofs.</i>	<i>Resisted.</i>	
Accident.....	\$3,195 00	\$3,324 50	\$2,050 00	
Health.....	-	852 00	200 00	
Plate glass.....	5,683 92	-	-	
Unpaid claims.....	\$8,878 92	\$4,176 50	\$2,250 00	\$15,305 42
Unearned premiums on outstanding risks.....				295,651 79
Commissions due agents and brokers.....				34,322 06
Salaries and other miscellaneous expenses due or accrued.....				607 20
State, county and municipal taxes due or accrued.....				5,788 02
Due for re-insurance.....				774 31
Contingent fund.....				10,000 00
Cash capital.....			\$200,000 00	
Surplus over all liabilities.....			164,624 88	
Surplus to policy holders.....				364,624 88
Total liabilities.....				\$727,073 68

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Plate Glass.</i>
In force December 31, 1907.....	\$81,722 21	\$15,276 25	\$466,966 72
Written during the year.....	119,753 92	21,636 73	556,378 93
Totals.....	\$201,476 13	\$36,912 98	\$1,023,345 65
Expired and canceled.....	114,589 33	20,576 73	534,933 12
In force December 31, 1908.....	\$86,886 80	\$16,336 25	\$488,412 53
Deduct amount re-insured.....	297 00	35 00	-
Net premiums in force.....	\$86,589 80	\$16,301 25	\$488,412 53

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$96 25	-
Plate glass.....	994 72	171 34
Totals.....	\$1,090 97	\$171 34

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.....	}	\$574,196 67
Health.....		
Policy fees required or represented by applications.....		43,346 00
Interest on mortgage loans.....	\$438 00	
Interest on collateral loans.....	146 00	
Interest on bonds and dividends on stocks.....	5,864 21	
Interest on deposits.....	109 14	6,557 35
Provident Casualty deposit.....		250 00
Income from all other sources.....		279 96
Total income.....		\$624,629 98
Ledger assets Dec. 31, 1907.....		168,289 56
Total.....		\$792,919 54

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	}	\$209,492 09
Health.....		
Investigation and adjustment of claims.....		2,334 07
Policy fees retained by agents.....		43,079 70
Commissions or brokerage.....		123,588 30
Salaries, fees and compensation of officers and home office employees.....		46,743 61
Salaries and expenses of agents not paid by commissions.....		83,339 01
Rents.....		14,772 20
All other taxes, licenses and insurance department fees.....		4,270 47
Legal expenses.....		3,811 31
Advertising, printing and stationery.....		11,592 84
Postage, telegraph, telephone and express.....		8,595 32
Furniture and fixtures.....		3,846 43
Interest or dividends to stockholders.....		16,000 00
State taxes on premiums.....		7,808 22
Traveling expenses.....		1,558 54
Miscellaneous expenditures.....		1,667 19
Total disbursements.....		\$582,499 30
Balance.....		\$210,420 24

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$8,100 00
Loans secured by collateral.....		2,900 00
Book value of bonds and stocks.....		173,940 00
Cash in office and in bank.....		25,077 74
Bills receivable.....		127 50
Agents balances, secured.....		275 00
Total ledger assets.....		<u>\$210,420 24</u>

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$76 16	
Interest accrued on bonds.....	1,897 70	
Interest due on collateral loans.....	13 00	
Interest accrued on other assets.....	205 00	\$2,191 86
Gross premiums in course of collection.....		3,800 00
Furniture, fixtures, accounts receivable and supplies.....		30,000 00
Gross assets.....		<u>\$246,412 10</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, accounts receivable and supplies.....		\$30,000 00
Total admitted assets.....		<u>\$216,412 10</u>

## LIABILITIES.

Losses and claims, viz:		
Accident (reported—no proofs).....		\$20,118 00
Unearned premiums on outstanding risks.....		1,589 12
Commissions due agents and brokers.....		2,000 00
Salaries and other miscellaneous expenses due or accrued.....		500 00
State, county and municipal taxes due or accrued.....		9,863 88
Advance premiums.....		6,332 59
Provident Casualty deposit.....		250 00
Cash capital.....	\$100,000 00	
Surplus over all liabilities.....	75,758 51	
Surplus to policy holders.....		<u>175,758 51</u>
Total liabilities.....		<u>\$216,421 10</u>

## EXHIBIT OF PREMIUMS.

		<i>Accident and Health.</i>
In force December 31, 1907.....		\$4,155 30
Written during the year.....		578,506 15
Totals.....		<u>\$582,661 45</u>
Expired and canceled.....		579,483 22
In force December 31, 1908.....		<u>\$3,178 23</u>

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	} \$8,624 07	\$3,003 71
Health.....		



NATIONAL SURETY COMPANY,  
NEW YORK, N. Y.

INCORPORATED IN 1897. COMMENCED BUSINESS IN 1897.

WILLIAM B. JOYCE, *President*. DAVID W. ARMSTRONG, JR., *Secretary*.

Cash Capital, \$500,000.

INCOME.

Net premiums received, viz:		
Fidelity .....	\$809,026 77	
Surety .....	728,165 89	
Burglary and theft .....	262,807 12	
Net premium income .....		\$1,799,999 78
Interest on mortgage loans .....	\$548 41	
Interest on bonds and dividends on stocks .....	61,689 11	
Interest on deposits .....	11,936 88	
Interest from all other sources .....	1,180 75	
Rents .....	5,651 50	81,006 65
Profit and loss .....		5,668 92
Suspense account .....		5,200 94
Profit on sale or maturity of ledger assets .....		2,817 00
Total income .....		\$1,894,693 29
Ledger assets Dec. 31, 1907 .....		2,281,529 66
Total .....		\$4,176,222 95

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Fidelity .....	\$202,874 94	
Surety .....	150,322 35	
Burglary and theft .....	115,394 50	
Net payments to policy holders .....		\$468,591 79
Investigation and adjustment of claims .....		69,059 27
Commissions or brokerage .....		362,268 78
Salaries, fees and compensation of officers and home office employes ..		231,245 39
Salaries and expenses of agents not paid by commissions .....		101,292 85
Inspections .....		11,770 81
Rents .....		30,507 72
Repairs and expenses on real estate .....		938 83
Taxes on real estate .....		1,769 64
All other taxes, licenses and insurance department fees .....		10,835 02
Legal expenses .....		8,528 83
Advertising .....		5,005 08
Printing and stationery .....		19,010 56
Postage, telegraph, telephone and express .....		26,112 90
Furniture and fixtures .....		7,216 91

Interest or dividends to stockholders.....	\$40,000 00
State taxes on premiums.....	23,085 38
Traveling expenses.....	5,320 78
Development.....	6,722 75
Loss on sale or maturity of ledger assets.....	2,703 13
Miscellaneous expenditures.....	16,570 53
Total disbursements.....	<u>\$1,448,556 95</u>
Balance.....	\$2,727,666 00

## LEDGER ASSETS.

Book value of real estate.....	\$139,053 15
Mortgage loans on real estate.....	18,265 89
Book value of bonds and stocks.....	2,010,738 91
Cash in office and in bank.....	500,120 63
Suspense account.....	58,411 95
Munich Re-insurance Company.....	1,075 47
Total ledger assets.....	<u>\$2,727,666 00</u>

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$14,179 05
Gross premiums in course of collection.....	292,656 08
Gross assets.....	<u>\$3,034,501 13</u>

## DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$40,615 65	
Book value of bonds and stocks over market value..	26,772 04	
Suspense account.....	58,411 95	
Munich Re-insurance Company.....	1,075 47	\$126,875 11
Total admitted assets.....		<u>\$2,907,626 02</u>

## LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Fidelity.....	\$146,941 73	\$54,114 36	
Surety.....	77,978 42	136,491 14	
Burglary and theft.....	25,229 07	5,003 33	
Totals.....	<u>\$250,149 22</u>	<u>\$195,608 83</u>	\$445,758 05
Deduct re-insurance.....			20,610 72
Net unpaid claims.....			<u>\$425,147 33</u>
Unearned premiums on outstanding risks.....			960,846 70
Commissions due agents and brokers.....			38,840 50
Salaries and other miscellaneous expenses due or accrued.....			3,415 59
Dividends due stockholders.....			10,000 00
Due for return premiums.....			2,329 32
Due for re-insurance and company surety.....			12,247 00
Advance premiums.....			6,525 48
Suspense account.....			15,030 62
Cash capital.....	\$500,000 00		
Surplus over all liabilities.....		<u>933,243 48</u>	
Surplus to policy holders.....			<u>1,433,243 48</u>
Total liabilities.....			<u>\$2,907,626 02</u>

## EXHIBIT OF PREMIUMS.

	<i>Fidelity.</i>	<i>Surety.</i>	<i>Burglary and Theft.</i>
In force December 31, 1907.....	\$653,051 83	\$829,571 42	\$329,239 66
Written during the year.....	975,789 98	940,522 63	390,777 20
Totals.....	\$1,628,841 81	\$1,770,094 05	\$720,016 86
Expired and canceled.....	916,055 44	809,966 65	334,242 29
In force December 31, 1908.....	\$712,786 37	960,127 40	\$385,774 57
Deduct amount re-insured.....	47,243 75	62,393 89	51,871 16
Net premiums in force.....	\$665,542 62	\$897,733 51	\$333,903 41

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Fidelity.....	\$3,293 68	\$874 68
Surety.....	3,330 46	-
Burglary and theft.....	10 00	-
Totals.....	\$6,634 14	\$874 68

## 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.....	\$114,813 13	
Health.....	36,839 19	
Liability.....	401,416 38	
Plate glass.....	90,784 32	
Burglary and theft.....	105,072 11	
Workmen's collective.....	5,593 87	
Net premium income.....		\$754,519 00
Interest on mortgage loans.....	\$1,050 00	
Interest on bonds and dividends on stocks.....	33,840 66	
Interest on deposits.....	1,595 49	36,486 15
Profit on sale or maturity of ledger assets.....		113 17
Total income.....		\$791,118 32
Ledger assets Dec. 31, 1907.....		986,694 38
Total.....		\$1,777,812 70

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident . . . . .	\$54,091 51	
Health . . . . .	18,289 94	
Liability . . . . .	192,012 37	
Plate glass . . . . .	36,954 69	
Burglary and theft . . . . .	36,525 84	
Workmen's collective . . . . .	2,499 17	
<hr/>		
Net payments to policy holders . . . . .		\$340,373 52
Investigation and adjustment of claims . . . . .		32,218 26
Commissions or brokerage . . . . .		205,251 05
Salaries, fees and compensation of officers and home office employes . . . . .		64,328 42
Salaries and expenses of agents not paid by commissions . . . . .		44,308 78
Medical examiners fees and salaries . . . . .		520 00
Inspections . . . . .		7,145 34
Rents . . . . .		9,051 50
All other taxes, licenses and insurance department fees . . . . .		4,823 35
Legal expenses . . . . .		2,271 91
Advertising . . . . .		1,290 00
Printing and stationery . . . . .		13,139 98
Postage, telegraph, telephone and express . . . . .		9,208 98
Furniture and fixtures . . . . .		1,328 26
Interest or dividends to stockholders . . . . .		12,576 00
State taxes on premiums . . . . .		11,730 39
Salaries, traveling and expenses of pay roll auditors . . . . .		10,003 44
Exchange . . . . .		483 79
Loss on sale or maturity of ledger assets . . . . .		6,865 42
Miscellaneous expenditures . . . . .		4,617 50
<hr/>		
Total disbursements . . . . .		\$781,535 89
<hr/>		
Balance . . . . .		\$996,276 81

## LEDGER ASSETS.

Mortgage loans on real estate . . . . .		\$35,000 00
Book value of bonds and stocks . . . . .		882,881 72
Cash in office and in bank . . . . .		72,024 81
Agents balances . . . . .		38 05
Due from U. S. F. & G. Company . . . . .		6,332 23
<hr/>		
Total ledger assets . . . . .		\$996,276 81

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages . . . . .	\$595 00	
Interest due and accrued on bonds . . . . .	6,959 98	\$7,554 98
<hr/>		
Gross premiums in course of collection . . . . .		123,446 99
<hr/>		
Gross assets . . . . .		\$1,127,278 78

## DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1 . . . . .	\$1,352 15	
Book value of bonds and stocks over market value . . . . .	30,019 22	
Due from U. S. F. & G. Company . . . . .	6,332 23	
Agents balances . . . . .	38 05	\$37,741 65
<hr/>		
Total admitted assets . . . . .		\$1,089,537 13

## LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$27,100 00	\$2,150 00	
Health.....	1,735 00	-	
Plate glass.....	2,317 00	100 00	
Burglary and theft.....	18,450 00	2,950 00	
Workmen's collective.....	490 00	-	
Totals.....	\$50,092 00	\$5,200 00	\$55,292 00
Deduct reinsurance.....			8,740 84
Net unpaid claims.....			\$46,551 16
Special reserve for unpaid liability losses.....			66,580 48
Unearned premiums on outstanding risks.....			350,209 25
Commissions due agents and brokers.....			33,411 27
Salaries and other miscellaneous expenses due or accrued.....			3,083 33
State, county and municipal taxes due or accrued.....			9,926 27
Due for reinsurance.....			1,944 45
Advance premiums.....			495 85
Contingent reserve.....			50,000 00
Cash capital.....		\$314,400 00	
Surplus over all liabilities.....		212,935 07	
Surplus to policy holders.....			\$527,335 07
Total liabilities.....			\$1,089,537 13

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1907.....	\$129,666 92	\$39,912 25	\$326,590 92
Written during the year.....	184,507 57	62,040 40	541,830 27
Totals.....	\$314,174 49	\$101,952 65	\$868,421 19
Expired and canceled.....	191,729 77	62,754 55	566,843 63
In force December 31, 1908.....	\$122,444 72	\$39,198 10	\$301,577 56
Deduct amount reinsured.....	669 35	-	3,214 27
Net premiums in force.....	\$121,775 37	\$39,198 10	\$298,363 29
	<i>Burglary and Theft.</i>	<i>Workmen's Collective.</i>	<i>Plate Glass.</i>
In force December 31, 1907.....	\$140,203 53	\$1,711 50	\$82,769 48
Written during the year.....	149,600 56	6,350 15	131,042 95
Totals.....	\$289,804 09	\$8,061 65	\$213,812 43
Expired and canceled.....	141,763 33	6,528 93	117,410 12
In force December 31, 1908.....	\$148,040 76	\$1,532 72	\$96,402 31
Deduct amount reinsured.....	12,026 05	-	314 52
Net premiums in force.....	\$136,014 71	\$1,532 72	\$96,087 79

612 NEW JERSEY PLATE GLASS INSURANCE COMPANY.

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$429 41	\$36 50
Health.....	108 50	14 97
Liability.....	89 75	6 19
Plate glass.....	78 17	-
Burglary and theft.....	10 00	-
Totals.....	<u>\$715 83</u>	<u>\$57 75</u>

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.....	\$294,280 34	
Burglary and theft.....	50,664 30	
Net premium income.....		<u>\$344,944 64</u>
Interest on mortgage loans.....	\$15,575 03	
Interest on bonds and dividends on stocks.....	2,525 81	
Interest on deposits.....	212 54	18,313 38
Total income.....		<u>\$363,258 02</u>
Ledger assets Dec. 31, 1907.....		404,542 93
Total.....		<u>\$767,800 95</u>

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Plate glass.....	\$108,482 81	
Burglary and theft.....	17,076 03	
Net payments to policy holders.....		<u>\$125,558 84</u>
Investigation and adjustment of claims.....		291 37
Commissions or brokerage.....		119,337 65
Salaries, fees and compensation of officers and home office employees....		19,710 58
Salaries and expenses of agents not paid by commissions.....		5,959 13
Rents.....		1,500 00
All other taxes, licenses and insurance department fees.....		4,289 29
Legal expenses.....		549 50
Advertising.....		603 17

NEW JERSEY PLATE GLASS INSURANCE COMPANY. 613

Printing and stationery . . . . .	\$1,879 75
Postage, telegraph, telephone and express . . . . .	3,255 51
Furniture and fixtures . . . . .	194 00
Interest or dividends to stockholders . . . . .	12,000 00
State taxes on premiums . . . . .	5,278 37
Miscellaneous expenditures . . . . .	1,820 20
	<hr/>
Total disbursements . . . . .	\$302,227 36
	<hr/>
Balance . . . . .	\$465,573 59

LEDGER ASSETS.

Mortgage loans on real estate . . . . .	\$312,900 00
Book value of bonds and stocks . . . . .	117,189 29
Cash in office and in bank . . . . .	34,869 24
Agents' balances . . . . .	615 06
	<hr/>
Total ledger assets . . . . .	\$465,573 59

NON-LEDGER ASSETS.

Interest due and accrued on mortgages . . . . .	\$3,947 30	
Interest accrued on bonds . . . . .	1,232 50	\$5,179 80
	<hr/>	
Gross premiums in course of collection . . . . .		73,872 67
		<hr/>
Gross assets . . . . .		\$544,626 06

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1 . . . . .	\$2,806 92	
Book value of bonds and stocks over market value . . . . .	3,701 29	
Agents' balances . . . . .	615 06	\$7,123 27
	<hr/>	<hr/>
Total admitted assets . . . . .		\$537,502 79

LIABILITIES.

Losses and claims, viz:

	<i>In Process of</i>			<i>Reported.</i>	
	<i>Adjusted.</i>	<i>Adjustment</i>	<i>No Proofs.</i>		
Plate glass . . . . .	-	\$3,024 20	\$118 15	-	
Burglary and theft . . . . .	\$26 75	1,231 25	1,370 00	\$1,500 00	
	<hr/>	<hr/>	<hr/>	<hr/>	
Unpaid claims . . . . .	\$26 75	\$4,255 45	\$1,488 15	\$1,500 00	\$7,270 35
Unearned premiums on outstanding risks . . . . .					178,881 48
Commissions due agents and brokers . . . . .					23,884 18
Salaries and other miscellaneous expenses due or accrued . . . . .					173 65
State, county and municipal taxes due or accrued . . . . .					5,702 17
Due for re-insurance . . . . .					16 28
Cash capital . . . . .				\$200,000 00	
Surplus over all liabilities . . . . .				121,573 68	
				<hr/>	
Surplus to policy holders . . . . .					321,574 68
					<hr/>
Total liabilities . . . . .					\$537,502 79

614 NEW YORK PLATE GLASS INSURANCE COMPANY.

EXHIBIT OF PREMIUMS.

	<i>Plate Glass.</i>	<i>Burglary and Theft.</i>
In force December 31, 1907.....	\$267,544 87	\$42,956 66
Written during the year.....	346,815 22	66,531 35
Totals.....	\$614,360 09	\$109,488 01
Expired and canceled.....	314,339 56	48,695 38
In force December 31, 1908.....	\$300,020 53	\$60,792 63
Deduct amount re-insured.....	—	4,709 51
Net premiums in force.....	\$300,020 53	\$56,083 12

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Plate glass.....	\$1,436 43	\$404 37
Burglary and theft.....	25 00	—
Totals.....	\$1,461 43	\$404 37

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).....	\$523,416 92
Interest on mortgage loans.....	\$339 93
Interest on bonds and dividends on stocks.....	28,720 70
Interest on deposits.....	454 26
Agents' balances previously charged off.....	444 14
Profit on sale or maturity of ledger assets.....	12,419 95
Total income.....	\$565,795 90
Ledger assets Dec. 31, 1907.....	713,050 87
Total.....	\$1,278,846 77

DISBURSEMENTS.

Net amount paid for losses and claims (plate glass).....	\$222,752 90
Commissions or brokerage.....	183,411 51
Salaries, fees and compensation of officers and home office employes.....	49,202 04
Salaries and expenses of agents not paid by commissions.....	3,228 43
Rents.....	7,927 07
All other taxes, licenses and insurance department fees.....	6,986 28
Legal expenses.....	789 42
Advertising.....	1,091 63



NEW YORK PLATE GLASS INSURANCE COMPANY. 615

Printing and stationery . . . . .	\$2,238 20
Postage, telegraph, telephone and express . . . . .	2,867 73
Furniture and fixtures . . . . .	217 36
Interest or dividends to stockholders . . . . .	24,000 00
State taxes on premiums . . . . .	7,206 73
Traveling expenses . . . . .	1,194 56
Agents' balances charged off . . . . .	292 55
Loss on sale or maturity of ledger assets . . . . .	14 50
Miscellaneous expenditures . . . . .	6,527 75
Total disbursements . . . . .	\$519,948 66

Balance . . . . . \$758,898 11

LEDGER ASSETS.

Mortgage loans on real estate . . . . .	2,000 00
Book value of bonds and stocks . . . . .	678,771 47
Cash in office and in bank . . . . .	78,126 64
Total ledger assets . . . . .	\$758,898 11

NON-LEDGER ASSETS.

Gross premiums in course of collection . . . . .	103,933 00
Gross assets . . . . .	\$862,831 11

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1 . . . . .	\$1,400 25	
Book value of bonds and stocks over market value . . . . .	186 47	\$1,586 72
Total admitted assets . . . . .		\$861,244 39

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	
Plate glass . . . . .	\$2,208 09	\$3,258 00	\$5,466 09
Unearned premiums on outstanding risks . . . . .			276,918 43
Commissions due agents and brokers . . . . .			35,410 60
State, county and municipal taxes due or accrued . . . . .			4,000 00
Dividends due stockholders . . . . .			6,000 00
Cash capital . . . . .		\$200,000 00	
Surplus over all liabilities . . . . .		333,449 27	
Surplus to policy holders . . . . .			533,449 27
Total liabilities . . . . .			\$861,244 39

EXHIBIT OF PREMIUMS.

In force December 31, 1907 . . . . .	\$569,506 85	<i>Plate Glass.</i>
Written during the year . . . . .	644,327 16	
Totals . . . . .	\$1,213,834 01	
Expired and canceled . . . . .	662,597 46	
In force December 31, 1908 . . . . .	\$551,236 55	

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Plate glass . . . . .	\$1,335 74	\$738 79

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).....		\$780,676 34
Policy fees required or represented by applications.....		178,952 00
Interest on mortgage loans.....	\$4,462 52	
Interest on collateral loans.....	3,117 72	
Interest on bonds.....	13,555 88	
Interest on deposits.....	1,309 04	22,445 16
		<hr/>
Total income.....		\$982,073 50
Ledger assets Dec. 31, 1907.....		508,806 75
		<hr/>
Total.....		\$1,490,880 25

DISBURSEMENTS.

Net amount paid for losses and claims, (accident).....		\$242,774 51
Investigation and adjustment of claims.....		8,745 43
Policy fees waived or retained by agents.....		178,952 00
Commissions or brokerage.....		270,740 60
Salaries, fees and compensation of officers and home office employes..		71,861 37
Salaries and expenses of agents not paid by commissions.....		8,797 50
Medical examiners fees and salaries.....		3,149 85
Rents.....		10,706 17
All other taxes, licenses and insurance department fees.....		9,049 23
Legal expenses.....		474 15
Advertising.....		1,820 06
Printing and stationery.....		15,180 40
Postage, telegraph, telephone express and miscellaneous expenditures...		17,458 23
Furniture and fixtures.....		1,582 35
Interest or dividends to stockholders.....		40,000 00
State taxes on premiums.....		11,284 19
Traveling expenses.....		4,287 50
Correction in interest account.....		165 00
Loss on sale or maturity of ledger assets.....		65 00
		<hr/>
Total disbursements.....		\$897,093 54
		<hr/>
Balance.....		\$593,786 71

LEDGER ASSETS.

Mortgage loans on real estate .....		\$113,966 67
Loans secured by collateral .....		44,200 00
Book value of bonds .....		358,393 75
Cash in office and in bank .....		66,817 33
Cash in branch offices .....		2,810 90
Agents' balances .....		7,598 06
		<hr/>
Total ledger assets .....		\$593,786 71

NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$1,454 16	
Interest due and accrued on bonds .....	3,961 53	
Interest accrued on collateral loans .....	570 64	\$5,986 33
	<hr/>	
Market value of bonds over book value .....		2,759 55
Gross premiums in course of collection .....		30,134 94
		<hr/>
Gross assets .....		\$632,667 53

DEDUCT ASSETS NOT ADMITTED.

Agents' balances .....		\$7,598 06
		<hr/>
Total admitted assets .....		\$625,069 47

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident .....	\$23,804 68	\$4,294 97	\$28,099 65
Unearned premiums on outstanding risks .....			73,227 81
Commissions due agents and brokers .....			9,040 82
Salaries and other miscellaneous expenses due or accrued .....			1,533 00
State, county and municipal taxes due or accrued .....			11,086 58
Advance premiums .....			41,758 48
Cash capital .....		\$200,000 00	
Surplus over all liabilities .....		260,323 13	
		<hr/>	
Surplus to policy holders .....			460,323 13
			<hr/>
Total liabilities .....			\$625,069 47

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>
In force December 31, 1907 .....	\$207,704 43
Written during the year .....	830,295 90
	<hr/>
Totals .....	\$1,038,000 33
Expired and canceled .....	891,370 67
	<hr/>
In force December 31, 1908 .....	\$146,629 66
Deduct amount reinsured .....	2,424 04
	<hr/>
Net premiums in force .....	\$144,205 62

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident .....	\$4,092 96	\$1,065 95

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	\$36,359 80	
Health	10,976 85	
Liability	175,088 42	
Workmen's collective	606 23	
Net premium income		\$223,031 30
Interest on bonds	\$9,754 62	
Interest on deposits	217 78	
Interest from all other sources	242 08	10,214 48
Received from home office		75,000 00
Total income		\$308,245 78
Ledger assets Dec. 31, 1907		256,603 90
Total		\$564,849 68

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident	\$13,209 97	
Health	2,439 96	
Liability	35,818 52	
Workmen's collective	135 52	
Net payments to policy holders		\$51,603 97
Investigation and adjustment of claims		12,122 25
Commissions or brokerage		66,802 66
Salaries, fees and compensation of officers and home office employes		28,420 37
Salaries and expenses of agents not paid by commissions		68 31
Medical examiners fees and salaries		168 00
Inspections		2,127 37
Rents		2,500 12
All other taxes, licenses and insurance department fees		1,426 81
Legal expenses		444 20
Advertising		659 86
Printing and stationery		5,615 81
Postage, telegraph, telephone and express		2,177 23

NORWICH AND LONDON ACCIDENT INS. ASSO. 619

Furniture and fixtures .....	\$3,663 87
State taxes on premiums .....	1,318 75
Traveling expenses .....	2,102 09
Miscellaneous expenditures .....	5,405 29
	\$186,626 96
Total disbursements .....	
Balance .....	\$378,222 72

LEDGER ASSETS.

Book value of bonds .....	\$329,018 25
Cash in office and in bank .....	10,149 35
Cash in hands of trustees .....	39,055 12
	\$378,222 72
Total ledger assets .....	

NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$2,907 49	
Interest accrued on other assets .....	290 16	\$3,197 65
Market value of bonds over book value .....	4,461 75	
Gross premiums in course of collection .....	52,999 41	
Due for reinsurance .....	449 28	
Suspense account .....	7 16	
Gross assets .....		\$439,337 97

DEDUCT ASSETS NOT ADMITTED.

Suspense account .....	\$7 16	
Gross premiums in course of collection—written prior to Oct. 1 .....	3,278 47	\$3,285 63
Total admitted assets .....		\$436,052 34

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Reported..</i>			
	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Resisted.</i>	
Accident .....	—	\$1,052 00	\$5,000 00	
Health .....	25 00	875 72	—	
Totals .....	\$25 00	\$1,927 72	\$5,000 00	\$6,952 72
Deduct reinsurance .....				707 65
Net unpaid claims .....				\$6,245 07
Special reserve for unpaid liability losses .....				67,741 45
Unearned premiums on outstanding risks .....				116,166 23
Commissions due agents and brokers .....				14,604 43
Salaries and other miscellaneous expenses due or accrued .....				829 45
State, county and municipal taxes due or accrued .....				3,565 05
Statutory deposit .....		\$200,000 00		
Surplus over all liabilities .....		26,900 66		
Surplus to policy holders .....				226,900 66
Total liabilities .....				\$436,052 34

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1907.....	\$11,906 88	\$4,266 52	\$30,551 27
Written during the year.....	59,020 21	20,907 63	268,650 04
Totals.....	\$70,927 09	\$25,174 15	\$299,201 31
Expired and canceled.....	34,759 49	13,349 00	112,691 69
In force December 31, 1908.....	\$36,167 60	\$11,825 15	\$186,509 62
Deduct amount reinsured.....	1,735 30	426 00	6,110 00
Net premiums in force.....	\$34,432 30	\$11,399 15	\$180,399 62
			<i>Workmen's</i>
			<i>Collective.</i>
Written during the year.....			\$836 72
Expired and canceled.....			88 55
In force December 31, 1908.....			\$748 17

## BUSINESS IN MAINE.

	<i>Premiums</i> <i>Received.</i>	<i>Losses</i> <i>Paid.</i>
Accident.....	\$755 30	\$75 00
Health.....	127 77	-
Totals.....	\$883 07	\$75 00

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 Deposits, \$350,000.

INCOME.

Net premiums received, viz:		
Accident.....	\$249,936 71	
Health.....	41,680 42	
Liability.....	1,340,446 78	
Steam boiler.....	50,094 49	
Burglary and theft.....	140,760 33	
Credit.....	587,219 65	
Automobile property damage.....	6,438 48	
Workmen's collective.....	53,652 52	
		\$2,470,229 38
Net premium income.....		
Interest on bonds.....	\$122,812 99	
Interest on deposits.....	1,402 63	
Interest from all other sources.....	1,126 19	125,341 81
Profit and loss.....		112 10
Agents' balances previously charged off.....		1,669 82
Profit on sale or maturity of ledger assets.....		490 74
Total income.....		\$2,597,843 85
Ledger assets December 31, 1907.....		3,333,206 12
Total.....		\$5,931,049 97

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$79,083 53	
Health.....	14,958 91	
Liability.....	538,380 65	
Steam boiler.....	4,075 45	
Burglary and theft.....	40,721 27	
Credit.....	478,300 22	
Automobile property damage.....	1,064 63	
Workmen's collective.....	23,231 00	
Net payments to policy holders.....		\$1,179,815 66
Investigation and adjustment of claims.....		214,591 11
Commissions or brokerage.....		611,513 83
Salaries, fees and compensation of officers and home office employes.....		132,841 73
Salaries and expenses of agents not paid by commissions.....		50,757 23
Inspections.....		36,648 72

622 OCEAN ACCIDENT AND GUARANTEE CORPORATION.

Rents.....	\$11,572 54
All other taxes, licenses and insurance department fees.....	8,523 84
Legal expenses.....	1,351 74
Advertising.....	7,818 38
Printing and stationery.....	14,973 31
Postage, telegraph, telephone and express.....	7,274 66
Furniture and fixtures.....	5,674 60
State taxes on premiums.....	43,404 75
Discount and exchange.....	774 88
Remitted to home office.....	72,933 33
Miscellaneous expenditures.....	41,815 28
Total disbursements.....	<u>\$2,442,285 59</u>
Balance.....	<u>\$3,488,764 38</u>

LEDGER ASSETS.

Mortgage loans on real estate.....	\$46,080 20
Book value on bonds.....	3,324,523 09
Cash in bank.....	89,252 44
Bills receivable.....	17,887 40
Premium notes.....	11,021 25
Total ledger assets.....	<u>\$3,488,764 38</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$431 42
Interest accrued on bonds.....	40,710 98
Gross premiums in course of collection.....	280,622 52
Gross assets.....	<u>\$3,810,529 30</u>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$17,887 40
Gross premiums in course of collection—written prior prior to Oct. 1.....	27,182 11
Book value of ledger assets over market value.....	110,613 18
Total admitted assets.....	<u>\$3,654,846 61</u>

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted.</i>	
Accident.....	\$39,335 00	—	—	
Health.....	3,455 00	—	—	
Steam boiler.....	4,130 00	—	—	
Burglary and theft.....	6,780 00	—	\$400 00	
Credit.....	11,728 00	\$1,000 00	5,000 00	
Auto. property damage....	1,425 00	—	—	
Workmen's collective.....	4,032 00	—	—	
Unpaid claims.....	\$70,885 00	\$1,000 00	\$5,400 00	\$77,285 00
Special reserve for unpaid liability losses.....				516,460 35
Special reserve for credit losses.....				73,281 75
Unearned premiums on outstanding risks.....				1,077,211 70
Commissions due agents and brokers.....				66,664 26



OCEAN ACCIDENT AND GUARANTEE CORPORATION. 623

Salaries and other miscellaneous expenses due or accrued.....	\$5,000 00
State, county and municipal taxes due or accrued.....	40,000 00
Advance premiums.....	11,237 50
Contingent reserve.....	520,000 00
Statutory deposit.....	\$350,000 00
Surplus over all liabilities.....	917,706 01
<hr/>	
Surplus to policy holders.....	1,267,706 01
<hr/>	
Total liabilities.....	\$3,654,846 61

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1907.....	\$218,054 79	\$33,636 16	\$996,198 78
Written during the year.....	350,162 84	64,726 25	1,704,196 11
<hr/>			
Totals.....	\$568,217 63	\$98,362 41	\$2,700,394 89
Expired and canceled.....	319,960 41	57,053 83	1,710,486 19
<hr/>			
In force December 31, 1908.....	\$248,257 22	\$41,308 58	\$989,908 70
Deduct amount re-insured.....	6,592 54	355 29	895 67
<hr/>			
Net premiums in force.....	\$241,664 68	\$40,953 29	\$989,013 03
<hr/>			
	<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>	<i>Credit.</i>
In force December 31, 1907.....	\$109,647 96	\$199,391 63	\$435,828 31
Written during the year.....	80,649 87	225,767 79	597,033 69
<hr/>			
Totals.....	\$190,297 83	\$425,159 42	\$1,032,862 00
Expired and canceled.....	82,140 22	219,189 09	524,754 79
<hr/>			
In force December 31, 1908.....	\$108,157 61	\$205,970 33	\$508,107 21
Deduct amount re-insured.....	-	24,218 24	-
<hr/>			
Net premiums in force.....	\$108,157 61	\$181,752 09	\$508,107 21
<hr/>			
	<i>Auto. Property Damage.</i>	<i>Workmen's Collective.</i>	
In force December 31, 1907.....	\$3,762 00	\$37,393 53	
Written during the year.....	9,973 97	65,821 72	
<hr/>			
Totals.....	\$13,735 97	\$103,215 25	
Expired and canceled.....	7,163 19	76,008 88	
<hr/>			
In force December 31, 1908.....	\$6,572 78	\$27,206 37	

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$612 00	\$177 75
Health.....	75 00	-
Liability.....	2,745 23	1,601 14
Steam boiler.....	155 00	-
Burglary and theft.....	132 81	-
Credit.....	1,268 33	295 25
<hr/>		
Totals.....	\$4,988 37	\$2,074 14

PHENIX 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 .....	\$109,610 47
Health .....	54,805 24
Net premium income.....	\$164,415 71
Policy fees required or represented by applications.....	22,000 00
Interest on bonds.....	\$4,432 50
Interest on deposits.....	183 91      4,616 41
Income from all other sources .....	146 12
Total income.....	\$191,178 24
Ledger assets Dec. 31, 1907.....	136,630 40
Total.....	\$327,808 64

DISBURSEMENTS.

Net amount paid for losses and claims, viz:	
Accident.....	\$39,936 57
Health.....	19,968 28
Net payments to policy holders.....	59,904 85
Policy fees retained by agents.....	22,000 00
Commissions or brokerage.....	53,623 63
Salaries, fees and compensation of officers and home office employes.....	26,214 17
Salaries and expenses of agents not paid by commissions.....	3,731 37
Medical examiners fees and salaries.....	4,115 32
Rents.....	6,837 28
Licenses and insurance department fees.....	1,080 57
Legal expenses.....	321 63
Printing and stationery.....	3,837 71
Postage, telegraph, telephone and express.....	6,627 49
Furniture and fixtures.....	379 35
Interest or dividends to stockholders.....	8,150 11
State taxes on premiums.....	2,506 60
Miscellaneous expenditures.....	93 30
Total disbursements.....	\$199,423 38
Balance.....	\$128,385 26

PHOENIX PREFERRED ACCIDENT INSURANCE CO. 625

LEDGER ASSETS.

Loans secured on collateral .....	\$250 00
Book value of bonds .....	117,000 00
Cash in bank .....	10,935 26
Bills receivable .....	200 00
Total ledger assets .....	\$128,385 26

NON-LEDGER ASSETS.

Interest accrued on bonds .....	\$1,628 16
Gross premiums in course of collection .....	10,000 00
Gross assets .....	\$140,013 42

DEDUCT ASSETS NOT ADMITTED.

Bills receivable .....	\$200 00
Total admitted assets .....	\$139,813 42

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>
Accident .....	\$3,334 00
Health .....	1,666 00
Unpaid claims .....	\$5,000 00
Unearned premiums on outstanding risks .....	3,768 31
Commissions due agents and brokers .....	1,500 00
Salaries and other miscellaneous expenses due or accrued .....	1,200 00
State, county and municipal taxes due or accrued .....	30 00
Advance premiums .....	1,640 23
Accrued taxes on premiums .....	1,942 26
Cash capital .....	\$100,000 00
Surplus over all liabilities .....	24,732 62
Surplus to policy holders .....	124,732 62
Total liabilities .....	\$139,813 42

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1907 .....	\$10,621 24	\$5,310 61
Written during the year .....	109,657 44	54,828 72
Totals .....	\$120,278 68	\$60,139 33
Expired and canceled .....	115,254 26	57,627 12
In force December 31, 1908 .....	\$5,024 42	\$2,512 21

BUSINESS IN MAIME.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident .....	\$65 25	\$8 00
Health .....		

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 .....	\$1,135,999 93	
Health .....	212,741 96	
<hr/>		
Net premium income .....		\$1,348,741 89
Interest on bonds and dividends on stocks .....	\$58,780 06	
Interest on deposits .....	2,134 10	
Interest from all other sources .....	266 74	61,180 90
<hr/>		
Sale London agency .....		12,171 88
<hr/>		
Total income .....		\$1,422,094 67
Ledger assets December 31, 1907 .....		1,628,120 58
<hr/>		
Total .....		\$3,050,215 25

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident .....	\$460,534 92	
Health .....	73,547 04	
<hr/>		
Net payments to policy holders .....		\$534,081 96
Investigation and adjustment of claims .....		8,450 52
Commissions or brokerage .....		430,202 78
Salaries, fees and compensation of officers and home office employes .....		116,410 25
Salaries and expenses of agents not paid by commissions .....		40,370 52
Medical examiners fees and salaries .....		15,932 35
Inspections .....		682 35
Rents .....		13,573 70
All other taxes, licenses and insurance department fees .....		5,919 14
Legal expenses .....		2,710 45
Advertising .....		6,048 40
Printing and stationery .....		10,060 65
Postage and express .....		9,899 89
Furniture and fixtures .....		2,933 38
Interest or dividends to stockholders .....		84,000 00
State taxes on premiums .....		22,377 71
Loss on sale or maturity of ledger assets .....		250 00
Miscellaneous expenditures .....		2,606 13
<hr/>		
Total disbursements .....		\$1,306,510 18
<hr/>		
Balance .....		\$1,743,705 07

PREFERRED ACCIDENT INSURANCE COMPANY.

627

LEDGER ASSETS.

Book value of bonds and stocks.....	\$1,590,808 92	
Cash in office and in bank.....	152,896 15	
Total ledger assets.....	\$1,743,705 07	

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$10,684 96	
Gross premiums in course of collection.....	190,658 22	
Gross assets.....	\$1,945,048 25	

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	\$22,534 32	
Book value of bonds and stocks over market value..	86,732 92	\$109,267 24
Total admitted assets.....		\$1,855,781 01

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported. No Proofs.</i>	<i>Resisted.</i>	
Accident.....	\$36,706 00	\$26,828 00	\$49,375 00	
Health.....	21 42	7,446 00	300 00	
Totals.....	\$36,727 42	\$34,274 00	\$49,675 00	\$120,676 42
Deduct reinsurance.....				5,000 00
Net unpaid claims.....				\$115,676 42
Unearned premiums on outstanding risks.....				595,288 53
Commissions due agents and brokers.....				35,032 26
Salaries and other miscellaneous expenses due or accrued.....				5,581 41
State, county and municipal taxes due or accrued.....				23,000 00
Dividends due stockholders.....				7,000 00
Due for re-insurance.....				1,818 12
Advance premiums.....				3,074 75
Reserve for contingent installment policies.....				132,675 00
Cash capital.....			\$350,000 00	
Surplus over all liabilities.....			566,634 52	
Surplus to policy holders.....				916,634 52
Total liabilities.....				\$1,835,781 01

EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>
In force December 31, 1907.....	\$981,732 86	\$194,850 75
Written during the year.....	1,372,415 24	275,016 25
Totals.....	\$2,354,148 10	\$469,867 00
Expired and canceled.....	1,367,663 72	259,969 00
In force December 31, 1908.....	\$986,484 38	\$209,898 00
Deduct amount reinsured.....	5,505 07	300 25
Net premiums in force.....	\$980,979 31	\$209,597 75

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$10,492 14	\$14,429 05
Health.....	1,866 16	1,521 02
Totals.....	\$12,358 30	\$15,950 07

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.

Net premiums received, viz:		
Accident.....	}	\$226,821 46
Health.....		
Policy fees required or represented by applications.....		19,762 00
Interest on bonds.....	\$4,884 12	
Interest on deposits.....	3,934 43	
Interest from all other sources.....	8 89	8,827 44
Advance premiums.....		1,541 90
Profit on sale or maturity of ledger assets.....		735 50
Total income.....		\$257,688 30
Ledger assets Dec. 31, 1907.....		244,911 76
Total.....		\$502,600 06

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$41,419 17	
Health.....	77,894 61	
Death.....	13,000 00	
Net payments to policy holders.....		\$132,313 78
Investigation and adjustment of claims.....		3,168 05
Policy fees allowed agents.....		18,451 30
Commissions or brokerage.....		14,250 26
Salaries, fees and compensation of officers and home office employes.....		44,295 12
Salaries and expenses of agents not paid by commissions.....		1,914 55
Rents.....		1,206 00
All other taxes, licenses and insurance department fees.....		3,622 78
Legal expenses.....		153 00
Advertising.....		1,026 18
Printing and stationery.....		3,003 14
Postage, telegraph, telephone and express.....		3,652 43
Furniture and fixtures.....		328 94
State taxes on premiums.....		311 22
Policy fees returned to agents.....		1,306 70
Decrease in book value of ledger assets.....		3,887 75
Miscellaneous expenditures.....		670 62
Total disbursements.....		\$233,561 82
Balance.....		\$269,038 24

RIDGELY PROTECTIVE ASSOCIATION.

629

LEDGER ASSETS.

Book value of bonds.....	\$164,012 75
Cash in bank.....	105,025 49
Total ledger assets.....	<u>\$269,038 24</u>

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$2,278 29
Market value of bonds over book value.....	3,766 00
Gross premiums in course of collection.....	45 49
Gross assets.....	<u>\$275,128 02</u>

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1.....	<u>\$7 97</u>
Total admitted assets.....	<u>\$275,120 05</u>

LIABILITIES.

Losses and claims, viz:

	<i>Reported</i>	<i>No Proofs.</i>	
Accident.....	\$6,453 19		
Health.....	14,508 85		
Death.....	1,900 00		
Unpaid claims.....			\$22,862 04
Unearned premiums on outstanding risks.....			10,713 17
Commissions due agents and brokers.....			23 82
Salaries and other miscellaneous expenses due or accrued.....			270 74
State, county and municipal taxes due or accrued.....			4,272 94
Advance premiums.....			1,834 00
Policy fees due agents.....			3 00
Cash capital.....	\$100,000 00		
Surplus over all liabilities.....	135,140 34		
Surplus to policy holders.....			<u>235,140 34</u>
Total liabilities.....			<u>\$275,120 05</u>

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1907.....	\$61,385 00
Written during the year.....	227,371 68
Totals.....	<u>\$288,756 68</u>
Expired and canceled.....	224,477 68
In force December 31, 1908.....	<u>\$64,279 00</u>

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	} \$1,709 00	\$712 50
Health.....		

STANDARD 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.....	\$934,364 51	
Health.....	112,413 22	
Liability.....	932,680 34	
Automobile property damage.....	3,826 80	
Workmen's collective.....	42,633 69	
Net premium income.....	\$2,025,918 56	
Policy fees required or represented by applications.....		19,642 00
Interest on mortgage loans.....	\$27,244 04	
Interest on collateral loans.....	3,000 00	
Interest on bonds.....	92,584 50	
Interest on deposits.....	1,953 58	
Interest from all other sources.....	322 17	125,104 29
Profit on sale or maturity of ledger assets.....		666 67
Total income.....	\$2,171,331 52	
Ledger assets Dec. 31, 1907.....		2,621,328 26
Total.....	\$4,792,659 78	

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$404,038 99	
Health.....	41,565 63	
Liability.....	334,604 77	
Automobile property damage.....	648 95	
Workmen's collective.....	17,632 17	
Net payments to policy holders.....	\$798,490 51	
Investigation and adjustment of claims.....	137,735 91	
Policy fees retained by agents.....	19,642 00	
Commissions or brokerage.....	553,927 67	
Salaries, fees and compensation of officers and home office employes....	106,644 24	
Salaries and expenses of agents not paid by commissions.....	108,118 42	
Inspections.....	16,711 26	
Rents.....	9,923 34	
Taxes on real estate.....	479 72	
All other taxes, licenses and insurance department fees.....	23,663 35	



Advertising.....	\$11,630 25
Printing and stationery.....	18,477 16
Postage, telegraph, telephone and express.....	15,486 37
Furniture and fixtures.....	726 45
Interest or dividends to stockholders.....	50,000 00
State taxes on premiums.....	40,168 80
Traveling expenses.....	2,723 27
Loss on sale or maturity of ledger assets.....	130 00
Decrease in book value of ledger assets.....	8,012 25
Miscellaneous expenditures.....	5,060 96
Total disbursements.....	\$1,927,751 93
Balance.....	\$2,864,907 85

## LEDGER ASSETS.

Book value of real estate.....	\$13,516 67
Mortgage loans on real estate.....	439,200 00
Book value of bonds.....	2,233,250 08
Cash in office and in bank.....	178,941 10
Total ledger assets.....	\$2,864,907 85

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$5,869 31	
Interest due and accrued on bonds.....	21,963 30	\$27,832 61
Market value of bonds over book value.....		24,994 92
Gross premiums in course of collection.....		333,120 54
Gross assets.....		\$3,250,855 92

## DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct 1.....	\$23,318 44
Total admitted assets.....	\$3,227,537 48

## LIABILITIES.

Losses and claims, viz:

	<i>In Process of Reported</i>			
	<i>Adjusted.</i>	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Resisted.</i>
Accident.....	\$25,262 78	\$32,460 42	\$95,731 80	\$28,850 00
Health.....	1,536 42	1,318 57	4,645 01	-
Automobile property damage.....	-	-	476 50	-
Workmen's collective.....	286 76	492 28	784 51	-
Unpaid claims.....	\$27,085 96	\$34,271 27	\$101,637 82	\$28,850 00
Special reserve for unpaid liability losses.....				513,163 85
Unearned premiums on outstanding risks.....				795,044 87
Commissions due agents and brokers.....				85,195 57
Salaries and other miscellaneous expenses due or accrued.....				5,126 75
State, county and municipal taxes due or accrued.....				45,583 17
Due for return premiums and cancellations.....				13,941 10
Due for reinsurance.....				4,040 23
Reserve for contingencies.....				100,000 00

Cash capital.....	\$500,000 00	
Surplus over all liabilities.....	973,596 89	
		<hr/>
Surplus to policy holders.....		\$1,473,596 89
		<hr/>
Total liabilities.....		\$3,227,537 48

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1907.....	\$776,148 91	\$100,570 40	\$771,705 36
Written during the year.....	1,183,160 32	145,541 59	1,056,695 17
	<hr/>	<hr/>	<hr/>
Totals.....	\$1,959,309 23	\$246,111 99	\$1,828,400 53
Expired and canceled.....	1,248,695 12	141,178 82	1,039,752 26
	<hr/>	<hr/>	<hr/>
In force December 31, 1908.....	\$710,614 11	\$104,933 17	\$788,648 27
Deduct amount reinsured.....	28,018 96	-	11,318 62
	<hr/>	<hr/>	<hr/>
Net premiums in force.....	\$682,595 15	\$104,933 17	\$777,329 65
		<i>Auto. Property</i>	<i>Workmen's</i>
		<i>Damage.</i>	<i>Collective.</i>
In force December 31, 1907.....		-	\$21,389 89
Written during the year.....		4,861 11	48,107 99
		<hr/>	<hr/>
Totals.....		\$4,861 11	\$69,497 88
Expired and canceled.....		1,065 78	45,523 99
		<hr/>	<hr/>
In force December 31, 1908.....		\$3,795 33	\$23,973 89

## BUSINESS IN MAINE.

	<i>Premiums</i> <i>Received.</i>	<i>Losses</i> <i>Paid.</i>
Accident.....	\$4,737 43	\$1,476 93
Health.....	118 25	103 09
Liability.....	645 10	146 00
Automobile property damage.....	64 00	-
	<hr/>	<hr/>
Totals.....	\$5,564 78	\$1,726 02

TITLE GUARANTY AND SURETY COMPANY,  
SCRANTON, PENN.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1901.

LOUIS A. WATRES, *President.*

JOHN H. LAW, *Secretary.*

Cash Capital, \$800,000.

INCOME.

Net premiums received, viz:		
Surety.....	\$628,988 74	
Title.....	576 94	
Net premium income.....		\$629,565 68
Interest on mortgage loans.....	\$6,541 18	
Interest on collateral loans.....	6,269 30	
Interest on bonds.....	48,177 77	
Interest on deposits.....	462 15	
Rents—including company's own occupancy.....	5,200 00	66,650 40
Title search fees and exchange.....		3,218 36
Agents' balances previously charged off.....		2 44
Profit on sale or maturity of ledger assets.....		175 00
Total income.....		\$699,611 88
Ledger assets Dec. 31, 1907.....		1,620,595 69
Total.....		\$2,320,207 57

DISBURSEMENTS.

Net amount paid for losses and claims, (surety).....		\$171,529 03
Investigation and adjustment of claims.....		29,166 63
Commissions or brokerage.....		155,631 65
Salaries, fees and compensation of officers and home office employes.....		61,135 16
Salaries and expenses of agents not paid by commissions.....		87,468 76
Rents—including company's own occupancy.....		6,499 96
Repairs and expenses on real estate.....		3,541 39
Taxes on real estate.....		2,043 18
All other taxes, licenses and insurance department fees.....		13,735 68
Legal expenses.....		487 41
Advertising.....		5,247 61
Printing and stationery.....		18,029 84
Postage, telegraph, telephone and express.....		15,969 72
Furniture and fixtures.....		3,178 68
Interest or dividends to stockholders.....		48,000 00
State taxes on premiums.....		9,234 11
Title department expenses.....		2,123 57
Agents' balances charged off.....		595 61
Miscellaneous expenditures.....		10,182 45
Total disbursements.....		\$643,800 44
Balance.....		\$1,676,407 13

## LEDGER ASSETS.

Book value of real estate.....		\$90,000 00
Mortgage loans on real estate.....		117,017 60
Loans secured by collateral.....		84,625 00
Book value of bonds.....	1,215,686 57	
Cash in office and in bank.....		56,379 12
Bills receivable.....		11,095 14
Advances on contracts.....		57,054 11
All other assets.....		44,549 59
Total ledger assets.....		\$1,676,407 13

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,076 48	
Interest accrued on bonds.....	15,683 24	\$16,759 72
Gross premiums in course of collection.....		176,040 87
Gross assets.....		\$1,869,207 72

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$11,095 14	
Gross premiums in course of collection—written prior to Oct. 1.....	47,281 41	
Book value of bonds over market value.....	94,786 17	\$153,162 72
Total admitted assets.....		\$1,716,045 00

## LIABILITIES.

Losses and claims.				
	<i>In Process of</i>	<i>Reported</i>		
	<i>Adjustment.</i>	<i>No Proofs.</i>	<i>Resisted.</i>	
Surety.....	\$7,224 24	\$9,815 48	\$154,993 53	\$172,033 25
Unearned premiums on outstanding risks.....				318,319 11
Commissions due agents and brokers.....				26,402 18
Salaries and other miscellaneous expenses due or accrued.....				1,000 00
State, county and municipal taxes due or accrued.....				12,023 34
Due for re-insurance.....				22,564 15
Cash capital.....			\$800,000 00	
Surplus over all liabilities.....			363,702 97	
Surplus to policy holders.....				1,163,702 97
Total liabilities.....				\$1,716,045 00

## EXHIBIT OF PREMIUMS.

	<i>Surety.</i>	<i>Title.</i>
In force Dec. 31, 1907.....	\$701,383 64	\$4,300 94
Written during the year.....	793,717 15	642 25
Totals.....	\$1,495,100 79	\$4,943 19
Expired and canceled.....	789,800 90	3 50
In force December 31, 1908.....	\$705,299 89	\$4,939 69
Deduct amount re-insured.....	71,334 18	-
Net premiums in force.....	\$633,965 71	\$4,939 69

## BUSINESS IN MAINE.

Surety.....	<i>Premiums Received.</i>
	\$184 51

TRAVELERS IDEMNITY 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 . . . . .	\$7,732	83	
Health . . . . .	599	66	
Liability . . . . .	474	14	
Steam boiler . . . . .	90,248	75	
Fly wheel . . . . .	7,779	04	
Automobile property damage . . . . .	48,812	25	
Net premium income . . . . .	\$155,646	67	
Inspections . . . . .		43	50
Interest on mortgage loans . . . . .	\$18,628	25	
Interest on collateral loans . . . . .	3,005	99	
Interest on bonds . . . . .	7,451	60	
Interest on deposits . . . . .	1,171	61	30,257 45
Profit on sale or maturity of ledger assets . . . . .			95 00
Total income . . . . .	\$186,042	62	
Ledger assets Dec. 31, 1907 . . . . .			661,643 74
Total . . . . .	\$847,686	36	

DISBURSEMENTS.

Net amount paid for losses and claims, viz:			
Accident . . . . .	\$129	28	
Health . . . . .	256	35	
Liability . . . . .	10	00	
Steam boiler . . . . .	3,448	62	
Automobile property damage . . . . .	9,684	02	
Net payments to policy holders . . . . .	\$13,528	27	
Investigation and adjustment of claims . . . . .	2,697	62	
Commissions or brokerage . . . . .	35,456	72	
Salaries, fees and compensation of officers and home office employes . . . . .	9,044	63	
Salaries and expenses of agents not paid by commissions . . . . .	14,552	41	
Inspections . . . . .	33,515	83	
Rents . . . . .	1,725	10	
All other taxes, licenses and insurance department fees . . . . .	8,401	04	
Legal expenses . . . . .	101	40	
Advertising . . . . .	2,262	10	
Printing and stationery . . . . .	3,293	57	
Postage, telegraph, telephone and express . . . . .	1,105	20	
Furniture and fixtures . . . . .	586	42	
State taxes on premiums . . . . .	1,571	02	
Miscellaneous expenditures . . . . .	250	29	
Total disbursements . . . . .	\$128,091	62	
Balance . . . . .	\$719,594	74	

## LEDGER ASSETS.

Mortgage loans on real estate.....		\$407,830 00
Loans secured by collateral.....		54,000 00
Book value of bonds.....		207,955 75
Cash in bank.....		49,808 99
Total ledger assets.....		<u>\$719,594 74</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,478 59	
Interest accrued on bonds.....	2,865 83	
Interest accrued on collateral loans.....	834 52	\$7,178 94
Market value of bonds over book value.....		<u>3,798 00</u>
Total admitted assets.....		<u>\$730,571 68</u>

## LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported No Proofs.</i>	
Accident.....	-	\$60 00	
Health.....	-	87 50	
Steam boiler.....	\$2,140 00	-	
Unpaid claims.....	\$2,140 00	\$147 50	\$2,287 50
Special reserve for unpaid liability losses.....			356 08
Special reserve for unpaid liability losses, property damage.....			5,222 64
Unearned premiums on outstanding risks.....			142,386 22
Salaries and other miscellaneous expenses due or accrued.....			1,275 16
State, county and municipal taxes due or accrued.....			7,271 16
Cash capital.....		\$500,000 00	
Surplus over all liabilities.....		71,772 92	
Surplus to policy holders.....			<u>571,772 92</u>
Total liabilities.....			<u>\$730,571 68</u>

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1907.....	\$10,724 82	\$500 00	\$664 77
Written during the year.....	10,230 09	689 40	474 14
Totals.....	\$20,954 91	\$1,189 40	\$1,138 91
Expired and canceled.....	11,364 63	550 95	682 71
In force December 31, 1908.....	\$9,590 28	\$638 45	\$456 20
			<i>Auto Property</i>
	<i>Steam Boiler.</i>	<i>Fly Wheel.</i>	<i>Damage.</i>
In force December 31, 1907.....	\$46,330 90	\$6,027 48	\$18,039 15
Written during the year.....	132,819 11	17,726 49	71,023 14
Totals.....	\$179,150 01	\$23,753 97	\$89,062 29
Expired and canceled.....	28,006 65	5,831 27	43,848 78
In force December 31, 1908.....	\$151,143 36	\$17,922 70	\$45,213 51
Deduct amount re-insured.....	288 00	-	-
Net premiums in force.....	<u>\$150,855 36</u>	<u>\$17,922 70</u>	<u>\$45,213 51</u>

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	\$15 00	-
Steam boiler.....	596 60	-
Fly wheel.....	3 45	-
Automobile property damage.....	522 17	\$25 00
Totals.....	<u>\$1,137 22</u>	<u>\$25 00</u>

## TRAVELERS ISURANCE COMPANY,

(ACCIDENT DEPARTMENT.)

HARTFORD, CONN.

INCORPORATED IN 1863. COMMENCED BUSINESS IN 1864.

SYLVESTER C. DUNHAM, *President.*LOUIS F. BUTLER, *Secretary.*

Cash Capital, \$2,000,000.

## INCOME.

Net premiums received, viz:

Accident.....	\$3,135,324 60	
Health.....	364,551 58	
Liability.....	4,763,468 13	
Workmen's collective.....	11,288 09	
Net premium income.....		<u>\$8,274,632 40</u>
Interest on collateral loans.....	\$64,135 14	
Interest on bonds and dividends on stocks.....	424,085 93	
Interest on deposits.....	37,705 58	
Interest from all other sources.....	1,455 47	527,382 12
Agents' balances previously charged off.....		267 07
Profit on sale or maturity of ledger assets.....		53,024 60
Total income.....		<u>\$8,855,306 19</u>
Ledger assets Dec. 31, 1907.....	\$12,330,431 54	
Increase of capital during 1908.....	1,000,000 00	13,330,431 54
Total.....		<u>\$22,185,737 73</u>

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Accident.....	\$1,225,898 90
Health.....	156,631 51
Liability.....	1,783,791 79
Workmen's collective.....	4,175 94

Net payments to policy holders..... \$3,170,498 14

Investigation and adjustment of claims.....	\$969,715 13
Commissions or brokerage.....	2,112,488 64
Salaries, fees and compensation of officers and home office employes....	279,772 44
Salaries and expenses of agents not paid by commissions.....	427,470 50
Salaries and expenses of pay roll auditors.....	85,972 97
Medical examiners fees and salaries.....	29,394 62
Inspections.....	133,089 85
Rents—including company's own occupancy.....	114,000 38
Taxes on capital stock.....	64,880 00
All other taxes, licenses and insurance department fees.....	18,525 25
Legal expenses.....	2,742 74
Advertising.....	39,112 52
Printing and stationery.....	60,197 99
Postage, telegraph, telephone and express.....	61,368 55
Furniture and fixtures.....	35,515 64
Interest or dividends to stockholders.....	250,000 00
State taxes on premiums.....	130,685 48
Interest on advance payments for subscriptions to capital stock.....	37,812 27
Agents' balances charged off.....	3,045 74
Loss on sale or maturity of ledger assets.....	2,355 51
Miscellaneous expenditures.....	36,680 89
Total disbursements.....	<u>\$8,065,325 25</u>
Balance.....	\$14,120,412 48

## LEDGER ASSETS.

Loans secured by collateral.....	\$969,416 53
Book value of bonds and stocks.....	12,237,507 52
Cash in office and in bank.....	853,509 40
Bills receivable.....	3,520 00
Agents' balances.....	36,459 03
Total ledger assets.....	<u>\$14,120,412 48</u>

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$132,639 60	
Interest due and accrued on collateral loans.....	15,079 98	\$147,719 58
Market value of bonds and stocks over book value.....		131,338 23
Gross assets.....		<u>\$14,399,470 29</u>

## DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$3,520 00	
Agents' balances.....	36,459 03	\$39,979 03
Total admitted assets.....		<u>\$14,359,491 26</u>

## LIABILITIES.

Losses and claims, viz:

	<i>In Process of Reported</i>				
	<i>Adjusted.</i>	<i>Adjustment</i>	<i>No Proofs.</i>	<i>Resisted.</i>	
Accident.....	\$5,041 90	\$6,100 00	\$129,750 16	\$92,100 00	
Health.....	1,143 89	-	20,742 75	-	
Workmen's collective.....	-	-	1,282 50	-	
Unpaid claims.....	\$6,185 79	\$6,100 00	\$151,775 41	\$92,100 00	\$256,161 20



Special reserve for unpaid liability losses . . . . .	\$3,154,219 84
Special reserve for unpaid liability losses additional . . . . .	936,309 71
Unearned premiums on outstanding risks . . . . .	3,708,100 11
Salaries and other miscellaneous expenses due or accrued . . . . .	59,635 00
State, county and municipal taxes due or accrued . . . . .	157,104 00
Special reserves . . . . .	269,761 21
Cash capital . . . . .	\$2,000,000 00
Surplus over all liabilities . . . . .	3,818,200 19
Surplus to policy holders . . . . .	5,818,200 19
Total liabilities . . . . .	\$14,359,491 26

EXHIBIT OF PREMIUMS.

	<i>*Accident.</i>	<i>Health.</i>
In force December 31, 1907 . . . . .	\$2,456,119 01	\$286,519 84
Written during the year . . . . .	3,812,627 59	462,216 96
Totals . . . . .	\$6,268,746 60	\$748,736 80
Expired and canceled . . . . .	3,526,852 35	387,378 09
In force December 31, 1908 . . . . .	\$2,741,894 25	\$361,358 71
Deduct amount reinsured . . . . .	22,553 86	3,043 45
Net premiums in force . . . . .	\$2,719,340 39	\$358,315 26
	<i>Liability.</i>	<i>Workmen's Collective.</i>
In force December 31, 1907 . . . . .	\$3,224,724 29	*
Written during the year . . . . .	5,720,409 44	\$17,381 70
Totals . . . . .	\$8,945,133 73	\$17,381 70
Expired and canceled . . . . .	5,437,723 74	6,782 40
In force December 31, 1908 . . . . .	\$3,507,409 99	\$10,599 30

BUSINESS IN MAINE.

	<i>Premiums. Received.</i>	<i>Losses Paid.</i>
Accident . . . . .	\$41,531 01	\$40,169 69
Health . . . . .	6,108 72	3,065 66
Liability . . . . .	23,816 21	24,707 46
Workmen's collective . . . . .	212 50	-
Totals . . . . .	\$71,668 44	\$67,942 81

\*Accident and Workmen's Collective not separated until 1908.

## 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.....	\$551,969 24	
Health.....	186,104 21	
Liability.....	471,617 99	
Steam boiler.....	33,750 90	
Burglary and theft.....	44,071 50	
Sprinkler.....	40,279 96	
Workmen's collective.....	9,466 66	
Net premium income.....		\$1,337,260 46
Interest on mortgage loans.....	\$8,581 71	
Interest on bonds and dividends on stocks.....	69,800 73	
Interest on deposits.....	1,335 81	79,718 25
Borrowed money.....		35,000 00
Profit and loss.....		345,336
Profit on sale or maturity of ledger assets.....		427 50
Total income.....		\$1,452,751 57
Ledger assets Dec. 31, 1907.....		2,088,077 50
Total.....		\$3,540,829 07

## DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident.....	\$198,532 92	
Health.....	70,868 33	
Liability.....	174,739 62	
Steam boiler.....	1,027 48	
Burglary and theft.....	11,498 88	
Sprinkler.....	7,485 75	
Workmen's collective.....	1,964 26	
Net payments to policy holders.....		\$466,117 24
Investigation and adjustment of claims.....		81,023 76
Commissions or brokerage.....		384,636 84
Salaries, fees and compensation of officers and home office employes..		100,707 53
Salaries and expenses of agents not paid by commissions.....		52,661 02
Inspections.....		20,476 95
Rents.....		17,007 42
Taxes on real estate.....		58 06
All other taxes, licenses and insurance department fees.....		8,122 51
Legal expenses.....		922 68

UNITED STATES CASUALTY COMPANY.

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Advertising.....	\$2,636 75
Printing and stationery.....	27,809 34
Postage, telegraph, telephone and express.....	12,830 66
Furniture and fixtures.....	2,711 56
Interest or dividends to stockholders.....	39,980 00
State taxes on premiums.....	19,670 46
Extended free accident insurance.....	7,539 36
Profit and loss.....	207 18
Borrowed money repaid.....	35,000 00
Interest on borrowed money.....	85 56
Loss on sale or maturity of ledger assets.....	3,172 50
Miscellaneous expenditures.....	4,400 00
<b>Total disbursements.....</b>	<b>\$1,287,777 38</b>
<b>Balance.....</b>	<b>\$2,253,051 69</b>

LEDGER ASSETS.

Book value of real estate.....	\$5,000 00
Mortgage loans on real estate.....	245,000 00
Book value of bonds and stocks.....	1,866,539 11
Cash in office and in bank.....	136,360 00
Bills receivable.....	152 58
<b>Total ledger assets.....</b>	<b>\$2,253,051 69</b>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$3,867 70	
Interest accrued on bonds.....	9,269 87	\$13,137 57
Gross premiums in course of collection.....		141,098 25
<b>Gross assets.....</b>		<b>\$2,407,287 51</b>

DEDUCT ASSETS NOT ADMITTED.

Bills receivable.....	\$152 58	
Book value of bonds and stocks over market value..	145,719 11	
Reserve for re-insurance under New York law.....	11,536 74	\$157,408 43
<b>Total admitted assets.....</b>		<b>\$2,249,879 08</b>

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Accident.....	\$37,940 00	\$29,056 00	
Health.....	11,535 00	810 00	
Steam boiler.....	211 00	327 00	
Burglary and theft.....	1,415 00	450 00	
Sprinkler.....	25 00	-	
Workmen's collective.....	417 00	-	
<b>Unpaid claims.....</b>	<b>\$51,543 00</b>	<b>\$30,643 00</b>	<b>\$82,186 00</b>
Special reserve for unpaid liability losses.....			93,216 44
Unearned premiums on outstanding risks.....			639,148 26
Commissions due agents and brokers.....			39,507 51
Salaries and other miscellaneous expenses due or accrued.....			7,000 00
State, county and municipal taxes due or accrued.....			24,000 00
Dividends due stockholders.....			10,060 00

Due for re-insurance .....	\$4,676 85
Special reserve .....	200,084 02
Cash capital .....	\$400,000 00
Surplus over all liabilities .....	750,000 00
<hr/>	
Surplus to policy holders .....	1,150,000 00
<hr/>	
Total liabilities .....	\$2,249,879 08

## EXHIBIT OF PREMIUMS.

	<i>Accident.</i>	<i>Health.</i>	<i>Liability.</i>
In force December 31, 1907.....	\$494,768 20	\$165,668 64	\$424,749 87
Written during the year.....	800,314 13	311,155 52	626,216 42
<hr/>			
Totals.....	\$1,295,082 33	\$476,824 16	\$1,050,966 29
Expired and canceled .....	807,777 49	304,217 98	625,050 30
<hr/>			
In force December 31, 1908.....	\$487,304 84	\$172,606 18	\$425,915 99
Deduct amount re-insured.....	-	-	3,204 77
<hr/>			
Net premiums in force.....	\$487,304 84	\$172,606 18	\$422,711 22
<hr/>			
		<i>Steam Boiler.</i>	<i>Burglary and Theft.</i>
In force December 31, 1907.....		\$76,854 07	\$37,345 96
Written during the year.....		52,222 65	56,896 41
<hr/>			
Totals.....		\$129,076 72	\$94,242 37
Expired and canceled .....		53,923 24	39,952 19
<hr/>			
In force December 31, 1908.....		\$75,153 48	\$54,290 18
Deduct amount re-insured.....		-	2,226 45
<hr/>			
Net premiums in force.....		\$75,153 48	\$52,063 73
<hr/>			
		<i>Sprinkler.</i>	<i>Workmen's Collective.</i>
In force December 31, 1907.....		\$38,324 78	\$4,672 33
Written during the year.....		57,987 10	8,319 32
<hr/>			
Totals.....		\$96,311 88	\$12,991 65
Expired and canceled .....		51,646 97	7,866 77
<hr/>			
In force December 31, 1908.....		\$44,664 91	\$5,124 88

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident .....	\$4,920 33	\$1,983 53
Health .....	1,621 80	826 59
Liability .....	2,486 22	193 10
Steam boiler.....	568 00	-
Burglary and theft.....	88 15	-
<hr/>		
Totals.....	\$9,684 50	\$3,003 22

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 .....	}	\$2,411,213 22	
Surety .....			
Guaranteed attorneys.....		16,550 00	
Burglary and theft.....		264,649 58	
Net premium income.....			\$2,692,412 80
Interest on mortgage loans.....		\$630 56	
Interest on collateral loans.....		18,580 72	
Interest on bonds and dividends on stocks.....		83,885 96	
Interest on deposits.....		5,833 48	
Interest from all other sources.....		145 07	
Rents—including company's own occupancy.....		34,941 92	144,017 71
Department of guaranteed attorneys.....			22,808 45
Profit on sale or maturity of ledger assets.....			2,126 51
Total income.....			\$2,861,365 47
Ledger assets Dec. 31, 1907.....			3,692,581 50
Total.....			\$6,553,946 97

DISBURSEMENTS.

Net amount paid for losses and claims, viz:

Fidelity .....	}	\$791,574 42	
Surety .....			
Burglary and theft.....		65,727 69	
Net payments to policy holders.....			\$857,302 11
Investigation and adjustment of claims.....			110,599 57
Commissions or brokerage.....			532,040 91
Salaries, fees and compensation of officers and home office employes....			223,497 92
Salaries and expenses of agents not paid by commissions.....			293,343 00
Inspections.....			14,019 34
Rents—including company's own occupancy.....			54,476 26
Repairs and expenses on real estate.....			29,818 29
Taxes on real estate.....			9,316 18
All other taxes, licenses and insurance department fees.....			30,794 21
Legal expenses.....			38,734 01
Advertising.....			46,758 97
Printing and stationery.....			32,884 58

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Postage, telegraph, telephone and express .....	\$62,478 07
Furniture and fixtures .....	13,990 83
Interest or dividends to stockholders .....	119,000 00
State taxes on premiums .....	45,575 79
Interest, Munich Reinsurance Co. ....	206 86
Traveling expenses .....	7,350 86
Loss on sale or maturity of ledger assets .....	6,389 50
Decrease in book value of ledger assets .....	2,550 00
Miscellaneous expenditures .....	7,491 19
	<hr/>
Total disbursements .....	\$2,538,618 45

Balance .....

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\$4,015,328 52

LEDGER ASSETS.

Book value of real estate .....	\$481,381 84
Mortgage loans on real estate .....	9,300 00
Loans secured by collateral .....	146,104 15
Book value of bonds and stocks .....	2,677,662 83
Cash in office and in bank .....	622,854 92
Due from United States Government under contracts .....	24,037 41
Due for subscriptions, department of guaranteed attorneys .....	40,392 17
Accounts with suspended banks .....	13,595 20
	<hr/>
Total ledger assets .....	\$4,015,328 52

NON-LEDGER ASSETS.

Interest due and accrued on mortgages .....	\$20 30	
Interest due and accrued on bonds .....	32,904 07	
Interest due and accrued on collateral loans .....	1,059 90	
Interest due and accrued on other assets .....	300 00	
Rents due and accrued on company's property .....	624 99	\$34,909 26
	<hr/>	
Gross premiums in course of collection .....		425,250 25
		<hr/>
Gross assets .....		\$4,475,488 03

DEDUCT ASSETS NOT ADMITTED.

Gross premiums in course of collection—written prior to Oct. 1 .....	\$29,759 41	
Book value of bonds and stocks over market value .....	131,231 05	
Accounts with suspended banks .....	4,837 37	\$165,827 83
	<hr/>	
Total admitted assets .....		\$4,309,660 20

LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Resisted.</i>	
Fidelity .....	} \$223,040 99	\$464,299 08	
Surety .....			
Burglary and theft .....			9,517 22
	<hr/>		
Unpaid claims .....	\$232,558 21	\$471,499 08	\$704,057 29
Unearned premiums on outstanding risks .....			1,482,695 84
Commissions due agents and brokers .....			80,871 50
Salaries and other miscellaneous expenses due or accrued .....			5,000 00
State, county and municipal taxes due or accrued .....			33,202 78
Due for return premiums .....			6,253 46
Due for reinsurance .....			19,592 28

UNITED STATES HEALTH AND ACCIDENT INS. CO. 645

Reserve account, Munich Reinsurance Co.....		\$11,999 07
Cash capital.....	\$1,700,000 00	
Surplus over all liabilities.....	265,987 98	
Surplus to policy holders.....		1,965,987 98
Total liabilities.....		\$4,309,660 20

EXHIBIT OF PREMIUMS.

	<i>Fidelity and Surety.</i>	<i>Burglary and Theft.</i>	<i>Guaranteed Attorneys.</i>
In force December 31, 1907.....	\$2,501,057 85	\$370,864 45	\$16,080 00
Written during the year.....	2,821,271 13	339,268 25	16,630 00
Totals.....	\$5,322,328 98	\$710,132 70	\$32,710 00
Expired and canceled.....	2,696,064 88	353,440 45	16,080 00
In force December 31, 1908.....	\$2,626,264 10	\$356,692 25	\$16,630 00
Deduct amount reinsured....	41,288 31	31,046 71	-
Net premiums in force.....	\$2,584,975 79	\$325,645 54	\$16,630 00

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Fidelity.....	} \$8,572 00	\$116 44
Surety.....		
Burglary and theft.....		
Totals.....	\$9,445 24	\$391 44

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.....	} \$938,557 10	
Health.....		
Policy fees required or represented by applications.....		135,575 00
Interest on mortgage loans.....	\$705 68	
Interest on bonds and dividends on stocks.....	25,515 85	
Interest on deposits.....	458 97	26,680 50

646 UNITED STATES HEALTH AND ACCIDENT INS. CO.

Policy fees.....	\$425 50
Profit on sale or maturity of ledger assets.....	1,654 88
Increase in book value of ledger assets.....	6,006 25
	<hr/>
Total income.....	\$1,108,899 23
Ledger assets Dec. 31, 1907.....	661,007 94
	<hr/>
Total.....	\$1,769,907 17

DISBURSEMENTS.

Net amount paid for losses and claims, viz:	
Accident.....	} \$426,182 23
Health.....	
Investigation and adjustment of claims.....	2,334 27
Policy fees retained by agents.....	135,575 00
Commissions or brokerage.....	216,391 26
Salaries, fees and compensation of officers and home office employes.....	63,475 56
Salaries and expenses of agents not paid by commissions.....	76,624 44
Medical examiners fees and salaries.....	4,110 43
Inspections.....	468 00
Rents.....	21,782 90
Repairs and expenses on office building.....	461 09
All other taxes, licenses and insurance department fees.....	5,061 90
Legal expenses.....	110 23
Advertising.....	2,130 93
Printing and stationery.....	12,182 24
Postage, telegraph, telephone and express.....	18,483 85
Furniture and fixtures.....	5,649 15
Interest or dividends to stockholders.....	36,000 00
State taxes on premiums.....	17,517 41
Premiums on bonds purchased.....	11,509 30
Surety bonds.....	2,157 32
Agents' balances charged off.....	901 67
Loss on sale or maturity of ledger assets.....	426 00
Miscellaneous expenditures.....	2,928 17
	<hr/>
Total disbursements.....	\$1,062,463 35
Balance.....	\$707,443 82

LEDGER ASSETS.

Mortgage loans on real estate.....	\$6,300 00
Book value of bonds and stocks.....	631,277 19
Cash in office and in bank.....	69,866 63
	<hr/>
Total ledger assets.....	\$707,443 82

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$66 33	
Interest due and accrued on bonds.....	10,010 49	\$10,076 82
	<hr/>	
Gross premiums in course of collection.....		62,797 93
		<hr/>
Gross assets.....		\$780,318 57

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$5,701 20
	<hr/>
Total admitted assets.....	\$774,617 37



LIABILITIES.

Losses and claims, viz:

	<i>In Process of Adjustment.</i>	<i>Reported No Proofs.</i>	<i>Resisted.</i>		
Accident.....	}	\$778 37	\$50,400 00	\$3,630 00	\$54,808 37
Health.....					
Unearned premiums on outstanding risks.....					87,145 39
Commissions due agents and brokers.....					21,922 28
Salaries and other miscellaneous expenses due or accrued.....					4,000 00
State, county and municipal taxes due or accrued.....					18,885 79
Due for re-insurance.....					168 05
Advance premiums.....					11,804 07
Cash capital.....				\$300,000 00	
Surplus over all liabilities.....				275,883 42	
Surplus to policy holders.....					575,883 42
Total liabilities.....					\$774,617 37

EXHIBIT OF PREMIUMS.

	<i>Accident and Health.</i>
In force December 31, 1907.....	\$126,472 69
Written during the year.....	1,010,163 92
Totals.....	\$1,136,636 61
Expired and canceled.....	962,345 83
In force December 31, 1908.....	\$174,290 78

BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident.....	}	\$31,570 63
Health.....		
		\$14,855 51

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 .....	}	\$164,467 02
Health .....		
Policy fees required or represented by applications .....		150 65
Interest on mortgage loans .....	\$4,661 61	
Interest on bonds .....	200 00	4,861 61
<hr/>		
Increase in book value of ledger assets .....		64 00
<hr/>		
Total income .....		\$169,543 28
Ledger assets Dec. 31, 1907 .....		128,784 43
<hr/>		
Total .....		\$298,327 71

DISBURSEMENTS.

Net amount paid for losses and claims, viz:		
Accident .....	\$32,671 95	
Health .....	22,687 35	
<hr/>		
Net payments to policy holders .....		\$55,359 30
Investigation and adjustment of claims .....		210 50
Commissions or brokerage .....		47,219 83
Salaries, fees and compensation of officers and home office employes .....		17,684 25
Rents .....		1,285 50
Licenses and insurance department fees .....		2,049 93
Advertising .....		724 51
Printing and stationery .....		3,341 42
Postage .....		2,147 84
Interest or dividends to stockholders .....		20,000 00
State taxes on premiums .....		1,643 51
Premiums on securities purchased .....		1,001 74
Traveling expenses .....		1,143 21
Miscellaneous expenditures .....		799 20
<hr/>		
Total disbursements .....		\$154,610 74
<hr/>		
Balance .....		\$143,716 97

## LEDGER ASSETS.

Mortgage loans on real estate . . . . .		\$128,936 33
Book value of bonds . . . . .		5,000 00
Cash in office and in bank . . . . .		8,184 84
Furniture and fixtures . . . . .		1,595 80
Total ledger assets . . . . .		<u>\$143,716 97</u>

## NON-LEDGER ASSETS.

Interest accrued on mortgages . . . . .	\$3,331 48	
Interest accrued on bonds . . . . .	66 66	\$3,398 14
Gross assets . . . . .		<u>\$147,115 11</u>

## DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures . . . . .		\$1,595 80
Total admitted assets . . . . .		<u>\$145,519 31</u>

## LIABILITIES.

Losses and claims, viz:

Accident } reported—no proofs) . . . . .		\$9,271 40
Health } . . . . .		
Unearned premiums on outstanding risks . . . . .		14,509 45
State, county and municipal taxes due or accrued . . . . .		3,164 62
Advance premiums . . . . .		2,099 31
Cash capital . . . . .	\$100,000 00	
Surplus over all liabilities . . . . .	16,474 53	
Surplus to policy holders . . . . .		<u>116,474 53</u>
Total liabilities . . . . .		<u>\$145,519 31</u>

## EXHIBIT OF PREMIUMS.

		<i>Accident and Health.</i>
In force December 31, 1907 . . . . .		\$15,292 40
Written during the year . . . . .		164,671 80
Totals . . . . .		<u>\$179,964 20</u>
Expired and canceled . . . . .		150,945 29
In force December 31, 1908 . . . . .		<u>\$29,018 91</u>

## BUSINESS IN MAINE.

	<i>Premiums Received.</i>	<i>Losses Paid.</i>
Accident . . . . .	\$3,328 99	\$1,370 14
Health . . . . .		



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MAINE ASSESSMENT INSURANCE COMPANIES.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,  
SHOWING THEIR CONDITION DECEMBER 31, 1908.

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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.....	\$9,145 00
Expense assessments.....	10,621 59
Benefit assessments.....	19,725 78
All other dues and fees.....	31 00
Total paid by members.....	\$39,523 37
Interest from bonds and stocks.....	98 03
License fees.....	88 00
Total income.....	\$39,709 40
Ledger assets December 31, 1907.....	4,277 30
Total.....	\$43,986 70

DISBURSEMENTS.

Death claims.....	\$205 00
Disability claims.....	20,748 40
Total paid to members.....	\$20,953 40
Membership fees retained by agents.....	8,890 50
Commissions to agents.....	890 35
Commissions for collecting assessments.....	1,504 49
Salaries and allowances of managers and agents.....	140 00
Salaries of officers.....	2,304 00
Salaries and other compensation of office employes.....	586 40
Medical examiners.....	8 00
Insurance department fees and licenses.....	246 00
Care of deposit with State Treasurer.....	7 60
Rent.....	76 80
Postage, \$761.53; advertising and printing, \$690.25.....	1,451 78
Furniture.....	336 76
Legal expense.....	1 00
Borrowed money repaid.....	100 00
Interest on borrowed money.....	61 50
Traveling expenses.....	264 54
Telephone and express.....	53 89
Officers' bonds.....	15 00
Miscellaneous expenditures.....	70 51
Total disbursements.....	\$38,062 52
Balance.....	\$5,924 18

LEDGER ASSETS.

Cost value of bonds and stocks:			
Portland & Rumford Falls R. R., 1934, 4% .....	\$500	00	
Japanese Imperials, 1925, 4% .....	458	75	
N. Y. Central Ry. stock, 5 shares .....	466	25	
Pennsylvania R. R. stock 10 shares .....	550	00	\$1,975 00
<hr/>			
Cash in office and in bank .....			3,949 18
<hr/>			
Total ledger assets .....			\$5,924 18

NON-LEDGER ASSETS.

Interest due .....			\$16 25
Market value of bonds and stocks over cost value .....			272 50
Furniture, fixtures, safes and supplies .....			1,250 00
<hr/>			
Gross assets .....			\$7,462 93

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes and supplies .....			\$1,250 00
<hr/>			
Total admitted assets .....			\$6,212 93

LIABILITIES.

Disability claims reported, estimated liability .....			\$775 00
Claims resisted .....			167 14
Advance assessments .....			360 00
Borrowed money .....			1,000 00
<hr/>			
Total liabilities .....			\$2,302 14
<hr/>			
Balance to protect contracts .....			\$3,910 79

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31, of previous year .....	2,283	\$444,000
Policies written and increased during the year .....	1,829	393,335
<hr/>		
Total .....	4,112	\$837,335
Policies decreased or terminated during the year .....	1,062	238,950
<hr/>		
Policies in force December 31, 1908 .....	3,050	\$598,385
Losses and claims unpaid December 31 of previous year .....	7	\$1,031 00
Losses and claims incurred during the year .....	684	21,283 39
<hr/>		
Total .....	691	\$22,314 39
Losses and claims paid and compromised during the year .....	688	21,372 25
<hr/>		
Losses and claims unpaid December 31, 1908 .....	3	\$942 14
Policies terminated by death during the year .....	1	\$205 00

NATIONAL CASUALTY INSURANCE COMPANY,  
PORTLAND, MAINE.

INCORPORATED IN 1905. COMMENCED BUSINESS IN 1906.

WALTER G. PERRY, *President.*

RICHARD C. CARRICK, *Secretary.*

INCOME.

Membership fees.....	\$3,555 00	
Expense assessments.....	10,228 69	
Benefit assessments.....	5,507 76	
All other fees.....	51 25	
		<hr/>
Total paid by members.....		\$19,342 70
Received for interest.....		107 99
Received for borrowed money.....		1,300 00
Sale of furniture and license fees.....		54 35
		<hr/>
Total income.....		\$20,805 04
Ledger assets December 31, 1907.....		3,285 19
		<hr/>
Total.....		\$24,090 23

DISBURSEMENTS.

Death claims.....	\$100 00	
Disability claims.....	6,664 73	
Advanced payments and policy fees returned.....	15 92	
		<hr/>
Total paid to members.....		\$6,780 65
Membership fees retained by agents.....		3,555 00
Commissions to agents.....		311 85
Commissions for collecting assessments.....		1,614 63
Salaries and allowances of managers and agents.....		458 37
Salaries of officers.....		1,733 33
Salaries and other compensations of office employes.....		1,401 78
Medical examiners.....		398 21
Insurance department fees.....		98 00
Care of deposit with State Treasurer.....		18 36
Rent.....		385 00
Postage, \$411.65; advertising and printing, \$631.07.....		1,042 72
Legal expense.....		57 73
Investigating and contesting claims.....		65
Borrowed money repaid.....		750 00
Traveling expense.....		724 79
Salaries of industrial agents.....		459 97
Profit and loss.....		11 99
Miscellaneous expenditures.....		368 65
		<hr/>
Total disbursements.....		\$20,171 68
		<hr/>
Balance.....		\$3,918 55



LEDGER ASSETS.

Cost value of bonds and stocks:		
St. Joseph Ry. Light, Heat & Power Co., 1st Mtge., gold 5's, 1937 .....	\$1,000 00	
Winchester, N. H., Nat'l Bank stock, 8 shares.....	832 00	\$1,832 00
<hr/>		
Cash in office and bank.....		1,092 23
Cash deposited with State Treasurer.....		27 74
Agents balances.....		966 58
<hr/>		
Total ledger assets.....		\$3,918 55

NON-LEDGER ASSETS.

Furniture, fixtures, safes and supplies.....	\$1,300 00	
Premiums in hands of collectors.....	55 00	
<hr/>		
Gross assets.....		\$5,273 55

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes and supplies.....	\$1,300 00	
Premiums in hands of collectors.....	55 00	
Agents balances.....	966 58	\$2,321 58
<hr/>		
Total admitted assets.....		\$2,951 97

LIABILITIES.

Disability claims reported, estimated liability.....	\$614 10	
Advance assessments.....	639 25	
Borrowed money.....	1,000 00	
<hr/>		
Total liabilities.....		\$2,253 35
<hr/>		
Balance to protect contracts.....		\$698 62

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of previous year.....	1,943	\$552,250
Policies written and increased during the year.....	1,903	456,680
<hr/>		
Total.....	3,846	\$1,008,930
Policies decreased or terminated during the year.....	2,255	532,880
<hr/>		
Policies in force December 31, 1908.....	1,591	\$476,050
<hr/>		
Claims unpaid December 31 of previous year.....	26	\$374 58
Claims incurred during the year.....	506	7,104 25
<hr/>		
Total.....	532	\$7,478 83
Claims paid during the year.....	496	6,764 73
<hr/>		
Claims unpaid December 31, 1908.....	36	\$714 10
<hr/>		
Policies terminated by death during the year.....	1	\$100 00

PORTLAND CASUALTY COMPANY,  
PORTLAND, MAINE.

INCORPORATED IN 1908. COMMENCED BUSINESS IN 1908.

CHARLES G. KEENE, *President.*

E. M. MITCHELL, *Secretary.*

INCOME.

Membership fees.....	\$1,516 00
Expense assessments.....	76 40
Agency fund assessments.....	76 40
Benefit assessments.....	152 80
Policy fees.....	48 25
	<hr/>
Total paid by members.....	\$1,869 85
Borrowed money.....	3,575 00
	<hr/>
Total income.....	\$5,444 85

DISBURSEMENTS.

Disability claims.....	\$100 81
Membership fees retained by agents.....	1,516 00
Commissions for collecting assessments.....	38 95
Salaries and allowances of managers and agents.....	358 84
Salaries of officers.....	525 00
Salaries and compensations of office employes.....	275 72
Insurance department fees.....	28 00
Rent.....	102 50
Postage, \$92.22; advertising and printing, \$119.27.....	211 49
Furniture and fixtures.....	292 24
Traveling expense.....	205 25
Telephone and telegraph.....	12 57
Miscellaneous expenditures.....	174 20
	<hr/>
Total disbursements.....	\$3,841 57
	<hr/>
Balance.....	\$1,603 28

LEDGER ASSETS.

Cost value of bonds:	
Portland & Rumford Falls R. R. Co., 4%, 1914.....	\$503 83
Cash in office and bank.....	925 54
Agents balances.....	131 66
Bills receivable.....	42 25
	<hr/>
Total ledger assets.....	\$1,603 28

NON-LEDGER ASSETS.

Accrued interest.....	\$10 00
Furniture, fixtures and safes.....	292 24
Stationery and supplies.....	50 00
Premiums in hands of collectors.....	60 00
	<hr/>
Gross assets.....	\$2,015 52

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safes.....	\$292 24	
Stationery and supplies.....	50 00	
Agents balances.....	131 66	
Bills receivable.....	42 25	
Premiums in hands of collectors.....	60 00	\$576 15
		<hr/>
Total admitted assets.....		\$1,439 37

LIABILITIES.

Disability claims reported, estimated liability.....	\$30 92	
Accounts due and accrued.....	44 82	
Advance assessments.....	50 55	
* Borrowed money.....	75 00	
		<hr/>
Total liabilities.....		\$201 29
		<hr/>
Balance to protect contracts.....		\$1,238 08

EXHIBIT OF POLICIES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies written during the year.....	1,174	\$327,932
Policies terminated or decreased during the year.....	416	125,197
		<hr/>
Policies in force December 31, 1908.....	758	\$202,735
		<hr/>
Claims incurred during the year.....	14	\$131 73
Claims paid during the year.....	11	100 81
		<hr/>
Claims unpaid December 31, 1908.....	3	\$30 92

\* \$3,500 advanced by officers and members was released to the company December 23, 1908.

SAGAMORE HEALTH AND ACCIDENT  
ASSOCIATION,  
SANFORD, MAINE.

INCORPORATED IN 1908. COMMENCED BUSINESS IN 1908.

NATT T. ABBOTT, *President.*

CHAS. F. HOOPER, *Secretary.*

INCOME.

Membership fees.....	\$4,053 85	
Expense assessments.....	1,489 53	
Benefit assessments.....	1,218 75	
<hr/>		
Total paid by members.....		\$6,762 13
Received for interest.....		11 05
Borrowed money.....		1,670 00
License fees.....		12 00
<hr/>		
Total income.....		\$8,455 18

DISBURSEMENTS.

Disability claims.....		\$837 75
Membership fees retained by agents.....		3,461 00
Commissions to agents.....		86 20
Commissions for collecting assessments.....		135 85
Salaries and allowances of managers and agents.....		369 81
Salaries of officers.....		812 50
Salaries and other compensations of office employes.....		285 17
Medical examiners.....		2 00
Insurance department fees.....		102 00
Rent.....		91 08
Postage \$141.68; advertising and printing \$277.16.....		418 84
Furniture.....		142 67
Legal expense.....		20 00
Interest on borrowed money.....		33 99
Agents traveling expenses.....		544 83
<hr/>		
Total disbursements.....		\$7,343 69
<hr/>		
Balance.....		\$1,111 49

LEDGER ASSETS.

Cost value of bonds:		
Town of Brookline, 1914, 4%.....		\$504 00
Cash in office and bank.....		507 49
Agents' balances.....		100 00
<hr/>		
Total ledger assets.....		\$1,111 49

NON-LEDGER ASSETS.

Interest due and accrued.....		\$10 51
Furniture, fixtures, safes and supplies.....		392 67
<hr/>		
Gross assets.....		\$1,514 67

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes and supplies.....	\$392 67	
Agents' balances.....	100 00	\$492 67
		<hr/>
Total admitted assets.....		\$1,022 00

## LIABILITIES.

Disability claims reported, estimated liability.....		\$223 25
Advance assessments.....		111 25
Borrowed money and interest.....		1,679 11
		<hr/>
Total liabilities.....		\$2,013 61
		<hr/>
Excess of liabilities over admitted assets.....		\$991 61

## EXHIBIT OF POLICIES.

## BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
Policies written during the year.....	1,487	\$325,400
Policies terminated or decreased during the year.....	608	131,325
		<hr/>
Policies in force December 31, 1908.....	879	\$194,075
		<hr/>
Losses and claims incurred during the year.....	53	\$1,061 00
Losses and claims paid during the year.....	38	837 75
		<hr/>
Losses and claims unpaid December 31, 1908.....	15	\$223 25



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ASSESSMENT INSURANCE COMPANIES OF OTHER  
STATES.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,  
SHOWING THEIR CONDITION DECEMBER 31, 1908.

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\* EASTERN CASUALTY COMPANY.

BOSTON, MASS.

INCORPORATED IN 1907. COMMENCED BUSINESS IN 1907.

FRANCIS R. PARKS, *President*.

CHARLES M. GOODNOW, *Secretary*.

INCOME.

Membership fees.....	\$3,997 00	
Expense assessments.....	675 25	
Benefit assessments.....	1,023 75	
		<hr/>
Total paid by members.....		\$5,696 00
Interest.....		4 09
Donated by directors.....		2,900 00
		<hr/>
Total income.....		\$8,600 09
Ledger assets December 31, 1907.....		333 51
		<hr/>
Total.....		\$8,933 60

DISBURSEMENTS.

Disability claims.....	\$1,392 32	
Advanced payments returned.....	129 61	
		<hr/>
Total paid to members.....		\$1,521 93
Membership fees retained by agents.....		3,925 00
Commissions to agents.....		203 60
Commissions for collecting assessments.....		9 80
Salaries and allowances of managers and agents.....		69 00
Salaries and other compensations of office employes.....		183 64
Insurance department licenses and fees.....		6 15
Rent.....		191 00
Postage \$73.91; advertising and printing \$469.40.....		543 31
Furniture.....		71 00
Investigating and contesting claims.....		52 81
Premium on securities purchased.....		27 50
Traveling expense.....		20 22
Miscellaneous expenditures.....		32 69
		<hr/>
Total disbursements.....		\$6,857 65
Balance.....		\$2,075 95

LEDGER ASSETS.

Cost value of bonds.....	\$1,560 00
Cash in bank.....	515 95
	<hr/>
Total ledger assets.....	\$2,075 95

\*Admitted February 2, 1909.



## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$30 00
Total admitted assets.....	\$2,105 95

## LIABILITIES.

Advance assessments.....	\$310 00
Balance to protect contracts.....	\$1,795 95

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of previous year.....	560	\$142,570 00
Policies written during the year.....	897	359,065 00
Total.....	1,457	\$501,635 00
Policies terminated or decreased during the year.....	954	287,285 00
Policies in force December 31, 1908.....	503	\$214,350 00
Claims unpaid December 31 of previous year.....	12	\$285 32
Losses and claims incurred during the year.....	55	1,135 33
Total.....	67	\$1,420 65
Claims paid and compromised during the year.....	67	1,420 65

## EQUITABLE ACCIDENT COMPANY,

BOSTON, MASS.

INCORPORATED IN 1891. COMMENCED BUSINESS IN 1892.

ALBERT C. SMITH, *President.*DAVID T. MONTAGUE, *Secretary.*

## INCOME.

Membership fees.....	\$11,286 00
Expense assessments.....	39,437 62
Benefit assessments.....	42,413 48
Total paid by members.....	\$93,137 10
Interest.....	2,892 86
Profit on sale of securities.....	80 89
Returned by claimants.....	35 92
Interest in hands of State Treasurer.....	287 50
Total income.....	\$96,434 27
Ledger assets December 31, 1907.....	88,029 07
Total.....	\$184,463 34

## DISBURSEMENTS.

Death claims.....	\$5,875 00	
Disability claims.....	32,830 86	
Advanced payments returned.....	139 88	
		<hr/>
Total paid to members.....		\$38,845 74
Membership fees retained by agents.....		11,286 00
Commissions to agents.....		1,532 41
Commissions for collecting assessments.....		6,923 68
Salaries of officers.....		9,843 34
Salaries and other compensations of office employes.....		6,809 50
Taxes on premiums.....		445 19
Insurance department fees.....		306 00
Rent.....		2,262 50
Postage, \$2,177.07; advertising and printing, \$2,824.30.....		5,001 37
Legal expense.....		1,910 00
Investigating and contesting claims.....		2,602 44
Traveling expense.....		948 55
Assets charged off.....		854 55
Miscellaneous expenditures.....		2,126 76
		<hr/>
Total disbursements.....		\$91,698 03
		<hr/>
Balance.....		\$92,765 31

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$2,250 00
Loans secured by collateral.....	10,000 00
Cost value of bonds and stocks.....	72,298 75
Cash in office and bank.....	7,929 06
Interest held by State Treasurer.....	287 50
	<hr/>
Total ledger assets.....	\$92,765 31

## DEDUCT ASSETS NOT ADMITTED.

Cost of ledger assets over market value.....	\$303 75
	<hr/>
Total admitted assets.....	\$92,461 56

## LIABILITIES.

Disability claims in process of adjustment.....	\$2,644 37
Disability claims reported, estimated liability.....	1,595 69
Disability claims resisted.....	400 00
Accounts due and accrued.....	469 13
Advance assessments.....	1,341 45
	<hr/>
Total liabilities.....	\$6,450 64
	<hr/>
Balance to protect contracts.....	\$86,010 92

## EXHIBIT OF POLICIES.

TOTAL BUSINESS.		
	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of previous year.....	7,463	\$11,398,700
Policies written during the year.....	2,867	919,650
Total.....	10,330	\$12,318,350
Policies terminated or decreased during the year.....	3,555	2,791,900
Policies in force December 31, 1908.....	6,775	\$9,526,450
Claims unpaid December 31 of previous year.....	75	\$3,460 44
Losses and claims incurred during the year.....	1,167	46,785 48
Total.....	1,242	\$50,245 92
Claims paid and compromised during the year.....	1,155	45,605 86
Claims unpaid December 31, 1908.....	87	\$4,640 06
Policies terminated by death during the year.....	7	\$11,500
BUSINESS IN MAINE.		
Policies in force December 31 of previous year.....	965	\$1,550,475
Policies written during the year.....	448	130,100
Total.....	1,413	\$1,680,575
Policies decreased and terminated during the year.....	350	244,000
Policies in force December 31, 1908.....	1,063	\$1,436,575
Claims unpaid December 31 of previous year.....	6	\$275 00
Claims incurred during the year.....	173	5,739 28
Total.....	179	\$6,014 28
Claims paid during the year.....	163	5,318 21
Claims unpaid December 31, 1908.....	16	\$696 07
Premiums or assessments collected during the year.....		\$12,424 00

## MASONIC MUTUAL ACCIDENT COMPANY,

SPRINGFIELD, MASS.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1902.

F. E. RUSSELL, *President.*S. W. MUNSELL, *Secretary.*

## INCOME.

Membership fees.....	\$10,370 00
Expense assessments.....	9,986 02
Benefit assessments.....	11,567 62
Total paid by members.....	\$31,923 64
Interest.....	358 39
Total income.....	\$32,282 03
Ledger assets December 31, 1907.....	10,702 84
Total.....	\$42,984 87

## DISBURSEMENTS.

Death claims.....	\$200 00
Disability claims.....	8,608 54
Advance payments returned.....	21 64
Total paid to members.....	\$8,830 18
Membership fees retained by agents.....	10,370 00
Commissions to agents.....	989 86
Commissions for collecting assessments.....	1,004 72
Salaries and allowances of managers and agents.....	369 64
Salaries and other compensation of officers.....	3,938 38
Salaries and other compensation of office employes.....	1,120 00
Medical examiners.....	24 00
Taxes on premiums \$26.16; investments \$4.81.....	30 97
Insurance department fees.....	208 50
Rent.....	441 00
Postage \$505.31; advertising and printing \$396.48.....	901 79
Furniture, \$51.50; legal expense, \$40.00.....	91 50
Investigating and contesting claims.....	683 88
Traveling expense.....	376 11
Advance payments returned, expense fund.....	20 64
Miscellaneous expenditures.....	444 38
Total disbursements.....	\$29,845 55
Balance.....	\$13,139 32

## LEDGER ASSETS.

Cost value of bonds.....	\$4,090 00
Cash in office and in bank.....	8,878 32
Deposit with Massachusetts State Treasurer.....	86 00
Interest in hands of State Treasurer.....	85 00
Total ledger assets.....	\$13,139 32

NON-LEDGER ASSETS.

Interest accrued on bonds . . . . .		\$69 92
Furniture, fixtures, safes and supplies . . . . .		500 00
Gross assets . . . . .		<u>\$13,709 24</u>

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes and supplies . . . . .	\$500 00	
Book value of bonds over market value . . . . .	20 00	\$520 00
Total admitted assets . . . . .		<u>\$13,189 24</u>

LIABILITIES.

Disability claims reported, estimated liability . . . . .		\$1,639 98
Accounts due and accrued . . . . .		84 10
Advance assessments . . . . .		166 07
Total liabilities . . . . .		<u>\$1,890 15</u>
Balance to protect contracts . . . . .		\$11,299 09

EXHIBIT OF POLICIES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of previous year . . . . .	2,088	\$772,875
Policies written during the year . . . . .	2,074	503,125
Total . . . . .	<u>4,162</u>	<u>\$1,276,000</u>
Policies decreased or terminated during the year . . . . .	2,008	517,025
Policies in force Dec. 31, 1908 . . . . .	2,154	\$758,975
Claims unpaid December 31 of previous year . . . . .	38	\$655 15
Claims incurred during the year . . . . .	427	9,793 37
Total . . . . .	<u>465</u>	<u>\$10,448 52</u>
Losses and claims paid during the year . . . . .	428	8,808 54
Claims unpaid Dec. 31, 1908 . . . . .	37	\$1,639 98
Policies terminated by death during the year . . . . .	19	\$12,075 00

BUSINESS IN MAINE.

Policies in force December 31 of previous year . . . . .	752	\$168,035
Policies written during the year . . . . .	744	147,525
Total . . . . .	<u>1,496</u>	<u>\$315,560</u>
Policies decreased or terminated during the year . . . . .	831	161,485
Policies in force Dec. 31 . . . . .	665	\$154,075
Claims unpaid December 31 of previous year . . . . .	22	\$338 00
Claims incurred during the year . . . . .	146	2,983 93
Total . . . . .	<u>168</u>	<u>\$3,321 93</u>
Claims paid during the year . . . . .	151	2,827 95
Claims unpaid Dec. 31, 1908 . . . . .	17	\$493 98
Premiums or assessments received during the year . . . . .		\$6,021 15

## PEERLESS CASUALTY COMPANY,

KEENE, N. H.

INCORPORATED IN 1901. COMMENCED BUSINESS IN 1903.

WALTER G. PERRY, *President.*WILLIAM F. PERRY, *Secretary.*

## INCOME.

Membership fees.....	\$6,013 00
Expense assessments.....	18,608 25
Benefit assessments.....	13,533 26
Emergency fund assessments.....	1,691 66
Total paid by members.....	\$39,846 17
Received for interest.....	1,483 67
Profit on sale of securities.....	236 05
Borrowed money.....	900 00
Total income.....	\$42,465 89
Ledger assets December 31, 1907.....	36,401 56
Total.....	\$78,867 45

## DISBURSEMENTS.

Death claims.....	\$400 00
Disability claims.....	13,548 38
Advanced payments returned.....	55 66
Total paid to members.....	\$14,004 04
Membership fees retained by agents.....	5,941 63
Commissions to agents.....	2,060 63
Commissions for collecting assessments.....	2,323 46
Salaries and allowances of managers and agents.....	1,352 00
Salaries and other compensation of officers and directors.....	3,606 00
Salaries and other compensation of office employes.....	2,785 50
Medical examiners.....	104 75
Taxes on premiums and franchise.....	275 05
Municipal taxes.....	122 45
Insurance department fees.....	340 25
Rent.....	600 00
Postage.....	1,084 30
Advertising and printing.....	1,053 17
Legal expense.....	82 08
Traveling expense.....	1,471 04
Investigating and contesting claims.....	131 50
Borrowed money and interest.....	922 09
Dividends on capital stock.....	2,500 00
Express, telegraph and telephone.....	146 67
Office supplies and miscellaneous expenditures.....	649 01
Total disbursements.....	\$41,555 62
Balance.....	\$37,311 83

## LEDGER ASSETS.

Mortgage loans on real estate.....	\$9,000 00	
Loans secured by collateral.....	4,740 00	
Cost value of bonds and stocks.....	21,533 38	
Cash in office and bank.....	1,718 98	
Agents' balances.....	319 47	
		<hr/>
Total ledger assets.....	\$37,311 83	

## NON-LEDGER ASSETS.

Interest due on mortgages.....	\$17 30	
Interest due and accrued on other assets.....	138 12	
Market value of bonds and stocks over cost value.....	181 62	
Furniture, fixtures, safes and supplies.....	700 00	
		<hr/>
Gross assets.....	\$38,348 87	

## DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes and supplies.....	\$700 00	
Agents' balances.....	319 47	\$1,019 47
		<hr/>
Total admitted assets.....	\$37,329 40	

## LIABILITIES.

Disability claims reported, estimated liability.....	\$1,607 16	
Accounts due or accrued.....	102 70	
Advance assessments.....	1,552 72	
Capital stock.....	25,000 00	
		<hr/>
Total liabilities.....	\$28,262 58	
		<hr/>
Balance to protect contracts.....	\$9,066 82	

## EXHIBIT OF POLICIES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
Policies in force December 31 of previous year.....	2,970	\$896,650
Policies written and increased during the year.....	2,538	761,900
		<hr/>
Total.....	5,508	\$1,658,550
Policies terminated or decreased during the year.....	2,532	747,450
		<hr/>
Policies in force December 31, 1908.....	2,976	\$911,100
		<hr/>
Losses and claims unpaid December 31, 1907.....	52	\$1,154 30
Losses and claims incurred during the year.....	836	14,401 24
		<hr/>
Total.....	888	\$15,555 54
Losses and claims paid during the year.....	827	13,948 38
		<hr/>
Losses and claims unpaid December 31, 1908.....	61	\$1,607 16
Policies terminated by death during the year.....	3	\$400 00

## BUSINESS IN MAINE.

Policies in force December 31 of previous year.....	370	\$109,950
Policies written and increased during the year.....	615	193,750
		<hr/>
Total.....	985	\$303,700
Policies terminated or decreased during the year.....	416	117,000
		<hr/>
Policies in force December 31, 1908.....	569	\$186,700
Claims unpaid December 31 of previous year.....	7	\$111 67
Losses and claims incurred during the year.....	93	1,479 88
		<hr/>
Total.....	100	\$1,591 55
Losses and claims paid during the year.....	87	1,317 21
		<hr/>
Losses and claims unpaid December 31, 1908.....	13	\$274 34
Premiums and assessments collected during the year.....		\$4,195 19



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MAINE FRATERNAL BENEFICIARY ORGANIZA-  
TIONS.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,  
SHOWING THEIR CONDITION DECEMBER 31, 1908.

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AMERICAN ROYAL CIRCLE,  
AUGUSTA, MAINE.

INCORPORATED IN 1904. COMMENCED BUSINESS IN 1905.

HIRAM CLARK, *President.*

H. L. STRICKLAND, *Secretary.*

INCOME.

Assessments:		
Mortuary.....	\$1,772 80	
Sick and accident.....	1,557 80	
Total paid by members.....		\$3,330 60
Interest on bonds.....		50 00
From all other sources.....		15 00
Total income.....		\$3,395 60
Ledger assets Dec. 31, 1907.....		1,066 44
Total.....		\$4,462 04

DISBURSEMENTS.

Death claims.....	\$100 00	
Sick and accident claims.....	1,093 34	
Other benefits.....	162 46	
Total benefits paid.....		\$1,355 80
Commissions or fees paid deputies or organizers.....		636 34
Salaries of managers or agents not deputies or organizers.....		22 50
Salaries of officers and trustees.....		430 64
Subordinate medical examiners' salaries and fees.....		27 00
Expenses of officers, trustees and committees.....		45 76
Collection and remittance of assessments and dues.....		84 54
Insurance department fees.....		10 00
Rent.....		125 04
Advertising, printing and stationery.....		78 88
Postage, express, telegraph and telephone.....		124 71
Lodge supplies.....		14 38
Legal expenses.....		1 00
Taxes and expenses on real estate.....		3 80
Borrowed money repaid.....		226 45
Returned premiums.....		12 13
Miscellaneous expenditures.....		9 25
Total disbursements.....		\$3,208 22
Balance.....		\$1,253 82

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,000 00	
Deposits in trust companies and banks, on interest.....	100 00	
Cash in office and bank, not on interest.....	153 82	
Total ledger assets.....		\$1,253 82

ANCIENT ORDER OF UNITED WORKMEN.

673

NON-LEDGER ASSETS.

Furniture, fixtures and safe.....		\$58 50
Lodge supplies and printed matter.....		310 00
		<hr/>
Gross assets.....		\$1,622 32

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures and safe.....	\$58 50	
Lodge supplies and printed matter.....	310 00	\$368 50
		<hr/>
Total admitted assets.....		\$1,253 82

LIABILITIES.

Salaries, rents, expenses, commissions, etc., due and accrued.....		\$297 62
Borrowed money.....		190 65
		<hr/>
Total liabilities.....		\$488 27

EXHIBIT OF CERTIFICATES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	442	\$122,400 00
Written or increased during year.....	399	40,100 00
		<hr/>
Total.....	841	\$162,500 00
Terminated or decreased during year.....	336	69,950 00
		<hr/>
In force Dec. 31, 1908.....	505	\$92,550 00
Losses and claims incurred during year.....	58	\$1,193 34
Losses and claims paid during year.....	58	1,193 34

ANCIENT ORDER OF UNITED WORKMEN,

HALLOWELL, MAINE.

GEORGE S. LONGLEY, *Grand Master Workman.*

FRED EMERY BEANE, *Grand Recorder.*

INCOME.

Assessments:		
Mortuary and reserve.....	\$115,119 81	
Guaranty fund.....	22,870 60	
Per capita tax.....	4,616 25	
Annual dues.....	2,267 75	
New certificates.....	274 00	
Change of certificates.....	47 25	
		<hr/>
Total paid by members.....		\$145,195 66
Interest on loans.....	\$2,854 13	
Interest on deposits.....	372 04	
Interest on bonds.....	3,500 00	
Interest from all other sources.....	96 08	6,822 25
		<hr/>

Sale of supplies.....	\$71 80
Charity fund interest.....	626 72
Total income.....	<u>\$152,716 43</u>
Ledger assets Dec. 31, 1907.....	117,160 12
Total.....	<u>\$269,876 55</u>

## DISBURSEMENTS.

Death claims.....	\$122,203 56
Charity fund.....	132 00
Total benefits paid.....	<u>\$122,335 56</u>
Expenses paid deputies or organizers.....	629 87
Salaries of deputies and organizers.....	1,353 00
Salaries of officers and trustees.....	979 92
Other compensation of officers and trustees.....	690 00
Salaries of office employes.....	697 48
Expenses of officers, trustees and committees.....	812 47
Rent.....	167 08
Advertising, printing and stationery.....	496 46
Postage, express, telegraph and telephone.....	497 43
Lodge supplies.....	684 00
Expense of grand lodge meeting.....	593 18
Per capita tax to supreme lodge.....	1,371 10
Premiums paid to subordinate lodge.....	303 00
Expense of executive committee.....	51 65
Officers bonds.....	79 40
Fraternal aid.....	2,257 50
Miscellaneous expenditures.....	277 23
Total disbursements.....	<u>\$134,276 33</u>
Balance.....	<u>\$135,600 22</u>

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$79,361 36
Deposits in trust companies and banks, on interest.....	55,859 36
Cash in office.....	379 50
Total ledger assets.....	<u>\$135,600 22</u>

## LIABILITIES.

Death claims due and unpaid.....	\$4,106 38
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## EXHIBIT OF CERTIFICATES.

## BUSINESS ALL IN MAINE.

	Number.	Amount
In force December 31 of previous year.....	5,079	\$7,971,092 00
Written during year.....	248	170,000 00
Total.....	<u>5,327</u>	<u>\$8,141,092 00</u>
Terminated or decreased during year.....	623	776,047 00
In force December 31, 1908.....	4,704	\$7,365,045 00
Losses and claims unpaid December 31 of previous year.....	5	\$7,063 00
Losses and claims incurred during year.....	78	119,246 94
Total.....	<u>83</u>	<u>\$126,309 94</u>
Losses and claims paid during year.....	80	122,203 56
Losses and claims unpaid December 31, 1908.....	3	\$4,106 38

MAINE CENTRAL RAILROAD RELIEF  
ASSOCIATION,  
PORTLAND, MAINE.

INCORPORATED IN 1887. COMMENCED BUSINESS IN 1887.

ELTON A. HALL, *President.*

EDWIN G. FOSTER, *Secretary.*

INCOME.

Assessments:		
Mortuary.....	\$26,584 50	
Sick and accident.....	7,795 50	
Gross membership fees.....	58 00	
	<hr/>	
Total paid by members.....		\$34,438 00
Interest on bonds.....	\$1,250 00	
Interest from all other sources.....	59 60	1,309 60
	<hr/>	
Donation from Maine Central Railroad.....		100 00
Borrowed money.....		3,000 00
	<hr/>	
Total income.....		\$38,847 60
Ledger assets Dec. 31, 1907.....		26,729 76
	<hr/>	
Total.....		\$65,577 36

DISBURSEMENTS.

Death claims.....	\$28,800 00	
Sick and accident claims.....	5,748 00	
	<hr/>	
Total benefits paid.....		\$34,548 00
Salaries of officers and trustees.....		600 00
Advertising, printing and stationery.....		208 00
Postage, express, telegraph and telephone.....		83 00
Borrowed money repaid.....		3,000 00
Interest on borrowed money.....		65 42
Premiums on securities purchased.....		136 11
Miscellaneous expenditures.....		15 00
	<hr/>	
Total disbursements.....		\$38,655 53
	<hr/>	
Balance.....		\$26,921 83

LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$25,000 00	
Deposits in trust companies and banks, on interest.....	1,921 83	
	<hr/>	
Total ledger assets.....		\$26,921 83

## LIABILITIES.

Death claims adjusted, not yet due.....	\$3,000 00
Sick and accident claims reported, not yet adjusted.....	298 00
Total liabilities.....	\$3,298 00

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,688	-
Written or increased during year.....	29	-
Total.....	1,717	-
Terminated or decreased during year.....	128	-
In force Dec. 31, 1908.....	1,589	-
Losses and claims unpaid Dec. 31 of previous year.....	17	\$6,178 00
Losses and claims incurred during year.....	223	31,668 00
Total.....	240	\$37,846 00
Losses and claims paid and compromised during year.....	223	34,548 0
Losses and claims unpaid Dec. 31, 1908.....	17	\$3,298 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,558	-
Written or increased during year.....	24	-
Total.....	1,582	-
Terminated or decreased during year.....	107	-
In force Dec. 31, 1908.....	1,475	-
Losses and claims unpaid Dec. 31, of previous year.....	17	\$6,178 00
Losses and claims incurred during year.....	188	25,852 00
Total.....	205	\$32,030 00
Losses and claims paid and compromised during year.....	190	28,768 00
Losses and claims unpaid Dec. 31, 1908.....	15	\$3,262 00
Assessments collected during the year.....		\$32,361 50

MAINE STATE RELIEF ASSOCIATION,  
PORTLAND, MAINE.

INCORPORATED IN 1874. COMMENCED BUSINESS IN 1874.

E. C. REYNOLDS, *President.*

WYER GREENE, *Secretary.*

INCOME.

Assessments:

Mortuary .....	\$15,887 00	
Expense assessments .....	1,584 00	
Gross membership fees .....	4 00	
Second notices .....	41 90	
Total paid by members .....		\$17,516 90
Interest on bonds .....	\$1,330 00	
Dividends on stock .....	178 00	
Interest from all other sources .....	264 18	1,772 18
Total income .....		\$19,289 08
Ledger assets Dec. 31, 1907 .....		49,572 73
Total .....		\$68,861 81

DISBURSEMENTS.

Death claims .....	\$18,567 00
Salaries of officers and trustees .....	1,276 01
Salaries and other compensation of committees .....	15 00
Rent .....	108 00
Advertising, printing and stationery .....	173 30
Postage, express, telegraph and telephone .....	61 15
State Treasurer for care of deposit .....	142 41
Officers' bonds .....	15 00
Total disbursements .....	\$20,357 87
Balance .....	\$48,503 94

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest .....	\$30,800 00
Deposits in trust companies and banks, on interest .....	17,703 94
Total ledger assets .....	\$48,503 94

NON-LEDGER ASSETS.

Furniture and safe .....	\$40 00
Gross assets .....	\$48,543 94

DEDUCT ASSETS NOT ADMITTED.

Furniture and safe .....	\$40 00
Total admitted assets .....	\$48,503 94

LIABILITIES.

Death claims due and unpaid .....	\$817 95
Advance assessments .....	137 00
Total liabilities .....	\$954 95

## EXHIBIT OF CERTIFICATES.

## BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	817	\$1,074,446 00
Written or increased during year.....	4	5,035 00
<b>Total.....</b>	<b>821</b>	<b>\$1,079,481 00</b>
Terminated or decreased during year.....	59	76,745 00
<b>In force Dec. 31, 1908.....</b>	<b>762</b>	<b>\$1,002,736 00</b>
Losses and claims unpaid Dec. 31, of previous year.....	5	\$3,475 95
Losses and claims incurred during year.....	24	15,907 00
<b>Total.....</b>	<b>29</b>	<b>\$19,382 95</b>
Losses and claims paid during year.....	28	18,567 00
<b>Losses and claims unpaid Dec. 31, 1908.....</b>	<b>1</b>	<b>\$815 95</b>

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.

<b>Assessments:</b>		
Mortuary.....	\$30,054 00	
Expense assessments.....	3,339 00	
Gross membership fees.....	16 00	
<b>Total paid by members.....</b>	<b>\$33,409 00</b>	
Interest on bonds.....	\$40 00	
Interest from all other sources.....	366 34	406 34
<b>Total income.....</b>	<b>\$33,815 34</b>	
Ledger assets Dec. 31, 1907.....		11,972 04
<b>Total.....</b>		<b>\$45,787 38</b>

## DISBURSEMENTS.

Death claims.....	\$29,405 00
Salaries of managers or agents not deputies or organizers.....	1,116 00
Salaries of officers and trustees.....	1,371 15
Salaries and other compensation of committees.....	10 00
Collection and remittance of assessments and dues.....	866 58
Insurance department fees.....	2 00



ODD FELLOWS GRADED MUTUAL RELIEF ASSOCIATION. 679

Advertising, printing and stationery . . . . .	\$131 55
Postage, express, telegraph and telephone . . . . .	492 48
Surety bond . . . . .	30 00
Returned to members . . . . .	379 00
	<hr/>
Total disbursements . . . . .	\$33 ,803 76
	<hr/>
Balance . . . . .	\$11 ,983 62

LEDGER ASSETS.

Book value of bonds, excluding interest . . . . .	\$1,004 00
Deposits in trust companies and banks, on interest . . . . .	10,513 23
Cash in office and bank, not on interest . . . . .	466 39
	<hr/>
Total ledger assets . . . . .	\$11 ,983 62

LIABILITIES.

Death claims:	
Adjusted, not yet due . . . . .	\$1,905 00
Reported, not yet adjusted . . . . .	930 00
	<hr/>
Total unpaid claims . . . . .	\$2 ,835 00
Advance assessments . . . . .	6 00
	<hr/>
Total liabilities . . . . .	\$2 ,841 00

EXHIBIT OF CERTIFICATES.

BUSINESS ALL IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31 of previous year . . . . .	1,691	\$2,043,215 00
Written or increased during year . . . . .	8	9,950 00
	<hr/>	<hr/>
Total . . . . .	1,699	\$2,053,165 00
Terminated or decreased during year . . . . .	126	155,515 00
	<hr/>	<hr/>
In force December 31, 1908 . . . . .	1,573	\$1,897,650 00
Losses and claims unpaid Dec. 31 of previous year . . . . .	3	\$3,875 00
Losses and claims incurred during year . . . . .	28	28,365 00
	<hr/>	<hr/>
Total . . . . .	31	\$32,240 00
Losses and claims paid during year . . . . .	28	29,405 00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1908 . . . . .	3	\$2,835 00



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FRATERNAL BENEFICIARY ORGANIZATIONS OF  
OTHER STATES.

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ABSTRACTS COMPILED FROM THEIR ANNUAL STATEMENTS,  
SHOWING THEIR CONDITION DECEMBER 31, 1908.

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# AMERICAN BENEFIT SOCIETY,

BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WILLIAM H. CARBERRY, *President.*                      JAMES A. MUNKLEY, *Secretary.*

## INCOME.

Assessments:		
Mortuary.....	\$69,077 49	
Per capita tax.....	8,614 70	
Medical examiner's fees.....	123 50	
Changing certificates.....	100 00	
<hr/>		
Total paid by members.....		\$77,915 69
Interest on bonds.....	\$1,850 00	
Interest from all other sources.....	126 02	1,976 02
<hr/>		
Sale of supplies.....		254 20
Official publication.....		68 00
<hr/>		
Total income.....		\$80,213 91
Ledger assets Dec. 31, 1907.....		50,631 96
<hr/>		
Total.....		\$130,845 87

## DISBURSEMENTS.

Death claims.....	\$62,359 80
Commissions or fees paid deputies or organizers.....	716 00
Salaries of officers and trustees.....	2,848 00
Other compensation of officers and trustees.....	157 00
Salaries of office employes.....	906 00
Other compensation of office employes.....	152 35
Supreme medical examiners' salaries and fees.....	666 64
Expenses of officers, trustees and committees.....	591 83
Insurance department fees.....	15 00
Rent.....	504 13
Printing and stationery.....	287 03
Postage and telephone.....	568 71
Lodge supplies.....	598 25
Official publication and journal editor.....	766 27
Expense of supreme lodge meeting.....	251 05
Legal expenses.....	132 00
Furniture and fixtures.....	137 28
Auditing.....	110 00
Card system and extra accounting expenses.....	288 75
Care of deposit.....	24 50
Miscellaneous expenditures.....	382 83
<hr/>	
Total disbursements.....	\$72,463 42
<hr/>	
Balance.....	\$58,382 45

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$49,000 00
Deposits in trust companies and banks, on interest.....	9,382 45
<hr/>	
Total ledger assets.....	\$58,382 45

## NON-LEDGER ASSETS.

Market value of bonds over book value.....		\$270 00
Furniture and fixtures.....		759 28
Jewels, stationery and supplies.....		1,266 11
		<hr/>
Gross assets.....		\$60,677 84

## DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures.....	\$759 28	
Jewels, stationery and supplies.....	1,266 11	\$2,025 39
		<hr/>
Total admitted assets.....		\$58,652 45

## LIABILITIES.

Death claims due and unpaid.....		\$1,500 00
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## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31 of previous year.....	6,322	\$5,690,750 00
Written or increased during year.....	615	449,000 00
		<hr/>
Total.....	6,937	\$6,139,750 00
Terminated or decreased during year.....	599	407,250 00
		<hr/>
In force Dec. 31, 1908.....	6,338	\$5,732,500 00
Losses and claims unpaid Dec. 31 of previous year.....	9	\$8,250 00
Losses and claims incurred during year.....	55	57,000 00
		<hr/>
Total.....	64	\$65,250 00
Losses and claims paid and compromised during year.....	63	63,750 00
		<hr/>
Losses and claims unpaid Dec. 31, 1908.....	1	\$1,500 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,481	\$1,283,000 00
Written or increased during year.....	64	57,500 00
		<hr/>
Total.....	1,545	\$1,340,500 00
Terminated or decreased during year.....	105	72,750 00
		<hr/>
In force Dec. 31, 1908.....	1,440	\$1,267,750 00
Losses and claims unpaid Dec. 31, of previous year.....	2	\$750 00
Losses and claims incurred during year.....	18	15,000 00
		<hr/>
Total.....	20	\$15,750 00
Losses and claims paid and compromised during year.....	18	14,250 00
		<hr/>
Losses and claims unpaid Dec. 31, 1908.....	1	\$1,500 00
Assessments collected during the year.....		15,041 45

## CATHOLIC BENEVOLENT LEGION,

BROOKLYN, N. Y.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

RICHARD B. TIPPETT, *President.*JOHN D. CARROLL, *Secretary.*

## INCOME.

Assessments:		
Mortuary.....	\$807,667 05	
Per capita tax.....	11,395 39	
Annual dues.....	306 00	
Extension fund.....	7,644 94	
Benefit certificates.....	914 00	
<hr/>		
Total paid by members.....		\$827,927 38
Interest on bonds.....	\$3,911 94	
Interest from all other sources.....	3,649 73	7,561 67
<hr/>		
Sale of supplies.....		403 80
Official publication.....		1,223 16
Profit on sale or maturity of ledger assets.....		211 83
Clearing house fees.....		688 15
From all other sources.....		14 00
<hr/>		
Total income.....		\$838,029 99
Ledger assets Dec. 31, 1907.....		171,334 77
<hr/>		
Total.....		\$1,009,364 76

## DISBURSEMENTS.

Death claims.....	\$681,368 93	
Permanent disability claims.....	22,133 85	
<hr/>		
Total benefits paid.....		\$703,502 78
Commissions or fees paid deputies or organizers.....		20 00
Salaries of officers and trustees.....		5,812 29
Salaries and other compensation of committees.....		430 55
Salaries of office employes.....		5,889 98
Expenses of officers, trustees and committees.....		247 89
Collection and remittance of assessments and dues.....		228 40
Insurance department fees.....		177 20
Rent.....		1,200 00
Advertising, printing and stationery.....		1,297 61
Postage, express, telegraph and telephone.....		1,453 90
Lodge supplies.....		370 43
Official publication.....		1,305 43
Expense of supreme lodge meeting.....		1,668 47
Legal expenses.....		925 35
Furniture and fixtures.....		199 12
Prize money.....		640 00
Fraternal congress and actuarial expense.....		209 00
Council expense.....		125 20
Surety bonds.....		130 35
Miscellaneous expenditures.....		445 12
<hr/>		
Total disbursements.....		\$726,279 07
<hr/>		
Balance.....		\$283,085 69

LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$164,704 03	
Deposits in trust companies and banks, on interest.....	118,381 66	
	<hr/>	
Total ledger assets.....		\$283,085 69

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....		\$767 50
Market value of stocks and bonds over book value.....		1,835 97
Assessments in treasury of subordinate branches.....		17,945 04
*Terminal reserve, \$32,236.00; optional reserve, \$474,322.32.....		506,558 32
		<hr/>
Gross assets.....		\$810,192 52

DEDUCT ASSETS NOT ADMITTED.

Terminal reserve, \$32,236.00; optional reserve, \$474,322 32.....		\$506,558 32
		<hr/>
Total admitted assets.....		\$303,634 20

LIABILITIES.

Death claims:		
Resisted.....	\$21,000 00	
Reported, not yet adjusted.....	58,750 00	
	<hr/>	
Total liabilities.....		\$79,750 00

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	19,037	\$25,224,000 00
Written or increased during year.....	515	419,750 00
	<hr/>	
Total.....	19,552	\$25,643,750 00
Terminated or decreased during year.....	2,073	3,763,250 00
	<hr/>	
In force Dec. 31, 1908.....	17,479	\$21,880,500 00
Losses and claims unpaid Dec. 31, of previous year.....	51	\$90,750 00
Losses and claims incurred during year.....	497	728,383 85
	<hr/>	
Total.....	548	\$819,133 85
Losses and claims paid and compromised during year.....	499	739,383 85
	<hr/>	
Losses and claims unpaid Dec. 31, 1908.....	49	\$79,750 00

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	13	\$16,000 00
Increased during year.....	-	2,000 00
	<hr/>	
In force Dec. 31, 1908.....	13	\$18,000 00
Assessments collected during the year.....		536 90

\*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.....	\$1,423,927 07	
Expense assessments.....	93,616 50	
<hr/>		
Total paid by members.....		\$1,517,543 57
Interest on bonds.....	\$60,932 42	
Interest from all other sources.....	2,448 86	63,381 28
<hr/>		
Sale of supplies.....		8,233 57
Official publication.....		527 21
Certificate fees.....		8,470 50
Officers' bonds.....		3,783 10
Charter fees.....		3,450 00
Profit and loss.....		13 52
<hr/>		
Total income.....		\$1,605,402 75
Ledger assets Dec. 31, 1907.....		1,614,437 69
<hr/>		
Total.....		\$3,219,840 44

DISBURSEMENTS.

Death claims.....	\$1,148,991 68
Commissions or fees paid organizers.....	5,847 00
Salaries of organizers.....	11,925 00
Salaries of officers and trustees.....	11,010 00
Salaries of office employes.....	17,940 45
Officers' bonds.....	4,337 14
Expenses of officers, trustees and committees.....	5,336 12
Investigations.....	68 00
Insurance department fees.....	550 50
Rent and light.....	3,415 58
Advertising, printing and stationery.....	3,642 91
Postage, express, telegraph and telephone.....	4,567 71
Lodge supplies.....	7,701 62
Official publication.....	20,447 87
Expense of anniversary celebration.....	3,802 25
Legal expenses.....	2,302 51
Furniture, fixtures and insurance.....	66 90
Returned to members.....	401 63
Profit and loss.....	295 35
Premium on securities purchased.....	1,346 36
National and other association fees.....	1,275 20
Miscellaneous expenditures.....	59 95
<hr/>	
Total disbursements.....	\$1,255,331 73
<hr/>	
Balance.....	\$1,964,508 71



## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$1,817,192 71	
Deposits in trust companies and banks, on interest..	136,556 00	
* Cash on deposit, Province of Quebec.....	5,000 00	
Furniture and fixtures.....	5,760 00	
	<hr/>	
Total ledger assets.....		\$1,964,508 71

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$26,353 56	
Interest due on other assets.....	75 00	\$26,428 56
	<hr/>	
Market value of bonds over book value.....		12,481 83
Balance due from subordinate courts.....		31,968 97
Advertising accounts.....		455 64
		<hr/>
Gross assets.....		\$2,035,843 71

## DEDUCT ASSETS NOT ADMITTED.

Fixtures and supplies.....	\$5,760 00	
Advertising accounts.....	455 64	\$6,215 64
	<hr/>	
Total admitted assets.....		\$2,029,628 07

## LIABILITIES.

Death claims:		
Due and unpaid.....	\$5,608 32	
Resisted.....	14,000 00	
Reported, not yet adjusted.....	144,500 00	
	<hr/>	
Total liabilities.....		\$164,108 32

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	128,475	\$133,500,500 00
Written or increased during year.....	13,369	13,056,750 00
	<hr/>	
Total.....	141,844	\$146,557,250 00
Terminated or decreased during year.....	7,333	7,455,000 00
	<hr/>	
In force Dec. 31, 1908.....	134,511	\$139,102,250 00
Losses and claims unpaid Dec. 31, of previous year.....	131	\$143,050 00
Losses and claims incurred during year.....	1,104	1,175,000 00
	<hr/>	
Total.....	1,235	\$1,318,050 00
Losses and claims paid and compromised during year.....	1,086	1,153,941 68
	<hr/>	
Losses and claims unpaid Dec. 31, 1908.....	149	\$164,108 32

\* 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.....	2,424	\$2,472,000 00
Written or increased during year.....	154	158,000 00
<b>Total.....</b>	<b>2,578</b>	<b>\$2,630,000 00</b>
Terminated or decreased during year.....	145	146,000 00
<b>In force Dec. 31, 1908.....</b>	<b>2,433</b>	<b>\$2,484,000 00</b>
Losses and claims unpaid Dec. 31, of previous year.....	3	\$3,000 00
Losses and claims incurred during year.....	12	12,000 00
<b>Total.....</b>	<b>15</b>	<b>\$15,000 00</b>
Losses and claims paid during year.....	10	10,000 00
Losses and claims unpaid Dec. 31, 1908.....	5	\$5,000 00
Assessments collected during the year.....		23,560 18

INDEPENDENT ORDER OF FORESTERS,  
TORONTO, CANADA.

INCORPORATED IN 1881. COMMENCED BUSINESS IN 1881.

E. G. STEVENSON, *President.*

R. MATHISON, *Supreme Secretary.*

## INCOME.

Assessments:		
Mortuary.....	\$3,462,800 26	
Sick and funeral.....	317,512 56	
Expense assessments.....	287,389 14	
Gross membership fees.....	1,130 84	
Change of policies.....	2,932 85	
Charter fees.....	1,019 16	
<b>Total paid by members.....</b>		<b>\$4,072,784 81</b>
Interest on mortgage loans.....	\$245,834 34	
Interest on bonds.....	93,485 24	
Dividends on stocks.....	193,103 98	
Interest from all other sources.....	3,421 05	
Rent.....	7,301 50	543,146 11
Refunds, fire insurance and temporary loans.....		2,287 13
Redeposit cheques, 1907.....		3,671 72
Sundry refunds.....		2,152 10
<b>Total income.....</b>		<b>\$4,624,041 87</b>
Ledger assets Dec. 31, 1907.....		11,506,934 52
<b>Total.....</b>		<b>\$16,130,976 39</b>

INDEPENDENT ORDER OF FORESTERS.

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DISBURSEMENTS.

Death claims.....	\$2,199,956 79	
Permanent disability claims.....	140,587 12	
Sick and funeral claims.....	256,482 89	
Old age benefits.....	104,779 49	
Other benefits.....	20,851 47	
	<hr/>	
Total benefits paid.....		\$2,722,657 76
Commissions or fees paid deputies or organizers.....		32,324 63
Salaries of deputies and organizers.....		114,270 40
Expenses of organizers.....		103,430 70
Salaries of officers and trustees.....		36,599 71
Salaries of office employes.....		95,613 92
Expense of officers, trustees and committees.....		3,945 07
Insurance department fees.....		856 90
Rent.....		9,241 00
Advertising, printing and stationery.....		3,453 16
Postage, express, telegraph and telephone.....		6,714 94
Official publication.....		23,166 04
Expenses of supreme lodge meeting.....		32,027 87
Legal expenses.....		15,602 18
Furniture and fixtures.....		438 80
Taxes and expenses on investments.....		5,544 21
Returned to members.....		5,171 55
Friendly societies.....		1,595 92
Officers bonds.....		311 00
Donations.....		1,302 55
Expenses rechange of rates.....		1,086 90
Loans to high courts.....		750 00
Legislation expense.....		2,723 76
Executive expense.....		1,499 15
Miscellaneous expenditures.....		13,228 67
		<hr/>
Total disbursements.....		\$3,233,556 79
		<hr/>
Balance.....		\$12,897,419 60

LEDGER ASSETS.

Book value of real estate.....	\$853,412 71	
Union Trust Co., investment account.....	3,467,383 04	
Mortgage loans on real estate.....	2,466,692 73	
Book value of stocks and bonds, excluding interest.....	4,383,777 38	
Deposits in trust companies and banks, on interest.....	226,153 74	
Securities held by Union Trust Co.....	1,500,000 00	
	<hr/>	
Total ledger assets.....		\$12,897,419 60

NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$42,555 47	
Interest accrued on bonds.....	16,636 39	
Rents due and accrued.....	807 23	\$59,999 09
	<hr/>	
Market value of stocks and bonds over book value.....		22,286 70
Assessments in treasury of subordinated branches.....		4,000 95
Temporary advances—re-fire insurance.....		651 39
Temporary advances—re-investments.....		1,102 98
Furniture and fixtures.....		28,972 22
Temporary loans to high courts.....		750 00
		<hr/>
Gross assets.....		\$13,015,182 93

## DEDUCT ASSETS NOT ADMITTED.

Furniture and fixtures .....	\$28,972 22
Total admitted assets .....	\$12,986,210 71

## LIABILITIES.

## Death claims:

Due and unpaid .....	\$5,321 47	
Resisted .....	70,363 32	
Reported, not yet adjusted .....	116,429 99	\$192,114 78

## Permanent disability claims:

Adjusted, not yet due .....	\$4,750 77	
Reported, not yet adjusted .....	10,500 00	15,250 77

## Sick and funeral claims:

Due and unpaid .....	\$2,013 14	
Resisted .....	2,708 84	
Reported, not yet adjusted .....	5,926 68	10,648 66

Old age and other benefits due and unpaid .....	2,700 00
Present value of unpaid installments, old age annuities .....	550,514 00

Total unpaid claims .....	\$771,228 21
Salaries, rents, expenses, commissions, etc., due and accrued .....	3,729 64
Advance assessments .....	5,415 76
Total and permanent disability notices .....	146,913 29
Total liabilities .....	\$927,286 90

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year .....	257,267	\$264,960,142 00
Written or increased during year .....	18,624	15,143,677 00
Total .....	275,891	\$280,103,819 00
Terminated or decreased during year .....	36,175	34,075,935 00
In force Dec. 31, 1908 .....	239,716	\$246,027,884 00
Losses and claims unpaid Dec. 31, of previous year .....	718	\$242,704 99
Losses and claims incurred during year .....	15,729	2,802,547 08
Total .....	16,447	\$3,045,252 07
Losses and claims paid and compromised during year .....	15,847	2,831,888 63
Losses and claims unpaid Dec. 31, 1908 .....	600	\$213,363 44

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year .....	6,662	\$5,548,610 00
Written or increased during year .....	617	433,500 00
Total .....	7,279	\$5,982,110 00
Terminated or decreased during year .....	1,079	838,540 00
In force Dec. 31, 1908 .....	6,200	\$5,143,570 00

KNIGHTS OF COLUMBUS.

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Losses and claims unpaid Dec. 31, of previous year . . . . .	18	\$6,745 16
Losses and claims incurred during year . . . . .	743	45,517 29
		<hr/>
Total . . . . .	761	\$52,262 45
Losses and claims paid and compromised during year . . . . .	748	49,520 15
		<hr/>
Losses and claims unpaid Dec. 31, 1908 . . . . .	13	\$2,742 30
Assessments collected during the year . . . . .		98,052 37

KNIGHTS OF COLUMBUS,  
NEW HAVEN, CONN.

INCORPORATED IN 1882. COMMENCED BUSINESS IN 1882.

EDWARD L. HEARN, *President.*

DANIEL COLWELL, *Secretary.*

INCOME.

Assessments:		
Mortuary . . . . .	\$816,783 50	
Expense assessments . . . . .	103,932 95	
Medical examiners' fees . . . . .	6,046 53	
		<hr/>
Total paid by members . . . . .		\$926,762 98
Interest on mortgage loans . . . . .	\$17,786 14	
Interest on bonds . . . . .	56,506 45	
Interest from all other sources . . . . .	7,538 80	
Rent—including association's own occupancy . . . . .	13,272 44	95,103 83
		<hr/>
Sale of supplies . . . . .		9,329 15
Official publication . . . . .		3,969 36
Sundry refunds . . . . .		77 40
		<hr/>
Total income . . . . .		\$1,035,242 72
Ledger assets Dec. 31, 1907 . . . . .		2,180,101 12
		<hr/>
Total . . . . .		\$3,215,343 84

DISBURSEMENTS.

Death claims . . . . .	\$454,280 03
Salaries of officers and trustees . . . . .	10,499 88
Compensation of committees, national auditors . . . . .	1,361 25
Salaries of office employes . . . . .	22,292 83
Traveling expense of office employes . . . . .	7 95
Supreme medical examiner's fees . . . . .	5,212 50
Expenses of officers, trustees and committees . . . . .	1,197 02
Insurance department fees . . . . .	1,099 25
Rent—including association's own occupancy . . . . .	3,000 00
Advertising, printing and stationery . . . . .	3,046 22
Postage, express, telegraph and telephone . . . . .	5,439 22
Lodge supplies . . . . .	5,968 44
Official publication . . . . .	36,433 14

Expense of supreme lodge meetings.....	\$25,923 72	
Legal expenses.....	6,016 48	
Furniture and fixtures.....	1,732 46	
Taxes and expenses on real estate.....	8,766 58	
Decrease in book value of ledger assets.....	3,118 31	
Premium on securities purchased.....	2,981 51	
Organization expense.....	7,489 14	
State and district deputies.....	11,152 01	
Actuary's expense.....	1,372 80	
Dedication expense.....	566 60	
Assessments refunded members.....	563 20	
Bonding officers.....	1,257 19	
Miscellaneous expenditures.....	2,690 99	
	<hr/>	
Total disbursements.....	\$623,468 72	
	<hr/>	
Balance.....	\$2,591,875 12	

## LEDGER ASSETS.

Book value of real estate.....	\$191,642 24	
Mortgage loans on real estate.....	412,500 00	
Book value of bonds, excluding interest.....	1,695,740 14	
Deposits in trust companies and banks, on interest.....	262,511 60	
Cash in office and bank, not on interest.....	24,481 14	
* Deposit, Quebec Insurance Department.....	5,000 00	
	<hr/>	
Total ledger assets.....	\$2,591,875 12	

## NON-LEDGER ASSETS.

Interest due and accrued on mortgages.....	\$4,491 39	
Interest accrued on bonds.....	21,071 88	
Rents due and accrued.....	1,502 01	\$27,065 28
	<hr/>	
Assessments in treasury of subordinate branches.....		34,128 75
Due from subordinate councils.....		3,982 28
Furniture, fixtures and supplies.....		18,447 20
		<hr/>
Gross assets.....		\$2,675,498 63

## DEDUCT ASSETS NOT ADMITTED.

Book value of real estate over market value.....	\$46,642 24	
Book value of bonds over market value.....	64,553 19	
Furniture, fixtures and supplies.....	18,447 20	\$129,642 63
	<hr/>	
Total admitted assets.....		\$2,545,856 00

## LIABILITIES.

Death claims:		
Due and unpaid.....	\$16,250 00	
Adjusted, not yet due.....	47,000 00	
Resisted.....	20,000 00	
	<hr/>	
Total liabilities.....		\$83,250 00

\* Special deposit for the exclusive protection of policy holders in Province of Quebec.

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	63,183	\$65,095,000 00
Written during year.....	8,479	9,017,000 00
<b>Total.....</b>	<b>71,662</b>	<b>\$74,112,000 00</b>
Terminated or decreased during year.....	2,653	2,721,000 00
<b>In force Dec. 31, 1908.....</b>	<b>69,009</b>	<b>\$71,391,000 00</b>
Losses and claims unpaid Dec. 31, of previous year.....	95	\$96,000 00
Losses and claims incurred during year.....	430	443,530 03
<b>Total.....</b>	<b>525</b>	<b>\$539,530 03</b>
Losses and claims paid and compromised during year.....	443	456,280 03
<b>Losses and claims unpaid Dec. 31, 1908.....</b>	<b>82</b>	<b>\$83,250 00</b>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	794	\$805,000 00
Written during year.....	76	76,000 00
<b>Total.....</b>	<b>870</b>	<b>\$881,000 00</b>
Terminated or decreased during year.....	43	43,000 00
<b>In force Dec. 31, 1908.....</b>	<b>827</b>	<b>\$838,000 00</b>
Losses and claims unpaid Dec. 31, of previous year.....	2	\$2,000 00
Losses and claims incurred during year.....	3	3,000 00
<b>Total.....</b>	<b>5</b>	<b>\$5,000 00</b>
Losses and claims paid during year.....	3	3,000 00
<b>Losses and claims unpaid Dec. 31, 1908.....</b>	<b>2</b>	<b>\$2,000 00</b>
<b>Assessments collected during the year.....</b>		<b>10,406 51</b>

## KNIGHTS OF HONOR,

ST. LOUIS, MO.

INCORPORATED IN 1884. COMMENCED BUSINESS IN 1873.

L. E. BENTLEY, *Supreme Director.*FRANK B. SLIGER, *Supreme Reporter.*

## INCOME.

## Assessments:

Mortuary.....	\$1,757,765 26
Annual dues.....	1,335 00
Expense assessments.....	88,898 81
Special fund.....	916 15
Total paid by members.....	\$1,848,915 22
Interest from all sources.....	3,237 66
Sale of supplies.....	184 16
Benefit certificates.....	1,031 50
Fines, refunds and sale of furniture.....	268 35
Total income.....	\$1,853,636 89
Ledger assets Dec. 31, 1907.....	46,089 34
Total.....	\$1,899,726 23

## DISBURSEMENTS.

Death claims.....	\$1,757,413 30
Salaries of deputies and organizers.....	38,075 61
Salaries and expenses of managers or agents not deputies or organizers..	6,949 44
Salaries of officers and trustees.....	6,200 00
Salaries of office employes.....	11,675 75
Supreme medical examiners' salaries and fees.....	2,000 00
Expenses of officers, trustees and committees.....	2,328 75
Insurance department fees.....	669 04
Rent.....	2,475 00
Advertising, printing and stationery.....	2,304 58
Postage, express, telegraph and telephone.....	1,835 72
Lodge supplies.....	1,024 01
Official publication.....	3,151 90
Legal expenses.....	3,261 95
Taxes and expenses on real estate.....	11 14
National Fraternal Congress.....	242 90
Appropriations to grand lodges.....	1,923 26
Suspense account.....	5,850 00
Miscellaneous expenditures.....	628 42
Total disbursements.....	\$1,848,020 77
Balance.....	\$51,705 46



KNIGHTS OF HONOR.

695

LEDGER ASSETS.

Book value of bonds, excluding interest . . . . .	\$4,698 92	
Deposits in trust companies and banks, on interest . . . . .	43,661 39	
Cash in office . . . . .	3,345 15	
	<hr/>	
Total ledger assets . . . . .		\$51,705 46

NON-LEDGER ASSETS.

Interest accrued on bonds . . . . .	\$43 75	
Interest accrued on other assets . . . . .	62 50	\$106 25
	<hr/>	
Assessments in treasury of subordinate branches . . . . .		136,439 91
General fund expense assessment . . . . .		6,966 03
Fixtures and supplies . . . . .		5,237 95
Judgment . . . . .		2,691 05
Due from grand and subordinate lodges . . . . .		381 32
	<hr/>	
Gross assets . . . . .		\$203,527 97

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value . . . . .	\$118 92	
Judgment . . . . .	2,691 05	
Fixtures and supplies . . . . .	5,237 95	\$8,047 92
	<hr/>	
Total admitted assets . . . . .		\$195,480 05

LIABILITIES.

Death claims:		
Due and unpaid . . . . .	\$9,063 46	
Adjusted, not yet due . . . . .	540,900 00	
Resisted . . . . .	17,000 00	
Reported, not yet adjusted . . . . .	105,000 00	
	<hr/>	
Total unpaid claims . . . . .		\$671,963 46
Miscellaneous bills due . . . . .		72 50
	<hr/>	
Total liabilities . . . . .		\$672,035 96

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year . . . . .	26,222	\$42,409,750 00
Written or increased during year . . . . .	1,842	1,623,250 00
	<hr/>	
Total . . . . .	28,064	\$44,033,000 00
Terminated or decreased during year . . . . .	4,927	6,924,575 00
	<hr/>	
In force Dec. 31, 1908 . . . . .	23,137	\$37,108,425 00
Losses and claims unpaid Dec. 31, of previous year . . . . .		
	340	\$592,713 46
Losses and claims incurred during year . . . . .	1,044	1,838,600 00
	<hr/>	
Total . . . . .	1,384	\$2,431,313 46
Losses and claims paid and compromised during year . . . . .	998	1,759,350 00
	<hr/>	
Losses and claims unpaid Dec. 31, 1908 . . . . .	386	\$671,963 46

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	87	\$147,000 00
Terminated or decreased during year.....	4	12,000 00
	<hr/>	<hr/>
<b>In force Dec. 31, 1908.....</b>	<b>83</b>	<b>\$135,000 00</b>
Losses and claims unpaid Dec. 31, of previous year.....	2	\$3,000 00
Losses and claims incurred during year.....	2	4,000 00
	<hr/>	<hr/>
Total.....	4	\$7,000 00
Losses and claims paid during year.....	2	3,000 00
	<hr/>	<hr/>
Losses and claims unpaid Dec. 31, 1908.....	2	\$4,000 00
Assessments collected during the year.....		8,954 54

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## KNIGHTS OF PYTHIAS, CHICAGO, ILL.

—————

REINCORPORATED IN 1894. COMMENCED BUSINESS IN 1877.

UNION B. HUNT, *President.*

CARLOS S. HARDY, *Secretary.*

—————

## INCOME.

<b>Assessments:</b>		
Mortuary.....	\$2,180,762 39	
Expense assessments.....	361,404 68	
Gross membership fees.....	8,730 50	
	<hr/>	
Total paid by members.....		\$2,550,897 57
Interest on mortgage loans.....	\$10,261 84	
Interest on bonds.....	79,944 12	
Interest from all other sources.....	3,517 24	
Rent.....	450 00	94,173 20
	<hr/>	<hr/>
Sale of supplies.....		710 50
Recovered on protested checks.....		1,863 65
Increase in book value of ledger assets.....		2,798 11
		<hr/>
Total income.....		\$2,650,443 03
Ledger assets Dec. 31, 1907.....		2,129,895 86
		<hr/>
Total.....		\$4,780,338 89

## DISBURSEMENTS.

Death claims.....	\$1,771,903 79
Commissions or fees paid deputies or organizers.....	174,176 84
Salaries of deputies and organizers.....	1,350 00
Salaries of officers and trustees.....	19,184 47
Other compensation and expense of officers and trustees.....	5,359 80
Salaries and other compensation of committees.....	180 55
Salaries of office employes.....	55,704 59
Supreme medical examiners' salaries and fees.....	3,600 00
Subordinate medical examiners' salaries and fees.....	14,696 25
Expenses of officers, trustees and committees.....	1,526 78
Collection and remittance of assessments and dues.....	126,586 15
Insurance department fees.....	820 30
Rent.....	6,163 25
Advertising, printing and stationery.....	9,897 57
Postage, express, telegraph and telephone.....	11,038 28
Lodge supplies.....	903 28
Official publication.....	3,637 95
Legal expenses.....	4,160 57
Furniture and fixtures.....	1,575 88
Taxes and expenses on real estate.....	1,509 52
Decrease in book value of ledger assets.....	3,094 85
Returned to members.....	874 09
Officers' bonds.....	2,735 37
Actuarial expense.....	1,737 25
Examination and auditing expense.....	11,049 50
Exchange and discount on advance assessments.....	710 49
Miscellaneous expenditures.....	2,727 45
<b>Total disbursements.....</b>	<b>\$2,236,904 82</b>
<b>Balance.....</b>	<b>\$2,543,434 07</b>

## LEDGER ASSETS.

Book value of real estate.....	\$54,300 00
Mortgage loans on real estate.....	264,500 00
Book value of bonds, excluding interest.....	2,091,861 46
Deposits in trust companies and banks, on interest.....	80,512 93
Cash in office.....	1,500 00
Organizers' balances.....	49,380 79
Certificate loans.....	330 00
Tenders outstanding.....	1,048 89
<b>Total ledger assets.....</b>	<b>\$2,543,434 07</b>

## NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$379 16
Interest accrued on bonds.....	19,614 89
Rents due.....	150 00
<b>Market value of real estate over book value.....</b>	<b>10,305 00</b>
<b>Market value of bonds over book value.....</b>	<b>18,255 34</b>
<b>Assessments in treasury of subordinate branches.....</b>	<b>16,541 08</b>
<b>Furniture, fixtures and supplies.....</b>	<b>8,511 50</b>
<b>Gross assets.....</b>	<b>\$2,617,191 04</b>

## DEDUCT ASSETS NOT ADMITTED.

Balance due from organizers, unsecured.....	\$49,380 79	
Furniture, fixtures and supplies.....	8,511 50	\$57,892 29
Total admitted assets.....		\$2,559,298 75

## LIABILITIES.

Death claims:		
Resisted.....	\$14,000 00	
Reported, not yet adjusted.....	163,500 00	
Total unpaid claims.....		\$177,500 00
Salaries, rents, expenses, commissions, etc., due and accrued.....		34,790 25
Taxes due or accrued.....		879 65
Advance assessments.....		5,072 87
W. H. Gurney claim.....		189 70
Reserve on certificates of 5th class.....		671,377 15
Total liabilities.....		\$889,809 62

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	\$1,121	\$124,911,500 00
Written during year.....	11,125	16,318,500 00
Total.....	92,246	\$141,230,000 00
Terminated or decreased during year.....	14,489	20,685,500 00
In force Dec. 31, 1908.....	77,757	\$120,544,500 00
Losses and claims unpaid Dec. 31, of previous year.....	75	\$127,500 00
Losses and claims incurred during year.....	1,017	1,849,000 00
Total.....	1,092	\$1,976,500 00
Losses and claims paid and compromised during year.....	992	1,799,000 00
Losses and claims unpaid Dec. 31, 1908.....	100	\$177,500 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	547	\$624,000 00
Written during year.....	24	31,500 00
Total.....	571	\$655,500 00
Terminated or decreased during year.....	93	104,000 00
In force Dec. 31, 1908.....	478	\$551,500 00
Losses and claims incurred during year.....	9	\$9,500 00
Losses and claims paid during year.....	8	8,500 00
Losses and claims unpaid Dec. 31, 1908.....	1	\$1,000 00
Assessments collected during the year.....		13,970 54

KNIGHTS OF THE MACCABEES OF THE WORLD,  
DETROIT, MICH.

INCORPORATED IN 1885. COMMENCED BUSINESS IN 1883.

D. P. MARKEY, *President.*

L. E. SISLER, *Secretary.*

INCOME.

Assessments:		
Mortuary.....	\$4,158 413 73	
Sick and accident.....	88,318 89	
Per capita tax.....	344,159 97	
Annual dues.....	24 50	
Expense assessments.....	22,080 66	
Gross membership fees.....	2,910 63	
<hr/>		
Total paid by members.....		\$4,615,908 38
Interest on bonds.....	\$278,807 19	
Interest from all other sources.....	19,813 95	
Rent.....	2,100 00	300,721 14
<hr/>		
Sale of supplies.....		20,330 19
Official publication.....		4,917 00
<hr/>		
Total income.....		\$4,941,876 71
Ledger assets Dec. 31, 1907.....		6,984,144 57
<hr/>		
Total.....		\$11,926,021 28

DISBURSEMENTS.

Death claims.....	\$3,011,217 49	
Permanent disability claims.....	204,679 13	
Sick and accident claims.....	78,381 50	
Relief fund.....	1,728 75	
<hr/>		
Total benefits paid.....		\$3,296,006 87
Commissions or fees paid deputies or organizers.....		120,789 74
Great camp organizations.....		181,768 88
Salaries of officers and trustees.....		24,722 76
Salaries of office employes.....		53,527 69
Supreme medical examiners' salaries and fees.....		11,576 07
Expenses of officers, trustees and committees.....		6,104 80
Insurance department fees.....		990 18
Rent.....		510 00
Advertising, printing and stationery.....		16,175 16
Postage, express, telegraph and telephone.....		12,858 29
Lodge supplies.....		35,135 93
Official publication.....		31,122 60
Expense of supreme lodge meeting.....		912 76
Legal expenses.....		24,662 13
Furniture and fixtures.....		12,366 74
Taxes and expenses on real estate.....		2,932 05

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Payments returned to members.....	\$2,091 52
Miscellaneous expenditures.....	5,453 38
Total disbursements.....	<u>\$3,839,707 55</u>
Balance.....	\$8,086,313 73

LEDGER ASSETS.

Book value of real estate.....	\$125,000 00
Book value of bonds, excluding interest.....	7,443,925 27
Deposits in trust companies and banks, on interest....	101,417 62
Cash in office and bank, not on interest.....	361,418 28
Agents balances.....	54,552 56
Total ledger assets.....	<u>\$8,086,313 73</u>

NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$131,491 73
Interest accrued on other assets.....	594 06
Rents due.....	250 00
	<u>\$132,335 79</u>
Assessments in treasury of subordinate branches.....	349,000 00
Furniture and fixtures.....	12,084 11
Gross assets.....	<u>\$8,579,733 63</u>

DEDUCT ASSETS NOT ADMITTED.

Agents' balances.....	\$54,552 56
Furniture and fixtures.....	12,084 11
	<u>\$66,636 67</u>
Total admitted assets.....	<u>\$8,513,096 96</u>

LIABILITIES.

Death claims:			
Due and unpaid.....	\$282,820 51		
Resisted.....	57,500 00		
Reported, not yet adjusted.....	82,350 00	\$422,670 51	
Sick and accident claims:			
Due and unpaid.....	\$1,238 00		
Reported, not yet adjusted.....	225 50	1,463 50	
Total unpaid claims.....			<sup>1</sup> \$424,134 01
Salaries, rents, expenses, commissions, etc., due and accrued.....			28,127 27
Total liabilities.....			<u>\$452,261 28</u>

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	281,817	\$350,327,918 00
Written during the year.....	23,811	22,435,365 77
Total.....	<u>305,628</u>	<u>\$372,763,283 77</u>
Terminated or decreased during year.....	33,611	33,035,039 77
In force Dec. 31, 1908.....	272,017	\$339,728,244 00

LOYAL, PROTECTIVE ASSOCIATION.

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Losses and claims unpaid Dec. 31, of previous year . . . . .	1,166	\$1,239,669 22
Losses and claims incurred during year . . . . .	6,396	3,708,537 18
Total . . . . .	7,562	\$4,948,206 40
Losses and claims paid and compromised during year . . . . .	6,262	3,665,654 04
Losses and claims unpaid Dec. 31, 1908 . . . . .	1,300	\$1,282,552 36

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year . . . . .	3,924	\$3,465,500 00
Written during year . . . . .	723	512,000 00
Total . . . . .	4,647	\$3,977,500 00
Terminated or decreased during year . . . . .	649	429,425 00
In force Dec. 31, 1908 . . . . .	3,998	\$3,548,075 00
Losses and claims unpaid Dec. 31, of previous year . . . . .	20	\$7,052 00
Losses and claims incurred during year . . . . .	609	41,430 00
Total . . . . .	629	\$48,482 00
Losses and claims paid and compromised during year . . . . .	604	39,246 50
Losses and claims unpaid Dec. 31, 1908 . . . . .	25	\$9,235 50
Assessments collected during the year . . . . .		58,219 85

LOYAL PROTECTIVE ASSOCIATION,

BOSTON, MASS.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

S. AUGUSTUS ALLEN, *President.*

FRANCIS R. PARKS, *Secretary.*

INCOME.

Assessments:		
Mortuary . . . . .	\$34,258 25	
Sick and accident . . . . .	250,296 50	
Annual dues . . . . .	137,520 00	
Gross membership fees . . . . .	39,585 00	
All other assessments, dues and fees . . . . .	37 00	
Total paid by members . . . . .		\$461,696 75
Interest on bonds . . . . .	\$2,077 91	
Interest from all other sources . . . . .	1,384 80	3,462 71
From all other sources . . . . .		183 07
Total income . . . . .		\$465,342 53
Ledger assets Dec. 31, 1907 . . . . .		112,731 55
Total . . . . .		\$578,074 08

## DISBURSEMENTS.

Death claims.....	\$20,725 00
Sick and accident claims.....	242,554 29
<hr/>	
Total benefits paid.....	\$263,279 29
Commissions or fees paid deputies or organizers.....	58,653 47
Salaries of deputies and organizers.....	999 96
Salaries of officers and trustees.....	34,400 00
Other compensation of officers and trustees.....	13,673 70
Salaries of office employes.....	12,829 87
Supreme medical examiners' salaries and fees.....	145 50
Expenses of officers, trustees and committees.....	21 50
Collection and remittance of assessments and dues.....	19,021 05
Insurance department fees.....	775 00
Rent.....	2,945 83
Advertising, printing and stationery.....	5,282 03
Postage, express, telegraph and telephone.....	6,317 98
Legal expenses.....	4,638 84
Returned to members.....	731 07
Traveling expenses.....	351 78
Taxes and fees.....	789 09
Investigating claims.....	9,631 54
Badges.....	229 76
Premium on securities purchased.....	334 44
Miscellaneous expenditures.....	2,556 88
<hr/>	
Total disbursements.....	\$437,608 58
<hr/>	
Balance.....	\$140,465 50

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$69,860 99
Deposits in trust companies and banks, on interest.....	68,561 79
Cash in office.....	1,822 56
Certificate of deposit with Massachusetts State Treasurer..	220 16
<hr/>	
Total ledger assets.....	\$140,465 50

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$932 87
Market value of bonds over book value.....	864 01
<hr/>	
Total admitted assets.....	\$142,262 38

## LIABILITIES.

Sick and accident claims reported, not yet adjusted.....	\$45,541 77
Salaries, rents, expenses, commissions, etc., due and accrued.....	11,602 97
Advance assessments.....	1,441 00
<hr/>	
Total liabilities.....	\$58,585 74



## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	35,590	\$12,781,700 00
Written during year.....	7,917	2,952,300 00
<b>Total</b> .....	<b>43,507</b>	<b>\$15,734,000 00</b>
<b>Terminated or decreased during year</b> .....	<b>6,615</b>	<b>2,386,950 00</b>
<b>In force Dec. 31, 1908</b> .....	<b>36,892</b>	<b>\$13,347,050 00</b>
Losses and claims unpaid Dec. 31, of previous year.....	649	\$39,909 97
Losses and claims incurred during year.....	6,008	268,971 09
<b>Total</b> .....	<b>6,657</b>	<b>\$308,881 06</b>
<b>Losses and claims paid and compromised during year</b> .....	<b>6,053</b>	<b>263,339 29</b>
<b>Losses and claims unpaid Dec. 31, 1908</b> .....	<b>604</b>	<b>\$45,541 77</b>

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	3,606	\$1,255,750 00
Written during year.....	800	276,050 00
<b>Total</b> .....	<b>4,406</b>	<b>\$1,531,800 00</b>
<b>Terminated or decreased during year</b> .....	<b>529</b>	<b>191,500 00</b>
<b>In force Dec. 31, 1908</b> .....	<b>3,877</b>	<b>\$1,340,300 00</b>
Losses and claims unpaid Dec. 31, of previous year.....	53	\$3,544 39
Losses and claims incurred during year.....	641	30,964 36
<b>Total</b> .....	<b>694</b>	<b>\$34,508 75</b>
<b>Losses and claims paid and compromised during year</b> .....	<b>632</b>	<b>28,686 75</b>
<b>Losses and claims unpaid Dec. 31, 1908</b> .....	<b>62</b>	<b>\$5,822 00</b>
<b>Assessments collected during the year</b> .....		<b>43,556 50</b>

L'UNION ST. JEAN BAPTISTE D'AMERIQUE,  
WOONSOCKET, R. I.

INCORPORATED IN 1900. COMMENCED BUSINESS IN 1900.

FELIX GATINEAU, *President.*

J. ADELARD CARON, *Secretary.*

INCOME.

Assessments:			
Mortuary.....	\$92,511 79		
Sick and accident.....	6,785 93		
Per capita tax.....	22,651 20		
Medical examiners' fees.....	1,795 50		
Total paid by members.....		\$123,744 42	
Interest on mortgage loans.....	\$198 24		
Interest on bonds.....	2,590 00		
Interest from all other sources.....	1,211 92		
Rent including association's own occupancy.....	8,979 08	12,979 24	
Sale of supplies.....		9,404 43	
Checks returned.....		255 30	
Total income.....		\$146,383 39	
Ledger assets Dec. 31, 1907.....		155,909 75	
Total.....		\$302,293 14	

DISBURSEMENTS.

Death claims.....	\$44,191 98		
Sick and accident claims.....	4,517 91		
Total benefits paid.....		\$48,709 89	
Commissions or fees paid deputies or organizers.....	6,108 24		
Salaries of deputies and organizers.....	5,077 00		
Salaries of officers and trustees.....	3,200 00		
Salaries and other compensation of committees.....	195 00		
Salaries of office employes.....	3,446 99		
Supreme medical examiners' salaries and fees.....	1,475 00		
Expenses of officers, trustees and committees.....	1,050 14		
Insurance department fees.....	39 00		
Rent—including association's own occupancy.....	300 00		
Advertising, printing and stationery.....	544 85		
Postage, express, telegraph and telephone.....	920 54		
Lodge supplies.....	4,735 51		
Official publication.....	2,921 92		
Expense of supreme lodge meeting.....	3,025 23		
Legal expenses.....	11 00		
Furniture and fixtures.....	1,110 80		
Taxes and expenses on real estate.....	4,587 06		

L'UNION ST. JEAN BAPTISTE D'AMERIQUE.

705

Advanced assessments returned.....	\$ 1 52
Miscellaneous expenditures.....	726 70
Total disbursements.....	<u>\$88,186 39</u>
Balance.....	\$214,106 75

LEDGER ASSETS.

Book value of real estate.....	\$105,829 50
Mortgage loans on real estate.....	3,000 00
Book value of bonds, excluding interest.....	59,355 00
Deposits in trust companies and banks, on interest.....	45,922 25
Total ledger assets.....	<u>\$214,106 75</u>

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$25 00
Interest accrued on bonds.....	969 16
Rents due and accrued.....	922 66
Market value of real estate over book value.....	7,170 50
Assessments in treasury of subordinate branches.....	11,321 40
Furniture, fixtures, safes and supplies.....	6,500 00
Gross assets.....	<u>\$241,015 47</u>

DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$935 00
Furniture, fixtures, safes and supplies.....	6,500 00
Total admitted assets.....	<u>\$233,580 47</u>

LIABILITIES.

Death claims resisted.....	\$500 00
Salaries, rents, expenses commissions, etc., due and accrued.....	324 50
Total liabilities.....	<u>\$824 50</u>

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year.....	16,282	\$6,190,475 00
Written or increased during year.....	5,915	1,765,250 00
Total.....	<u>22,197</u>	<u>\$7,955,725 00</u>
Terminated or decreased during year.....	2,621	719,125 00
In force Dec. 31, 1908.....	19,576	\$7,236,600 00
Losses and claims unpaid Dec. 31, of previous year.....	3	\$850 00
Losses and claims incurred during year.....	322	48,792 91
Total.....	<u>325</u>	<u>\$49,642 91</u>
Losses and claims paid and compromised during year.....	324	49,142 91
Losses and claims unpaid Dec. 31, 1908.....	1	\$500 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	1,709	\$459,300 00
Written or increased during year.....	932	249,300 00
Total.....	2,641	\$708,600 00
Terminated or decreased during year.....	443	93,100 00
In force Dec. 31, 1908.....	2,198	\$615,500 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$250 00
Losses and claims incurred during year.....	59	3,244 37
Total.....	60	\$3,494 37
Losses and claims paid during year.....	60	3,494 37
Assessments collected during the year.....		13,662 58

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.....	\$8,555,670 65	
Per capita tax.....	954,117 40	
Certificate fees.....	20,502 00	
Total paid by members.....		\$9,530,290 05
Interest on bonds.....	\$16,951 40	
Interest from all other sources.....	64,939 83	
Rent.....	850 00	82,741 23
Sale of supplies.....		103,695 00
Official publication.....		45,901 61
Total income.....		\$9,762,627 89
Ledger assets Dec. 31, 1907.....		4,641,706 60
Total.....		\$14,404,334 49

## DISBURSEMENTS.

Death claims.....	\$8,828,793 05
Salaries of deputies and organizers.....	338,908 89
Salaries of officers and trustees.....	17,068 23
Other compensation of officers and trustees.....	26,570 00
Salaries and other compensation of committees.....	9,667 50

Salaries of office employes.....	\$196,587 79	
Supreme medical examiners' salaries and fees.....	13,559 70	
Subordinate medical examiners' salaries and fees.....	4,015 26	
Expenses of officers, trustees and committees.....	13,017 69	
Insurance department fees.....	2,372 10	
Rent.....	1,582 50	
Advertising, printing and stationery.....	49,623 80	
Postage, express, telegraph and telephone.....	46,327 28	
Lodge supplies.....	70,488 68	
Official publication.....	119,383 73	
Expense of supreme lodge meeting.....	178,171 97	
Legal expenses.....	33,193 73	
Furniture and fixtures.....	8,166 95	
Taxes and expenses on real estate.....	4,168 12	
Library.....	522 40	
Surety bonds.....	16,499 82	
Prizes and free supplies.....	6,545 75	
Investigating claims and class adoptions.....	18,882 45	
Advertising official paper.....	14,159 43	
Fraternal Congress.....	332 10	
Lecturers.....	14,755 38	
Inspections.....	4,285 54	
Returned to members.....	4,866 98	
Sanatorium.....	548 65	
Furniture and library.....	89,741 26	
Miscellaneous expenditures.....	14,545 76	
<b>Total disbursements.....</b>	<b>\$10,147,357 49</b>	
<b>Balance.....</b>	<b>\$4,256,977 00</b>	

LEDGER ASSETS.

Book value of real estate.....	\$366,846 46	
Book value of bonds, excluding interest.....	1,890,720 63	
Deposits in trust companies and banks, on interest....	1,983,141 59	
Premium on securities purchased.....	16,268 32	
<b>Total ledger assets.....</b>	<b>\$4,256,977 00</b>	

NON-LEDGER ASSETS.

Interest due on bonds.....	\$27,755 67	
Interest due on other assets.....	9,524 96	\$37,280 63
Assessments in treasury of subordinate branches.....	1,098,000 00	
Supply and paper stock inventory.....	30,601 01	
Printing plant inventory.....	65,909 95	
Furniture and library.....	88,703 20	
<b>Gross assets.....</b>	<b>\$5,577,471 79</b>	

DEDUCT ASSETS NOT ADMITTED.

Furniture, library, supplies, paper stock and printing plant.....	\$185,214 16	
Defunct bank, E. H. McCutcheon & Co.....	100,000 00	
Premium on securities purchased.....	16,268 32	\$301,482 48
<b>Total admitted assets.....</b>	<b>\$5,275,989 31</b>	

## LIABILITIES.

Death claims:	
Due and unpaid.....	\$152,620 65
Resisted.....	159,000 00
Reported, not yet adjusted.....	840,343 75
<hr/>	
Total unpaid claims.....	\$1,151,964 40
Salaries, rents, expenses, commissions, etc., due and accrued.....	49,743 50
<hr/>	
Total liabilities.....	\$1,201,707 90

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	880,064	\$1,430,688,000 00
Written during year.....	132,249	181,902,500 00
<hr/>		
Total.....	1,012,313	\$1,612,590,500 00
Terminated or decreased during year.....	52,014	67,277,500 00
<hr/>		
In force Dec. 31, 1908.....	960,299	\$1,545,313,000 00
Losses and claims unpaid Dec. 31, of previous year....	602	\$1,010,419 35
Losses and claims incurred and reinstated during year	5,276	9,101,000 00
<hr/>		
Total.....	5,878	\$10,111,419 35
Losses and claims paid and dropped during year.....	5,194	8,959,454 95
<hr/>		
Losses and claims unpaid Dec. 31, 1908.....	684	\$1,151,964 40

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	5,814	\$7,525,500 00
Written during year.....	1,340	1,557,000 00
<hr/>		
Total.....	7,154	\$9,082,500 00
Terminated or decreased during year.....	439	436,500 00
<hr/>		
In force Dec. 31, 1908.....	6,715	\$8,646,000 00
Losses and claims unpaid Dec. 31, of previous year..	5	\$7,000 00
Losses and claims incurred during year.....	33	43,000 00
<hr/>		
Total.....	38	\$50,000 00
Losses and claims paid and compromised during year	37	48,100 00
<hr/>		
Losses and claims unpaid Dec. 31, 1908.....	1	\$1,900 00
Assessments collected during the year.....		53,397 53

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.....	\$778,574 37
Per capita tax.....	52,412 50
Gross membership fees.....	9,385 00
Medical examiners' fees.....	3,429 50
Total paid by members.....	\$843,801 37
Interest from all sources.....	2,386 58
Sale of supplies.....	2,416 15
From all other sources.....	3 00
Total income.....	\$848,607 10
Ledger assets Dec. 31, 1907.....	54,490 28
Total.....	\$903,097 38

DISBURSEMENTS.

Death claims.....	\$743,914 50
Commissions or fees paid deputies or organizers.....	3,595 50
Salaries of deputies and organizers.....	5,844 14
Salaries of officers and trustees.....	5,500 00
Salaries and other compensation of committees.....	1,100 00
Salaries of office employes.....	2,846 00
Supreme medical examiners' salaries and fees.....	3,534 52
Subordinate medical examiners' salaries and fees.....	385 50
Expenses of officers, trustees and committees.....	3,073 79
Insurance department fees.....	45 00
Rent.....	2,059 92
Advertising, printing and stationery.....	4,254 87
Postage, express, telegraph and telephone.....	1,227 84
Lodge supplies.....	1,009 39
Official publication.....	560 16
Expense of supreme lodge meeting.....	374 00
Legal expenses.....	1,152 84
Furniture and fixtures.....	723 02
Office expenses.....	547 07
Bonding officers.....	158 60
National Fraternal Congress.....	125 00
Traveling expenses of deputies.....	47 78
Returned to lodges.....	281 00
Governing bodies.....	29,432 25
Miscellaneous expenditures.....	1,718 97
Total disbursements.....	\$813,511 66
Balance.....	\$89,585 72

## LEDGER ASSETS.

Deposits in trust companies and banks, on interest.....	\$89,585 72
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## NON-LEDGER ASSETS.

Assessments in treasury of subordinate branches.....	\$68,135 60
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Total admitted assets.....	\$157,721 32
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## LIABILITIES.

Death claims:

Resisted.....	\$3,000 00
Reported, not yet adjusted.....	53,000 00

Total liabilities.....	\$56,000 00
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## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	51,690	\$71,652,000 00
Written during year.....	6,418	5,896,500 00
Total.....	58,108	\$77,548,500 00
Terminated or decreased during year.....	3,325	3,420,000 00
In force Dec. 31, 1908.....	54,783	\$74,128,500 00
Losses and claims unpaid Dec. 31, of previous year.....	30	\$48,500 00
Losses and claims incurred during year.....	486	758,500 00
Total.....	516	\$807,000 00
Losses and claims paid and compromised during year.....	481	751,000 00
Losses and claims unpaid Dec. 31, 1908.....	35	\$56,000 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	6,369	\$8,252,000 00
Written during year.....	454	433,000 00
Total.....	6,823	\$8,685,000 00
Terminated and decreased during year.....	376	393,500 00
In force Dec. 31, 1908.....	6,447	\$8,291,500 00
Losses and claims unpaid Dec. 31, of previous year.....	3	\$2,500 00
Losses and claims incurred during year.....	74	100,500 00
Total.....	77	\$103,000 00
Losses and claims paid and compromised during year.....	70	92,000 00
Losses and claims unpaid Dec. 31, 1908.....	7	\$11,000 00
Assessments collected during the year.....		98,063 09



## ROYAL, ARCANUM,

BOSTON, MASS.

INCORPORATED IN 1877. COMMENCED BUSINESS IN 1877.

ROBERT VAN SANDS, *Supreme Regent.*ALFRED T. TURNER, *Supreme Secretary.*

## INCOME.

Assessments:		
Mortuary.....	\$8,390,331 93	
Annual dues.....	193,438 70	
Members at large.....	262 44	
Change of benefit certificates.....	3,160 00	
<hr/>		
Total paid by members.....		\$8,587,193 07
Interest on bonds.....	\$158,347 78	
Interest from all other sources.....	32,261 23	
Rent—including association's own occupancy.....	5,330 51	195,939 52
<hr/>		
Sale of supplies.....		3,585 37
Official publication.....		480 47
Fines and dispensations.....		744 90
Refund on death claims.....		1,650 00
Sundry refunds and items.....		154 65
<hr/>		
Total income.....		\$8,789,747 98
Ledger assets Dec. 31, 1907.....		4,939,648 39
<hr/>		
Total.....		\$13,729,396 37

## DISBURSEMENTS.

Death claims.....	\$7,686,748 90
Salaries of deputies and organizers.....	24,819 78
Salaries of officers and trustees.....	27,000 00
Other compensation of officers and trustees.....	4,668 66
Salaries and other compensation of committees.....	4,350 00
Salaries of office employes.....	51,059 10
Other compensation of office employes.....	1,493 19
Expenses of officers, trustees and committees.....	2,626 09
Insurance department fees.....	597 40
Rent—including association's own occupancy.....	5,330 51
Advertising, printing and stationery.....	8,406 14
Postage, express, telegraph and telephone.....	5,684 91
Lodge supplies.....	485 25
Official publication.....	17,972 53
Expense of supreme lodge meeting.....	22,266 37
Legal expenses.....	5,976 31
Furniture and fixtures.....	262 65
Taxes and expenses on real estate.....	5,330 51
Investigation of death claims.....	2,002 94
Fraternal Congress expense.....	976 89
Bonding supreme council officers.....	337 50
Care of securities.....	1,848 18
Premiums on securities purchased.....	7,095 24

Decrease in book value of real estate.....		\$6,170 97
Miscellaneous expenditures.....		6,883 61
Total disbursements.....	\$7,900,393 63	
Balance.....		\$5,829,002 74

## LEDGER ASSETS.

Book value of real estate.....	\$45,000 00	
Book value of bonds, excluding interest.....	4,940,420 21	
Deposits in trust companies and banks, on interest....	832,082 53	
*Deposit, Quebec Insurance department.....	5,000 00	
Contingent fund of supreme officers.....	6,500 00	
Total ledger assets.....		\$5,829,002 74

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$68,401 16	
Interest due on other assets.....	2,279 34	\$70,680 50
Assessments in treasury of subordinate branches.....		786,158 90
Printing plant, furniture and supplies.....		18,004 56
Due from councils.....		410 81
Gross assets.....		\$6,704,257 51

## DEDUCT ASSETS NOT ADMITTED.

Due from councils.....	\$410 81	
Book value of bonds over market value.....	160,967 71	
Printing plant, furniture and supplies.....	18,004 56	\$179,383 08
Total admitted assets.....		\$6,524,874 43

## LIABILITIES.

Death claims:		
Adjusted, not yet due.....	\$95,598 26	
Resisted.....	18,000 00	
Reported, not yet adjusted.....	580,760 75	
Additional resisted claims.....	29,000 00	
Total unpaid claims.....		\$723,359 01
Salaries, rents, expenses, commissions, etc., due and accrued.....		1,206 76
Balances due councils.....		329 27
Total liabilities.....		\$724,895 04

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year.....	240,430	\$504,943,547 67
Written or increased during year.....	13,282	19,186,500 00
Total.....	253,712	\$524,130,047 67
Terminated or decreased during year.....	13,461	27,111,706 45
In force Dec. 31, 1908.....	240,251	\$497,018,341 22
Losses and claims unpaid Dec. 31, of previous year.....	345	\$834,596 38
Losses and claims incurred during year.....	3,210	7,613,772 70
Total.....	3,555	\$8,448,369 08

\*Special deposit for the exclusive protection of policy holders in the Province of Quebec.

Losses and claims paid and compromised during year.....	3,251	\$7,754,010 07
Losses and claims unpaid Dec. 31, 1908.....	304	\$694,359 01

BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	940	\$1,733,992 16
Written or increased during year.....	69	94,000 00
Total.....	1,009	\$1,827,992 16
Terminated or decreased during year.....	87	143,709 71
In force Dec. 31, 1908.....	922	\$1,684,282 45
Losses and claims unpaid Dec. 31, of previous year.....	2	\$5,000 00
Losses and claims incurred during year.....	10	24,762 91
Total.....	12	\$29,762 91
Losses and claims paid and compromised during year.....	12	29,762 91
Assessments collected during the year.....		\$32,336 45

ROYAL NEIGHBORS OF AMERICA,  
ROCK ISLAND, ILL.

INCORPORATED IN 1895. COMMENCED BUSINESS IN 1895.

LINA M. COLLINS, *Supreme Oracle.* MYRTLE E. DADE, *Supreme Recorder.*

INCOME.

Assessments:		
Mortuary.....	\$963,167 47	
Per capita tax.....	158,714 70	
Gross membership fees.....	23,205 00	
All other assessments, dues and fees.....	2,422 91	
Total paid by members.....		\$1,147,510 08
Interest on bonds.....	\$28 12	
Interest from all other sources.....	3,851 84	3,879 96
Sale of supplies.....		14,268 98
Official publication.....		3,944 05
Officers bonds.....		1,799 75
License fees.....		26 00
Voluntary contributions.....		4,791 93
From all other sources.....		40 48
Total income.....		\$1,176,261 23
Ledger assets Dec. 31, 1907.....	\$216,266 47	
Furniture and supplies transferred to ledger assets.....	14,685 36	230,951 83
Total.....		\$1,407,213 06

## DISBURSEMENTS.

Death claims.....	\$817,884 14
Commissions or fees paid deputies or organizers.....	31,897 44
Salaries of managers or agents not deputies or organizers.....	450 00
Salaries of officers and trustees.....	7,183 18
Other compensation of officers and trustees.....	8,901 00
Salaries and other compensation of committees.....	8,796 00
Salaries of office employes.....	34,080 00
Supreme medical examiners' salaries and fees.....	414 00
Expenses of officers, trustees and committees.....	13,192 29
Insurance department fees.....	1,027 70
Rent.....	5,017 65
Advertising, printing and stationery.....	9,812 40
Postage, express, telegraph and telephone.....	12,854 78
Lodge supplies.....	10,819 93
Official publication.....	29,716 37
Expense of supreme lodge meeting.....	37,395 12
Legal expenses.....	4,714 64
Furniture and fixtures.....	8,544 58
Returned to members.....	705 18
Claims paid from voluntary contributions.....	2,130 00
Officers bonds.....	5,973 29
Miscellaneous expenditures.....	5,806 95
	<hr/>
Total disbursements.....	\$1,057,316 64
Balance.....	\$349,896 42

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$105,418 10
Deposits in trust companies and banks on interest.....	236,187 85
Lodge supply inventory.....	7,309 92
Premium on securities purchased.....	980 55
	<hr/>
Total ledger assets.....	\$349,896 42

## NON-LEDGER ASSETS.

Interest due and accrued on bonds.....	\$654 87
Assessments in treasury of subordinate branches.....	93,000 00
Furniture and fixtures.....	8,950 30
Mailing department equipment.....	9,559 04
	<hr/>
Gross assets.....	\$462,060 63

## DEDUCT ASSETS NOT ADMITTED.

Lodge supply inventory.....	\$7,309 92
Premium on securities purchased.....	980 55
Furniture and fixtures.....	8,950 30
Mailing department equipment.....	9,559 04
	<hr/>
Total admitted assets.....	\$26,799 81
	<hr/>
Total admitted assets.....	\$435,260 82

## LIABILITIES.

Death claims:	
Resisted.....	\$24,500 00
Reported, not yet adjusted.....	138,750 00
	<hr/>
Total liabilities.....	\$163,250 00

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	136,081	\$146,881,500 00
Written or increased during year.....	23,463	24,801,250 00
Total.....	159,544	\$171,682,750 00
Terminated or decreased during year.....	5,120	5,596,250 00
In force Dec. 31, 1908.....	154,424	\$166,086,500 00
Losses and claims unpaid Dec. 31, of previous year.....	117	\$129,250 00
Losses and claims incurred during year.....	805	871,000 00
Total.....	922	\$1,000,250 00
Losses and claims paid and compromised during year.....	774	837,000 00
Losses and claims unpaid Dec. 31, 1908.....	148	\$163,250 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	911	\$864,500 00
Written or increased during year.....	290	275,500 00
Total.....	1,201	\$1,140,000 00
Terminated or decreased during year.....	37	37,750 00
In force Dec. 31, 1908.....	1,164	\$1,102,250 00
Losses and claims unpaid Dec. 31, of previous year.....	2	\$750 00
Losses and claims incurred during year.....	7	6,000 00
Total.....	9	\$6,750 00
Losses and claims paid during year.....	9	6,750 00
Assessments collected during the year.....		7,224 25

## SOCIÉTÉ DES ARTISANS,

MONTREAL, CANADA.

INCORPORATED IN 1876. COMMENCED BUSINESS IN 1877.

J. V. DESAULNIERS, *President.*GERMAIN BEAULIEU, *Secretary.*

## INCOME.

Assessments:		
Mortuary .....	\$338,899 86	
Sick and accident .....	138,960 56	
Annual dues .....	10,305 60	
Expense assessments .....	41,831 75	
Medical examiners' fees .....	888 25	
<hr/>		
Total paid by members .....		\$530,886 02
Interest on mortgage loans .....	\$9,228 32	
Interest on bonds .....	31,505 00	
Interest from all other sources .....	2,302 57	43,035 89
<hr/>		
Sale of supplies .....		1,791 67
Guarantee bonds .....		474 78
Subscription to monument .....		145 50
Increase of book value of bonds .....		732 33
From all other sources .....		2,743 59
<hr/>		
Total income .....		\$579,809 78
Ledger assets Dec. 31, 1907 .....		994,835 60
<hr/>		
Total .....		\$1,574,645 38

## DISBURSEMENTS.

Death claims .....	\$218,350 00	
Permanent disability claims .....	700 00	
Sick and accident claims .....	134,875 20	
<hr/>		
Total benefits paid .....		\$353,925 20
Commissions or fees paid deputies or organizers .....		660 88
Salaries of deputies and organizers .....		4,545 89
Salaries of managers or agents not deputies or organizers .....		4,996 65
Salaries of officers and trustees .....		5,783 36
Other compensation of officers and trustees .....		1,516 31
Salaries and other compensation of committees .....		290 80
Salaries of office employes .....		8,162 84
Supreme medical examiners' salaries and fees .....		984 75
Subordinate medical examiners' salaries and fees .....		95 00
Expenses of officers, trustees and committees .....		1,806 82
Collection and remittance of assessments and dues .....		181 05
Insurance department fees .....		159 68
Rent .....		750 00
Advertising, printing and stationery .....		2,977 33
Postage, express, telegraph and telephone .....		1,439 02
Lodge supplies .....		2,361 83
Official publication .....		5,908 76

Expense of supreme lodge meeting.....		\$9,927 70
Legal expenses.....	1,302 25	
Furniture and fixtures.....	766 03	
Taxes and expenses on real estate.....	2,254 93	
Annual celebration.....	436 95	
Guarantee bonds.....	416 28	
Monument to founder.....	404 00	
Decrease in book value of bonds.....	2,010 57	
Miscellaneous expenditures.....	712 76	
		<hr/>
Total disbursements.....		\$414,777 64
		<hr/>
Balance.....		\$1,159,867 74

LEDGER ASSETS.

Mortgage loans on real estate.....	\$193,900 59	
Book value of bonds, excluding interest.....	892,222 27	
Deposits in trust companies and banks, on interest.....	69,842 35	
Cash in office.....	3,902 53	
		<hr/>
Total ledger assets.....		\$1,159,867 74

NON-LEDGER ASSETS.

Interest accrued on mortgages.....	\$1,775 06	
Interest accrued on bonds.....	9,378 37	\$11,153 43
		<hr/>
Furniture, fixtures, safe and supplies.....		8,000 00
		<hr/>
Gross assets.....		\$1,179,021 17

DEDUCT ASSETS NOT ADMITTED.

Furniture, fixtures, safes and supplies.....		\$8,000 00
		<hr/>
Total admitted assets.....		\$1,171,021 17

LIABILITIES.

Death claims:		
Adjusted, not yet due.....	\$19,000 00	
Resisted.....	500 00	
Reported, not yet adjusted.....	4,000 00	
		<hr/>
Total unpaid claims.....		\$23,500 00
Advance assessments.....		3,133 36
		<hr/>
Total liabilities.....		\$26,633 36

EXHIBIT OF CERTIFICATES.

TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	34,446	\$30,329,350 00
Written or increased during the year.....	3,241	1,982,550 00
		<hr/>
Total.....	37,687	\$32,311,900 00
Terminated or decreased during year.....	3,024	2,167,600 00
		<hr/>
In force Dec. 31, 1908.....	34,663	\$30,144,300 00

Losses and claims unpaid Dec. 31, of previous year.....	22	\$19,900 00
Losses and claims incurred during year.....	5,373	358,225 20
Total.....	5,395	\$378,125 20
Losses and claims paid and compromised during year.....	5,369	354,625 20
Losses and claims unpaid Dec. 31, 1908.....	26	\$23,500 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force December 31, of previous year.....	1,285	\$909,500 00
Written during year.....	236	110,250 00
Total.....	1,521	\$1,019,750 00
Terminated or decreased during year.....	232	121,500 00
In force Dec. 31, 1908.....	1,289	\$898,250 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$1,000 00
Losses and claims incurred during year.....	217	10,500 24
Total.....	218	\$11,500 24
Losses and claims paid and compromised during year.....	217	11,000 24
Losses and claims unpaid Dec. 31, 1908.....	1	\$500 00
Assessments collected during the year.....		18,294 61

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.....	\$423,796 16	
Per capita tax.....	1,617 36	
Annual dues.....	54 00	
Expense assessments.....	43,816 93	
Change of certificates.....	263 50	
Total paid by members.....		\$469,547 95
Interest on mortgage loans.....	\$221 70	
Interest on bonds.....	1,625 00	
Interest from all other sources.....	2,189 04	
Rent.....	199 80	4,235 54



UNITED ORDER OF THE GOLDEN CROSS.

719

Sale of supplies.....		\$137 97
Official publication.....		777 33
Bonds resold to Home Circle.....		3,695 00
Fines.....		45 96
Home Circle funds in trust.....		3,917 14

Total income.....		\$482,356 89
Ledger assets Dec. 31, 1907.....	\$124,497 44	
Home Circle funds eliminated by court decree.....	4,293 33	120,204 11

Total..... \$602,561 00

DISBURSEMENTS.

Death claims.....	\$418,062 66
Commissions or fees paid deputies or organizers.....	1,414 50
Salaries of deputies and organizers.....	16,633 06
Salaries of officers and trustees.....	8,200 00
Other compensation of officers and trustees.....	27 00
Salaries and other compensation of committees.....	400 00
Salaries of office employes.....	4,999 96
Supreme medical examiners' salaries and fees.....	1,157 50
Expenses of officers, trustees and committees.....	677 30
Insurance department fees.....	162 00
Rent.....	895 50
Advertising, printing and stationery.....	701 70
Postage, express, telegraph and telephone.....	1,277 93
Lodge supplies.....	470 86
Official publication.....	1,842 30
Expense of supreme lodge meeting.....	295 40
Legal expenses.....	1,084 20
Furniture and fixtures.....	350 00
Taxes and expenses on real estate.....	119 99
Association dues and actuaries' fees.....	251 75
Returned to members.....	11 29
Miscellaneous expenditures.....	1,971 08

Total disbursements..... \$461,005 98

Balance..... \$141,555 02

LEDGER ASSETS.

Book value of real estate.....	\$6,500 00
Book value of bonds, excluding interest.....	45,550 00
Deposits in trust companies and banks, on interest.....	6,239 98
Cash in office and bank, not on interest.....	83,265 04

Total ledger assets..... \$141,555 02

NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$445 83
Interest accrued on other assets.....	65 02
Market value of real estate over book value.....	3,250 00
Assessments in treasury of subordinate branches.....	31,630 64

Gross assets..... \$176,946 51

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$2,407 00
Total admitted assets.....	\$174,539 51

## LIABILITIES.

Death claims:	
Due and unpaid.....	\$1,750 00
Resisted.....	3,000 00
Reported, not yet adjusted.....	14,000 00
Total unpaid claims.....	\$18,750 00
Salaries, rents, expenses, commissions, etc., due and accrued.....	1,813 85
Home Circle funds in trust.....	3,917 14
Total liabilities.....	\$24,480 99

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
*In force Dec. 31, of previous year.....	18,177	\$19,412,500 00
Written or increased during year.....	2,345	1,442,250 00
Total.....	20,522	\$20,854,750 00
Terminated or decreased during year.....	2,306	1,904,250 00
In force Dec. 31, 1908.....	18,216	\$18,950,500 00
*Losses and claims unpaid Dec. 31, of previous year.....	13	\$14,500 00
Losses and claims incurred during year.....	328	422,500 00
Total.....	341	\$437,000 00
Losses and claims paid and compromised during year.....	326	418,250 00
Losses and claims unpaid Dec. 31, 1908.....	15	\$18,750 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	2,773	\$2,458,500 00
Written or increased during year.....	441	209,250 00
Total.....	3,214	\$2,667,750 00
Terminated or decreased during year.....	395	266,250 00
In force Dec. 31, 1908.....	2,819	\$2,401,500 00
Losses and claims unpaid Dec. 31, of previous year.....	1	\$500 00
Losses and claims incurred during year.....	42	49,750 00
Total.....	43	\$50,250 00
Losses and claims paid during year.....	41	47,250 00
Losses and claims unpaid Dec. 31, 1908.....	2	\$3,000 00
Assessments collected during the year.....		60,990 36

\*1,479 Home Circle certificates amounting to \$1,858,119.11 have been deducted from amounts in force Dec. 31, 1907 by decree of court; also 34 unpaid claims amounting to \$49,577.30.

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.....	\$532,272 98	
Per capita tax.....	19,294 85	
Annual dues.....	35,076 64	
Gross membership fees.....	122 75	
All other assessments, dues and fees.....	1,270 57	
Total paid by members.....		\$588,037 79
Interest on bonds.....	\$6,464 32	
Interest from all other sources.....	92 18	6,556 50
Sale of supplies.....		736 40
Official publication.....		57 25
Officers' bonds.....		284 99
From all other sources.....		157 03
Total income.....		\$595,829 96
Ledger assets Dec. 31, 1907.....		193,004 80
Total.....		\$788,834 76

DISBURSEMENTS.

Death claims.....	\$541,500 00
Salaries of deputies and organizers.....	1,772 62
Salaries of officers and trustees.....	6,145 00
Salaries and other compensation of committees.....	100 00
Salaries of office employes.....	1,617 88
Expenses of officers, trustees and committees.....	1,910 87
Insurance department fees.....	25 00
Rent.....	500 00
Advertising, printing and stationery.....	2,297 58
Postage, express, telegraph and telephone.....	796 63
Lodge supplies.....	533 56
Official publication.....	673 51
Expense of supreme lodge meeting.....	1,693 20
Legal expenses.....	125 00
Traveling expenses.....	1,146 14
Officers' bonds.....	381 22
Dues and fees retained by colonies.....	35,199 39
Miscellaneous expenditures.....	1,121 04
Total disbursements.....	\$597,538 64
Balance.....	\$191,296 12

## LEDGER ASSETS.

Book value of stocks and bonds, excluding interest.....	\$103,000 00
Deposits in trust companies and banks, on interest.....	88,296 12
Total ledger assets.....	\$191,296 12

## NON-LEDGER ASSETS.

Interest accrued on bonds.....	\$1,666 66
Total admitted assets.....	\$192,962 78

## LIABILITIES.

Death claims:	
Due and unpaid.....	\$31,500 00
Resisted.....	500 00
Reported, not yet adjusted.....	28,000 00
Total liabilities.....	\$60,000 00

## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	Number.	Amount.
In force Dec. 31, of previous year.....	18,756	\$25,931,500 00
Written or increased during year.....	718	475,250 00
Total.....	19,474	\$26,406,750 00
Terminated or decreased during year.....	945	1,163,750 00
In force Dec. 31, 1908.....	18,529	\$25,243,000 00
Losses and claims unpaid Dec. 31, of previous year.....	31	\$52,500 00
Losses and claims incurred during year.....	349	549,000 00
Total.....	380	\$601,500 00
Losses and claims paid during year.....	339	541,500 00
Losses and claims unpaid Dec. 31, 1908.....	41	\$60,000 00

## BUSINESS IN MAINE.

	Number.	Amount.
In force Dec. 31, of previous year.....	1,422	\$1,899,750 00
Written during year.....	22	15,500 00
Total.....	1,444	\$1,915,250 00
Terminated or decreased during year.....	55	71,500 00
In force Dec. 31, 1908.....	1,389	\$1,843,750 00
Losses and claims unpaid Dec. 31, of previous year.....	4	\$6,500 00
Losses and claims incurred during year.....	21	32,000 00
Total.....	25	\$38,500 00
Losses and claims paid during year.....	23	35,500 00
Losses and claims unpaid Dec. 31, 1908.....	2	\$3,000 00
Assessments collected during the year.....		\$41,776 60

WORKMEN'S BENEFIT ASSOCIATION,  
BOSTON, MASS.

INCORPORATED IN 1893. COMMENCED BUSINESS IN 1893.

WARD M. TENNEY, *President.*

WALTER S. HALIBURTON, *Secretary.*

INCOME.

Assessments:		
Mortuary.....	\$65,265 50	
Reserve.....	5,400 50	
Expense assessments.....	16,375 00	
Gross membership fees.....	494 00	
New certificates and postage.....	41 68	
	<hr/>	
Total paid by members.....		\$87,576 68
Interest on bonds.....	\$1,935 00	
Interest from all other sources.....	62 20	
Rent.....	150 00	2,147 20
	<hr/>	
Profit on sale or maturity of ledger assets.....		51 39
		<hr/>
Total income.....		\$89,775 27
Ledger assets Dec. 31, 1907.....		57,699 59
		<hr/>
Total.....		\$147,474 86

DISBURSEMENTS.

Death claims.....	\$75,500 00
Commissions or fees and traveling expenses paid deputies or organizers...	808 71
Salaries of deputies and organizers.....	3,026 00
Salaries of officers.....	3,650 00
Salaries and other compensation of committees.....	485 00
Salaries of office employes.....	2,450 00
Supreme medical examiners' salary and fees.....	138 00
Subordinate medical examiners' salaries and fees.....	418 38
Expenses of officers, trustees and committees.....	178 06
Insurance department fees.....	15 00
Rent.....	974 97
Advertising, printing and stationery.....	552 47
Postage, express, telegraph and telephone.....	1,331 24
Lodge supplies and subordinate lodge expense.....	2,392 44
Legal expenses.....	266 79
Furniture, fixtures and supplies.....	727 71
Miscellaneous expenditures.....	99 28
	<hr/>
Total disbursements.....	\$93,014 05
	<hr/>
Balance.....	\$54,460 81

## WORKMEN'S BENEFIT ASSOCIATION.

## LEDGER ASSETS.

Book value of bonds, excluding interest.....	\$52,248 48	
Deposits in trust companies and banks, on interest.....	497 77	
Cash in office and bank, not on interest.....	1,714 56	
Total ledger assets.....		\$54,460 81

## NON-LEDGER ASSETS.

Interest accrued on bonds.....		\$504 13
Furniture, fixtures, safes, supplies and stationery.....		5,500 00
Gross assets.....		\$60,464 94

## DEDUCT ASSETS NOT ADMITTED.

Book value of bonds over market value.....	\$3,890 98	
Furniture, fixtures, safes, supplies and stationery.....	5,500 00	\$9,390 98
Total admitted assets.....		\$51,073 96

## LIABILITIES.

Death claims reported, not yet adjusted.....		\$7,000 00
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## EXHIBIT OF CERTIFICATES.

## TOTAL BUSINESS.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	5,567	\$5,535,500 00
Written during year.....	246	199,500 00
Total.....	5,813	\$5,735,000 00
Terminated or decreased during year.....	310	280,500 00
In force Dec. 31, 1908.....	5,503	\$5,454,500 00
Losses and claims unpaid Dec. 31, of previous year.....	10	\$9,500 00
Losses and claims incurred during year.....	73	73,000 00
Total.....	83	\$82,500 00
Losses and claims paid during year.....	76	75,500 00
Losses and claims unpaid Dec. 31, 1908.....	7	\$7,000 00

## BUSINESS IN MAINE.

	<i>Number.</i>	<i>Amount.</i>
In force Dec. 31, of previous year.....	210	\$210,000 00
Terminated or decreased during year.....	11	11,000 00
In force Dec. 31, 1908.....	199	\$199,000 00
Losses and claims incurred during year.....	6	\$6,000 00
Losses and claims paid and compromised during year.....	5	5,000 00
Losses and claims unpaid Dec. 31, 1908.....	1	\$1,000 00
Assessments collected during the year.....		3,276 00

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